



**BRUNEL UNIVERSITY, LONDON**

**THE CHALLENGES FACING WOMEN ENTREPRENEURS:  
A STUDY ON GULF COOPERATION COUNCIL (GCC) COUNTRIES**  
Evidence from Kingdom of Bahrain, United Arab Emirates and Saudi Arabia

A thesis submitted for the degree of Doctor of Philosophy

**Najma Taqi**  
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## **ABSTRACT**

Women's entrepreneurship is a much touted topic of research with researchers competing to contribute to the growing body of knowledge. Although literature is replete with articles and opinions on the various aspects concerning women's entrepreneurship, still more needs to be done. Much of the research produced until now has focused on specific contexts like western countries and results obtained are either not conclusive or generalizable and in many cases incomplete. Research on women's entrepreneurship conducted in the contexts of developing nations appears to be grossly inadequate, bordering almost on a neglected category. Specifically, research on women's entrepreneurship conducted in the context of Gulf Cooperation Council (GCC) Countries is almost nil except for a few sporadic articles here and there. How women entrepreneurs have fared in the GCC countries is not clear and there is a need to know what their current status is, how they have performed and what challenges contribute to their lack of progress. There is a huge gap in the literature in this area and this research has made some modest contributions to remove this gap partially.

The literature review shows that a number of challenges affect women entrepreneurs' success. Although the research output used in this research was derived from studies conducted largely in a western context, some of the factors grounded in theories like institutional theory were found to be applicable to the context of women entrepreneurs in the GCC. Five of these challenges, namely lack of adequate training and education; legal constraints; cultural constraints and a lack of social support; lack of access to financial resources; and work-family interface have been investigated in this research using a conceptual model and survey questionnaire. Women entrepreneurs in three GCC countries, namely Kingdom of Bahrain, Saudi Arabia and the United Arab Emirates, were chosen for studying the phenomenon of women's entrepreneurial involvement in business activities. A random sampling method was used. Hypotheses were developed and verified and the five challenges were found through rigorous statistical tests to significantly affect the involvement of women entrepreneurs in business activity in GCC countries. The challenges selected were part of a larger set of challenges, not all of which could be investigated due to paucity of time, resources and the large territory comprising three nations in the GCC region. In addition, an exploratory study using interviews was

conducted to identify specific challenges that affect women entrepreneurs in the GCC countries. Three additional challenges, namely intellectual property; patronage and connections; and lengthy regulatory procedures were revealed through this.

Mixed method research was used which led to triangulation of the results obtained from analysing data gathered through questionnaire survey and interview. The challenges that emerged from the analysis of the questionnaire survey and interviews resulted in the development of a new and comprehensive model that combined the challenges tested through the empirical model and those derived from interviews. The findings from the analysis indicated that much needs to be done to enable women entrepreneurs involved in business activities in the GCC region to succeed. Many challenges need to be tackled. The findings clearly point out that the challenges are responsible for the low percentage (around 2%) of business activities attributable to women-owned enterprises in the GCC countries.

This research contributes to the growing body of knowledge in the area of women's entrepreneurship in the specific context of the GCC region. The research outcomes clearly indicate that specific challenges can be tackled to improve the involvement of business activities of women entrepreneurs in the GCC region. Since the topic of involvement of women entrepreneurs in business activities in the context of GCC countries is not well investigated, the research outcomes of this research add to the current knowledge from a contextual point of view. In addition, the research has expanded the application of institutional theory to understand about the various challenges that affect involvement of women entrepreneurs in business activities in the context of GCC and contributed theoretically in terms of developing a new framework that could be used to examine how the challenges could be tackled. Methodologically, the research has shown how a mixed method research can be used to combine the outcome of survey research with interviews. Practical implications of the research outcomes show that the framework developed in this research could be adopted in practice by women entrepreneurs themselves, as well as various institutions and organizations that are concerned with women entrepreneurs, for improving the involvement of women entrepreneurs in business activities in the context of the GCC. Although the limitations of this research have been highlighted, how to overcome those limitations through future research has been explained. Thus, overall, this research effort is expected to stimulate further discussion and debate

with regard to the involvement of women in business activities in the GCC and act as some kind of a basis for initiating steps to improve the position of women entrepreneurs involved in business activities in the GCC and perhaps in other regions surrounding the GCC countries.

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## **PUBLICATIONS AND PRESENTATIONS DURING PHD**

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# TABLE OF CONTENTS

<b>ABSTRACT .....</b>	<b>II</b>
<b>ACKNOWLEDGEMENTS .....</b>	<b>V</b>
<b>PUBLICATIONS AND PRESENTATIONS DURING PHD .....</b>	<b>VI</b>
<b>TABLE OF CONTENTS .....</b>	<b>VII</b>
<b>LIST OF FIGURES .....</b>	<b>X</b>
<b>LIST OF TABLES .....</b>	<b>XI</b>
<b>LIST OF ABBREVIATIONS .....</b>	<b>XII</b>
<b>CHAPTER ONE: INTRODUCTION .....</b>	<b>13</b>
1.1 INTRODUCTION .....	13
1.2 PROBLEM STATEMENT AND RESEARCH FOCUS .....	17
1.3 RESEARCH AIM AND OBJECTIVES .....	20
1.4 THE STRUCTURE OF THE THESIS .....	21
<b>CHAPTER TWO: LITERATURE REVIEW .....</b>	<b>24</b>
2.1 INTRODUCTION .....	24
2.2 BACKGROUND ON ENTREPRENEURSHIP .....	25
2.3 WOMEN ENTREPRENEURS .....	27
2.3.1 <i>Gender Gap</i> .....	27
2.3.2 <i>Challenges facing women entrepreneurs</i> .....	29
2.4 CURRENT RESEARCH STATUS .....	30
2.5 SIGNIFICANCE OF PREVIOUS STUDIES .....	32
2.6 WOMEN AND ENTREPRENEURSHIP IN THE MIDDLE EAST .....	34
2.6.1 <i>Contemporary Perception of Women’s Employment through the Concept of Patriarchy</i> ..	34
2.6.2 <i>Attitudes to Women in Work and Entrepreneurship in the Middle East</i> .....	36
2.7 CHALLENGES FACING GCC WOMEN’S ENTREPRENEURS .....	39
2.7.1 <i>Cultural Factors and Lack of Social Support</i> .....	41
2.7.2 <i>Lack of Access to Financial Resource</i> .....	43
2.7.3 <i>Legal Constraints</i> .....	44
2.7.4 <i>Lack of Adequate Training and Education</i> .....	46
2.7.5 <i>Work–Family Interface</i> .....	49
2.7.6 <i>Personal Obstacles</i> .....	50
2.7.7 <i>Safety and Gender-based Violence</i> .....	52
2.8 INSTITUTIONAL THEORY .....	53
2.9 GAPS IN THE LITERATURE .....	58
2.10 THEORETICAL AND CONCEPTUAL FRAMEWORK FOR THE RESEARCH DESIGN .....	58
2.10.1 <i>Final Conceptual Framework</i> .....	65
2.11 CONCLUSION .....	67
<b>CHAPTER THREE: RESEARCH CONTEXT .....</b>	<b>68</b>
3.1 INTRODUCTION .....	68
3.2 OVERVIEW OF GCC CONTEXT .....	70
3.3 GCC WOMEN ENTREPRENEURS .....	73
3.3.1 <i>Bahraini Women Entrepreneurs</i> .....	74
3.3.2 <i>Saudi Women Entrepreneurs</i> .....	75
3.3.3 <i>Emirati Women Entrepreneurs</i> .....	76
3.4 CONCLUSION .....	78

<b>CHAPTER FOUR: RESEARCH METHODOLOGY.....</b>	<b>79</b>
4.1 INTRODUCTION.....	79
4.2 RESEARCH PHILOSOPHY.....	80
4.3 RESEARCH APPROACH AND JUSTIFICATION.....	82
4.4 RESEARCH DESIGN.....	84
4.4.2 <i>Dependent Variable</i> .....	86
4.4.3 <i>Independent Variables</i> .....	86
4.5 STUDY HYPOTHESES.....	90
4.6 RESEARCH INSTRUMENTS.....	90
4.7 POPULATION AND SAMPLING.....	93
4.7.1 <i>Primary Sources</i> .....	95
4.7.2 <i>Secondary Sources</i> .....	95
4.7.3 <i>Questionnaire</i> .....	96
4.7.3.1 Choosing a Questionnaire Response Format.....	97
4.7.3.2 Electronic Methods for Data Collection.....	98
4.7.4 <i>Interviews</i> .....	99
4.8 METHODS OF ANALYSIS.....	103
4.8.1 <i>Data from the Questionnaire</i> .....	104
4.8.2 <i>Data from Interviews</i> .....	105
4.9 CONTENT ANALYSIS.....	106
4.10 RELIABILITY AND VALIDITY.....	108
4.11 PILOT STUDY.....	110
4.12 ETHICAL ISSUES.....	112
4.13 OBSERVATIONS FROM PREVIOUS STUDIES.....	114
4.14 CONCLUSION.....	115
<b>CHAPTER FIVE: DATA ANALYSIS AND FINDINGS.....</b>	<b>117</b>
5.1 INTRODUCTION.....	117
5.2 RESPONDENTS' FREQUENCIES FOR EACH COUNTRY.....	117
5.3 CHALLENGES FACING GCC WOMEN ENTREPRENEURS: DESCRIPTIVE STATISTICS.....	119
5.3.1 <i>Training and Education</i> .....	119
5.3.2 <i>Legal Constraints</i> .....	124
5.3.3 <i>Cultural and Social Support</i> .....	128
5.3.4 <i>Access to Financial Resources</i> .....	131
5.3.5 <i>Work–Family Interface</i> .....	135
5.3.6 <i>Other challenges</i> .....	138
5.4 HYPOTHESIS TESTING.....	141
5.4.1 <i>Main hypothesis</i> .....	141
5.5 ANOVA TEST FOR DIFFERENCES BETWEEN COUNTRIES.....	147
5.6 CORRELATION MATRIX.....	151
5.7 CONCLUSION.....	153
<b>CHAPTER SIX: DISCUSSION.....</b>	<b>155</b>
6.1 INTRODUCTION.....	155
6.2 DISCUSSIONS ON THE RESEARCH QUESTIONS.....	155
6.4 CONCLUSION.....	162
<b>CHAPTER SEVEN: CONCLUSION.....</b>	<b>163</b>
7.1 INTRODUCTION.....	163
7.2 LINK BETWEEN HYPOTHESES AND THEORETICAL CONTRIBUTION.....	163
7.3 GENERAL CONCLUSIONS ON THE CHALLENGES FACED BY WOMEN ENTREPRENEURS INVOLVED IN BUSINESS ACTIVITIES IN THE GCC.....	166
7.4 CONCLUSIONS ON THE AIM AND OBJECTIVES.....	170



7.4.1 Culture and Lack of Social Support .....	171
7.4.2 Access to Financial Resource .....	172
7.4.3 Legal Constraints .....	172
7.4.4 Training and Education.....	173
7.4.5 Work-family Interface.....	173
7.5 CONCLUSIONS ON THE ADDITIONAL CHALLENGES THAT COULD AFFECT WOMEN ENTREPRENEURS INVOLVED IN BUSINESS ACTIVITIES IN THE GCC .....	174
7.6 CONTRIBUTION TO KNOWLEDGE .....	175
7.7 CONTRIBUTION TO THEORY .....	177
7.8 CONTRIBUTION TO PRACTICE .....	177
7.9 RESEARCH REFLECTION .....	180
7.10 CONTRIBUTIONS TO METHODOLOGY.....	181
7.11 LIMITATIONS OF THE RESEARCH .....	182
7.12 RESEARCH SIGNIFICANCE .....	182
7.13 FUTURE RESEARCH .....	184
<b>REFERENCES .....</b>	<b>185</b>
<b>APPENDIX ONE: STATISTICAL ANALYSIS TABLES, RELIABILITY AND VALIDITY TEST .....</b>	<b>203</b>
<b>APPENDIX TWO-A: ONLINE QUESTIONNAIRE .....</b>	<b>228</b>
<b>APPENDIX TWO-B: QUESTIONNAIRE (WITH REFERENCES).....</b>	<b>235</b>
<b>APPENDIX THREE: INTERVIEW PROTOCOL AND QUESTIONS .....</b>	<b>240</b>
<b>APPENDIX FOUR: PARTICIPANT CONSENT FORM .....</b>	<b>243</b>
<b>APPENDIX FIVE: PARTICIPANT INFORMATION SHEET .....</b>	<b>246</b>

# LIST OF FIGURES

<b>FIGURE 2. 1 FINAL CONCEPTUAL FRAMEWORK .....</b>	<b>66</b>
<b>FIGURE 3. 1 GCC STATES .....</b>	<b>71</b>
<b>FIGURE 5. 1 TRAINING AND EDUCATION.....</b>	<b>122</b>
<b>FIGURE 5. 2 LEGAL CONSTRAINTS .....</b>	<b>126</b>
<b>FIGURE 5. 3 CULTURAL AND SOCIAL SUPPORT.....</b>	<b>130</b>
<b>FIGURE 5. 4 ACCESS TO FINANCIAL RESOURCES.....</b>	<b>134</b>
<b>FIGURE 5. 5 WORK- FAMILY INTERFACE.....</b>	<b>137</b>
<b>FIGURE 5. 6 TRAINING AND EDUCATION ANALYSIS.....</b>	<b>143</b>
<b>FIGURE 5. 7 LEGAL CONSTRAIN ANALYSIS .....</b>	<b>144</b>
<b>FIGURE 5. 8 CULTURAL CONSTRAINTS ANALYSIS .....</b>	<b>145</b>
<b>FIGURE 5. 9 ACCESS TO FINANCIAL RESOURCES ANALYSIS .....</b>	<b>146</b>
<b>FIGURE 5. 10 WORK–FAMILY INTERFACE ANALYSIS.....</b>	<b>147</b>

## LIST OF TABLES

TABLE 2. 1 ATTITUDE TOWARD WORKING WOMEN.....	38
TABLE 4. 1 POSITIVISM VS. INTERPRETIVISM .....	82
TABLE 4. 2 INDUCTIVE AND DEDUCTIVE RESEARCH APPROACHES .....	84
TABLE 4. 3: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE PARTICIPANTS (N = 397).....	95
TABLE 4. 4 ADVANTAGES AND DISADVANTAGES OF USING QUESTIONNAIRES .....	98
TABLE 4. 5 RESPONSE LEVELS FOR SURVEYS EMPLOYING ONLINE AND TRADITIONAL DATA COLLECTION METHODS (PERCENTAGES) .....	100
TABLE 5. 1: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE PARTICIPANTS AMONGST THE THREE RESEARCH CONTEXTS (N = 397).....	118
TABLE 5. 2 CRONBACH ALPHA MEASURE FOR QUESTIONNAIRES (FOR MORE DETAILS SEE APPENDIX 1).....	119
TABLE 5. 3 TRAINING AND EDUCATION SUB-CHALLENGE ANALYSIS .....	120
TABLE 5. 4 LEGAL CONSTRAINTS SUB-CHALLENGE ANALYSIS .....	124
TABLE 5. 5 CULTURAL AND SOCIAL SUPPORT SUB-CHALLENGE ANALYSIS .....	128
TABLE 5. 6 ACCESS TO FINANCIAL RESOURCES SUB-CHALLENGE ANALYSIS .....	132
TABLE 5. 7 WORK–FAMILY INTERFACE SUB-CHALLENGE ANALYSIS.....	135
TABLE 5. 8 OTHER CHALLENGES ANALYSIS .....	138
TABLE 5. 9 FIRST HYPOTHESIS ANALYSIS.....	142
TABLE 5. 10 SECOND HYPOTHESIS ANALYSIS .....	143
TABLE 5. 11 THIRD HYPOTHESIS ANALYSIS.....	144
TABLE 5. 12 FOURTH HYPOTHESIS ANALYSIS.....	145
TABLE 5. 13 FIFTH HYPOTHESES ANALYSES.....	146
TABLE 5. 14 ANOVA FOR TRAINING AND EDUCATION .....	148
TABLE 5. 15 ANOVA FOR CULTURAL CONSTRAIN.....	148
TABLE 5. 16 MEAN OF THREE COUNTRIES IN CULTURAL CONSTRAINTS .....	149
TABLE 5. 17 ANOVA FOR ACCESS TO FINANCIAL RESOURCE .....	150
TABLE 5. 18 ANOVA FOR WORK–FAMILY INTERFACE.....	150
TABLE 5. 19 ANOVA FOR THE LEGAL CONSTRAINT .....	151
TABLE 5. 20 MEAN FOR LEGAL CONSTRAINTS IN THE THREE COUNTRIES .....	151
TABLE 5. 21 CORRELATION MATRIX ANALYSIS .....	152
TABLE 6. 1: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE PARTICIPANTS (N = 397).....	156
TABLE 6. 2 FIRST HYPOTHESIS ANALYSIS .....	156
TABLE 6. 3 SECOND HYPOTHESIS ANALYSIS .....	160

## **LIST OF ABBREVIATIONS**

<b>GCC</b>	Gulf Cooperation Council
<b>UAE</b>	United Arab Emirates
<b>KSA</b>	Kingdom of Saudi Arabia
<b>GEM</b>	Global Entrepreneurs Monitors
<b>UNIDO</b>	United Nations Industrial Development Organization
<b>SMEs</b>	Small and Medium-sized Enterprises
<b>NGOs</b>	Non-Government Organizations

## **Chapter One: Introduction**

The chapter provides an introduction to the thesis by presenting a brief about the challenges faced GCC women entrepreneurs and shows the importance of women entrepreneurs in developing economies. In addition to the problem statements, research aim and objectives. The research methodology towards challenges determination within a developing context generally and GCC context specifically.

### **1.1 Introduction**

Recently, women's involvement in business has increased dramatically in the GCC, in accordance with the revolution in development and globalization that has affected all countries of the world (Metcalf & Mimouni 2011; Women Matter 2014). However, what is still observed is that men outnumber women in all aspects of business. Despite the fact that women may have greater knowledge and participation in many types of businesses, as well as many creating their own businesses in these areas, men still dominate in terms of the type and size of the businesses they are involved with.

Entrepreneurship is considered to be one of the most significant factors of economic growth and development in different countries around the world. Hence, the reinforcement and promotion of entrepreneurship, especially in small- to medium-sized enterprises (SMEs) is one of the most significant improvement approaches in both developing and developed countries (Durbin & Conley 2010). At the same time, the potential contribution of women cannot be ignored. In most countries, women account for at least one-half of society and their poverty average influences the national economic state of any nation (Alsuwaigh 1989; Alsahlawi & Gardener 2004). In general, women's involvement and participation in entrepreneurial activities has increased in recent times (Cooke & Dar 2008; Davidson & Burke 2004).

Thus, this thesis seeks to determine, first, the key challenges facing GCC women entrepreneurs that limit their activities as they seek to establish their own businesses; and, second, to determine further challenges facing GCC women entrepreneurs that limiting their involvement in business activities, from the perspective of the research sample.

To achieve this, this chapter presents a comprehensive description of the current situation and formulates a problem statement. In addition, the chapter goes on to describe the objectives to be investigated in the study, along with the research questions before explaining the structure of the thesis, and how this relates to the researcher's objective of exploring female entrepreneurship in the specific context of developing countries generally and GCC context specifically. The chapter describes how this research can assist policy makers, officials of the government and non-governmental agencies and, all other organizations that exist to support the growth of female entrepreneurship in developing appropriate programmes and policies. As will be seen, the research can also be useful to help women entrepreneurs themselves in developing successful enterprises from their businesses. The chapter finally outlines the structure of the rest of this thesis.

The importance for developing countries of expanding their manufacturing base is well recognized (for a discussion, see Knox, Agnew, & McCarthy, 2014). Entrepreneurship is essential to economic activity and growth in any economy; without it, secondary industries such as manufacturing industry will not develop and grow. In particular, the role of entrepreneurs in developing countries' economic improvement, making a particularly strong contribution in small-scale industries (Valliere & Peterson 2009), although mechanisms and effects are multiple and complex and some studies have found a negative relationship between entrepreneurship and economic growth in developing economies, attributed to a lack of human capital in those countries (Stel et al. 2005). Entrepreneurship has played an essential role in societal development in rapidly developing states (Lindhult 2011), and more recently, developing economies have realized that there exist enterprising females – women with entrepreneurial capabilities – who may potentially be empowered thus moving them out of the position of “jobseekers” to become “job givers” (AK 2015). Thus, governments have recognized the importance of women's entrepreneurship and, in consequence, now provide many programmes to develop women entrepreneurs (Vossenbergh 2013). Such education and development is critical to the development of the region; as Al-sudairi & Bakry (2015: 183) state: “While the current main generator of wealth in Saudi Arabia is oil, the future main generator of wealth in the country should be knowledge ... However, the knowledge

delivery state in the country is still generally below expectations relative to the other countries considered, and relative to spending on education.”

Governments support female entrepreneurship through a variety of programmes and associations. Examples in the GCC include UNIDO (United Nations Industrial Development Organization) in Bahrain, the Khalifa Fund in the United Arab Emirates (UAE) and Deem Al-Manhil in Saudi Arabia. Despite such efforts, women are frequently unprepared to set up in business, and this has been attributed to needless fear, the absence of support, and family and other commitments (Ngare 2013).

Moreover, the high-profile success of some female entrepreneurs at the very highest level makes it easy to suppose that, in several areas, female success has become a ‘given’ in the economy (for some examples of inspirational female entrepreneurs, see Metcalfe & Mimouni 2011). In a historical context, it can be seen that women owners of businesses have always had to contend with the unique challenges associated with socially-defined gender roles which have simultaneously provided opportunities for the development of women, particularly in education, while also limiting their growth (Hamdan 2005; Shmailan 2014). Women’s entrepreneurship is a method to rectify economic discrepancy and assist women to become empowered, and thus contribute positively in all sectors of economic development in all possible dimensions, including in the creation of employment (Storey 2003) and creating a positive environment for the future generation of women entrepreneurs.

Positive expectations of entrepreneurial activities are essential for any organization or agency aiming to improve economic success in a country, and especially for developing countries. Such agencies should also recognize that female entrepreneurial behaviour differs from that of males as it is likely to be moderated more through the formation of social and familial ties in both higher and lower-income countries (Manolova et al. 2012; Almobaireek & Manolova 2013; Brush 2008). Around the world, generations of women from various backgrounds have revealed encouraging signs of entrepreneurial vigour. The expectation is that governments at any level of development will make efforts to create an environment where this force can rise (Venkataraman 2010).

Currently, female entrepreneurs are often considered to be a group of women who have cut themselves loose from the familiar path in order to explore new opportunities to contribute economically. Among the reasons for women to set up and control formal enterprises are their knowledge and capabilities, their business experience and skill set and a compelling desire to create something positive (Mills & Blossfeld 2003). What creates women's entry and success, and makes this particularly significant and wonderful, are the tenacity they have had to show in order to overcome the hostility and difficulties they have faced on the way to succeeding as entrepreneurs. This is a constant factor of women's entrepreneurship, both the start-up phase and then as they achieve success in, and recognition of, their businesses objectives. Women's ability to exist independently depends on economic conditions even more than political status (Winn 2005; Alhabidi 2013). If women cannot free themselves and become economically self-supporting, they must remain dependent on a husband or other (typically male) figure, and to be dependent on another is not at all the same as being free (Cole 2015).

Women in enterprises form a significant contemporary concern in developing countries (Brush & Cooper 2012). In spite of the reality that around half of all people in developing countries are women, the fact that businesses run and controlled by women account for not more than five per cent of the total number of businesses in these countries is a mark of cultural, social, and economic exclusion despite years of improvement (Welter et al. 2009).

Certainly, women's economic participation and their contribution to economic activity, both in the service sector and in manufacturing industry, is significantly above the level that the formal statistics may display, as a great deal of women's activity happens in the informal economy and the domestic (household) sector (Welter et al. 2009). Over the past several years, while females have increasingly come to the fore in terms of running their own businesses, female-owned businesses are still relatively rare. Men continue to retain control of the world of entrepreneurship (OECD 2013).

Up to now, society in general, and especially in developing countries, has held on to persistent misunderstandings concerning female entrepreneurs in industry and business. This is due to absence of publicity and general low profile of women's



involvement in industrial, manufacturing, entrepreneurial and business activities in such nations. The absence of proof, documentation and publicity with respect to women entrepreneurs has led to the persistence of a stereotyped image of a woman in business. Nevertheless, some women have succeeded in breaking the chains that restricted them to the domestic sphere and have become involved in different types of professions and services. In addition, female entrepreneurs are assumed to be able to match their male counterparts in all areas of business understanding and skill, and they are increasingly recognized as highly motivated and effective entrepreneurs (Carter et al. 2001). As this thesis will discuss later, there are various motivations for women to participate in entrepreneurial activity in a predominantly-male society. Women's entrepreneurship is an essential opportunity that can enable women to overcome any perceived inferiority in their families and society (Kargwell 2012).

When attention turns to the specific case of Arab countries, the situation is no different, although the gap is larger. Women in these countries are exposed to more extensive cultural and social restrictions, which limit their involvement in business, the type of business they can enter, and the amount of support they can access (Tlaiss 2013).

Women in Arab countries generally, and in the GCC countries specifically, up to now have not been able to engage in certain areas of work and lack the capital to run businesses, due to reasons linked primarily to their society, culture and norms. Additionally, other factors may affect their involvement (Jamali 2009). Thus, this study will combine and address most of the challenges that have been highlighted in previous studies, and use this combination to illuminate their effect on women's involvement in the GCC. This thesis therefore focuses on culture as a vital challenge that limits GCC women from being involved in business. Thus, this study will identify the main challenges facing entrepreneurial women in the GCC, and will highlight the effects of each of these challenges.

## **1.2 Problem Statement and Research Focus**

Over 98 per cent of Gulf Cooperation Council (GCC) women entrepreneurs have no real businesses activities in the region (Al Masah Capital Ltd. 2012). According to Zeidan & Bahrami's (2011) study across six GCC countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates), the factor most

frequently mentioned by business women as a constraint on their involvement in business activities is culture.

Only in the past few decades have scholars extensively studied women's entrepreneurship and identified the diverse challenges that have a negative influence on the success of their enterprises. In most countries across the world, researchers have indicated that the most significant constraint on women's entrepreneurship is access to resources (Minniti 2009; Jamali 2009; Mordi et al. 2010). A number of studies have shown that very often women depend significantly on support from individuals in their personal networks, especially a relative, a partner or a husband, for the resources necessary to set up and make a success of a new venture (Jennings & Mcdougald 2007). A large number of researchers have stressed that women attempting to establish business activities have many problems in common with one another (Wanjohi & Mugure 2008), but very few have sought to understand why entrepreneurial women are confronted with such major barriers to success in business activities, and this is especially true in the GCC (for an overview and proposals for future work, see McIntosh & Islam 2010; Zeidan & Bahrami 2011).

In addition to these studies, some further literature does shed light on a number of cultural factors in the Middle East that may affect business activities. A useful overview of the situation is provided by the Global Entrepreneurship Monitor (available at <http://www.gemconsortium.org/report>) and Global Gender Gap (available at <http://www.weforum.org/reports/>) reports. Relevant cultural norms include standards of behaviour that are considered socially acceptable; the roles that women are required to play within the family; the technologies available to them; their freedom to travel, and associated with that their freedom to associate with agencies and individuals; their available free time; and the extent to which they can manage their own capital (Jennings & Mcdougald 2007; Zeidan & Bahrami 2011).

GCC culture, similar to other Middle Eastern cultures, continues to position women as responsible primarily for domestic activities (Erogul & McCrohan 2008) such as cookery and child care, although help from their extended families is important in mitigating this (Tlaiss 2014). Because of this, such cultural expectations make it more difficult for women fully to engage in entrepreneurship, due to the fear of transgressing social and cultural norms. In settings where socio-cultural standard

limit women's mobility, their capacity to take part in training or obtain formal education, and their access to information, markets and institutions, is also damaged. A consequence of such constraints is that women's businesses are more likely to be based at home, as noted by Women Matter (2014), and GCC women also tend to be limited to obtaining their data from informal women's networks, further increasing the gender gap in data access.

With regard to women's relationship to legal issues concerning starting and developing businesses, a significant issue for women in the Middle East is that they are disadvantaged compared to men when it comes to inheritance rights (Ahmad 2011a). In this report, Ahmad also identifies that, worldwide, women own just 1% of total property, and in two out of three countries, marriage leads to a reduction in women's legal rights. In the GCC, though inheritance laws have been strengthened through a succession of acts, women are seldom able to inherit either land or other types of property as of right. Legal restrictions and customs rules frequently restrict the ability of women to access and manage, heritable assets such as livestock or land (Miller 2001).

Land is far more frequently registered in the name of men than women and even if women officially own the land themselves, or it belongs to their family, it is more likely that a man will have the responsibility of managing that land. Laws on inheritance are frequently biased in favour of granting ownership of land to a male relative, disadvantaging widows and daughters in the process (McElwee & Al-Riyami 2003; Ahmad 2011b). In some countries there have been attempts state-mandated land reforms in recent years. Aimed at agricultural improvement, such reforms frequently granted the bulk of land to heads of household, who were predominantly male, however more recent land reforms with a market focus have importantly improved women's capacity to manage land (Mulnix et al. 2014). However, even in those countries where laws do guarantee land rights for women, implemented of such laws tends to be loose and regulation weak (USAID 2003). Women's management of livestock belonging to their family differs across cultures (Tipilda & Kristjanson 2008), but men are most frequently in charge of buying, pawning, or selling large animals, like oxen, cattle and horses, while women tend to be assigned management of lesser animals like sheep, goats, poultry and others (Miller 2001). In the end, in contexts that depict men as breadwinners, domestic

politics that accept this effectively emphasize men's investments and restrict the ability of women to make use of family property as collateral. Thus they are disincentivized from attempting to invest in activities that could help support their families and advance them as individuals (Vinothalakshmi & Ganesan 2013).

It can be seen that the extent to which companies offer finance to women and the conditions under which they do so are very limited. Women are disadvantaged when companies do not finance the kind of activities that women tend to run, do not accept other women as guarantors, when their requirements are obscure or in the frequent situation that women are granted smaller loans to women are smaller than those that men receive similar activities (Okafor & Amalu 2010). Thus, this research seeks to determine the key challenges faced by GCC women entrepreneurs that limit their activities and opportunities as they seek to establish their own businesses. With this in mind, this thesis set out to address the research questions set out below:

The main research questions that this thesis sets out to answer, developed from the understanding acquired through the literature review presented in Chapter 2, are:

**RQ1:** What are the main challenges faced by GCC women entrepreneurs that limit their involvement in business activities? How those main challenges can be related to the involvement of the women entrepreneurs in business activities in the context of GCC?

Based on the answers obtained from the research instruments, the thesis further seeks to answer the following additional research question:

**RQ2:** Are there additional challenges faced by GCC women entrepreneurs that limit their involvement in business activities?

This question will be investigated and discussed in the context of the perspective of the research sample, as revealed through the research tools (Chapter 4). A summary of the research participants and data collection and analysis methods is given below, and these are discussed in detail in Chapter 4.

### **1.3 Research Aim and Objectives**

The preceding discussions clearly point out to the need to understand about the key challenges that have the potential to stop women entrepreneurs in GCC from

conducting their business. Lack of knowledge about the challenges is forcing a number of them to struggle in conducting their business. There is lack of adequate research outcomes published in this area leading to the inference that more research is needed. Thus the aim of this research is to investigate the key challenges that Gulf Cooperation Council (GCC) women entrepreneurs face in succeeding in their business and how they are related to their business activities.

In order to achieve the aim the following objectives have been set.

1. Identify key challenges that faced by women entrepreneurs in GCC in conducting their business through the literature review.
2. To establish the relationship between the key challenges and the business activities of the women entrepreneurs.
3. To draw a conceptual model to verify the relationship in the model.
4. To test the model in GCC context

#### **1.4 The Structure of the Thesis**

This chapter has presented an introduction to the thesis, its objectives and how it will set out to achieve the research aims. The detail on these activities is presented in the remainder of this thesis, the arrangement of which is described below.

Chapter 2 is the literature review. This first looks at the subject of entrepreneurship in general terms, especially at how modern theories of entrepreneurship have developed. The chapter then goes on to discuss the extant literature regarding women's entrepreneurship and the various approaches that have developed, advancing from approaches that presented entrepreneurial characteristics as typically male to those in which the value of women's entrepreneurship is recognized and valued, and how 'female' entrepreneurship differs (if at all) from 'male' entrepreneurship. The chapter recognizes a 'gender gap' and the particular challenges that face women entrepreneurs. Next, the chapter presents a discussion of women's entrepreneurship relevant to the region of study, the GCC countries. This has two aspects, and these are discussed separately: first, the contemporary perception of women's entrepreneurship through Islam, which is the dominant faith in the region and a factor that is vital to the understanding of the status and perception of women, women business leaders and women entrepreneurs; and

second, the remaining factors influencing the perception of women entrepreneurs in the Middle East and Arab region. These include cultural and social factors, financial factors, legal constraints, factors relating to access to training and education, family and work–life balance issues and, finally, personal obstacles and the issue of gender-based violence and women’s safety. The chapter briefly discusses institutional theory and its importance for understanding the status of women entrepreneurs, before concluding with a discussion of the literature as it relates to strategies for women’s success as entrepreneurs within the GCC.

Chapter 3 describes the research context, providing more detail on the unique situation of the GCC and the situation in the countries from which the sample population is drawn (Bahrain, Saudi Arabia and the UAE). The chapter then looks at how this context leads to the particular challenges facing GCC women’s enterprises.

In Chapter 4, the Research Methodology is presented. This includes a detailed discussion of approaches to undertaking a study such as this, and justifies the research philosophy, conceptual framework, research approach taken and how these influence the research questions and study hypotheses. Next, the chapter presents the detailed design to answer the research questions and hypotheses including identification of the target population, sampling strategy, research instruments and analysis methods, including the techniques to be used for content analysis and for assessing the reliability and validity of the results. The pilot study used to refine the research design is described, and the chapter ends with a discussion of the ethical issues encountered in the research and how they were addressed.

The research findings are discussed in Chapter 5, which also presents an analysis of the data generated. This is done in terms of all the concepts identified in the earlier chapters, and in line with the mixed methods approach, the findings from the interviews are used to provide rich interpretation of the findings from the survey.

In Chapter 6, the Research Discussion is presented. A discussion of the analysis is presented and linked with the literature review framework.

Finally, Chapter 7 includes a summary to the thesis and draws contribution to practice and provides recommendations for how future researchers can build on the results from this study. The chapter provides practical recommendations for how it

may be possible to encourage women's entrepreneurship in order to enhance the future competitiveness and well-being of both states and individuals in the GCC. It also reflects on the research journey and discusses the limitations of the current study and how these can be addressed by future work in this area.

After introducing the research problem, aim and objective, the next chapter will review the literature to obtain insights in order to identify the areas in which, it is believed, the most important specific challenges to women's entrepreneurship in the specific context of GCC countries.

## **Chapter Two: Literature Review**

### **2.1 Introduction**

This thesis investigates a complex area of study that involves many factors. To understand the challenges facing women entrepreneurs in GCC countries, it is first necessary to attempt an understanding of entrepreneurship itself as a concept, followed by the specific area of women's entrepreneurship, before moving on to understand the complex interaction of this with the unique social, cultural and religious environment of Middle East countries in general, and the GCC countries specifically. Thus the chapter will review the literature critically to elicit the gaps that exist and identify possible concepts to address those gaps.

Entrepreneurs have been identified as unique players for development in the modern world, and their prosperity is representative of the economies of developing countries. They help in achieving improved economic growth, which also leads to the achievement of welfare and prosperity (Minniti & Naudé 2010).

Both men and women participate in these activities, but it has been observed in the past few years that women's entrepreneurial activity in developing countries has shown a notable increase, leading both the academic and the development sector to direct more attention to this subject. Thus, many international stakeholders, including global public institutions, national governments, non-governmental organizations (NGOs), private firms and charities, have formalized policies, strategies and programmes to reinforce, enhance and develop women's entrepreneurship (Ramani et al. 2013; UNCTAD 2012; Minniti 2010; Stevenson & St-Onge 2005; Richardson et al. 2004). Such programmes include those to provide finance and training, develop and enhance women's entrepreneurial skills, promote women's networks, or for formulating strategies that enable women to establish a greater number of better-supported start-ups and businesses. In addition to that, researchers suggest that female entrepreneurial contribution is fundamental for growth and development, and tends to promote higher growth and development (AK 2015). This effect is seen to be more dramatic than the result of men's entrepreneurial activities (Minniti 2010).



Recently, a wide range of developing countries have directed greater attention to women and entrepreneurship. The concentration on this ‘unexploited source’ of development will be significant for both policy makers and development practitioners (Minniti & Naudé 2010), although much remains to be done to acknowledge women’s entrepreneurship and avoid a ‘dead-end’ (Ahl & Marlow 2012).

Observers have noted an increasing number of notable initiatives and greater quantities of resources provided to encourage, develop and improve women’s entrepreneurship in Arab states, such as Tamkeen and UNIDO (United Nations Industrial Development Organization) in Bahrain, the Khalifa Fund in the United Arab Emirates (UAE) and Deem Al-Manhil in Saudi Arabia. In spite of this, women nevertheless manage fewer projects than men, and they gain fewer returns from slower growing businesses. Additionally, women are more prone to failure and to becoming ‘necessity entrepreneurs’ (Madichie & Gallant 2012; Klyver et al. 2013; Almobaireek & Manolova 2013). This study will therefore review the major obstacles facing entrepreneurial women in the GCC. It seeks to highlight the effects of each of these challenges, as well as giving proper recommendations that contribute in overcoming the limitations of women's involvement in business activities in the GCC. However, some background will first be given about entrepreneurship, as well as male and female entrepreneurship.

## **2.2 Background on Entrepreneurship**

The concept of entrepreneurship remains a somewhat fluid and contested one, to the extent that authors in this field have been described as being ‘obsessed’ with defining the concept (Bull & Willard 1993). The French economist Cantillon, writing in the early 18<sup>th</sup> century, first defined the concept of entrepreneurship as: “self-employment, regardless of the nature or direction, and when the risk tolerance and the organization of production factors are needed to produce a good or service in the market” (cited in Landström 2010). An additional widely quoted definition of entrepreneurship is that it is concerned with the ‘discovery and exploitation of opportunities’ (Gartner 1990). The concept of the ‘entrepreneur’ includes the assumption of special properties in the nature and aim of entrepreneurial activities (Gartner et al., 2004), and by extension in the entrepreneur. Despite these more

recent interpretations, the most-cited work on entrepreneurship remains the 1934 edition of Joseph Schumpeter's *The Theory of Economic Development* (Ahl 2006), in which he defines entrepreneurship in these terms:

A person will carry out a new combination, causing discontinuity, under conditions of:

- Task-related motivation,
- Expertise,
- Expectation of personal gain, and
- A supportive environment. (cited in Bull & Willard 1993)

Alternatively, an entrepreneur is clearly someone who has trade and business creativity and who, at the same time, tends to be creative and innovative in their organizational activities. This person predicts or creates opportunities, and has the persistence to avoid barriers and obstacles (Winn 2005).

Entrepreneurship is considered to be one of the most significant factors in economic growth and development in different countries around the world, especially in small-scale industries (Valliere & Peterson 2009). The link between entrepreneurship and economic growth has not been conclusively established, but researchers have suggested that entrepreneurs exhibit varied and diverse behaviours that may contribute to such growth. These include enhanced innovation, the ability to combine resources and enhanced competitive pressures (Wong et al. 2005). Other researchers suggest that entrepreneurs are essential to growth, either through their ability to exploit innovation or through activities that, though imitative in nature, make use of resources that are previously under-utilized (Minniti & Lévesque 2008). The reinforcement and promotion of entrepreneurship among both medium and small firms has thus become one of the most significant improvement strategies in both developing and developed countries.

Recently, there has been notable growth in female participation in entrepreneurship – although, as with men, in recent years the number of females involved in entrepreneurial activity worldwide has shown a small decrease. Many previous studies have concluded that the number of women entrepreneurs is constantly rising (Davidson & Burke 2004). In the United States, for instance, although there may be

fewer women entrepreneurs, they create enterprises at double the overall rate, and the enterprises created by women stay active longer (Hisrich et al. 2005).

Although the level of women's participation in novel enterprises has been observed and described, few data and details are available concerning the profiles of such entrepreneurs. Also, from a different perspective, all Arab countries have witnessed a huge interest in women's entrepreneurship, but nevertheless the ability to grow the numbers of women entrepreneurs depends on the ability of governments in the Arab world to guarantee the economic independence of women. This is important for their empowerment and for them to be able to support themselves and their families in the long-term. For example, the United Arab Emirates has in recent years witnessed a huge increasing in the rate of women's involvement in business activities generally and in women's entrepreneurship especially (Metle 2002).

Consequently, the following section will give more details about female entrepreneurs and the type of businesses they are typically involved in; following which, the chapter moves on to discuss the specific situation of women entrepreneurs in GCC countries, the focus of this thesis.

## **2.3 Women Entrepreneurs**

Women entrepreneurship literature is a sub-set of overall entrepreneurship although the topic of women entrepreneurship is seen to have distinct characteristics that need to be specifically focussed on. Thus the following sections deal with the concept of women entrepreneurship with greater focus by critically reviewing the factors that affect this concept.

### **2.3.1 Gender Gap**

The gender gap has been considered by an increasing number of researchers, including in the entrepreneurship field (Minniti 2010), and is usually summarized as the differential in men's and women's participation in a particular sphere. In this case, the sphere is that of entrepreneurial activities, where – in line with the definitions of entrepreneurship given in the preceding section – these include beginning or operating a business, the decision to enter the manufacturing sector, and business execution and growth.

A valuable source of information is the Global Entrepreneurship Monitor (GEM). This initiative estimates that, worldwide, more than 187 million women are engaged in activities classed as entrepreneurship (Bosma et al. 2012). On a universal assessment, the gender gap appears modest, but careful consideration of country level statistics shows that the gender gap differs very much across the world. Depending on the country, between 1.5 and 45.4 per cent of women (based on total adult female population) have started businesses as entrepreneurs or have a rational view concerning business (ibid.). In Panama, Jamaica, Venezuela, Thailand, Guatemala, Switzerland, Brazil and Singapore, the average numbers of males and females involved in beginning a business are the same (ibid.). Currently, only one economy contains more women than men entrepreneurs – that of Ghana, in which women account for 55 per cent of entrepreneurial action (Vossenbergh 2013).

In contrast, comparatively few female entrepreneurs can be observed, on average, in Eastern Europe. Russia, however, is an exception, with 44 per cent of the entrepreneurial population consisting of women. Nonetheless, total entrepreneurial activity is not large, with at most 10 per cent of all women involved in setting up or operating new ventures.

Asia and Western Europe have, respectively, high and low comparative rates of female involvement. Switzerland and Singapore reflect high levels, whereas in the Republic of Korea and France reported rates are low, with women forming only one quarter of entrepreneurs in these countries (Terjesen et al. 2012).

From the 2011 GEM survey (Bosma et al. 2012), it is apparent that the general level of entrepreneurship is high in Latin America and the Caribbean, however countries in North Africa and the Middle East contain the lowest numbers of women entrepreneurs. For example, Pakistan and Iran have the smallest numbers of women entrepreneurs among all nations (ibid.).

The gender gap becomes more significant gap when looking at females seeking to create new businesses when compared to males. Globally, there is a significantly higher probability of women, compared to men, suffering from or worrying about a gender gap when starting a business (Vossenbergh 2013). In developing countries, a vast majority of women become involved in entrepreneurial activity as a mechanism to survive economically – entrepreneurship that arises from necessity

rather than to take advantage of an opportunity. This happens because of a lack of job opportunities or alternative opportunities for gaining incomes (Orhan & Scott 2001; Heilman & Chen 2003; Vossenbergh 2013). This partly explains why women are, globally, achieving a high rate of representation in the informal economy, while at the same time they have no more than a 25 per cent of formal sector businesses. This is significantly different from the situation for females in high-income countries, where two-thirds of women who create new businesses do so due to the resulting opportunity to be independent (Minniti 2009; Vossenbergh 2013).

Nevertheless, available data show that, with economic growth and improvement, and resultant increasing availability of work opportunities, this discrepancy between developing and developed economies can disappear with time (ibid.). Therefore, the ratio of women with “necessity” motives has decreased over the last few years, particularly in Brazil, China and a number of countries in Eastern Europe, thus demonstrating restrictions to the gender gap (Terjesen et al. 2012). Meanwhile, in Western Europe, there are several economies that now demonstrate no change or a growing disparity between women and men entrepreneurs in terms of necessity entrepreneurship (Brush & Cooper 2012). A potential explanation is that the global financial crisis and associated recession has influenced men and women similarly, with increasing unemployment among both groups. During an economic downturn necessity-based entrepreneurship is an alternative provider of wages, when there are few available jobs (Terjesen et al. 2012).

Various factors are present that have the potential to influence the practices and structures of societies that employ women, such as typical perspectives that limit the role of women in the Arab world, cultural values, and societal practices. Societal and cultural customs in Arab nations are still highly role-based, with obvious gender differences, and this will be discussed in terms of institutional theory later in this thesis (Metle 2002; Khattab 1996; Kausar 1995).

### **2.3.2 Challenges facing women entrepreneurs**

As discussed earlier, women form approximately half of society; their average poverty level influences the national economic state of any nation (Alsuwaigh 1989; Alsahlawi & Gardener 2004); and women’s participation in entrepreneurial activities has increased in recent times (Davidson & Burke 2004). However, women

face many barriers when creating and managing new businesses, and they recognize that there are obstacles that make it difficult for them to start their own business (Dechant & Lamky 2005; Le Renard 2008; Mazawi 2002). According to Bruin et al. (2007), factors influencing female entrepreneurship undoubtedly reside in a complicated interaction of micro-, meso-, and macro-level factors, as well as institutional factors, as discussed later.

For instance, many previous research studies in China, Greece, Malaysia, Portugal, Nigeria, Turkey, and the UK have supported the view that such challenges and barriers lead to social and cultural challenges in a process that begins with sexual profiling and reduced access to capital and entrepreneurial education, all of which (Petraki Kotis & Ventoura Neokosmidi 2004; Cooke 2004; Omar & Davidson 2004; Kabasakal et al. 2004; Wilson 2004; Cabral-Cardoso 2004; Mordi et al. 2010). A later section (2.6) further explores the main obstacles to women entrepreneurs in the specific case of the GCC countries.

More so than men, women form personal businesses that are more ethical in their operations and are concerned with creating social participation with the purpose of “making a difference”, which involves concentrating on the needs of the customer. Similarly, the literature suggests that an important motivation for women is the capacity of their business to offer a contribution to society in terms of a social benefit. Klyver (2013) further believes that women engage in business not for financial yield and profit, but rather to attain core objectives including flexibility and independence (for example, balancing work and family commitments) (see also Rosa et al. 1996; Hughes 2003). Brush (1992) described the “integrated perspective”; the major foundation of this is that the image many women owners of businesses have of their enterprise as a mutual network of relations, more than an independent entity concerned solely with making profit.

## **2.4 Current Research Status**

Entrepreneurship researchers use exploratory studies to understand how and why women go into business. Common methodologies are surveys and interviews. As an example in a GCC country, a major study by Alhabibi (2013) found that women engage in business because of numerous factors, particularly autonomy and social power. Women want to control their own resources and time, which they can

achieve only through entrepreneurship. If they own their companies, they can update existing skills and knowledge, and pursue other talents and goals. However, if they apply to outside firms, they may be ineligible because of a mismatch between their skill set and the requirements of an employer, or they might be hired but cannot relocate or travel far from home. Owning a business enables women to actively participate in the economic sphere. As entrepreneurs, women gain greater access to social resources, whether financial or business-related. For example, increased social resources can facilitate and extend the capacity to tap into additional financial resources, or expand a business through a social network (ibid.).

In addition, there are a number of research studies that have sought to refine and perhaps challenge the concept of a “standard” woman entrepreneur (Hisrich & Brush 1983; Goffee & Scase 1985; Belcort et al. 1991; Grondin & Grondin 1994), by exploring demographic data on women entrepreneurs along with their education, background and previous experience.

Many of the demographic attributes of women entrepreneurs are similar to those of men (Brush 1992), such as their marital status (they are likely to be married); their age (they tend to be 30–45); and birth order (a majority are the first child) (Watkins & Watkins 1984; Hisrich & Brush 1983; Lee 1997). Lee (1997) also concluded that eldest children have divergent standards and trends compared to their brothers and sisters, and these standards lead to them being more entrepreneurial. This is a strong trend, with statistics indicating that entrepreneurs turn out to be first-born in nearly 70 per cent of all cases. Based on research at Columbia and Harvard Universities, a reason for this can be found in the observation that first-borns have far greater motivation to succeed (Mancuso 2002). Also, with respect to past work experiences, Birley (1989) described the dominance of women in what are considered “traditional sectors” such as secretarial work, retail, office administration, teaching, or service industries (Hisrich & Brush 1983; Scott 1986), more than technical, scientific, managerial or executive situations (Scott 1986; Watkins & Watkins 1984).

Moreover, female entrepreneurship contributes to economic development and the structure of employment, and it has also been shown to improve the variety of leading businesses in a country’s economic system (Verheul et al. 2006). It also

offers opportunities for women's self-expression and possible achievement (Eddleston & Powell 2008). However, these businesses are not usually founded in a methodical way and, in addition, Baughn et al. (2006) agreed that the potential of female entrepreneurship is still mostly unexploited in several fields.

As male and female certainly have distinct frameworks of human capital, as suggested by DeTienne & Chandler (2007), women have little human capital that leads to self-employment, which impacts on their opportunities for self-determination and the exploitation of possible opportunities (Jamali 2009). Add to that there is certainly a growing indication that even though the tendency for women to start businesses has amplified considerably, the average level of female entrepreneurial action is meaningfully and methodically lower than that of men (Minniti et al. 2005; Verheul et al. 2006; Langowitz & Minniti 2007).

## **2.5 Significance of Previous Studies**

Previous studies on women entrepreneurs have usually concentrated on the sub level, involving an examination of the features and special properties of entrepreneurial women and men according to personality characteristics, promotion, or experience. Other aspects studied include the structures of their companies in terms of size, aims, access to capital, performance and management. Additionally, more recently, researchers have given considerable attention to understanding the effect of macro-level factors on entrepreneurship in general and women entrepreneurs in particular (Verheul et al. 2006; Baughn et al. 2006).

It is also important to explore the key motivational factors that influence women to enter business, and the literature, although it provides a comprehensive review of what motivates women to become entrepreneurs, nevertheless lacks definitive conclusions regarding the underlying motivators. Studies cite factors such as "autonomy, independence, education, family security, job dissatisfaction, frustration, deployment, boredom in previous jobs, or even divorce" (Hisrich & Brush, 1986, cited in Zeidan & Bahrami 2011 p.102) as critical to motivating women to become entrepreneurs (Kent et al., 1982). Other studies stress personal features, life-path conditions, and environmental factors as predominant motivators for women entrepreneurs (Bartol & Martin 1998, cited in Zeidan & Bahrami 2011, p.102).



Traditional research in entrepreneurship is mostly concerned with micro-level factors that include motivation, opportunity recognition, performance and financing. In entrepreneurship research, the identification of opportunity is considered to be a fundamental issue, provided that it forms a significant entrepreneurial ability and supplies a competitive benefit (DeTienne & Chandler 2007).

Also many studies (Orhan & Scott 2001; Deakins & Whitham 2000) link factors of choice and the need for entrepreneurial aspirations to positive factors, or “pull”. These are associated with independence, autonomy, self-fulfilment, self-achievement, using creative skills, and a craving for social status, wealth, and power (Alstete 2002; Orhan & Scott 2001; Schwartz 1976). For female entrepreneurs, the most frequently quoted “pull” motivators are the requirement for independence and the difficulties of business creation (Simpson 1991; Carter & Cannon 1992).

Also, the aim to have and deal with a business could originate in a need for self-sufficiency, and to provide personal gratification and the admiration of others. In addition, entrepreneurs may require extra opportunities and flexibility compared to those available to women involved in the general employment market (Carter 2000; Joan 2004; Winn 2005; Carter & Cannon 1992). Moreover, for the requirement for independence and flexibility could be exceptionally pertinent for women who have responsibilities as carers (Carter 2000; Hewlett 2002), who in consequence must aim to merge work activities with their non-work commitments.

New research from Catalyst has responded to these propositions by determining nine strategies that can be used by women so that individuals can preserve and continue their careers: getting formal training, planning their careers, blurring work–life boundaries, seeking advice when needed, getting training through experience, scanning chances inside the organization, gaining access to power, making achievements visible, and scanning opportunities outside the organization (Ilgaz 2014). Based on the selection of strategies employed, Catalyst further grouped women into four types of employees. Nevertheless, no matter which cluster of schemes women chose, men rose quicker and continued when they “did all the right things.” This report sought to dispel the myths surrounding progress among women, such as those women seek slower tracks, or women “don’t ask” for promotion.

## **2.6 Women and Entrepreneurship in the Middle East**

After having discussed in detail the concepts of entrepreneurship in general and women's entrepreneurship in particular, it is necessary to understand the contextual bearings on those concepts. Specific contexts such as regions and nations seem to be affected by specific factors related to the concepts of entrepreneurship and women's entrepreneurship, and hence it is necessary to know how research outcomes have dealt with those contextual factors in an area that is of importance to this research, namely the Middle East. Thus, the following sections deal with the influence of context on women's entrepreneurship, with a focus on the Middle East.

### **2.6.1 Contemporary Perception of Women's Employment through the Concept of Patriarchy**

People from different cultures have different beliefs and values. Although many Western scholars take a Universalist view of entrepreneurship, it is reasonable to argue that diverse cultures include various beliefs about the possibility of starting a new business. Islam is the most prevalent religion in the Middle East, and not all Muslim countries are indistinguishable in terms of their concepts of social conventions and gender (McGrath et al. 1992). Nevertheless, despite the existence of various sects and schools of jurisprudence, Islamic countries are similar in their interpretation of religious regulations concerning the presence of women in open society (Metcalf & Mimouni 2011). Thus, to understand the perception of women in society, employment and entrepreneurship, it is necessary to clarify the concept of patriarchy.

Patriarchy refers to the male authority, both in public and private domains. Its origin is as a concept used to define the power of the father as head of the domestic unit. However, feminists in particular use the term 'patriarchy' to explain the authority relationship between male and female; it has been used within post-1960s feminism to describe the systematic combination of male authority and female subordination which oppresses women through its social, political and economic organisations. Also, patriarchy positions the male as the 'head' of the family, who controls creative resources, labour force, and reproductive abilities based on the notions of advantage and inferiority, legitimized by differences in gender and group (Asiyanbola 2005, p. 4).

Thus, patriarchy is more than just a term; feminists use it like a concept, and like all other perceptions it is a tool to help us understand women's lived experience. In its wider definition, the patriarchy concept means the appearance and institutionalization of male domination over women and children in the family and the expansion of male dominance over women in society in general. It implies that "men hold authority in all the important organizations of society" and that "women are deprived of admission to such power". However, it does not suggest "women are either totally deprived of rights, effect, and resources". Thus, patriarchy explains the institutionalized system of male authority (Sultana, 2012, p.3).

Moreover, Hartmann (2001, p.14) defined patriarchy as "relations between men, which have a material base, and which, though hierarchical, establish or create interdependence and solidarity among men that enable them to dominate women". Patriarchy exaggerates organic differences between men and women, making certain that men always have the masculine, character and women always have a subordinate or feminine ones. This philosophy is so authoritative that "men are typically talented to lock the apparent agreement of the very women they coerce. Therefore, patriarchy is a system of community structures and performs, in which men dominate and exploit women" (Sultana, 2012, p.4).

Regarding the existence and origin of patriarchy, conservatives do believe that males are instinctively programmed to dominate and females to be subordinate. They believe that this hierarchy has continuously existed and will continue; like other rules of nature; this one too cannot change. However, these philosophies of male authority have been challenged and it has been showed that there is no historical or scientific indication for such explanations. According to the latest psychology, women's environment regulates their psychology, abilities and roles. There are certainly biological differences between female and male, but these differences do not have to become the base of a gender hierarchy in which men are dominant (Sultana, 2012, p. 6).

Socialist feminists receive and use the basic principles of collectivism but have tried to enrich and extend it by working on areas which, they believe, were neglected by conventional collectivism theory. The link between patriarchy and entrepreneurship maintains that patriarchy connects all males to each other irrespective of their class.

However, female entrepreneurial effort benefits both her and her husband. Thus, patriarchy describes a set of relations which has a material base and in which there are hierarchical relations amid men and camaraderie among them, which in turn allow them to dominate women. The physical base of patriarchy is men's control over women's labour power (Asiyanbola, 2005, pp. 5-7).

Patriarchy can be shown to depend on how biological differences between women and men are differently interpreted and valued, according to the dominant form of appropriation of natural material for the satisfaction of human needs. One socialist feminist school of thought prefers to use the concept of subordination of women rather than patriarchy, which they reject as being historical. Patriarchy, according to them, is neither universal nor an all-embracing phenomenon, as different kinds of relationships have always existed between men and women in history. According to them, it is not sex but gender that is important; sex is biological, gender is social. This group is concerned with what they call gender relations. The search for the social origins of this relationship is part of the political strategy of women's emancipation. Without understanding the foundation and the functioning of the asymmetric relationship between men and women it is not possible to overcome it (Sultana, 2012, pp. 6-8).

### **2.6.2 Attitudes to Women in Work and Entrepreneurship in the Middle East**

The GCC conducted a survey (SAGIA 2006) in which they interviewed 139 female entrepreneurs. The interviews focused on an inquiry regarding the business area they were involved in, and their justifications for beginning their business. The survey concluded that the businesses that women primarily became involved in were: retail, teaching including nursery schools, services, wholesaling, and industrial enterprises.

However, women in the Arab world still worry about the low levels of representation in different fields of business and in terms of human capital. Women in the Arab world still lack adequate representation in management, even though in comparison to men, women are better educated, and there is evidence suggesting that in terms of return on investment, attainments in human capital for similar educational achievements are greater for men compared to women (Al-Yousef 2009).

The World Bank (2008) studied social attitudes towards female entrepreneurship in a number of regions including the Middle East and North African (MENA), and discovered that males in the Middle East had more negative perceptions of working women compared to Asia (p.37). Table 2.1 illustrates attitudes towards working women in the Middle East. These negative perceptions do not promote self-confidence or a willingness on the part of women to pursue entrepreneurial ventures.

Bruni et al. (2004) collated previous studies to reveal the understandings they contained (Goffee & Scase 1985; Cromie & Hayes 1988; Monaci 1997) in order to create a model of female entrepreneurship. Their model included a number of scenarios, such as: a young woman setting up her own project to combat unemployment, a woman whose work is related to managing a business according to family tradition, a young woman who has an obvious idea of where she wants her job or project to go, a woman setting up her business in a society with a culture that does not accept the idea of a women establishing her own business, and, finally, a woman who has left her position or her career to undertake family responsibilities and is returning to business for self-accomplishment or economic reasons.

Catley & Hamilton (1998) stated that, for the women investigated in their research, self-employment was considered to be the final destination. Deakins & Whitham (2000) also revealed that, for their study sample, becoming an entrepreneur was not an easy choice, but self-promotion was a more significant factor for potential entrepreneurs in those sections of society facing potential discrimination, for example younger age groups, ethnic minorities and women. Similarly, Cromie (1987) looked at the difference in motivation between men and women for new start-ups and observed that males and females diverge in the precise motives they attach to a project.

In a study by Szirmai et al. (2011), females were found to be more disappointed with past job experiences, and understood self-employment to be a way to balance conflicting personal and work demands. The authors further highlighted that an overwhelming influence indicated by women with responsibilities at home, was the confidence that business ownership represents. For some, it is the only way they

**Table 2. 1 Attitude toward Working Women**

	Index of attitude toward working women		Average Score (Men and Women)
	Women	Men	
Algeria	4.31	3.86	4.08
Egypt	3.89	3.47	3.68
Iran	4.22	4.25	4.23
Jordan	4.08	3.52	3.78
Morocco	4.26	3.81	4.06
Saudi Arabia	3.88	4.06	3.97
<b>Regional Comparisons</b>			
Middle East and North Africa	4.11	3.83	3.97
Latin America and the Caribbean	4.39	4.32	4.37
Europe and Central Asia	4.34	4.27	4.31
South Asia	3.86	3.80	3.83
East Asia and the Pacific	4.22	4.19	4.22

Source: World Values Survey, 1999–2004, cited in World Bank 2008, p.38.

believe they can obtain an adequate living and at the same time fit this around other family responsibilities.

Thus, women in the Middle East are fighting for equal status and the opportunity to work and develop their standards of living. Moreover, it is no longer valid to assume that the majority of women in the Middle East stay at home, as increasingly women are becoming involved in the world of work (Fernea 2000; Women Matter 2014 2014). However, Middle Eastern women are still very concerned about the gender gaps that continue to exist in the economic and social spheres, arising from societal traditions and culture. For instance, women in Kuwait, Saudi Arabia and the United Arab Emirates have no right to vote, while Arab women continue to be underrepresented in the most senior positions in politics and business (Metcalf 2008a). Moreover, women’s mobility restrictions in these countries limit their

career choice options and access to training. All these factors result in a gender gap between men and women in business. This gender gap leads men to dominate in all types of business and increases the size of the obstacles women face in business. Thus, before studying those obstacles that limit their involvement, it will be useful to express this gender gap and further explain it through institutional theory (Metcalf 2008b).

As can be seen, there are a number of difficulties facing women entrepreneurs, and revealing these will be one of the most significant contributions of this study. Among the large number of difficulties facing female entrepreneurs generally is that there are insufficient role models or mentors in this field (Orser et al. 2012). However, there is a strong correlation between the existence of appropriate role models and the emergence of entrepreneurs (Zeidan & Bahrami 2011), partly because women have historically not been recognized as entrepreneurs in general. Therefore, entrepreneurship has generally been dominated either by previously wealthy and highly skilled women, or unskilled women. It is therefore necessary for skilled women from the general population to become involved in entrepreneurship to a greater extent. If female entrepreneurs are less skilled relative to their male counterparts then, all else being equal, the businesses they generate will be less likely to survive and grow than male-created businesses. On the other hand, GCC women with ambitions to entrepreneurship face a number of significant challenges, and these may be, as Tlaiss (2014, p.575) claims, specific to the culture of the GCC: “entrepreneurial motivations of women are reflective of the special characteristics of the wealthy, traditional and Muslim UAE and GCC contexts.” These challenges are described, in turn, below.

## **2.7 Challenges Facing GCC Women’s Entrepreneurs**

The previous sections in this chapter have looked at the concept of entrepreneurship in general; the position of women entrepreneurs globally; and the specific context of women in the Middle East, in employment generally and in entrepreneurship. However since the region of Middle East is vast and comprises many different nations that are dissimilar in nature, it is necessary to narrow down the focus of this research to a region within the Middle East that has nations similar in characteristics. Thus this section now reviews the literature in all those areas of women

entrepreneurship to identify the areas in which, it is believed, that the most important challenges to women's entrepreneurship in the specific context of GCC countries lie. The remainder of the thesis will then develop hypotheses from these challenges and design research methods to test them, as will be described in the next section.

The first challenge, as discussed earlier in the literature review, is availability of finance, which includes the ability to network in order to learn about how capital may be accessed. The second challenge is identified as the absence of self-assurance among some of the potential female entrepreneurs, who doubt their capability not just to obtain access to start-up financing, but also how they can handle those start-ups. The regulatory environment formed the third area of challenge identified. A Dubai School of Government report (Grey 2010) identified a number of developments in the regulatory environment that influences the opportunities for women business owners in the GCC. For instance, Saudi Arabia has removed a number of gender-based regulations have been removed, and as a result Saudi women can now sit as board members in family businesses and can be issued with trade authorizations in property development and construction, none of which they could have done until the recent reforms. The report finally recognized a fourth challenge area, that of achieving a manageable work-life balance (ibid.). According to Zeidan & Bahrami (2011), business management and managing family responsibilities need to be combined in such a way that each supports the other. Brush (2008) contended that dealing with household responsibilities to the extent that society expects could impose limitations on work responsibilities in relation to availability of time and freedom of movement.

These challenges, as outlined above, are consistent with those which the United Nations (2006) set out. Their list included: management rules and regulations; lack of access to finance; and limited assets. According to Kelley et al. (2011), such limitations often affect women disproportionately relative to men. Other obstacles to women's entrepreneurship identified in the literature include: inexperience and ineffectiveness, restricted business and social networks, and lack of motivation (Grey 2010). Zeidan & Bahrami (2011) propose that lack of business experience and weak management skills are the major challenges facing women in founding new businesses. These challenges are investigated in more detail below.



### **2.7.1 Cultural Factors and Lack of Social Support**

Culture, as defined by Leung et al. (2005), consists of the norms, beliefs, values and behavioural manners of a specific community or group. As Ituma & Simpson (2007) stated, there are several countries that believe a woman's primary importance is in the family and at home. For instance, in Northern Nigeria, single women are forbidden from becoming entrepreneurs ahead of their family obligations (ibid.).

Zakaria (2001) mentions that females are hypothetically "humble and modest", having as their primary concerns their responsibilities as mothers and wives, rather than as women entrepreneurs. They are also disadvantaged as a result of the traditional character assigned to them and this restricts their tendency to participate fully in business.

In the nations of the Middle East, women face corresponding cultural challenges as regards business. In Tunisia, for example, the expectation is for women to live "traditional lives" (El Harbi et al. 2009). Sidani (2005) similarly stated that in the GCC, the evolution of women's rights is slower than in other Arab states, which could be as a result of strict clan traditions concerning the opinion of women and the social pressure which states that they should not to "step out of line".

There are many external cultural factors that can influence the motivations of women entrepreneurs; in the political and economic situation, in society, in their circle of friends and family, and in their background and personal situation. Therefore, it is necessary that women's entrepreneurship is investigated with regard to such external influences.

The 2008 edition of the World Bank's annual "Doing Business" report (World Bank 2007) identified three cultural determinants that caused low levels of access to entrepreneurship for women in the Middle East and North Africa. First among these is negative attitudes regarding females who hold their own careers and job, with this factor naturally arising in some areas more than others in the region. This is due to the cultural and conventional context, including the responsibility of the husband for supporting and providing for the family. In other words, at the regional level, general negative attitudes and perceptions opposed to female work outside the home are extended to entrepreneurial activities.

The World Bank report (ibid.) further indicated that countries with more complexity in work environments have few businesswomen. When consulting practical guides and empirical evidence, one can observe that women are perceived as reluctant to take risks, and in a complex business environment one should expect the increased risks, opportunities and challenges involved with starting new business. Finally, the same report also identifies as the third factor that family customs can be reinforced by social and economic regulations. For example, women in some regions do not have full and independent legal status, but rather are what has been termed “legal minors”, as discussed in the following subsection (Zeidan & Bahrami 2011). In other words, the World Bank studies revealed several challenges, ranging from regulatory to social limits, resulting in constraints that include poor access to complex start-up processes, capital in some countries, and personal features such as low confidence and avoidance of risk (Zeidan & Bahrami 2011).

Gender discrimination in recruitment and employment has also been identified as a cause of differences in human capital variables such as learning and training. Men typically have access to significantly greater levels of power, due to prior entrepreneurial or industry experience, and have greater experience in controlling employees (Carter & Brush 2005; Carter 2003; Boden & Nucci 2000).

Moreover, some families are not supportive of females becoming entrepreneurs (Minkus-McKenna 2009) because of conservative attitudes regarding women’s activities (Calvert & Al-Shetaiwi 2002). Women continue to be the main caregivers in the family, and without family and social support, they cannot handle the additional demands of managing a business (Hutchings et al. 2010). Gender stereotypes also impact businesswomen in areas where men dominate (Al-Yousef 2009).

On the other hand, despite considerable efforts made by Gulf governments to educate women, their education lacks the specialized training required by the private sector, resulting in high unemployment rates among female university graduates. There are many women who also do not want to relocate far from their homes (Calvert & Al-Shetaiwi 2002), and others have not undertaken academic subjects that fulfil occupational requirements.

Furthermore, prevailing attitudes held by women and society at large regarding work in the private sector, coupled with negative attitudes of males in decision-making positions towards female entrepreneurs, increase the difficulties of women entrepreneurs in the Gulf. Women are further discouraged from work in private businesses by the perception that there is more security for them in the public sector (Alhabidi 2013).

Finally, it is worth mentioning that cultural practices directly shape the status of women in the Middle East generally, but most especially in Saudi Arabia (Alsahlawi & Gardener 2004; Mazawi 2002). Women are perceived as secondary to men in social, economic, political, and religious spheres of life (Mtango 2004). Women in KSA are subjected to a tight idea, derived from Shari'a family law, of guardianship, known as "qawama" and provided by men.

Thus, according to the mentioned studies on cultural factors and lack of social support, of the basis of such challenges which face entrepreneurial women is mainly due to the primary concerns about the basic responsibility of women as wives and mothers, not as woman entrepreneurs. Also, the traditional character assigned to them weakens the possible social support and limits their capacity and tendency to fully participate in the marketplace.

### **2.7.2 Lack of Access to Financial Resource**

Access to adequate financing is recognized as a vital challenge for any entrepreneur in general, and women in particular. In other words, access to capital represents a significant barrier for women entrepreneurs (Coleman 2002).

McClelland (2004) explained that the impediments that stand in the way of female entrepreneurs in Ireland were the same as the problems which are known in other area of the world. These challenges were faced by both men and women, but women usually suffered particularly from weak initial funding for their planned businesses due to the notable conflict between family and work issues. For example, studies have shown that women entrepreneurs begin with lesser total capitalization along with lower levels of debt financing compared to their masculine colleagues (Bruin et al. 2007). Thus, as Watson (2003) observed, initiatives founded by women are disproportionately found to suffer from various types of financial weakness related to being underfunded from the outset, and as they compete in crowded

sectors, they therefore underachieve in the long term. Such difficulties in capital access mean that females seek to operate with higher levels of personal funding than do males (Heffernan 2007), borrow less from banks and secure less individual investment (Brush 1997).

However, women's access to personal funding is also limited. Carter & Kolvareid (1997) identified that women had greater restrictions in gaining access to personal savings, given their more interrupted and punctuated work histories, as well as lower patterns of wages. Shaw et al. (2001) correspondingly proposed that women are more restricted in obtaining a credit history to create formal credit worthiness, compared to their male counterparts. Female entrepreneurial undertakings tend to be focused on service sectors that are generally inexpensive and easier to create (Carter et al. 2001).

In general, the literature reviewed agrees that access to financial resources represents a significant and crucial challenge faced by women entrepreneurs because of the greater challenges they face in access to finance, whether in the form of bank lending, private investment or access to personal savings. Thus, it can be seen that various associations have been identified between gender and difficulty in obtaining financial backing, regularly classified as deep-seated gender correlated with under-capitalization obstacles (Marlow & Patton 2005; Carter et al. 2001) that will lead to long-term underperformance (Jamali 2009).

### **2.7.3 Legal Constraints**

Legal barriers and complicated business start-up processes can discourage both males and females from creating businesses in the Middle East. Many of these barriers are common to women and men entrepreneurs, but businesswoman face additional constraints in the form of gender discriminatory traditions and socio-cultural values embedded in the legal environment, policy and institutional support mechanisms (Kazemi 2000). For example, Women are unable to benefit from extended services and must fight to circumvent or overcome discrimination in business circles (UNIDO 2001). For example, historically, female in Saudi Arabia have been represented by male relations in executing certain professional contracts, such as setting up businesses and signing employment contracts.

Legal constraints placed on women highly affect their capacity to for continuous self-development, and this challenge is aggravated through the requirement to compete in a business environment that is high-pressure and subject to rapid technological innovation and ongoing globalization processes that effect trade, financial flows and production (UNIDO 2001). As World Bank reports (2003–2006) have observed, business laws may appear gender-neutral, but apart from these laws exist beyond the business community that disadvantage women in subtle manners. The main legal obstacle, resulting from cultural and religious dogma, is that women need a male guardian’s approval to work or travel. This significantly influences their chances of opening their own businesses or even improving their employment outside the home (Alhabidi 2013). For instance, a woman managing a midsize firm might need to travel to sign contracts with a prospective customer or supplier, but she cannot board an aeroplane without permission from her husband. These rules discourage women and stifle their ambitions to strive for careers and business ownership: “some women business owners consistently report having limitations to moving around, for instance going on a business trip, because of needing a [male relative’s] permission to travel. This adds to the bureaucratic procedures they have to face in running their businesses” (Zeidan & Bahrami 2011, p.101).

Also, according to (Scott-Jackson et al. 2010), there are many obstacles to female integration in the workforce involving government regulations such as separation laws, enforcing the face veil, and the ban on women driving. Moreover, the 160th article of the Saudi work law, which was signed in 1969, forbids “mixed workplaces,” which places further limitations on women’s options regarding paid work, as they are discouraged from working in “Westernized” mixed workplaces. Nevertheless, this does concede the possibility for women to work outside the home, which is better than prohibiting them from working altogether (Le Renard 2008, p.614).

Despite the barriers faced, there has been progress in the last few years. There have been relaxations of the controlling environment for businesswomen in the GCC. In KSA, for instance, a several gender-specific regulations have been reformed: in Saudi Arabia, where the right to hold real assets or be involved in construction activities have been off-limits to women until recently (Grey 2010), women now

have the ability to sit on the board of family corporations, and can hold commerce construction licenses. Nevertheless, the remaining legal challenges, time lags in the application of new policies, and other ongoing matters, including restricted access to transportation, remain challenges for many Saudi professional women (Sperling et al. 2014).

Alhabidi (2013) observed that there are several reasons why corruption and weak governance disproportionately affect women. These include individuals in government recruiting positions who utilize their offices as conduits for patronage, hiring only those with the necessary connections, a practice known in the Middle East as *wasta*. In contrast, communities with better governance in terms of more inclusivity and better access to legal recourse are more open to women working, and provide women better opportunities to participate in the job market because of assurance of greater meritocracy (Sperling et al. 2014). This further illustrates that barriers to women's empowerment may not be entirely cultural or entirely legal, as each influences and is influenced by the other.

In brief, it can be concluded from the literature that legal constraints are placed on women and highly affect their capacity to improve their economic capacities. In order for women to fully contribute economically in GCC countries, including as entrepreneurs, they will need to emphasize and share best practices in certain aspects including access markets, both global and regional, capital access, and the up-to-date administrative and legal environment (Shediak & Samman 2011). Potential measures to enhance the GCC business environment for women entrepreneurs, such as legal reforms, support from chambers of commerce, lobbying for policy change and promoting new strategies to support entrepreneurs among regional bodies, at national government level, and with international organizations. Discussion of appropriate measure will be an important part of this research study.

#### **2.7.4 Lack of Adequate Training and Education**

Another barrier women may face is the lack of the experience necessary to construct and develop a business (Cliff 1998). In other words, they may be relatively inexperienced in business in the field where they wish to create their project (Fischer et al. 1993). If this results in weak skills and knowledge, it may be very hard for the woman entrepreneur to become successful (Schmidt & Parker

2003). As discussed above, females also faced a lack of training in their previous employment, and may be disadvantaged by how their performance was seen in previous positions (Oakley 2000).

In the Arab region, decisions relating to education are not the result of logical choices made by women, but significantly are culturally and socially constructed. Education and management training are also mainly based on the decisions made by either parents or business owners, whose decisions are guided by the practices, customs and norms of Arab cultures. At the same time, in Arab societies, the precedence of marriage, family duties and responsibilities limit, restrict and prevent women from getting further relevant work experience, despite women having the same levels of education as men (Tlaiss & Kauser 2011).

Furthermore, Arab countries previously witnessed very low literacy rates, especially in the middle of the 1990s. For these countries, illiterate people made up one-fifth to one-half of the whole population, as UNESCO 1995 statistics indicated, and these rates were higher among women, particularly in rural areas (Mazawi 2002, p.62).

Despite the fact that in the GCC women are allowed to participate in higher education, there are notable weaknesses in the social empowerment required to improve the quality of their learning experiences. Separation of the sexes is common in schools and universities, meaning that classrooms are separated based upon gender (Mtango 2004, p.55). Women's facilities are usually fewer than men's, and their class sizes are usually bigger. Universities suffer from a shortage of female professors and instructors, with male teachers for men typically better educated and trained and qualified, "with more than 34% of the professors at the men's universities holding doctorates, as compared with only 3% of their counterparts at women's universities" (Mtango 2004, p.55). In Saudi Arabia, the use of and access to significant educational facilities and utilities is restricted, because of sex separation policies. As an example, King Saud University in Riyadh limits women's access to the libraries to only a few hours each week, which is carefully scheduled and must be applied for in advance, while men can use them for the rest of the time (ibid.).

Some of these issues can be addressed through the application of technology. For example, male teachers may instruct female students via closed-circuit television

(meaning that teachers and students do not interact directly) (Mtango 2004, p.55). Thus, gender is a basic component in the discussion about educational development in Saudi Arabia, especially with sex separation policies in the educational facilities of Saudi Arabia limiting the learning experiences of women (ibid.).

Differences in education quality and availability between women and men can lead to significant differences in their opportunities. In Saudi Arabia, for example, Saudi men have more access to education and resources than women, so women who aim to become entrepreneurs begin with major deficits because of poor education quality. This weakness is caused by fewer opportunities to make contacts with other entrepreneurs, less time available to research business practices and fewer opportunities to connect with experts in their fields. All of these make women less qualified due to the biased institutional structure. There is also, as described above, a lack of services and poor classroom conditions at female educational institutions, which violates the principle on which women's higher education was introduced of offering the same quality of education to women as that enjoyed by men. It must be taken into account that women's exposure to poor conditions breaches their human rights, as the application of a double standard denies them equality with men and leaves them educationally disadvantaged (Achoui 2009).

Birley (1989) contended that a majority of women entrepreneurs only receive management training for the first time once they found their own private businesses, and are typically also disadvantaged by lack of access to commercial networks connected with previous employment in a managerial role. Women occupy many management positions but are still marginalized and take lower managerial positions; this is despite the fact that women constitute almost half of the labour force. Traditional female occupations show poor opportunities for promotion and training, with women still employed predominantly on low rungs and receiving lower salaries when compared to those of their male colleagues (Tlaiss & Kauser 2011; Jamali et al. 2005; Jamali 2009).

Technical and Vocational Education (TEVT) was examined by Calvert & Al-Shetaiwi (2002), who found that academic subjects do not prepare women for jobs in the private sector. Technical and Vocational Education is predominantly used to train women for the textile industry, where there are 135 textile manufacturers



employing 16,800 workers, but where more than 95 per cent of the workers are non-Saudi.

In conclusion, lack of adequate training and education represents a barrier in the way of women entrepreneurs because of many issues, including the decisions regarding women's training and education, are guided by the practices, customs and norms of Arab cultures, and there are weaknesses in the social empowerment of women required to improve the quality of their learning experiences, leading to glaring differences in education quality and opportunities between women education and men, and along with many other issued which lead to women being less qualified to start their own businesses.

### **2.7.5 Work–Family Interface**

One of the most significant challenges that is faced by women, is the ability to manage their responsibilities for work and family without neglecting either (Frone et al. 1992; Noor 2010; Shelton 2006; Guendouzi 2006; Welter & Friederike 2004). Given that women seek to stabilize their work–life balance, and have therefore started to choose self-employment in order to obtain more control and flexibility in their personal and working lives (Baber & Monaghan 1988; Machung 1989; Ward 2007).

In a patriarchal society like Pakistan, women entrepreneurs face particularly difficult challenges in their attempt to manage and control family and work responsibilities. In such a society, all aspects of family care are seen as women's responsibility, and stereotypical gender roles formally determine work and family roles (Gutek et al. 1991). These stereotypical gender roles traditionally include the belief that men are “bread-winners” and women are “house makers”, meaning that gender, as a social construct, leads to the concept of “mother” being defined much less flexibly in comparison to “father” (Grönlund 2007).

Social responsibilities and conditions impact Saudi women's motivation to study and aspire to management and entrepreneurial positions (Clarke 2007; Montagu 2010). Hutchings et al. (2010) studied four fundamental barriers for women attempting international appointments: “corporate resistance, foreigner prejudices, women's own disinterest, and a lack of family and/or other support mechanisms” (ibid., p.61). Many women in the Middle-East would like to accept overseas

assignments, but are discouraged by family demands, especially when their children are young. It is not difficult to understand why Saudi women have reservations about entering into higher education and entrepreneurship. The very fact of their gender presents social challenges that discourage them from freely pursuing higher education, employment, and career goals.

Therefore, the idea of establishing a business based within the family in order to help manage work–family issues is attractive to many women. This can be reinforced by the fact that, as a number of studies have indicated, women are strongly dependent on support from relatives, and particularly husbands, as they seek to establish and grow their businesses (Jennings & Mcdougald 2007; Brush et al. 2010). However, contacts such as customers and creditors may perceive home-located businesses as less “authentic” (Marlow 2002). The topic of coping approaches in combining business with family generally, and especially on how to best to involve women’s immediate and extended families to support women entrepreneurs, is a huge and under-researched area, especially in developing countries, that demands further attention.

In conclusion, the work–family interface represents a barrier holding back women entrepreneurs because of many issues, including, first, the absence of strategies for combining business with family in general, and specifically how to mobilize families to support women entrepreneurs in GCC countries; and second, the challenge of controlling and managing work and family responsibilities for women entrepreneurs, which is much harder in a patriarchal society such as exists in GCC countries (Tlaiss & Kauser 2011) An example of this coordinated effort in Saudi Arabia is the availability of a one-stop office where Saudi women entrepreneurs can start and finish their business registration form. These act in combination with many other issues to make women less qualified to start their own businesses.

#### **2.7.6 Personal Obstacles**

Personal obstacles, which may vary between contexts and between individual women, may be a highly significant factor influencing women’s entrepreneurial tendency. Regarding personal obstacles, some mainstream (Western) literature identifies personal issues as of paramount importance. For example, Orser et al. (2012, p.80), in a study of women in high technology businesses in Canada,

including technology entrepreneurs, found that “personal factors” comprised the challenge most frequently cited by such women, with organizational factors second. The general literature also relates entrepreneurial efforts with an individual’s locus of control (McClelland, 1961, cited in Zeidan & Bahrami 2011, p.102). This idea may have some relevance to the predicament of Saudi entrepreneurial businesswomen. The locus of control is said to pertain to an “individual’s belief in controlling their own destiny, called internal locus of control,” as opposed to those who think external factors affect their lives, which is called external locus of control (ibid.). Entrepreneurs are self-reliant with a high internal locus of control (McClelland, 1961 cited in Zeidan & Bahrami, 2011, p.102). Entrepreneurial outcomes are uncertain; therefore individuals who are afraid of risk are not successful entrepreneurs (Zeidan & Bahrami 2011, p.102).

Two reasons for aversion to risk are a lack of self-confidence and poor knowledge about business practices and markets (Zeidan & Bahrami 2011, p.102). Several studies have examined the association between the tendency toward entrepreneurship and individual locus of control. In 1972, Borland undertook empiric research with business school students, and the results showed that those students who wanted to begin their own businesses had a higher internal locus of control (cited in Zeidan & Bahrami 2011, p.102). In 1975, Brockhaus replicated the same findings in another study (Zeidan & Bahrami 2011, p.102; see also Brockhaus 1980).

Some Gulf women have a poor self-image, a lack of self-confidence and low self-esteem that are rooted in cultural and religious beliefs, which prevents them from pursuing education and entrepreneurship (Rawaf & Simmons 1991). Similarly, Akrivos et al. (2007) found that the fundamental factors exclude the person’s personality or traits like being proactive, and having a self-governed assertive personality and a positive attitude.

In 2000, Parboteeah described factors that integrate the entrepreneur’s personality and background with their environment (cited in Zeidan & Bahrami 2011, p.102), while other authors identified profit and innovation motivators for women to start businesses (Carland et al. 1984, cited in Zeidan & Bahrami 2011, p.102). Another important factor is the flexibility to cope with dual responsibilities, in a way that

office jobs cannot provide (Hughes 2003; Zeidan & Bahrami 2011, p.102). The issue of the “glass ceiling” also motivates women to become entrepreneurs, as they seek the challenge of breaking this glass ceiling (Raman & Jayasingam 2008; Eroglu & McCrohan 2008; Goby & Eroglu 2011; Madichie & Gallant 2012). Roggenkamp & White (1998) studied nurses who became entrepreneurs, noting that they are motivated by flexibility and empowerment. According to Mcatavey (2002), “aligning with values, regaining excitement, being in charge, advancing oneself and fulfilling a lifelong goal” added to women’s decisiveness in the choice to start up their own businesses. Ljunggren & Kolvereid (1996) revealed that when surveyed, women stated autonomy as the main motivation for engagement in business and entrepreneurship, but the authors did not observe any gender differences with respect to attitudes profitability, challenge or risk.

Thus, the challenges of personal obstacles that face entrepreneurial women mainly relate to factors rooted in cultural and religious beliefs in GCC countries and Arab countries in general, including women’s poor self-image, a lack of self-confidence and low self-esteem, which prevent them from pursuing education and entrepreneurship and limit their tendency to fully participate in the marketplace. Such factors are also linked to the issues of gender-based violence and women’s safety, which is discussed in the following section.

### **2.7.7 Safety and Gender-based Violence**

The issue of safety for women entrepreneurs, particularly those who operate in informal sectors of the economy, has not been widely addressed in the academic literature. However, there are many stories of murders of micro-business owners and rape and harassment of female vendors, for example in the fishing industry in sub-Saharan Africa (Béné & Merten 2008). Violence or the threat of violence result in continual fear and stress and deny women the ability to choose the location of their business and/or their hours of business freely, which is a serious limitation on the opportunity for women in some less developed nations to succeed as entrepreneurs (Chu et al. 2008; Yadav et al. 2012; Reeves 2010). Thus, there is a pressing need for further research on effective strategies for women entrepreneurs to deal with gender-based violence or the threat of it and to determine how best to support women who face such challenges.

## **2.8 Institutional Theory**

Literature on the concept of women entrepreneurship shows that many different theories could be applied to explain how various factors affect the concept and how those factors can be examined to explain the concept. For instance, Chandler & Hanks (1994) used the concept of job performance in their model to explain how individual performance can be linked to organizational performance as well as the environment within which the organization performs. Factors affecting performance were then related to understand how those factors could be tackled to improve performance. Similar examples could be found in the literature of researchers who have developed models and explained about factors using the concept of performance for instance (Box et al. 1995; Hisrich et al. 1997).

However, Lerner and Hisrich (1997) used motivations and goals, social learning theory (entrepreneurial socialization), network affiliation (contacts and membership in organizations), human capital (level of education, business skills), and environmental influences (location, sectoral participation, and sociopolitical variables) to explain factors that affected women entrepreneurs in Israel. Furthermore, Machado et al. (2003) examined women's entrepreneurship using the concept of managerial styles and explained some variables such as strategic planning, decision making, formulation of objectives, organization structure, power of individuals in organizations and human resources aspects and their performance. Some others such as Fischer et al. (1993) used liberal feminist and social feminist theories to explain discrimination faced by women entrepreneurs.

Apart from the aforementioned theories, one theory that has been used by researchers (e.g. Bruton et al. 2010) to explain factors affecting women's entrepreneurship is Institutional Theory, which can be considered as an overarching theory that draws support from many other theories including political, social, economic and cultural ones (Bruton et al. 2010). Institutional theory is concerned with regulatory, social and cultural issues that have linkage to the survival and legitimacy of an organization. Other theories mentioned above have focused solely on efficiency-seeking behaviour, however organizational theory is more versatile and therefore more useful for understanding the concept of women's entrepreneurship. Although organizational theory can be criticized for being

difficult to apply due to lack of clarity on how to apply the theory to specific situations or its relevance to the research, Bruton et al. (2010) argue that a growing number of researchers are applying this theory to the phenomenon of women's entrepreneurship.

Further, Baughn et al. (2006) looked at the application of Institutional Theory to entrepreneurship. Institutional Theory concentrates on the functions of social, political and economic systems within which entrepreneurs operate, and where their selections and behaviour are entrenched. It is concerned with the location of these systems and how they are intensely rooted and implanted inside the social structure of communities, which often establish standard expectations that are gendered (Scott 1986). This means that they set accepted trends and tell us (male and female) how to act. "When such normative expectations and attitudes are wide spread, broadly diffused and deeply rooted: they take on a 'rule-like' status in social thought and action" (Baughn et al. 2006, p.688).

Institutional analysis hypothesizes that micro-economic factors cannot explain the gender gap in business success, nor can that gap be expected to reduce when macroeconomic circumstances develop and advance. Similarly, Brush et al. (2008) state that institutionalists should be concerned with the normative framework of entrepreneurial action. In line with this, Baughn et al. (2006) discovered that the incidence of female entrepreneurship is itself related to all trends concerning entrepreneurship and the level of gender equality that exists in the business environment.

For example, according to the 2012 Global Gender Gap Report, Norway has one of the highest level of male and female equality of all countries surveyed (Hausmann et al. 2012), and also has the lowest average (4 per cent) of female entrepreneurs who engage in entrepreneurship out of necessity (Vossenberg 2013). Arguably, countries with high rates of support for entrepreneurship generally, as well as positive societal trends concerning females in general, show higher rate of female participation in entrepreneurship also.

Institutional theory proposes that resilient normative expectations operate at a number of levels consisting of rules, institutional context, norms, values, routines and regulations that, together, form social behaviour (Scott 2008). The first level is

the regulatory system, and this defines the situation of entrepreneurs with respect to the policy environment and legal framework; this includes access to capital, the tax system, and availability of loans, micro-credit, and inheritance laws and ownership of property. The second level is the normative system, which includes societal opinions of men's and women's functions, family liability systems and the gendered expectancy associated with them, religion and confidence systems, as well as cultural factors and ethnicity. The third level, the cognitive system, includes functional training, access to particular levels of education, and the availability and adoption of technology, including IT. On each level, the institutions identified may be explicit or implicit, and impact on both specific choices and trends and the quality and activities of organizations and how decision making is contextualized by setting roles and standards that determine what is, or is not, acceptable behaviour for (in this case) entrepreneurs in a particular society (Vossenbergh 2013).

Welter (2004), looking at the case of Germany, identified that access to support for entrepreneurship depends, and is based on, an individual's gender. Furthermore, the political and societal environments displayed structural deficiencies that eventually lead to restrictions on women's entry into new projects and ventures.

According to Ituma & Simpson (2007), external factors exclude family orientation and the family environment, the influence of the political-economic environment and socio-cultural factors, the predominant characteristics of human resources inside the labour market, or the rest of the business environment.

As identified above, a review of studies at both regional and local levels in the context of the wider literature on challenges facing women entrepreneurs reveals a number of challenges that it may be expected that GCC women will face in the attempt to set up their personal businesses. In addition to issues of control of and access to financing, there are two major challenges in terms of personal attributes: aversion to risk taking and lack of self-confidence. In contrast, access to finance may be less significant in the GCC compared to other developing countries since, as identified earlier, GCC women already hold over one-third of the region's wealth, a total estimated sum of \$38 billion (Grey 2010). Nevertheless, for women in the GCC who do not have individual funds, access to capital is still a challenge.

Brush et al. (2009, p.8) developed a widely-used framework which highlights the “3Ms” that entrepreneurs need to investigate in order to create and develop projects: “market”, “money” and “management”. These are considered the three “fundamental building blocks” of business viability. This concept draws on mainstream economics and a management-driven view of entrepreneurship and, arguably, the 3M framework is basic to any business. However, some new business enterprises face barriers when attempting to access these building blocks. Thus, many researchers start with the hypothesis that all entrepreneurship is socially embedded and clearly explore the influence of this embeddedness on the incorporation of the aspects identified. Therefore, to develop an initial platform on which to build a comprehensive study on women’s entrepreneurship that includes norms, values and external expectations, not only must the “3Ms” be taken into account, but also the framework itself needs to be extended, incorporating other aspects, namely “motherhood” and the “meso/macro” environment to a new concept of “5Ms” (Brush et.al, 2009, p. 8-10). Brush et al. (2009) explained these additional factors as follows:

- Motherhood “is a metaphor representing the household/family context, thus drawing attention to the fact that family/household contexts might have a larger impact on women than men”.
- The macro/meso environment includes considerations outside the market, such as expectations of society and cultural norms, for instance reflected in media representations of female entrepreneurs. The macro environment usually comprises national policies, strategies, cultural and economic influences; the meso environment includes regional support policies, services and initiatives. Both of these aspects mediate the entrepreneurial activity of women in many ways, while at the same time access to money, markets and management (the 3Ms) are essential for founding any project.

Another significant contributor to the gender gap, more persistent in some countries than in others, as emphasized by institutional analysis utilizing Institutional Theory, is the part played by the social, political and economic systems in which entrepreneurs operate, make their choices and in which their behaviour is embedded. Institutional theory begins from the position that these systems are



entrenched and embedded within the social structure of cultures, which creates normative prospects that are gendered: that is, they propose suitable attitudes to inform others how male and female behave. “When such normative expectations and attitudes are wide spread, broadly diffused and deeply rooted: they take on a ‘rule-like’ status in social thought and action” (Baughn et al. 2006, p.688). Like the gender precise multi-level analysis, institutional analysis suggests an explanation for the gender gap in entrepreneurship (Vossenbergh 2013).

According to Brush et al. (2009), institutionalisms pay due respect to the normative context of entrepreneurial movement, thus establishing that the occurrence of female entrepreneurship itself seems embedded in ‘overall attitudes about entrepreneurship and stages of gender equality’. For instance, Vossenbergh (2013) uses an institutional theory-driven examination to recognize challenges and barriers affective on women entrepreneurs. They determine that environmental barriers of numerous types affect the endeavours of women entrepreneurs, and it is the absence of social legitimacy of women as entrepreneurs that affects them in particular. In addition, women entrepreneurs face an array of challenges that arise from deeply entrenched normative prospects that obligate women’s entrepreneurship. According to institutional theory, resilient normative expectations create three levels of institutional context, consisting of rules, standards, principles, values and procedures that shape social behaviour.

First is the regulatory system, which consists of the legal and strategy environment of entrepreneurs – for instance, legacy laws and ownership of property, micro-credit and loans, tax systems, and access to capital. Second, the normative system, which comprises the societal views of men’s and women’s roles, the family responsibility system, gendered prospects, and the religious system. Finally, the cognitive system, which includes level of education, functional training and the use of information technology. On all levels, organizations can be formal or informal and are shaped not only by individual choice and orientation but also the nature and activities of organizations and decision-making constructions by assigning roles and standards that regulate what is acceptable behaviour or not for entrepreneurs in a given society. It is these institutionalized systems that are ‘funding legitimacy and describe the available modes of action’ for the entrepreneur. Even though unspoken at the country level, this can help clarify the gender gap in entrepreneurship.

## **2.9 Gaps in the Literature**

From the foregoing review of the literature (Sections 2.5.1 to 2.5.7) and the limited work that has been carried out in this field of women entrepreneurship in the context of GCC, it is possible to infer that more investigations are needed to understand how the various challenges affect the women entrepreneurs in the GCC. While previous literature (see above) shows that significant investigations have been conducted on challenges to women's entrepreneurship, it is not clear what factors are significant at any point in time or a particular context like an individual nation or culture as there are variations found in the number of challenges faced by women entrepreneurs in particular contexts. At this stage two points emerge. The first one is that every challenge identified in the extant literature may need to be examined when new contextual issues are analysed. This is expected to reveal more knowledge about how those challenges manifest and affect the women entrepreneurs in that context. The second is that there is a need to understand still unexplored challenges that are specific to a particular context, for instance protection of intellectual property rights (Ariff & Abubakar 2003), and how these affect women's entrepreneurship, and this may be achieved through exploratory studies. Thus, keeping in view the foregoing literature review and the gaps that exist in regard to women's entrepreneurship, this research has developed the theoretical framework provided in the following section.

## **2.10 Theoretical and Conceptual Framework for the Research Design**

Research on women's entrepreneurship shows that there are major challenges that are still not well understood in the context of developing nations generally and more particularly within the GCC. The main factors identified as important challenges in the literature include cultural factors and lack of social support, lack of access to financial resources, legal constraints, lack of adequate training and education, and work-family interface (see Sections 2.7.1 to 2.7.5). These challenges have not been addressed well in the context of GCC, a region that comprises some developing nations (Zeidan & Bahrami 2011). While the list of challenges found in the literature that affect the performance of women entrepreneurs is quite long, it is not possible to address all those challenges within the scope of a single research study.

Thus, this research investigates only five challenges, namely: cultural factors and lack of social support; lack of access to financial resources; legal constraints; lack of adequate training and education; and work–family interface (see Sections 2.7.1 to 2.7.5) and examines how they affect the business activities (performance) of women entrepreneurs in the GCC. Theoretical support for linking these five factors to business activities of women entrepreneurs is provided by Institutional Theory (see Section 2.8). The purpose of examining the linkage between the five challenges and business activities of women entrepreneurs is that the outcome of the examination could provide useful insights on how to tackle those challenges in enhancing the business performance of women. Thus the resulting empirical model is expected to address the following relationships:

- **Relationship between training and education and involvement of women entrepreneurs in business activities in the GCC**

From Section 2.7.4, it can be seen that training and education play a major role in the performance of entrepreneurs, specifically women entrepreneurs. In the context of the GCC, the extent to which training and education affect the involvement of women entrepreneurs in business activities in the GCC is an area that is not clear, although the literature shows that there is evidence that training and education influence the involvement of women entrepreneurs in business activities in the GCC. Thus the hypothesis that is formulated in this research is:

*H01: A lack of adequacy training and education does limit the involvement of women entrepreneurs in business activities in the GCC.*

- **Relationship between legal constraints and involvement of women entrepreneurs in business activities in GCC**

From Section 2.7.3, it can be seen that legal constraints affect entrepreneurs, and in the case of women the effect is greater than for men. There is a need to understand how legal constraints affect women entrepreneurs in GCC as laws in the Arabic culture are different to laws applied in other countries. This research study aims to investigate this challenge and the following hypothesis is therefore formulated:

*H02: Legal constraints do limit the involvement of women entrepreneurs in business activities in the GCC.*

- **Relationship between cultural constraints and lack of social support and involvement of women entrepreneurs in business activities in GCC**

From Section 2.7.1, it can be seen that this challenge has important implications. GCC culture is largely Arabic culture. Arabic culture imposes restrictions on men and women with regard to many aspects, including religion. These restrictions are stronger with regard to women than men. Similarly the social structure has implications for the support received by women entrepreneurs in the GCC as many times it is a major impediment for women to become involved in business activity as they have the major role in taking care of their family and their success is identified with the success of their family, not business. Hence, cultural constraints and lack of social support become major challenges that affect business activity of women entrepreneurs. The hypothesis developed is:

*H03: Cultural constraints and a lack of social support do limit the involvement of women entrepreneurs in business activities in the GCC.*

- **Relationship between lack of access to financial resources and involvement of women entrepreneurs in business activities in GCC**

From Section 2.7.2, it can be seen that the literature identifies that lack of access to financial resources is a major constraint to the growth and uptake of entrepreneurship. This applies to women's entrepreneurship also. Thus, this research examines this aspect through the following hypothesis:

*H04: Lack of access to financial resources does limit the involvement of women entrepreneurs in business activities in the GCC.*

- **Relationship between work-family interface and involvement of women entrepreneurs in business activities in GCC**

From Section 2.7.5, it can be seen that work-family balance is a major challenge to entrepreneurs in general. However, if one considers the influence of Arabic culture and the social structure of Arabic citizens, then these challenges add to the constraints already faced by women entrepreneurs. The impact of such challenges on women entrepreneurs is not investigated well in the context of women entrepreneurs in the GCC. Thus the hypothesis that needs to be tested is:

*H05: The work-family interface does limit the involvement of women entrepreneurs in business activities in the GCC.*

The foregoing relationships can be translated into the empirical model shown in Figure 2.1. Although this model can be tested to gain knowledge on how the widely-acknowledged challenges in the entrepreneurship literature affect the business activity involvement of women entrepreneurs in the GCC, the theoretical framework aims to further expand the work of Zeidan & Bahrami (2011) who have called for researchers to explore other factors that might not have been covered in the literature in contexts similar to that of GCC women entrepreneurs. Thus, this research proposes to address this aspect through an exploration of the challenges faced by women entrepreneurs in the GCC.

As described above, this study aims to discover the major obstacles facing entrepreneurial women in the GCC. It seeks to highlight the effects of each of these challenges, as well as giving proper recommendations that may assist in overcoming the limitations of women's involvement in business activities in the region. Previous research into such challenges and obstacles has identified many variables, with some researchers describing these separately, and others as a group. The research questions developed later can be summarized as examining the major challenges facing women entrepreneurs, and the limit of involvement by female entrepreneurs in business activities in the GCC. The researcher has identified the challenges to women entrepreneurs proposed in previous studies. These challenges will be set as the independent variables, and this study will look at how these affects the dependent variable, female involvement in business in the GCC. After thoroughly reviewing previous studies with similar concepts, the researcher will build the conceptual framework based on five factors or challenges.

Thus, this research contributes to knowledge in the following ways. The literature review in this chapter clearly shows that there is a serious gap in the literature with regard to women entrepreneurship in general in the developing nations and GCC in particular. Hardly any research publications have been produced that have investigated the challenges facing women entrepreneurs involved in business activities. Lack of knowledge in this vital area concerning society is a major obstacle preventing women in the GCC from taking up entrepreneurship as their

career. This research has addressed this issue, bringing out five major challenges: lack of adequate training and education, legal constraints, cultural constraints, lack of access to financial resources and work-family interface that have been identified as important in the literature but nonetheless not investigated in the context of the GCC. Although these concepts have been validated within Western cultures, investigating those established concepts discussed in the literature in another context adds to the growing body of knowledge. In this context, by taking into account the unique characteristics of the people of the GCC, the outcomes of this research further contribute to knowledge. Moreover, the five challenges that have been addressed in this research that are relevant to the involvement of women entrepreneurs in business activities provide knowledge that may be directly useful to women entrepreneurs in the GCC. When addressed, these challenges may provide better opportunities for women entrepreneurs in the GCC to engage in entrepreneurship and enable growth in their business ventures.

In addition to the above, the empirical model developed (see Figure 2.1) for this research has been statistically tested and provides support to the arguments given above. However, this research has also provided new knowledge in terms of identifying new challenges that affect women entrepreneurs in the GCC. The research has, through the interviews, explored the actual challenges faced by women entrepreneurs in the GCC and discovered three challenges that have not been widely addressed in the extant literature pertaining to the context of developing nations, namely lengthy regulatory procedures; patronage and connections; and intellectual property protection. These need to be added to the list of challenges faced by women entrepreneurs in the GCC. Thus, by triangulating the empirical results obtained by testing the conceptual model in Figure 6.1 with the outcome of the exploratory research, this research has come up with a new framework for women's entrepreneurship (see Figure 6.1) that combines the verified relationships in the theoretical model in Figure 2.1 with the additional challenges extracted from the analysis of the data collected through the interviews. Thus, a new framework that represents the challenges faced by women entrepreneurs in the GCC holistically has been derived from this research which provides deeper knowledge on the challenges faced by women entrepreneurs and how these affect their business activity involvement. Thus the outcomes of this

research have contributed to knowledge by providing an understanding of various challenges faced by women entrepreneurs involved in business activities in the GCC, how those challenges affect their involvement in business activities and a model to tackle them in a scientific manner.

Furthermore, this research has used institutional theory to explain various challenges that could affect women entrepreneurs. The theory has been applied to gain knowledge on how the five challenges identified in the initial conceptual model (Figure 2.1) can be operationalized while relating them to the involvement of women entrepreneurs in business activity in the GCC. Since institutional theory concentrates on the functions of the social, political and economic systems within which entrepreneurs operate, and where their selections and behaviour are entrenched (see Section 2.8), application of institutional theory implies that many of these functions have been used to explain the phenomenon of women's entrepreneurship and the involvement of women entrepreneurs in business activities. Thus, this research contributes theoretically by expanding the application of the theory to address the behaviour of organizations towards women entrepreneurs in the GCC, an aspect, to the knowledge of the researcher, addressed in the literature for the first time.

Moreover, the research approaches and detailed design used in this study were selected specifically to be suited to a clear interpretation of the challenges facing GCC women entrepreneurs. This study used a mixed approach of both positivism and an interpretivist philosophy. Along with all the reasons and justifications described in the research design chapter, it is relevant that this research utilize a quantitative data collection method, following deductive methods. Moreover, in this study, the design was descriptive and in a mixed-methods approach the researcher adopted a survey and interviews as tools for answering the research questions and achieving the main aims of the study.

Ultimately, the objective of identifying the barriers to women's entrepreneurship in the GCC is to ensure that these barriers can be removed, or at least minimized. Obtaining self-actualization for GCC women will enable them to think wisely and plan effectively, implementing their strategies efficiently and effectively as well as becoming objective evaluators. In addition, it is important, as far as possible, to

eliminate the stigma of failure that could cause women to become discouraged in their entrepreneurial attempts (Madichie & Gallant 2012), as failure can lead to learning and eventual success. GCC countries must change the negative attitudes towards businesswomen and avoid the written rules and unwritten social norms that are restricting women's entrepreneurial activities. Instead, the necessary support needs to be established to allow women entrepreneurs to launch and operate their businesses successfully, and GCC societies should acknowledge the importance of their positive contributions to society in general and their communities in particular.

Also this research has produced a comprehensive framework by a comparative study of populations from three nations in the GCC using mixed method research seldom used in comparative studies. For instance, comparative studies are normally done on cases or groups using quantitative studies and qualitative studies generally do not compare groups (Onwuegbuzie & Leech 2006). Comparing populations in a quantitative study, collecting data from populations in three nations in the GCC (namely Bahrain, Saudi Arabia and UAE) and triangulating the results has provided an efficient method to gain deeper knowledge of the challenges faced by women entrepreneurs involved in business activities in the GCC. This has led to empirical testing of already established challenges, exploring the challenges that have not been well articulated in the literature and combining the results of the research to develop a new framework that could link the established challenges and the unexplored challenges to the business activity involvement of women entrepreneurs in the GCC. In testing established theories in the context of GCC women entrepreneurs to identify the unique challenges they face, the conceptual model acts as a constant in the new framework (Figure 2.1), while the challenges extracted through the exploratory study provide new knowledge, making the new framework unique. Thus, this method has been able build consistency in the use of two different methods to address the research questions. This has led to the building of a new framework that has addressed completely different sets of variables by incorporating the outcomes of the survey questionnaire and comparative study of GCC nations as a constant on the one hand, while on the other hand adding outcomes of the qualitative research as the newly discovered factors as part of the framework.



### **2.10.1 Final Conceptual Framework**

This study set out to discover the major obstacles facing entrepreneurial women in the GCC countries (Bahrain, United Arab Emirates and Saudi Arabia). It also sought to highlight the effects of each of these challenges, as well as to produce recommendations that may assist in overcoming the limitations of women's involvement in business activities in the study countries and other GCC countries, and which may provide useful insights for researchers studying women's entrepreneurship in other developing country contexts. After collection of the data through questionnaires and interviews, it was analysed using the SPSS system, applying various tests to investigate the data generated. As a result, the researcher drew up a map of the research, the conceptual framework (Figure 2.1), to show the challenges revealed by this study. This conceptual framework extends the preliminary framework and illustrates the study's findings. Study variables are arranged in descending order according to their impact: work-family interface with highest mean value (4.05), lack of access to financial resources with high mean value (4.02), cultural constraints and lack of social support with mean (3.99), a lack of legal constraints with mean (3.93), and lack of adequate training and education with the lowest mean value (3.77).

Figure 2.1 shows the same barriers identified, as the independent variables. All are present as all were confirmed as relevant through the survey responses, as all the null hypotheses were rejected. In addition, the figure also shows the further barriers revealed both in the survey, in response to Research Question 2, and in the interviews. In the figure, these additional factors are identified as compounding factors that further constrain the ability of women to engage in entrepreneurship in GCC countries. This conceptual framework provides an important contribution in illustrating the actual barriers faced in practice by women entrepreneurs in GCC countries.

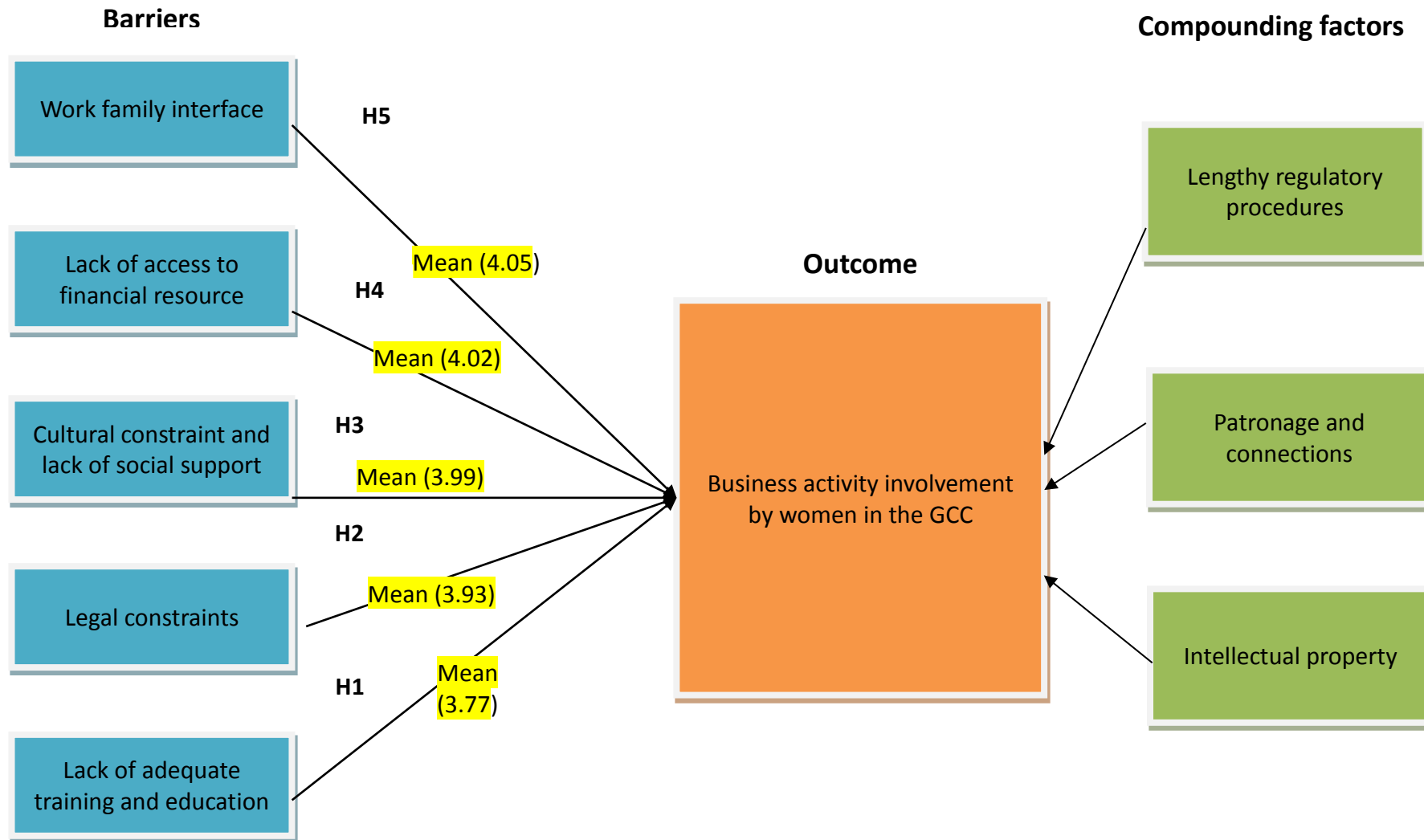


Figure 2. 1 Final conceptual framework

## **2.11 Conclusion**

This thesis explores the extent to which entrepreneurship is possible for women in the GCC, in addition to reviewing the main obstacles that limit their involvement in business and entrepreneurship. At the start of the chapter it was shown that entrepreneurship is not only vital to economic growth and individual and societal development, but it is also a critical indicator of level of economic development and among the most significant determinants of the health of the economy in countries all around the world and at various stages of development. The chapter also provided a thorough background to this concept, in addition to a deep review of the obstacles that limit female involvement in business, both globally and within Arab countries and the GCC. Studies have shown that despite an increase in women's involvement during the last few years, there are still challenges that hinder the success of female entrepreneurs, and those that face women in the Gulf may differ significantly from those facing women in other regions. The main challenges female entrepreneurs experience in starting businesses in the Gulf are a lack of support from the executive branch of the government, a lack of training and adequate education, and a lack of access to financial resources. Additionally, there are cultural barriers caused by Arab traditions restricting the activities of women, legal restrictions that limit female business activities, and a gender gap that forms a critical problem for women in all countries, where statistics show that men are favoured in all types and sizes of business.

The following chapter will provide the geographical and socioeconomic context in which this study is set. Chapter four will then provide details on how current data will be collected, interpreted and analysed.

## **Chapter Three: Research Context**

### **3.1 Introduction**

The previous chapter has provided the model that could be tested for answering the research questions. As a continuation to the previous chapter this chapter discusses the research context that needs to be understood to conduct research. Thus this chapter presents an overview of the study context, looking first at the Gulf Cooperation Council (GCC) countries themselves, then at the situation for GCC women entrepreneurs. This thesis proposes that behaviours associated with self-management of a career choice such as women's entrepreneurship rely not only on the choices of the individual entrepreneur, but are also highly influenced by a number of other factors, including the education system and the nature of the labour market (in this case in the GCC), and the institutional setting (see section 2.7). In the past, women in GCC nations have adopted the roles in society that culture and tradition have assigned to them, where their most important contributions are defined in terms of domestic roles, looking after the home and family and caring for children. However, over the past decade, women have been increasingly breaking out of such prescribed roles. As part of this movement, female entrepreneurship has gradually been gaining momentum in the GCC, developing at an accelerating pace as more attention is paid to it and as more women, to a greater or lesser extent, choose to step away from roles dictated by tradition and demonstrate their motivation to make a contribution to the economy and society in new ways, often alongside the contribution of raising a family and acknowledging the additional challenges that this brings.

The chapter builds on the critical discussions on entrepreneurship, and women's entrepreneurship provided in the previous chapter, and provides a general overview of entrepreneurial activity currently being undertaken in GCC countries and the challenges faced by GCC women with entrepreneurial ambitions.

Over recent years, entrepreneurship has come to be seen as a critical indicator of economic development and a significant determinant of the health of economies worldwide. Thus, any action to encourage entrepreneurship by promoting individual entrepreneurs, including women, to found and develop new businesses which may grow to become the Small and Medium Enterprises (SMEs) that are the bedrock of

developing economies is a strategy that is vital for development in countries throughout the world at all stages of development.

Recently, developing countries have, to varying extents, directed more attention to women and entrepreneurship. Currently, it seems significant for both policy makers and development practitioners to focus on this “untapped source” of development (Minniti & Naudé 2010). Both men and women participate in these activities, but it has been observed in the past few years women’s entrepreneurial activities have been observed to have increased significantly in developing countries, leading both the academic and the development sector to direct more attention to this subject. Thus, many international organizations, including international public institutions, NGOs, donors, national and local governments, charities, private companies, business associations and knowledge institutes have formalized policies, strategies and programmes to develop, enhance and reinforce women’s entrepreneurship. These programmes include policies to provide access to finance, strengthen networks, provide capacity-building and training, especially in key entrepreneurship skills, and to design policies that lead to the establishment of more and healthier start-ups and promote business growth. In addition to that, IOs further suggest that the female entrepreneurial contribution is fundamental for growth and development, and promotes higher growth and development. This is actually more dramatic than growth that results solely from entrepreneurial activity by men (Minniti 2010).

However, in spite of a notable increase in the number of resources and initiatives that have been made available in developing countries to encourage and promote women’s entrepreneurship, women still manage fewer businesses and major projects than men, and when they own their own businesses, they grow slower and they receive lower financial returns from them. Additionally, the failure rate of new women’s enterprises is higher, and women tend to be “necessity entrepreneurs”. This research will therefore review the major obstacles facing entrepreneurial women in the GCC. It seeks to highlight the effects of each of these challenges, as well as giving proper recommendations that may help in overcoming the limitations of women's involvement in business activities in the GCC. However, a background will first be given about entrepreneurship, as well as male and female entrepreneurship. Thus, the following section underlines the context of study from GCC angle, which includes an overview of GCC context for women entrepreneurs followed by the

specific challenges faced by Bahraini women entrepreneurs, Emirati women entrepreneurs and Saudi women entrepreneurs. Finally, the challenges facing GCC women's enterprises will be identified.

### **3.2 Overview of GCC context**

The motivation for this research is to review the major obstacles facing entrepreneurial women in Gulf Cooperation Council (GCC) countries, an area that has attracted very little attention from researchers.

The GCC countries are located on the Arabian peninsula, which is situated in the south-west of the continent of Asia, with a land area of about three million square kilometres, from the Rub Al-Khali (Empty Quarter) in the south-eastern area of the peninsula, the largest continuous expanse of sand in the world, to the border with Jordan in the north-west (see Figure 3.1).

Founded 26<sup>th</sup> May 1981, the Gulf Cooperation Council (GCC) comprises all the states of the Peninsula with the exception of Yemen: Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the UAE. This organization was created in order to promote cooperation and coordination between the member states in all areas in which they have common interests with the objective of achieving unity of purpose (Naser et al. 2009). As part of this effort, countries in the GCC are paying increasing attention to entrepreneurship development as a vehicle for employment creation in the private sector, and to generate increased competitiveness and promote financial change. However, efforts to promote enterprise creation and development are comparatively recent and a comprehensive strategy is missing. In all GCC countries, to a greater or lesser extent, fossil fuel revenues make up a significant proportion of their national income. Moreover, these countries' economies are reliant on expatriate, predominantly male, labour force and their governments have appreciated that, given that their populations are steadily increasing, there is no way they can maintain current levels of expenditure. The GCC countries are therefore implementing active programmes for the privatization of key industries. It has been recognized that women have a low level of participation in the current GCC labour force (ibid.), and that inspiring women to become entrepreneurs and start up their own businesses will allow them the opportunity to take an active role contributing to creating the future shape of their nations' and the region's overall economies.



*Figure 3.1 GCC States*  
Source: Women Matter (2014)

On the other hand, at a holistic level, the issue appears to be a *prima facie* matter of personal empowerment and societal expectation (Haslam & Ryan 2008). To express this bluntly, a Government or organization is able to set resolutions and regulations pertaining to equality that are supposed to help empower women to overcome or resolve these barriers, but issues of society and culture, including the deeply-held beliefs of many of the population lead to resistance to their application in practice. The facts of the issue are self-explanatory; there are more men than women in senior management positions and so far, positive attempts to resolve these challenges appear to have had only limited success (Jamali 2009). This phenomenon is witnessed even more prominently in the GCC countries where culture, religion and societal aspects have serious influence on women working in different organizations. More importantly, GCC society is known to be predominantly patriarchal, where women are constrained by various factors that prevent them from acquiring equal status with men although the countries in this region are prosperous, wealthy and rapidly gaining the status of advanced nations. Moreover, the traditional and cultural aspects are deep rooted in the minds of both women and men, such that gender discrimination is taken as a matter of lifestyle rather than as an impediment in the progress of women. As such, this tradition does not seem to change over time, which strongly suggests that ways and means need to be found to initiate a change. More importantly, although some women in GCC countries appear to have made some progress in changing this situation and have attained decision-making positions in organizations, much more needs to be done in understanding the various barriers that are particular to this region. Investigation in to this aspect is expected to enable us to gain a greater understanding of these barriers and how such barriers could be tackled. Finally, the GCC countries established the GCC Future Entrepreneurs Forum which will give the region's entrepreneurs a platform for sharing knowledge and experiences across both the public and private sectors of the GCC. This may include issues such as the drivers for economic policy development and innovation; recognition of corporate leaders in the GCC and internationally; and providing an opportunity to learn from entrepreneurs and the presidents of SMEs. This will allow participants to build on the history and experiences of others from the GCC and allow them to contribute to the economic diversification and development of their own nations and the GCC as a whole.



### **3.3 GCC Women entrepreneurs**

The level of female engagement in the labour force in the Middle East has improved significantly over the past decade or so, with economic participation increasing exponentially, greater social voice and increased legal recognition (Al-Mubarak & Busler 2012). Women have been able to become active in the labour force and participate equally with men in various professions and fields. Despite the thorny cultural issue of whether, and in what sectors, women should participate in the world of work, women have always, in effect, supported men via many economic, social, and societal activities. In combination, these factors can be regarded as “empowerment” insofar as females have obtained increased levels of recognition, power and status in their daily lives. However, empirical evidence in this area also reveals that in comparison with other socially advanced nations, females in the GCC (for instance the Kingdom of Bahrain) comprise a relatively small proportion of the economic workforce .

In the past, women in GCC nations have adopted traditionally-assigned roles where their most important contributions are defined in terms of domestic roles, looking after the home and family and caring for children. However, more recently, women have been increasingly breaking out of such prescribed roles and female entrepreneurship has gradually been gaining momentum in the GCC, accelerating as more attention is paid to it and as more women step away from roles dictated by tradition and demonstrate their motivation to contribute to the economy and society in new ways. To put this in context, although women’s entrepreneurship has shown dramatic advances worldwide, there are still relatively few studies on women entrepreneurs in emerging economies. This may be in part because even in the Western, “developed” world, women’s entrepreneurship has only emerged relatively recently as a subject considered worthy of study (Minniti 2010). In line with this, Brush (2008) contends that despite an increase in numbers of women entrepreneurs, this issue remains relatively under-explored in the literature. Women in each country of the GCC are beginning, to a greater or lesser extent, to demonstrate their readiness to take on the activities necessary to start up new self-owned businesses, and accept the risk involved in doing so. This tendency to rise above the constraints traditionally imposed by society has been observed by government bodies and NGOs and these organizations are combining their efforts to try to develop plans to support women’s

entrepreneurial activities in each individual country of the GCC as well as throughout the region. Although in earlier years efforts were toward integrating support plans across the GCC (Grey 2010), the variety of entrepreneurial actions women undertake, the challenges they confront and the support programmes they are able to access vary among the countries of the GCC countries. As an example, 54 per cent of women in Saudi Arabia report that their greatest challenge is in obtaining access to finance, whereas just 12 per cent of women in Bahrain consider this their greatest challenge (Alturki & Braswell 2010). Considering actions to support entrepreneurship, some countries such as Saudi Arabia, Bahrain and the UAE seem to be leading, while women in Kuwait, Oman and Qatar have received less support. When attitudes were investigated, women in Saudi Arabia showed most optimism regarding the prospects for their businesses in the short term (70 per cent), closely followed by women in the UAE at 60 per cent (ibid.).

### **3.3.1 Bahraini Women Entrepreneurs**

Bahrain is a fully independent Muslim Arab nation (Bahrain Economic Development Board 2013). Further, all people, women as well as men, are entitled to contribute in public life and in business as well as having political freedom, including voting rights in a system of constitutional monarchy. The Kingdom of Bahrain consists of forty islands that form an archipelago towards the south of the Arabian Gulf, situated 16 km from Saudi Arabia's east coast and 54 km from the point of Qatar (see Figure 3.1). The islands have a total land area of 760 square km and as of 2013 had a population of 1,281,332, including 235,108 non-Bahrainis. The overwhelming majority of the population follow Islam, which is the Kingdom's official religion. The currency is the Bahraini dinar. Bahrain was the location of the discovery of the first oil found in the Middle East in 1932, following which the country developed rapidly. Bahrain is generally considered among the more modern and outward-looking nations in the region, although most of the population still dress according to traditional Islamic requirements (Bahrain Economic Development Board 2013). On other hand, evidence of Bahraini women's improvement can be seen in a number of recent appointments to decision making positions, as well as a number of recent reports on human development that emphasize the cumulative number of women in education, in tertiary education in particular, as well as nationwide endeavours to emphasize women's political and financial rights as key

strengths for national development, and this was reinforced by the Kingdom of Bahrain's and the United Nations' 2006 review of the Millennium Development Goals. It can further be seen that Bahrain has made significant strides in relation to gender and human development, being ranked 41 out of 140 nations according to the Gender Development Index and 68 out of 165 according to the Gender Empowerment Measure (GEM) (UNDP 2009). According to United Nations (UN 2006), Bahraini women's participation in the private and public sectors is increasing. Women's contribution in the labour force has increased by 83.4% in the last three periods, and they currently represent 26% of the total labour force. They also now more highly represented in several ministries. For example, they represent 61% of total employee numbers in the ministry of education, 58% of the labour and social affairs ministry, and 51% of the health ministry.

In terms of women's entrepreneurship, some notable initiatives in Bahrain include those of Tamkeen and UNIDO (United Nations Industrial Development Organization), along with the micro-start initiative founded in 1998 that has assisted over 2000 low-income entrepreneurs in the region (Metcalf & Mutlaq 2011).

### **3.3.2 Saudi Women Entrepreneurs**

Saudi Arabia, with a land area of some 2,150,000 square kilometres, comprises most of the Arabian Peninsula and is the largest state in the region. Saudi Arabia has borders with Iraq and Jordan in the north, the UAE and Qatar in the East, Kuwait in the northeast, Yemen to the south and Oman to the southeast, and also has a causeway link to Bahrain (see Figure 3.1). It is the only country with coasts on both the Red Sea and Arabian Gulf, but the greater part of its land area comprises barren desert areas. The present-day nation of The Kingdom of Saudi Arabia was founded by Ibn Saud in 1932 in a region formerly made up of four autonomous regions: Al-Ahsa (Eastern Arabia), 'Asir (Southern Arabia), Hejaz and Najd (Alturki & Braswell 2010). The population of Saudi Arabia is approximately 28.7 million in total, of whom eight million are non-Saudi citizens. Society within Saudi Arabia has maintained a traditionally religious, almost feudalistic, and patriarchal culture for centuries. The role for women is usually restricted to the domestic realm and child rearing. Most economic sectors continue to be dominated by men including energy, construction, finance, education, and transportation. However, Saudi Arabia is also prominent as a nation in which women see entrepreneurship as a good choice of

career, and public statements and media attention are generally positive concerning the status of female entrepreneurs. Such developments will be significant not only for women's social development, but also for the country's economic development more widely (Hamdan 2005; Ahmad 2011a).

While it is believed that raising the women entrepreneurs' role in Saudi Arabia can deliver a number of planned social and economic benefits, looking at the economic position of women clearly shows that unlocking their economic potential can release significant wealth into the productive economy.

Data available regarding the women's economic position in Saudi Arabia are unreliable, but they do imply that the economic participation of women is substantial. It is estimated that there are some 23,000 businesswomen in the country (Ahmad 2011b) and women of privilege control significant financial resources. Ahmad (Ahmad 2011a) provides revealing data concerning the resources of women in Saudi Arabian women. They own:

- 40 per cent of all the country's private wealth.
- 70 per cent of the cash investments and almost one in five current accounts in Saudi banks.
- 40 per cent of Saudi property.
- Over a fifth of investment portfolios and funds in Saudi Arabian banks.
- \$16.5 billion worth of inactive savings in Saudi Arabian banks.

Research conducted at Jeddah's King Abdul-Aziz University generally supported these figures, stating that Saudi Arabian women control approximately 70 per cent of bank deposits in the Kingdom with a value of SAR 62 billion. They also own 20 per cent of business shares as well as 15 per cent of private businesses and 10 per cent of private land (Alturki & Braswell 2010).

### **3.3.3 Emirati Women Entrepreneurs**

As shown in Figure 3.1, the UAE occupies a region on the southeast coast of Arabia on the Arabian Gulf, with neighbours Saudi Arabia in the south and Oman in the east. The estimated population of the UAE was 9.2 million in 2013, consisting of 1.4 million Emiratis and 7.8 million migrants. The country was established in 1971 as a federation consisting of seven emirates: Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah, and Umm al-Quwain. The President of the UAE is

appointed from the royal families of the component emirates. Islam is the official religion of the country, with Arabic the official language, though English is also widely spoken (Kargwell 2012).

Emirati women are already playing a significant role in national development process as they become involved projects for development and, increasingly, the business and finance activities that are increasingly important in the country. This is reflected in the recent huge increase in numbers of women entrepreneurs in the country. There are some 11 thousand woman entrepreneurs contributing \$3.7 million annually to UAE economy (Naser et al. 2009). Generally, women entrepreneurs in the UAE are classified according to whether they undertake traditional or modern business activities, where businesses based in the home are considered traditional home-based and effectively illegal since no trade certificate is attained to license these actions. Thus home-based women entrepreneurs lack official recognition and support for their businesses and cannot access financing from banks. A majority of female entrepreneurs are older women with reasonable educational accomplishments and their enterprises are mostly handicrafts and small-scale trading (Itani et al. 2011).

In contrast, modern business activities are often connected to actions carried on outside the home by well-educated young women. These are recognized as very important activities for entrepreneurs, even when carried out on a part-time basis. They play a significant role in realizing women's self-fulfilment and drive to become genuine entrepreneurs. Moreover, even before the oil economy era Emirati women were involved in activity in business, playing fundamental roles in many aspects of economic life.

In support of such activities, the UAE government has announced a policy focused on entrepreneurship, and in June 2007 launched the Khalifa Fund for Enterprise Development with AED 2 billion available to promote and assist enterprises in Abu Dhabi. Moreover, the fund proposes the creation of an entire new generation of entrepreneurs in the UAE by establishing and enhancing investment culture, especially among the young people, alongside promoting and developing investment in SMEs in the country. The Khalifa Fund provides an integrated and inclusive programme tailored to the needs of investors who wish to establish new ventures or

expand existing ones. A system of support facilities for entrepreneurs has been established by the fund in order to generate a positive investment culture and reinforce entrepreneurs' capacity. This includes training and development along with information and support services, as well as several initiatives focused on marketing (Sadi & Al-Ghazali 2012).

The foregoing discussions provide a comprehensive overview of the research context required to conduct this research. The research context has defined the limits within which the research is to be conducted.

### **3.4 Conclusion**

This chapter has provided an overview of the study context, that is, the GCC and GCC women entrepreneurs, demonstrating the current situation and the challenges facing such women. The next chapter goes on to describe the research methodology and introduce the research design utilized to uncover the barriers to women's entrepreneurship within this context.

## **Chapter Four: Research Methodology**

This chapter discusses the development of the research methodology for this study. It includes a discussion of the researcher's underlying research philosophy and the research approach. This thesis adopts a generally positivist stance, and makes use of a deductive approach, but embraces mixed-methods techniques in order to be able to add rich context to the empirical data generated. To achieve this, this chapter also describes the design of the research tools adopted for this study, which comprise a survey questionnaire and semi-structured interviews with a purposeful sample of GCC women entrepreneurs. The study also made use of a pilot study, and the need for this is discussed.

Moreover, this chapter includes a detailed discussion of the theoretical basis of the research tools developed (survey questionnaire and interview questions) and the approach to identification of the target population and sampling strategy. This is followed by a discussion of the manner in which the data collected will be interpreted and analysed, followed by a summary of the main ethical issues that this study needed to address throughout each research stage. The chapter presents a justification for the chosen model and variables for this study, after reviewing, in brief, the many relevant challenges that the study may face.

### **4.1 Introduction**

Research methodology can be defined as the process the researcher follows to realize a planned study's aims and objectives. It is also used to provide a foundation for the sequence of reasoned decisions that need to be made to establish how the study will be conducted. In addition, research methodology will define a number of essential elements that must be considered by the researcher to be able to progress their study, including decisions regarding overall research approach, techniques to be used for data collection, and the methodology for data analysis (Collis & Hussey 2009, p.71).

Different types of research require differing approaches to data collection, and this chapter will provide an outline and justification for the approaches and methods chosen for this study, in order to achieve the identified research aims and objectives.

The research approach and methods discussed in the rest of the chapter are therefore selected specifically as appropriate to an accurate understanding of the challenges

facing GCC women entrepreneurs. Each methodological tool chosen for data collection will be discussed, along with methods for data collection, analysis and interpretation. The chapter will also consider the reliability and validity of the tools to be used. Lastly, ethical issues that needed to be addressed to progress the research are considered.

## **4.2 Research Philosophy**

Research philosophy consists of more than just the general approach, tactics and methods a researcher uses in his or her work; it can be thought of as the ethos according to which all the data collection, analysis and interpretation on the research topic is framed. Two, largely opposing, schools of thought exist, each of which is associated with a different research philosophy: epistemology (summarized as “what is known to be true”), and doxology (in sum, “what is believed to be true”). the objective of defining these approaches in opposition to one another is to move, through the research process, from what the researcher believes to be true to things that are “known”, that is, a valid interpretation within the research philosophy adopted. Two fundamental research philosophies emerge from these schools of thought that are recognized in the “scientific tradition” as defined in the West: the first is the positivist approach, while the second is the interpretivist approach (also known as anti-positivist) (Schadewitz & Jachna 2007).

Positivists, as described by Bashir et al. (2008), hold the belief that reality is concrete and stable. An observer can describe the phenomenon under investigation objectively without the act of observation influencing that phenomenon. Advocates of this approach believe that phenomena under investigation need to be isolated, and all observations made should be repeatable and flexible, that is, there is some freedom to replicate the findings in a different setting. Research that uses this approach typically involves dealing with and manipulating a conception of reality, allowing only a single variable, the independent variable, to change so that the research can identify patterns in, and discover relations among, some of the components that comprise the social world. According to this approach, researchers are able to construct predictions based on facts that have been observed and explained previously and how those facts overlap and interact (Englander 2012). According to Bashir et al. (2008), positivism belongs to a long tradition of



theoretical investigation, especially associated with enlightenment thinking and rational thought, such that it has become embedded in modern society to the extent claims to “knowledge” that are not founded on positivist thinking are frequently termed “unscientific”, and thus dismissed as invalid.

In fact, positivist thought encounters some obstacles and difficulties, which can be ascribed to the inadequacy or inappropriateness of the positivist model for the domain, such as the noticeable and clear inconsistencies and differences in results. Also, positivism has certain requirements regarding observable truth and reality that might have led certain aspects to be believed to be incapable of being measured according to the positivist paradigm, and these therefore remained unsearched (Schadewitz & Jachna 2007).

In terms of their philosophy, interpretivists assert that reality can only be fully realized and understood via personal intervention and personal interpretation of it. Moreover, fundamental to the interpretivist paradigm is studying a phenomenon in its original environment, along with the recognition that it is not possible for investigators to avoid influencing the phenomena they study. Scientists do acknowledge that various explanations and interpretations of reality are possible, but claim that these explanations are inherent in the scientific knowledge that they are seeking to achieve (Englander 2012).

In line with the discussion above, this research applies a generally positivist philosophy, which is more appropriate for this study, as it seeks to identify the main challenges faced by GCC women entrepreneurs that limit their involvement in business activities through defining a series of research hypotheses that can be empirically tested using the research tools. However, the further objectives of this study result in it utilizing a mixture of both positivism and interpretivism, that is, it uses a mixed methods approach. This is because it further uses qualitative data obtained from interviews to give rich context to the qualitative results from the survey research instrument. In sum, it is appropriate that this research follow a quantitative data collection method, employing deductive methods, while also making use of qualitative techniques to interpret and contextualize the results and, in so doing, answer the second research question, “Are there any other challenges that face GCC women entrepreneurs and limit their involvement in business activities?”

**Table 4. 1 Positivism vs. Interpretivism**

<b>Positivism</b>	<b>Interpretivism</b>
Reality is objective and singular, separate from the researcher.	Reality is subjective and multiple, as seen by the participants.
Researcher is independent from what is being researched.	Researcher interacts with what is being researched.
Research is value-free and unbiased.	Researcher acknowledges that research is value-laden and biases are present.
Researcher writes in a formal style and uses the passive voice, accepted quantitative terms and set definitions.	Researcher writes in an informal style and uses the personal voice, accepted qualitative terms and limited definitions.
Process is a deductive study of cause and effect with a static design (categories are isolated beforehand). Research is context-free; generalizations lead to predictions, explanations and understanding. Results are accurate and reliable through validity and reliability.	Process is an inductive study of simultaneous, mutually shaping factors with an emerging design (categories are identified during the process). Research is context-bound Patterns and theories are developed for understanding. Findings are accurate, reliable and verifiable.

Source: (Collis & Hussey 2009).

The detail on how this is applied in this study is given in the later section Research Design (section 4.6). The next section looks in greater detail at the research approach taken in this study, building on the research philosophy set out in this section.

### **4.3 Research Approach and Justification**

Research approaches encompass either a deductive approach or an inductive approach. Deductive approaches test theories developed based on a literature review. From this, one obtains a hypothesis, a general starting point, and a specific end point. Furthermore, in this type of research, the researcher gathers data and then formulates hypotheses that can then be examined or tested quantitatively (Schadewitz & Jachna 2007). Inductive approaches are often associated with qualitative research, and are characterized by processes in which data is collected by the researcher who then uses

data analysis to develop a theory (ibid.). However, with the use of a qualitative study, there is the possibility of adopting several different instruments in a given piece of research. There are various methods, ranging from controlled experiments or examining official statistics to survey data, although some of these may in fact not be appropriate for certain social sciences investigations (Adams & Cox 2008).

The process of applying a deductive research approach traditionally includes an investigation of a clearly determined and well-formulated problem. This depends on examining theories and making a shift from the theoretical to an empirical statistical examination. On the other hand, when an in-depth, multi-perspective enquiry into a social or human issue is required, an inductive approach is usually used to provide the results. Inductive research starts with the development of an empirical investigation, which is conducted using an interpretivist approach so that a corresponding theory can be developed (Creswell 2003). Unlike the deductive approach, the inductive approach aims to conclude with a theory. An emerging theory is developed systematically using the data collected.

The inductive and deductive approaches have many differences from one another, and one of the most important of these for researchers concerns how to combine extant literature and theory to structure any inquiry which is led using these approaches (Phellas et al. 2011). The tables below offer a detailed view of the deductive and inductive approaches, and provides a starting point for comparisons between the two (Schadewitz & Jachna 2007).

The principal approach that this study follows is deductive, since the researcher is seeking to move from theory and to do this needs to examine causal relationships between the research variables. The appropriate approach utilized by this study is therefore mixed-methods, in which the researcher uses both quantitative and qualitative tools for data collection (in this case, a questionnaire and interviews). A mixed-methods approach is justified because it has a strong positive influence on the validity of the results due to triangulation, helps to structure the results and provides each technique with strong support from the other, ensuring that the results are an accurate reflection of situation that is current in the study sample and in the society they are part of (Kumar 2005).

**Table 4. 2 Inductive and Deductive Research Approaches**

<b>Deductive</b>	<b>Inductive</b>
Scientific principles	Gaining an understanding of the meanings humans attach to events
Moving from theory to data	A close understanding of the research context
The collection of quantitative data	The collection of qualitative data
The need to explain causal relationships between variables	A more flexible structure to permit changes as the research progresses
The application of controls to ensure validity of data	A realization that the researcher is part of the research process
The operationalization of concepts to ensure validity of data	Less concern with the need to generalize

Source: Schadewitz & Jachna (2007)

#### **4.4 Research Design**

Research design can be defined as the researcher's strategy that they follow to answer the research questions developed and achieve their research aims and objectives. Any research design must be coherent, logical and attainable and it needs the capacity to correctly address the research problem while avoiding leading to any degree of misunderstanding or ambiguity. Many varieties of design are available to the researcher, each of which is appropriate to a particular set of objectives. Examples of such designs are correlational, descriptive, experimental and meta-analytic designs. The researcher may use meta-analysis in order to combine results from a number of different studies in order to identify patterns in the data and achieve original insights. Experimental design is a research approach that is most commonly associated with the natural sciences, in which the researcher controls the study conditions and the factors included and then observes the results and determines how the factors influence them. Using a descriptive approach, which is also termed static research, involves the researcher collecting data concerning the phenomenon of study in order to describe it as fully as possible as it exists. In the correlational approach, the researcher strives to discover any correlations that may exist between a set of variables (Kumar 2005).

A descriptive approach is considered appropriate to the present research, because accurate and original description is needed in order to identify the challenges facing GCC women entrepreneurs. Creswell (2003) gives more detail on the nature of descriptive research, saying that a number of different factors are required to characterize it. First, such an approach is limited fact collection, but does not of necessity seek to explain why the reality described appears as it does. Therefore descriptive research does not need to look to formulate hypotheses or propose new theories. Second, descriptive research is also characterized by objectivity – descriptive research seeks to describe the reality of how a phenomenon really is. This distinguishes it from prescriptive research, an approach that is based on a concept of how reality ought to be. Finally, at the extreme end of the scale, pure descriptive research generates a collection of descriptions in a standard form without drawing conclusions, which is left to scholars in other disciplines or the reader. Nevertheless, as Grobbee (2004) noted, in the practical application of descriptive research there is a continuum of approaches from pure description through to detailed analysis, and the analysis itself may range from interpretation through to evaluation. This is also related to the degree of objectivity in the study, recognizing that interpretation and analysis of data cannot in practice be totally objective. However objective the intention is, human beings always introduce biases into their studies, and the researcher needs to acknowledge this.

Descriptive research may be designed to use multiple methods to achieve its objectives; typical techniques include naturalistic observation, surveys, interviews and case studies, in any combination. In this study, utilizing a descriptive design, the researcher adopted a survey and a series of interviews as the research tools to answer the research question and satisfy the overarching objectives of the research study..

The research questions formulated for this study are exploratory in nature, and therefore the selected techniques are appropriate. These are a survey and interviews conducted with businesswomen. This mixed-methods approach was used in order to ensure that data collected for analysis were realistic, robust and appropriate. Mixed methods approaches combine quantitative and qualitative methods so that the different types of data collected can inform one another and provide triangulation of the research (Kumar 2005). That is, if findings from different approaches are in agreement, it is suggestive of robust findings that are not dependent on the approach

taken. Each technique may inform and clarify the findings from the other. Therefore data collection using interviews and questionnaires from a sample of businesswomen is appropriate to answer research questions that relate to the challenges facing GCC women entrepreneurs.

#### **4.4.2 Dependent Variable**

Women's involvement in business in recent years has increased dramatically, in accordance with the recent phenomenon of rapid globalization affecting all countries of the world. However, what is still observed is that men exceed women in all aspects of business. This was discussed earlier in the gender gap section, where it was discovered that, despite women's knowledge and participation in many types of business, as well as many creating their own businesses, men still dominate in term of the type and size of the business they are involved with (Davidson & Burke 2004).

When we turn our attention to Arab countries, the case is not different, although the gap is bigger. As discussed above, women in these countries are exposed to more extensive cultural and social conditions, which limit their involvement in business, the type of businesses they can enter, and the amount of support they can access (Tlaiss & Kauser 2011). Women in Arab countries generally, and in the GCC in particular, till now cannot engage in certain areas of work and lack the capital to run businesses, due to reasons linked primarily to their society, culture and norms. There are additionally other factors that may affect their involvement (Jamali et al. 2005). Women's involvement will thus be addressed and studied in the current research as a dependent variable that is affected and limited by many obstacles.

#### **4.4.3 Independent Variables**

Previous studies have identified and explored a large number of challenges, factors, obstacles, difficulties, and problems that women are exposed to when they consider starting or running a business. There is variation in what these factors are called, but they have the same effect in limiting women's ability or motivation to engage in business. Many Western and Arabic studies were reviewed, and it was observed that the challenges are largely the same. Some challenges were found more in foreign countries, and others in Arab countries, with the reasons for this related to special norms, religion and culture (Hughes 2003; Baughn et al. 2006).

In this thesis, the researcher has decided to study five challenges that were found to be the most familiar and widespread challenges for women's involvement in business in the GCC. Some of the challenges identified elsewhere were found to be irrelevant or non-existent in Arab countries, due to the unique cultural and religious background of the region. Moreover, the researcher has considered adding more value by trying to shed some light on challenges that have been ignored in previous studies of Arab countries. Additionally, the researcher will examine combinations of challenges in a way not addressed by previous studies, with the focus being on GCC female entrepreneurship in general.

First, according to Albanus & Khalil (2011), Arab and GCC female entrepreneurs are more exposed to cultural challenges than women in other countries. Zeidan & Bahrami's (Zeidan & Bahrami 2011) study of GCC countries revealed that culture appears more frequently as a constraint in women's involvement in business activities. Furthermore, many studies pointed to the effect of culture in limiting the involvement of women in business activities and investments (Club n.d.). Cultural norms globally have an extensive impact on the economic activities that women can become engaged in, the agencies and people they can interact with, the time they have available for entrepreneurial activity, the technologies available to them, the places they can visit and how much control they are able to exercise over their own financial assets, and the case in the GCC is the same or more difficult (Ituma & Simpson 2007).

Another commonly cited challenge is the friction between women's business activities and their responsibilities to the family, which may influence and restrict business success (Jennings & Mcdougald 2007). In general, women entrepreneurs employ several strategies to deal with the amount of work that arises from this combination of responsibilities between work and family. Despite the fact that self-employment and running a personal business bring flexibility, this problem is still relevant, especially in GCC countries (El Harbi et al. 2009). For instance, Williams (2004), in a European study, indicated that the length of time consumed in child care affects the success of a business in a negative way. Much more research is required to shed the light on the effect of this challenge, and on the proposed coping strategies to deal with this combination of business and family responsibilities. It is important to involve family member's husbands in supporting women entrepreneurs

in this mission, especially in developing countries (Frone et al. 1992; Guendouzi 2006).

On the other hand, limited access to resources and capital has been identified as the key constraint to involvement in business in most countries globally; access to adequate capital can be a major impediment for any potential entrepreneur, but this factor disproportionately affects women (Minniti 2009; Jamali 2009). Studies have indicated that large numbers of women are heavily reliant on the support of relatives, especially their husbands, to start up and consolidate their businesses effectively (Jennings & Mcdougald 2007). Women's ability to access sources of financing is also restricted through discriminatory lending practices associated with GCC financial institutions considering them less experienced and their businesses smaller, and therefore not as attractive as men as clients, or due to institutions lacking knowledge of appropriate products specific to the situation of women entrepreneurs and the constraints they face (Hattab 2012). There is a great deal of variation in how inclined institutions are to acknowledge women, and in what circumstances they are likely to do so (Coleman 2002). Women are further disadvantaged when lenders do not provide funding for the types of businesses that women usually run, do not agree female guarantees, are not transparent in their requirements, or in the typical case that the loans they grant to women are of lower value than those they grant to men for equivalent requirements (Okafor & Amalu 2010; Heffernan 2007). When all these elements are considered together, one must acknowledge that women have reduced capacity to manage resources, including ability to use them as collateral; more limited access to data; and they are also likely to face activity-regulating social norms including different family responsibilities, as well as tending to be more risk averse (Rosa et al. 1996). It is apparent that the kind of cultural support women require, the terms according to which they are ready to engage in formal business activities and their capacity to manage their financial requirements differ significantly from their male counterparts' needs (Akrivos et al. 2007).

The other side of these challenges is an absence of government support in the provision of services, policy and laws, which has been identified as an obstacle for women entrepreneurs (Cosh & Hughes 2000). Although this varies across countries, most research indicated that legal and taxation barriers represent essential obstacles



for involving oneself in business for both men and women in general, and for women specifically (Carter et al. 2001). Thus, more research is required to determine country-, region- or culture-specific issues. Women also face legal obstacles to establishing and running businesses, where women in Middle Eastern countries have fewer inheritance rights than men do, especially after marriage when this right is lost. Customary rules and legal regulations frequent limit women's right to manage assets that lenders see as acceptable as collateral, for example, land or livestock (Bruin et al. 2007). Even if land is owned by their families, it is much less common for women to hold title to land in their own name, and even when women officially own land, they are not as likely as men to manage it (Baughn et al. 2006). One-sided inheritance laws frequently bequeath land to men only, disadvantaging women who are daughters or widows of the deceased (McElwee & Al-Riyami 2003; Ahmad 2011a). Neither previous decades' agricultural reforms that typically granted land to the household head (typically a man), nor more recent market-oriented land reforms, have significantly improved women's involvement in land management (Mulnix et al. 2014). Some countries do have laws do protect the land rights of women, but even then enforcement of the laws tends to be loose (USAID 2003). Culture tends to be a significant factor in women's ability to control their families' livestock (Tipilda & Kristjanson 2008). Men are typically responsible for selling the large animals typically used as collateral, such oxen, cattle and horses, with women restricted to responsibility for small animal such as goats, sheep and poultry (Miller 2001).

Another challenge that often has been stated in studies on women entrepreneurs in developing countries is their low level of skill development and education training (Mtango 2004). This typically results from a lack of professional guidance, and appears to significantly reduce their access to different privately and publicly provided support services, such as information on business growth and business development services (Kitching & Woldie 2004; Davis 2012). Others have indicated that the absence of skills and experience may also be attributed to the fact that women entrepreneurs had a preference for certain business sectors, and may be less well represented in industrial activities that receive government or other support (Cliff 1998). For example, as Drine & Grach (2012) indicated, women entrepreneurs in Tunisia encounter challenges because current entrepreneurial

support does not yet extend to women. According to the authors, the professional agencies charged with managing this support have been ineffective in distributing data to entrepreneurs, and the support services, training and assistance offered have not matched expectations.

The study's proposed conceptual framework was illustrated earlier, in Figure 2.1, where the hypothesized barriers (study variables) were shown to be legal constraints, lack of cultural and social support, inadequate training and education, lack of access to financial resources and work–family interface.

In line with the deductive approach, and according to the above conceptual framework developed (Figure 4.1), a set of research hypotheses was developed in order to answer the research questions and sub-questions. The hypotheses were developed as described in Section 2.10 and reproduced here for convenience.

#### **4.5 Study Hypotheses**

The study hypotheses are formulated in null form as follows.

*H01: A lack of adequacy training and education does limit the involvement of women entrepreneurs in business activities in the GCC.*

*H02: Legal constraints does limit the involvement of women entrepreneurs in business activities in the GCC.*

*H03: Cultural constraints and a lack of social support does limit the involvement of women entrepreneurs in business activities in the GCC.*

*H04: Lake of access to financial resources does limit the involvement of women entrepreneurs in business activities in the GCC.*

*H05: The work-family interface does limit the involvement of women entrepreneurs in business activities in the GCC.*

#### **4.6 Research Instruments**

The data collection methods have been chosen as appropriate to the study, given the mixed methods approach justified earlier. The weaknesses of one method may be complemented by the strengths of another, and researchers can combine methods to obtain the best features of each whilst compensating for their faults. Both interviews and a survey questionnaire are considered relevant and relatively straightforward

ways to collect data. When conducting a study on the challenges facing GCC women entrepreneurs, it would be very hard to access the individuals whom the researcher is studying without a questionnaire. Interviews with a sample of businesswomen are anticipated to be helpful in shedding light on the thoughts of individuals in depth, and these thoughts can be used to provide context which can in turn be used in the interpretation of data obtained from the questionnaire. In other words, the information from the interviews can be used as a tool to calibrate, explain, and refine the findings of the questionnaire.

Arguably, the decision to combine qualitative and quantitative data originates in the concept that researchers collect their evidence depending on the nature of their questions and their theoretical orientation. Social enquiry is targeted towards different sources and several factors that affect a particular problem (e.g. family, organizations, individuals, or policies). Quantitative methods, that is, deductive research, are perfect for measuring the spread or outbreak of familiar phenomena and central patterns of association (such as conclusions, and inferences of causality), whereas qualitative (inductive) methods provide opportunities to identify previously unknown processes, and clarify why a phenomenon happened, and what its impact is (Creswell 2003). Mixed methods research is therefore not just about simply gathering qualitative data from interviews or collating multiple forms of qualitative evidence (e.g. interviews and observations) and combining them with various types of quantitative evidence (e.g. surveys). It involves the deliberate gathering of both qualitative and quantitative data, and a deliberate intention on the part of the researcher that the strengths of these methods should be harnessed to shore up his/her enquiry.

Holmes (2010) argued that mixed methods should be used in two sets of circumstances. The first circumstance is explained as follows. Research methods in any study must be compatible with research questions, so if quantitative approach or qualitative approach is taken individually, this will limit the perspective that can be applied and thus restrict deep understanding. Mixed methods would be more appropriate in this instance. According to Creswell (2003), using qualitative data can help make quantitative outcome measures easier to comprehend. As an alternative, a qualitative investigation could be conducted before developing an appropriate measurement instrument. Thus, by having qualitative approaches as part of a mixed

methods approach, it is possible to investigate new questions regarding complex phenomena, constructs that are difficult to measure, or the interactions that occur in particular real-world settings, rather than only controlled experimental environments.

Applying a mixed approach and using mixed methods has several advantages. Mixed methods represent a useful tool to help understand any contradictions between qualitative findings and quantitative results by permitting a comparison between the two. Mixed methods also grant a voice to research participants and guarantee that research results are based on participants' experiences, which means that the findings of such studies are grounded in participants' genuine points of view. Such an approach supports scientific discourse and enquiry by supporting the integration of qualitative, quantitative and mixed-methods researchers. Mixed methods approaches are characterized by great flexibility and such studies are amenable to many types of research design e.g. randomized trials or observational studies. It is possible to collect a larger amount of information than can be collected through exclusively quantitative research. Finally, mixed methods mirrors the way real individuals gather information by merging qualitative and quantitative findings. For instance, sports reports merge qualitative information (match descriptions or highlights footage) with quantitative findings (scores or statistics) to supply a fuller story than either data type would allow on its own (Englander 2012).

Thus, as a result of the discussion above, the researcher used both quantitative and qualitative methods for gathering data. A mixed approach is needed for this study because this research seeks to explain an insufficiently studied phenomenon, and so various different points of view must be explored to garner as much perspective as possible. This is in line with what Berg (2009) has said about why a mixed-methods approach is useful. In addition, it is common to use mixed methods when the research objective is to investigate a new or unique phenomenon, and the researcher here seeks to identify the factors that limit GCC women entrepreneurs' involvement in business. Furthermore, the quantitative approach identifies the numerical relationships between the study variables, thus allowing the researcher to use statistical processes and software packages to identify relationships between variables and determine the factual situation. The final stage involves representing results in relevant tables. Finally, a quantitative approach supports the researcher in generating conclusions from the statistical analysis by offering the flexibility,

required for robustness, of repeating the data collection process to validate and/or verify the model eventually constructed by the researcher (Amaratunga et al. 2002).

#### **4.7 Population and Sampling**

Population, in this context, refers to the entire set of observations (measures) that the researcher would like to draw conclusions about. There are two interesting features about this definition. The first is that, used like this, the word “population” refers not to people, but instead to some observable characteristics. Secondly, this definition makes it clear indicates that the researcher’s specific interests determine the constituents of the population (Minium 1970, p.24).

The primary use of statistical inference in an empirical research study is to acquire knowledge concerning a large class of individuals or some other statistical unit from a smaller number of the same elements. According to Glass & Hopkins (1984), researchers cannot always observe and examine each section of the target study population under controlled circumstances, and must therefore resort to sampling. Before going into details, it is best to define the meaning of the terms sample and population.

Sampling is defined as the process of choosing representative individuals to describe the original, larger group that they were selected from. The selected items constitute a sample of the larger group, termed the population (Gay 1976, p.35). Moreover, Gall et al. (Gall et al. 1996, p.86) defined the sample and population as follows: “Sampling means selecting a given number of subjects from a defined population as representative of that population.” Educational researchers distinguish one particular variety of population known as the target population. According to Gall et al. (1996), the target population means all members (real or hypothetical) of a set of people, objects or events that the researcher intends to generalize the research outcomes to. Taking a smaller sample from a significantly larger target population has the advantage of saving researchers the expense and the time required to study the whole population, which may not anyway be practicable. If the researcher performs the sampling correctly, he or she can draw valid conclusions regarding the target population as a whole that can be accepted as being correct within a small and quantifiable margin of error. Sampling thus involves choosing a part of the population. It is therefore important to select the correct sample.

In this study, the target population was women entrepreneurs in GCC countries. A representative random sample was contacted via an online questionnaire and interviews. A proportionate random sampling procedure was finally decided on to identify the study respondents. A representative sample of 412 women was identified according to the rule of Krejcie & Morgan (1970), which determined that the minimum sample size for a large/open population should be at least 384, since 397 questionnaires were found to be acceptable for analysis (correctly completed). Regarding the interviews, interviewees consisted of a representative direct sample consisting of 54 women entrepreneurs from three countries (14 from Bahrain, 28 from the United Arab Emirates and 12 from Saudi Arabia). This was based on limitations of time and resources, as the researcher was able to access women entrepreneurs in these countries using existing personal networks and contacts, and these were not available for women entrepreneurs from Kuwait, Qatar, and Oman. It would be useful for women from these countries to be included in future studies. Invitations to participate were sent to all 54 women entrepreneurs, however some declined to participate and others were unable to arrange an interview within the time limitations of this study. Twenty-four women entrepreneurs ultimately participated in the interviews: 8 from Bahrain, 12 from the UAE and 4 from KSA.

For more details on sample of the study, 412 questionnaires were distributed with 397 retained and analysed. Table 4.1 shows the socio-demographic characteristics of the participants. In addition, the respondents provided the following details on number of children: 113 (28.5%) no children; 133 (33.5%) 1–2 children; 97 (24.4%) 3–4 children; and 54 (13.6%) more than 5 children. Data were obtained from two main types of sources in order to provide sufficient background for this research, as described below.

**Table 4. 3: Socio-demographic characteristics of the participants (N = 397)**

<b>Variable</b>	<b>N</b>
<b>Nationality</b>	
Bahraini	141 (35.5%)
Saudi	113 (28.5%)
Emirati	140 (35.3%)
Other	3 (0.8%)
<b>Age</b>	
18-25	41 (10.3%)
26-35	162 (40.8%)
36-45	106 (26.7%)
46-55	58 (14.6%)
More than 56	30 (7.6%)
<b>Marital status</b>	
Single	90 (22.7%)
Married	256 (64.5%)
Widowed	26 (6.5%)
Divorced	23 (5.8%)
<b>Educational attainment/level</b>	
High school or less	22 (5.5%)
Diploma	64 (16.1%)
Bachelor	196 (49.4%)
Higher education	111 (28%)
<b>Experience</b>	
5 years or less	197 (49.6%)
6-10 years	118 (29.7%)
11-15 years	46 (11.6%)
16 years and more	33 (8.3%)
<b>Training</b>	
Yes	32 (8.1%)
No	347 (87.4%)

#### **4.7.1 Primary Sources**

The primary data sources for this research are a series of interviews and a survey questionnaire, both of which were designed in alignment with the previously defined objectives of the study. The following sections provide a detailed description of both tools, explains and justifies their contents, and provides additional detail about the sources.

#### **4.7.2 Secondary Sources**

The researcher relied on previous studies, relevant books and published research from relevant journals and periodicals and journals as secondary sources in this study. Information from these was used in the construction and design of the theoretical basis and instruments used for the work, to understand the background in detail, and to determine the measures to be used for primary data collection.

### **4.7.3 Questionnaire**

It is possible to view a questionnaire as a simple tool for collecting and organizing information concerning a matter of interest. They typically comprise question lists preceded by a set of instructions, and as well as space for answers, they may provide for the collection of additional detail for administration. Questionnaires need a specific objective related to the research objective, and the researcher needs to make clear to participants from the beginning how they will use the results of the questionnaire along with an explanation of the purpose of the research where possible and an explanation of how feedback on the results will be provided (Adams & Cox 2008).

Structured questionnaires are invariably associated with quantitative research and the questions will therefore focus on numbers (how often? how many? how satisfied?). According to Phellas et al. (2011), questionnaires are generally used:

- To gather real information with the aim of using this factual information to classify people and their conditions and circumstances.
- To collect direct and clear information relating to people's behaviour.
- To look at the main attitudes and opinions of a group of people relating to a particular issue or case.
- To determine the satisfaction levels of customers with a product or service.
- To collect basic information which can then be exploited over time to test changes.

It is best practice not to use questionnaires to explore complicated issues in significant depth or for exploring issues that are considered potentially controversial or "difficult". The researcher should not use a questionnaire as an "easy" option requiring little effort or time commitment, as is commonly and inaccurately perceived.

A self-administrated questionnaire was designed for this research based on the research questions and objectives of the study and the hypotheses generated. It was designed to take account of findings from the literature review, and careful consideration of the implications of these for the challenges facing women in business in the GCC.



The questionnaire developed was based on a nominal scale presented in the English language, since the study sought to understand the implications of the survey items in terms of the challenges facing women in business in the GCC, and most of the target population had English language knowledge. In addition, the questionnaire comprised two sections, with the first one aiming to gather demographic information while the second aimed to gather data regarding the variables used in the research conceptual model presented in Figure 2.1. The questions used were closed questions and were adapted in this research to measure the constructs identified in Figure 2.1. These questions have been already tested and validated by other researchers. The detailed list of the questions and the authors who have used them in prior research is provided in Appendix 2. The data collected from the questionnaire was used to verify the hypotheses formulated and used to generate the model in Figure 2.1.

#### *4.7.3.1 Choosing a Questionnaire Response Format*

According to McClelland (1994), three kinds of response format are available to the researcher: open-ended, closed-ended (also known as forced-choice), or a combination of both of these. In general, the closed ended type of questionnaire is much easier to analyse because the respondent must select from a set of predetermined answers. However, the balancing disadvantage of this format is that the researcher may have failed to consider all relevant possible and this may introduce bias into the results. The types of question included in a closed-ended questionnaire include Yes/No (“Will financial management training be of benefit to you in your present position? Yes/No”) or True/False (“Interdepartmental communication in this organization is satisfactory: True/False”). Because only two possible options are presented, this is known as a two-way forced-choice questionnaire type, and it is important that the researcher take care that there are only two possible answers to each question.

Another questionnaire type involves a rating scale (e.g. 5 – excellent; 4 – good; 3 – average; 2 – below average; 1 – poor) with a clear subject presented to be rated (for example, “this organization’s decision-making abilities”). Although this is more complex than the two-way questionnaire, respondents are typically familiar with this type of survey. Rankings are also sometimes combined with open questions such as an option to choose “Other” with a space included for the respondent to provide further information (e.g. “Please explain ...”).

**Table 4. 4 Advantages and disadvantages of using questionnaires**

Advantages	Disadvantages
<ul style="list-style-type: none"> <li>• Can contact a large number of people at a relatively low cost (postal and telephone).</li> </ul>	<ul style="list-style-type: none"> <li>• Response rates can be low (postal) and refusal rates high (telephone, F2F).</li> </ul>
<ul style="list-style-type: none"> <li>• Easy to reach people who are spread across a wide geographical area or who live in remote locations (postal and phone).</li> </ul>	<ul style="list-style-type: none"> <li>• There is little control over who completes a postal questionnaire, which can lead to bias.</li> </ul>
<ul style="list-style-type: none"> <li>• Respondents are able to complete postal questionnaires in their own time and telephone call-back can be arranged for a more convenient time.</li> </ul>	<ul style="list-style-type: none"> <li>• Postal questionnaires are inappropriate for people with reading difficulties or visual impairments and those who do not read English.</li> </ul>
<ul style="list-style-type: none"> <li>• Telephone questionnaires can make it easier to consult some disabled people.</li> </ul>	<ul style="list-style-type: none"> <li>• Postal and phone questionnaires must be kept relatively short.</li> </ul>
<ul style="list-style-type: none"> <li>• F2F questionnaires can make it easier to identify the appropriate person to complete the questionnaire.</li> </ul>	<ul style="list-style-type: none"> <li>• F2F and phone questionnaires require the use of trained interviewers.</li> </ul>
<ul style="list-style-type: none"> <li>• F2F questionnaires can be longer than postal and phone questionnaires, collect more information and allow the use of visual aids.</li> </ul>	<ul style="list-style-type: none"> <li>• F2F questionnaires are time consuming for respondents, more costly and more labour intensive than other methods.</li> </ul>

Source: Phellas et al. (2011)

#### 4.7.3.2 Electronic Methods for Data Collection

Four methods have been identified for contacting survey respondents: mail, personal interviews, telephone and electronic networks (McDonald & Adam 2003). In practice, multiple contact methods may be used in the process of identifying respondents, confirming their participation, sending out and receiving surveys and following up. Electronic methods have advantages including a single interface (the electronic network) and the ability to control problems such as non-response bias. Many previous studies have examined the advantages claimed for online surveys and identified several issues that could influence study validity (Couper 2000). These include the small sample sizes typically used, non-probability sampling, low

response rates, and additional issues such as providing incentives to complete the survey or how reminders are issued. These factors could influence the validity of the study and careful design is necessary to minimize these shortcomings.

Table 4.5 shows the superiority of the online survey compared to the traditional survey method. In addition, the sample for this study came from several countries, worked in different business fields, came from various backgrounds and were educated to different levels. Therefore, as it would be difficult to organize a face-to-face questionnaire due to time and budget constraints, an internet survey technique was determined to be the best choice in this situation.

As mentioned above, an online survey was used in this study because the sample members for this study came from several countries, worked in different business fields, came from various backgrounds and were educated to different levels. In addition, it would have been difficult to organize a face-to-face questionnaire due to time and budget constraints. The use of an online questionnaire was also consistent with the decision to conduct the survey in English, as discussed above.

#### **4.7.4 Interviews**

Qualitative research methods focus on discovering and understanding the experiences, perspectives, and thoughts of participants—that is, qualitative research explores meaning, purpose, or reality (Hiatt, 1986). According to John Creswell (2008), mixed method research is a specialised form of research that combines the collection and analysis of quantitative and qualitative data. In other words, qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible. These practices transform the world. They turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self. At this level, qualitative research involves an interpretive, naturalistic approach to the world. This means that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them.

**Table 4. 5 Response levels for surveys employing online and traditional data collection methods (percentages)**

Author(s) and Years	Online Survey	Traditional Survey	Population
Couper et al. (2001)	41w		Random Sample of 1.602 University of Michigan students
Adam & Deans (2000)	17w		Australian and NZ online business directors and managers
Bachmann et al. (2000)	19e	46p	Business School deans and chairs
Weible and Wallace (1998)	30e	36p	MIS faculty. Mainly North America
	34h	31f	
Schaefer and Dillman (1998)	54e	58p	Washington State University Faculty
Tse (1998)	7e	52p	Chinese University of Hong Kong teaching and admin Staff
Noh (1998) <sup>b</sup>	31e		Public e-mail directory <sup>b</sup>
Zelwetro (1998) <sup>b</sup>	38e	36p	Na <sup>b</sup>
Besser (1997) <sup>c</sup>	20e	16p	Former members of the Rural Sociological Society
Couper et al. (1997) <sup>c</sup>	43e	71p	Employees of US government statistics agencies
Smith (1997) <sup>c</sup>	8e		Members of Web Consultants Association
	13e		
Williams et al. (1997) <sup>c</sup>	27e	75p	Iowa State University students
Bachmann et al. (1996) <sup>c</sup>	53e	66p	Business School deans in the USA
Comely (1996)	14e	15p	Purchased list of UK internet magazine
	17o		Subscribers
Hertz et al. (1996) <sup>a</sup>	69e	96t	Health care workers using CDC Wonder USENET
Parks and Floyd (1995) <sup>a</sup>	33e		newsgroups
Mehata and Sivadas (1995) <sup>c</sup>	40e	64p	Users of Electronic Bulletin board
Opperman (1995) <sup>c</sup>	49e	26p	American Association of Geographers
		33p	
Metata and Sivadas (1995) <sup>c</sup>	40e	64p	Users of an electronic bulletin board International
Kittieson (1995) <sup>c</sup>	28e	77p	Directory for health Educators Chinese University of
Tse (1995) <sup>c</sup>	6e	27p	Hong Kong teaching and admin staff
Schult and Totten (1994) <sup>c</sup>	19e		Marketing and MIS faculty at US Universities AT&T
Parker (1992) <sup>c</sup>	68e	38p	employees
Walsh et al. (1992) <sup>c</sup>	76e		Subscribers to online user group
Kiesler and Sproull (1986) <sup>b</sup>	67e	75p	Fortune 500 Company department
Sproull (1986) <sup>c</sup>	73e	87t	Fortune 500 Company department

**Note:** e = e-mail; h = HTML form; w = e-mail plus HTML form; o = postal plus HTML form; p = post; t = telephone; f = fax **Sources:** <sup>a</sup>Cho & LaRose (1999); <sup>b</sup>Dommeyer & Moriarty (2000); <sup>c</sup>Schaefer & Dillman (1998)

As discussed above, this study also uses interviews in a mixed methods approach to provide additional insights and triangulation of the findings. Key to effective interviews is quality; there is little value in going to great lengths to improve, for example, response rate if the quality of the interview process and analysis of the interview responses is inadequate. An overview of the major texts which deal specifically with the mechanics of interviewing reveals the complexity involved in conducting a good interview (Hart 1989; Gorden 1956). Less well documented,

however, are the logistics of arranging, timing and handling an interview, especially with business executives?

A qualitative researcher “relies primarily on his intuitive capacities for inference, empathy, perceptiveness and creativity” (Hart 1989). This perpetuates the lack of rigour which Miles (1979) and the R&D Subcommittee on Qualitative Research (1979) have highlighted.

It is worth mentioning in passing that quantitative analyses may appear to be better protected from the whims of subjectivity by “reams of computer printout conveying the impression of independence and objectivity” (Hart 1989), but are not intrinsically free from the vagaries of personal interpretation and judgement. However, qualitative researchers are trying to imbue their techniques with scientific respectability, an endeavour that is often hindered by the lack of guidelines for protection against over-interpretation and delusion. Methods of analysis are not well formulated, are infrequently reported and the researcher is left to shape and select material without any rules – or even precedents – to follow (Van Maanen 2008). Notable exceptions exist; occasionally researchers detail their method of analysis so that others may benefit (Eden et al. 1979).

Face-to-face interviews are one technique to discover information about a sample of individuals’ personal experience of the subject of the research. The other common technique for this is to collect written accounts or recordings of experiences (Englander 2012). Interviews were decided on for this study due to limitations of time and budget. However, Phellas *et al.* (2011) observed that there is no set way to ensure a perfect interview, but proposed that there should be just one criterion that defines a good interview in phenomenological terms: that as the interviewer should try to elicit description of the interviewee’s experience of the subject of study that is as complete as it possibly can be. With this in mind, although other interview mechanisms are possible such interviews via telephony or Skype, the face-to-face interview typically provides richer results because it is richer in providing nuance, depth and accuracy of responses.

A pre-meeting, where feasible, is a useful technique to generate rapport with respondents and enhance trust. The pre-meeting also allows for discussion of ethical issues such as confidentiality, interviewees’ rights and the objectives of the research,

and the ethics form may be handed to the interviewee in this meeting. It may also be possible to review certain research questions if it is desirable for respondents to consider the issues before they are asked to respond. Through pre-meeting may also allow the researcher to collect additional rich description without the need for excessive additional questions in the main interview (Bamberger 2013). As Phellas et al. (2011) point out, giving the interviewee time for reflection may have additional benefits as self-interpretation increases with the richness of the data available to the respondent. The objective of data analysis is to uncover psychological meaning, including the psychological meaning provided by the participant's self-interpretations.

As mentioned above, the primary data used in this study emerged from interviews with a particular sample of women in Gulf countries who were purposefully selected. As a research strategy for this study, interviews can be useful because they present the processes that are going on indirectly within the topic and enable visualization of concepts that cannot otherwise be brought into a clear understanding. In qualitative research, interviews an acceptable approach to acquire an individual's opinions, explanations, and descriptions of situations (Worrall 2000). In contrast, using a questionnaire alone is not an adequate means with which to gather the views of GCC women entrepreneurs .Thus, the personal interview should have open-ended questions, which are a crucial means of getting more descriptive and precise information about these factors. As a result, the interview offers an opportunity to have participants reveal their thoughts, and more properly investigate the attitudes of challenges facing GCC women entrepreneurs.

The interviews were conducted in the English language because the study was seeking to understand the implications of the issues identified in terms of the challenges facing women in business in the GCC, and most of the target population has a good working knowledge of English. The research questionnaire was brief and comprised only a few questions, which were designed to be suitable for the participants to answer qualitatively. The questions were open-ended and unstructured in order to give GCC women entrepreneurs the chance to give their full consideration and allow them free space to express their responses. The emphasis of the interview questions was on getting respondents to express their own thinking regarding the challenges facing GCC women entrepreneurs. All interviews were

carried out in GCC countries. They were conducted with GCC women entrepreneurs, who were chosen randomly. Each interview lasted for about 20 minutes and contained (7) questions. The interview questions are provided in Appendix 3.

Interviews were analysed using content analysis. This involved assigning codes to the interview responses, then summarizing their content in a Word document for each interview, which was then used to explain the factors identified by the interview participants as affecting women entrepreneurs regarding the challenges identified in the statements. This provided context for this study and allowed a richer understanding of the survey responses, followed by generating numerical outcomes.

Semi-structured interviews were used and the justification is similar to the reasoning for including open questions in the questionnaire, to allow a degree of flexibility in the responses. The interviews were conducted in Gulf countries with women who had been purposefully selected. Interviews were scheduled for approximately twenty minutes during which ten questions were asked.

Structured interviews have advantages including that the standardization of the questions leads to easily quantifiable data and allows for possible replication. The internal consistency of such interviews leads to them being considered more reliable and allows greater generalization of the results from the sample to the population. This requires careful pre-planning of the interview procedure, permitting exact replication of the interview between interviewees. However, this is also restrictive, leading to restrictions in the responses and insensitivity to the need of participants for self-expression, with the added richness this can bring to the analysis. A semi-structured interview technique was therefore used, as the objective of this element of the data collection phase was to provide rich data on the experiences of women entrepreneurs in order to triangulate the findings from the questionnaire.

#### **4.8 Methods of Analysis**

Data from the completed questionnaires was analysed with the use of various statistical techniques within the SPSS software package. Meanwhile, content analysis was used to analyse the interview data and generate summaries. The results of the interviews and questionnaires were then discussed and compared in the context of the literature review and the insights and obstacles that it revealed. A

description of how the data from both the interviews and questionnaire was analysed is given in the following sections.

#### **4.8.1 Data from the Questionnaire**

Despite the concerns about the use of electronic survey methods discussed above, this study made use of the Survey Monkey website for the electronic distribution of the questionnaire. After the data was returned and stored, it was transferred to the SPSS package in order to carry out relevant statistical tests and as analysis techniques, as described below (Walliman 2001).

- Frequency: the number of repetitions of an event in a unit of time. This is also termed temporal frequency, which is concerned with the contrast between angular and spatial frequency and frequency, typically used to look at the respondents' demographic characteristics.
- Descriptive: This includes the mean and standard deviation values that used to give indications about the respondents' agreement on any of the challenges facing GCC women entrepreneurs.
- Cronbach's Alpha: to assess the reliability and internal consistency of the data gathering tools; essentially a coefficient of internal consistency typically used as an estimate of the reliability of a research test for a study sample. Cronbach's Alpha measures the reliability between two parts of an instrument where each part is half of the total. It is possible to step up (using the Spearman Brown Prophecy Formula) to estimate the reliability for the full length test.
- Pearson Correlation: to know the level of correlation between independent variables and avoid multicollinearity.
- One Way ANOVA to test the differences between countries in obstacles.

The data collected was primary data, meaning it comes directly from a source. Furthermore, the questionnaire was designed appropriately, based on the principles described above and tested in the pilot study, and distributed in an appropriate manner, in this case electronically. Questions regarding the challenges facing GCC women entrepreneurs offered respondents a clear choice of replies. In addition, many open questions were designed. The questionnaire was not viewed by anyone other than the researcher, and the security features of the website eliminate the chance of



responses being altered, or being misused by another party. Similarly, when conducting the interviews, all recordings and notes were kept securely in the possession of the researcher at all times. Data protection, ethics and confidentiality are discussed in more detail later in this chapter.

After they completed the questionnaire, contributors were contacted and asked if they would like to be interviewed to discuss their contribution further, and were given the option to supply their e-mail addresses and/or phone numbers so they could be contacted by the researcher after data analysis, if necessary. The contributors were asked to finish the questionnaire within three weeks. The questionnaire used is included as Appendix 2.

While the data collection instrument provided the basis to collect data from the target population as proposed in Section 4.7, this research aims to conduct an exploratory study in addition to unearth hitherto unidentified challenges that could be specific to women entrepreneurs of GCC in addition. The aim of the exploratory study is to identify not only the to unearth hitherto unidentified challenges that could be specific to women entrepreneurs of GCC but also to know whether the challenges identified through explanatory study can be confirmed or falsified. Thus, the next sections discuss the research strategy adopted for the conduct of the exploratory study.

#### **4.8.2 Data from Interviews**

Interviews were audio-recorded unit. Recording is beneficial primarily because, during the interview, the researcher does not have time to take notes, and the recorded audio can be thought of as a form of acceptable long-term “notes” for the interviews. The recordings also yield transcripts, which will assist in the final analyses. Interviews were audio recorded instead of video documented in accordance with Gulf traditions and culture.

The editing of this audio into meaningful information was a crucial stage of this study. The researcher acquired more information when analysing the transcripts than during the interview process. This is because during the interview, the researcher’s attention was focused on formulating questions depending on the interviewee’s responses, to ensure that all lines of enquiry were adequately and properly pursued. Also, as audio recording was used, the researcher needed to monitor the gestural and paralinguistic behaviours of participants, which can be used in the construction of

meaning during analysis. For robustness, transcripts were analysed more than once, using thematic evaluation for content analysis. The transcripts were summarized and interpreted according to the research questions. Some preliminary themes were identified, such as the feelings that emerged regarding the challenges facing GCC women entrepreneurs. In this mixed-methods design, the analysis data relies on combining the two approaches to give a singular view, as the questionnaire data is more focused on the research questions than that from the interviews, but the interviews provide illuminating insights. The results from the thematic analysis then provided additional answers and context.

#### **4.9 Content Analysis**

Data collected through interviews was analysed using content analysis to derive the factors that have been identified by the participants of the interview as affecting women entrepreneurs. Content analysis is a widely used method in determining factors that could be linked to a concept. For instance, Hsieh and Shannon (2005) argue that content analysis is a widely used qualitative research technique. Mayring (2014) explains that Kuckartz (2014) developed the widely used software program MAXQDA for content analysis, which implies that qualitative content analysis, is a widely used method in qualitative research.

Berelson provided the first definition of content analysis, describing it as “the objective, systematic and quantitative description of the manifest content of communication” (Berelson 1952, p.18). However, over time, it has expanded to also include interpretations of latent content. There are several authors who have addressed content analysis (for example, Berelson 1952; Graneheim & Lundman 2004; Krippendorff 2004; Woods & Catanzaro 1998).

Content analysis was initially developed as a technique for studying cultures from a distance in the social sciences. It is used to discover the beliefs, ideologies, values, behavioural norms, role perceptions, and other elements of a culture by systematically analysing its texts and images. The fundamental technique involves counting the frequency of occurrence of pre-selected words, symbols, themes or pictures in a selected medium. The technique can be refined to include categorization and quantification of relationships identified among the units selected. The earliest uses of the technique were limited to text, but more recently technological advances

have permitted advanced analysis of graphic materials and researchers apply content analysis to printed material (newspapers, books, magazines) or to practically any selected verbal or visual media (television and radio programmes, meeting transcripts, songs, movies) (Wheeler 1988).

Although content analysis was used in an objective and systematic manner starting in the 1920s and 1930s, it was performed largely by hand until the 1960s, when computers began to play an important role. Wheeler (1988) explained that the introduction of optical scanners solved a key problem in content analysis by greatly reducing the cost of reading large volumes of material. Computers further improved the process of content analysis by counting and cross-tabulating data quickly, economically, and often, according to more sophisticated schemes than had previously been feasible. Computer-aided content analysis has the significant advantages that it forces the researcher to state explicit categories and rules for identification of the characteristics under study leading to a transparent analysis that can be applied to a variety of texts to generate results that are formally comparable (Weber 1984). The use of computers makes researchers focus on objective content as a function of inference and measurement, with relatively little bias (Wheeler 1988).

In addition, content analysis is a widely applied qualitative research technique. Instead of consisting of a single method, current applications of content analysis demonstrate three different approaches: directed, summative, or conventional. These approaches are utilized to interpret meaning from the content of text data and show commitment to the naturalistic paradigm. However, there are some differences among these approaches in coding schemes, origins of codes, and threats to trustworthiness. In conventional content analysis, coding categories are deduced directly from the content of text data. In a directed approach, analysis starts with relevant research or theory results as guidance for initial codes. Throughout this research, the results of interviews analysed by content analysis through coding the question of interview into coding roles yields tools for inquiry that, when applied to a variety of texts, generate formally comparable results. Through the use of a computer, the researcher can state explicit categories and rules for identification of the characteristics under study.

Following initial coding, the results were summarized in a Word document for each interview, which was then used to explain the responses in terms of the factors identified by the interviewee as affecting women entrepreneurs in terms of the challenges identified in the statements presented. This helped to provide context for the study and allow a richer understanding of the survey responses, while also allowing the generation of numerical results.

#### **4.10 Reliability and Validity**

Among the important aspects that must be considered when formulating or evaluating a specific instrument are validity and reliability (Huck 2011). These are statistical measures used to determine whether or not the research can be considered to provide a “good” measure (Walliman 2001).

Creswell (2003) gave a general definition of reliability in terms of the consistency and stability of responses. It can also be defined as a measure of the reliability and consistency of the research, as demonstrated by documentation of all procedures used in the study in a way that demonstrates the study is aiming for optimal reliability. Reliability is also a term for a measurement instrument’s dependability, the degree to which repeated investigations yield comparable results. Reliability is further concerned with the particular research instrument’s consistency.

According to Golafshani (2003), reliability is a measure of how accurately and consistently an instrument can quantify a phenomenon through time and among different populations. It is literally the extent to which the data and its source can be relied on. Data is reliable when it is dependable, unflinching, trustworthy, authentic, sure, reputable and genuine, and it can be measured in terms of consistency and the reputability of the source. However, it cannot be assumed that numerical data are reliable. According to Pierce (2008, p.84), “the source – even official statistics – may not be wholly impartial. Populations may be undercounted ... The samples used may be insufficient or not randomly selected. Confidence limits (margins of error) may be omitted. The rate of non-responses to questionnaires may be disguised. Respondents may not have been wholly truthful in their replies”.

Three basic methods are accepted for reliability assessment of a measurement scale: test-retest, alternative forms, and internal consistency. This study uses Cronbach’s alpha to assess the internal consistency of the questionnaires to determine reliability,

where it functions as a coefficient correlation of mediate variables (Huck 2011). Thus, the Cronbach alpha value was calculated to assess the questionnaire's internal consistency. According to Sekaran the value should be greater than 0.60 for acceptable reliability (Sekaran 2004; Saunders et al. 2009), and as reported in the results section, this was found to be the case.

Validity, in contrast, is defined as the appropriateness, usefulness and meaningfulness of particular conclusions and outcomes that result from test scores. It is a measure of whether an instrument actually measures what it is the researcher designed it to measure (Drost 2011).

A number of measures are used to indicate the validity of a study. Validity can be broken down into two types, external and internal validity. Drost (2011) states that external validity concerns the generalizability of the research findings beyond the study's immediate setting and sample. Internal validity, on the other hand, concerns "the degree to which the design of a research study represents a useful and effective test of the hypothesis or is appropriate for the research question" (Golafshani 2003).

A number of measures are available to assess the validity of the data collected. The first of these is content validity (Ihantola & Kihn 2011), which is concerned with whether a tool is actually measuring what it appears to be measuring, or what the researcher intends it to measure. A simple example is face validity in which the investigator asks a sample of people whether the instrument is fit for purpose. This can be elaborated by asking recognized experts in the field for their opinions.

Criterion validity is the next method for determining validity, with measures that include predictive and concurrent validity. Concurrent validity validates the new measure against an already well-accepted relevant measure; for example, to improve a new appraisal tool, the researcher would compare its results with those obtained from a previously validated tool. Predictive validity is a measure of the capacity of a tool to predict an event of interest in the future. Criterion validity is measured according to a correlation coefficient that sets a threshold above which the tool is considered valid.

Construct validity is the third measure that can be used. This examines the measures relationship to underlying theory. For a test to have construct validity, it has to

demonstrate acceptable correlation with tests that make similar measurements in related areas. Construct validity is demonstrated by comparing the measure's results with those obtained from other tests, knowledge of related characteristics or environmental factors that could be expected to influence test performance. Construct validity is again measured according to a correlation coefficient that sets a threshold above which the tool is considered valid (Golafshani 2003; Drost 2011).

Another consideration in validity is based on an assessment of whether findings are accurate from the researcher's perspective. As stated above, validity in quantitative research is concerned with whether the tool actually measures what it was intended to. For a questionnaire, this is achieved by looking at its content and determining if it was correctly designed, reviewed and revised prior to distribution.

This thesis uses two measures of validity. For face validity, the questionnaire was distributed to a group of academics and experts for assessment, while concurrent validity was assessed via a pilot study. The researcher reshaped the questionnaire to enhance it according to the reviews and feedback from these assessments.

#### **4.11 Pilot Study**

A pilot study is a summary and limited copy of the planned study. The main objective of a pilot study is to improve and revise the functions and procedures of the planned research. It is an exploratory study on a small scale that uses sampling but without the rigorous standards of the final study, which it will be used to help refine. The purposes of the pilot study may be to:

- Test questionnaire wording
- Test question sequencing
- Test questionnaire layout
- Gain familiarity with participants
- Test fieldwork arrangements (if required)
- Train and resting fieldworkers (if required)
- Estimate response rate
- Estimate questionnaire completion time (Saunders et al. 2009).

As Gardner et al. (2003) argue, a pilot study is viewed as a tool to gain improved understanding about the planned study. A pilot study can be considered as “a

shakedown cruise of a new ship. In a shakedown cruise, the ship is put to sea for a short cruise to find out if all the systems work. No sailor would consider a long trip on a new ship without first checking whether the ship is seaworthy. Similarly, many research projects benefit from a pilot study to determine their seaworthiness.” Thus, the main object of a pilot study is not to gather research data, but to test and check out research procedures, so that any amendments and modifications can be made before the actual data is gathered. Furthermore, another goal of a pilot study is to identify if the planned statistical analyses work, so that any problems or errors identified via the pilot study can be fixed by changing the data collection procedure or the statistical analyses (Gardner et al. 2003).

On the other hand, a pilot study is not effective in estimating the effect size regarding either the efficacy of an intervention or the strength of association in an observational study. The reason for this is that a pilot study is too small to gain a dependable and reliable appreciation or estimation of the effect, which means “that the confidence interval around the observed effect size will be very large, and all values lying within the confidence interval may be potential values of the actual effect size” (Abu Hassan et al. 2006). The effect size identified in a pilot study is often used to calculate, based on the confidence interval, the number of respondents needed in a larger trial in order for the effect to be statistically significant, but this is not justified. The false assumption here is that the effect size found represents the true effect. However, pilot studies can be used to give a signal and indication of the difference in measurement, that is, the standard deviation that can be used for the power calculation for the main study (ibid.). Thus, based on the above, a pilot study was conducted to detect weaknesses in the design and analyses and provide proxy data for sections of a probability sample.

In summary, the pilot study is able to focus attention onto key factors that contribute to shaping the questionnaire. It can also contribute to gaining the necessary data to answer the research questions, and to ensure the validity of the study questionnaire. The researcher used the pilot study in addition to face validity.

In the current study, the following approach to conducting a pilot study to test the research tools was adopted:

1. Two months prior to the pilot study support was secured from all those involveds.
2. The researcher identified individuals needed to plan and oversee the evaluation of the pilot study and ensured they had appropriate training and experience.
3. The parameters for evaluating the success of the pilot were defined.
4. The data collection techniques and timing of the study were decided.

On completion of the pilot study, the results and feedback were evaluated and used to inform the design of the main study.

#### **4.12 Ethical Issues**

Ethical issues associated with research are defined as issues concerning principles of morality or personal morals. Ethics addresses issues of right and wrong in accordance with accepted principles of what is considered to be correct conduct, which may depend on context, as in the standards of a professional body (Denzin & Lincoln 2005). It is essential to adhere to ethical norms in research for a variety of reasons. For example, academic research needs to pay attention to ethical rules concerning intellectual property, such as copyright and patents contracts, data retention, or confidentiality in peer review. The ordinary researcher wants to be able to collaborate and receive credit for their contributions without having their ideas copied or released prematurely. Other ethical rules are concerned with ensuring that research is publicly accountable (Resnik 2011).

Moreover, ethics pertains to aiming to do well and avoid harm. In addition, damage can be stopped or reduced through the application of suitable ethical approaches (Abbott 1983). The researcher also considers the protection of human participants in any research study to be fundamental. Violation of human rights in the name of scientific research is viewed as something that should be confined to history. Importantly, qualitative research studies are subject to ethical problems that are subtly different compared to problems in quantitative research (ibid.).

Saunders at al. (2009) suggested that the researcher is required to behave appropriately with regard to the rights of anyone who partakes in research and thus becomes research subjects, or are consequently affected by the work, in order to make the research valid. Therefore, this ethical practice is vital for social researchers.



Furthermore, Saunders et al. (2009, p.184) state that “moral principles, norms or standards of behaviour guide moral choices about our behaviour and our relationships with others”. Moreover, when one considers what an ethical approach to research might be, Anderson (2009, p.147) identifies two separate principles that constitute an ethical approach. Firstly, the protection of all participants’ interests is paramount, and secondly that there should be no deterioration in the condition of the individuals, from whom data are gathered, between the commencement and the ending of the study.

Ethical issues were taken into serious account in order to complete the research to ensure that it conforms with the moral criteria of academic researchers and also to ethical considerations in the Gulf. All research projects have ethical issues concerning recruitment, volunteering, participants, and the right to withdraw (Anderson 2009), all of which were the most significant ethical considerations that were constantly considered throughout the research process. The culture and traditions of the GCC is a particular ethical issue to bear in mind when conducting research. By law, there are strict limitations on the behaviour and activities of women, and there is an enforced separation between female and male areas, each of which is a dominant feature of life in the GCC. For the researcher to avoid bias and respect the culture and tradition there, and give women the opportunity to participate, the researcher has chosen to distribute the questionnaire online in order to achieve the main objective.

As part of this research, the researcher created a consent form in order that each person gave their consent voluntarily, knowingly and rationally. The consent form can allow participants to make informed decisions and to participate in the research voluntarily, but only if they have information about the risks and potential benefits of the research. The consent form is included as Appendix 4.

To ensure that all data was obtained clearly, interviewees’ consent was requested to audio record the interviews. The interviewees were invited to express their opinions freely by being informed that the entire process would be in the strictest confidence, and they were told that they were permitted to express themselves beyond the pre-designed content of the questions. Finally, each participant was interviewed in

his/her own office, which provided privacy and comfort to participants, which should, in turn, increase the likelihood of obtaining honest and detailed answers.

Flexibility was an essential quality of the researcher in discussing any related concerns. For instance, contributors were granted the option of withdrawing from the research if required; worries and concerns were sorted out in an appropriate way, and matters of accessibility and appropriate timing were planned in accordance with interviewee requirements.

The researcher guaranteed interviewees that the details and information from the methodology would not cause any possible discrimination or bias. Data collection and storage was done in strict accordance with the Data Protection Act. With regard to anonymity and confidentiality, data was carefully and securely stored for the duration of the research, and this increased the authenticity of the data that is collected.

#### **4.13 Observations from Previous Studies**

No comprehensive review has been identified that addresses all the challenges and obstacles, which are faced by entrepreneurial women. In the studies that were reviewed, obstacles identified ranged from sexual stereotyping, less access to capital, and legal constraints to a lack of entrepreneurial education and social impediments. Some of these studies also indicated that one of the most important barriers is the lack of initial funding available to women's businesses, in addition to work and family responsibility conflict due to the traditionally held belief of men as "bread winners" and women as "home-makers". Other studies investigated the underrepresentation of female managers in term of human capital characteristics, and discrimination against women institutionalized in organizational policies and individual attitudes, especially in the Arab world. Additionally, some of these studies shed light on an important challenge facing entrepreneurial women, which is the restricted tendency of women to take risks in an environment where all business practice involves increased risk. There was also mention of a sex segregation challenge, which has been implemented in universities, colleges and schools in Arab countries like Saudi Arabia, where women have restricted access to libraries, for example. Other studies have said that one obstacle may be that, for a number of reasons, women sometimes lack the experience necessary to grow businesses.

This study will address most of the obstacles that have been highlighted in previous studies together, and use this combination to illuminate their effect on women's involvement in business and entrepreneurship in the GCC. Most previous studies in this area were either Western-based or specific to a single Arab country. This study also puts more focus on culture as a vital obstacle that limits GCC women from being involved in business. Thus, this study will differ from the previous ones through its identification of five categories of obstacles facing entrepreneurial women in the GCC, and identifying the scale of effect of each of these challenges. It will also give detailed recommendations that may help in overcoming the limitations of women's involvement in business activities in the GCC. As already identified, the main effects can be summarized as lack of adequate training and education, legal constraints, cultural constraints and lack of social support, limited access to financial resources, and work–family balance.

This study makes a unique contribution in that it investigates women's entrepreneurship within a unique cultural context, that of the GCC countries, that has been widely neglected by previous authors. Although women entrepreneurs have been studied for several years, this has generally been done in the context of Western economic and cultural contexts (Valliere & Peterson 2009). As has been seen, the GCC context differs significantly (Zeidan & Bahrami 2011), and this study sets out to reveal the region-specific barriers to women's entrepreneurship experienced by the study sample. The thesis identifies the great obstruction caused by cultural constraints to the success and activity of businesswomen in the Middle East in general, and in the GCC in particular, and how this may be relevant to women more widely in a context of rapid globalization, potentially bringing many more women into the entrepreneurial milieu through a variety of motivations. This study is therefore distinguished by its effort to discuss and investigate major obstacles facing entrepreneurial women in a specific context, that of the GCC countries.

#### **4.14 Conclusion**

This chapter started by discussing in detail the approaches to be used in this study and provided a full justification for the choice of these approaches. The chapter then provided a thorough description of the data collection tools employed in terms of

their design, content and distribution procedures. There followed a discussion of the ways in which data will be collected, interpreted and analysed, followed by a summary of the main ethical issues that this study will take into consideration throughout the research stages. In brief, this chapter presented a justification for the chosen model and variables for this study, after reviewing, in brief, the many challenges that may be relevant to the study. The next chapter will explore the results of the study and discuss these in detail, comparing them, with the results of previous studies in order to reach appropriate conclusions.

## **Chapter Five: Data Analysis and Findings**

### **5.1 Introduction**

This Chapter introduces the data collected through the questionnaire and interviews described in Chapter 4, analyses them using the Statistical Package for the Social Sciences (SPSS) system, and presents an explanation of the results and discussion. The statistical tests used were (see section 5.3 for more detail) frequency distribution of responses, descriptive analysis and Cronbach's Alpha. In addition, other statistical tests were used to test the correlation between the variables using correlational analysis, comparative analysis between three countries in the GCC, analysis of variance of the results obtained for the three countries, content analysis of the data gathered through the interviews and triangulating the results of obtained from both quantitative and qualitative data analysis.

### **5.2 Respondents' Frequencies for Each Country**

The distribution of the respondents by business field is as follows: 34 (8.6%) catering/food; 63 (15.9%) event planner; 86 (21.7%) beauty; 47 (11.8%) consultancy; 25 (6.3%) education and training; 39 (9.8%) shipping and logistics; 52 (13.1%) clothing and fashion; 22 (5.5%) real estate; 14 (3.5%) furniture; 15 (3.8%) another field of business.

Furthermore, the participants started their own businesses as follows: 136 (34.5%) less than 3 years ago; 108 (27.2%) 3–5 years; 105 (26.4%) 6–10 years; 45 (11.3%) more than 10 years previously. In addition, the main source of financial income which participants depended on (other than their current business) was as follows: job 100 (25.2%); another business 124 (31.2%); relative (family or husband) 59 (14.9%); no other financial support 108 (27.2%); and other financial income 4 (1%). Also, the number of children that the participants had was as follows: 113(23.5%) no children; 133(33.5%) 1–2 children; 97(24.4%) 3–4 children; 54(13.6%) five or more children.

Table 5.1 shows the socio-demographic characteristics of the participants amongst the three research contexts (Bahrain, Saudi Arabia, and UAE).

**Table 5. 1: Socio-demographic characteristics of the participants amongst the three research contexts (N = 397).**

<b>Nationality</b>	<b>Bahrain</b> 141	<b>Saudi Arabia</b> 113	<b>UAE</b> 140
<b>Age</b>			
18-25	12(8.5%)	16(14.2%)	12(8.6%)
26-35	56(39.7%)	40(35.4%)	65(46.4%)
36-45	41(29.1%)	27(23.9%)	37(26.4%)
46-55	14(9.9%)	24(21.2%)	20(14.3%)
More than 56	18(12.8%)	6(5.3%)	6(4.3%)
<b>Marital status</b>			
Single	30(21.4%)	30(26.5%)	30(21.4%)
Married	98(70%)	62(54.9%)	94(67.1%)
Divorced	8(5.7%)	9(8%)	9(6.4%)
Widower	4(2.9%)	12(10.6%)	7(5%)
<b>Number of children</b>			
No children	40(28.4%)	36(31.9%)	37(26.4%)
1-2 children	44(31.2%)	35(31%)	51(36.4%)
3-4 children	36(25.5%)	27(23.9%)	34(24.3%)
5 or more children	21(14.9%)	15(13.3%)	18(12.9%)
<b>Educational attainment/level</b>			
High school or less	7(5%)	12(10.8%)	3(2.2%)
Diploma	24(17.1%)	19(17.1%)	21(15.1%)
Bachelor	69(49.3%)	52(46.8%)	74(53.2%)
Higher education	40(28.6%)	28(25.2%)	41(29.5%)
<b>When the respondent started their business</b>			
Less than 3 years	40(28.6%)	46(40.7%)	49(35.3%)
3-5 years	43(30.7%)	24(21.2%)	40(28.8%)
6-10 years	38(27.1%)	32(28.3%)	35(25.2%)
More than 10 years	19(13.6%)	11(9.7%)	15(10.8%)
<b>Training</b>			
<b>Yes</b>	12(9%)	6(5.5%)	13(9.7%)
<b>No</b>	121(91%)	103(94.5%)	121(90.3%)
<b>Financial income</b>			
Job	32(22.9%)	24(21.4%)	42(30%)
Relative (family or husband)	43(30.7%)	37(33%)	43(30.7%)
Another business	23(16.4%)	18(16.1%)	18(12.9%)
No other financial support	42(30%)	31(27.7%)	35(25%)
<b>Field of business</b>			
Catering/food	16(11.3%)	5(4.4%)	12(8.6%)
Event planner	26(18.4%)	15(13.3%)	22(15.7%)
beauty	29(20.6%)	26(23%)	31(22.1%)
Consultancy	15(10.6%)	17(15%)	15(10.7%)
Education and training	8(5.7%)	11(9.7%)	6(4.3%)
Shipping and logistics	14(9.9%)	11(9.7%)	14(10%)
Clothes and fashion	15(10.6%)	14(12.4%)	23(16.4%)
Real estate	9(6.4%)	9(8%)	4(2.9%)
Furniture	6(4.3%)	3(2.7%)	5(3.6%)
Other	3(2.1%)	2(1.8%)	8(5.7%)
<b>Experience</b>			
5 years or less	64(45.7%)	59(52.2%)	71(51.4%)
6-10 years	45(32.1%)	31(27.4%)	42(30.4%)
11-15 years	16(11.4%)	16(14.2%)	14(10.1%)
16 years and more	15(10.7%)	7(6.2%)	11(8%)

### **5.3 Challenges facing GCC women entrepreneurs: Descriptive statistics**

This section presents a descriptive analysis that shows the sample's views and agreement with the statements on the challenges facing GCC women entrepreneurs. This section explores the participants' level of agreement with the given statements about challenges that face GCC women entrepreneurs. These challenges have been divided into the following: training and education; legal constraints; cultural and social support; access to financial resources; and work family interface. The analyses look at the mean and standard deviation for each statement, which is then used to explain the respondents' level of agreement and satisfaction regarding the challenges identified in the statements. To help provide context for this and to allow a richer understanding of the survey responses, also included are relevant quotes from the interviewees. As although they came from a similar population, the interviewees are a separate population, these quotes also provide some degree of triangulation for the research findings (Saunders et al. 2009). More detail on the interviews is provided later in this chapter.

This study used a five-point scale for rating the statements on the observed challenges that face GCC women entrepreneurs. This scale is divided into levels according to questionnaire weights given by Sekaran (2004).

The table below shows the overall reliability for the questionnaire used in the study.

**Table 5. 2 Cronbach Alpha Measure for Questionnaires (For more details see Appendix 1)**

<b>Variables</b>	<b>Cronbach's Alpha</b>
The reliability for sample	.957

The value for Cronbach's Alpha is comfortably greater than the threshold value of 0.6; therefore, it is considered that the survey is reliable. The sections below discuss the responses to each of the survey questions in turn.

#### **5.3.1 Training and Education**

The first challenge represents training and education, which refers to the participants' level of agreement with a series of statements about their training and

education. Table 5.2 shows the participants' level of agreement with statements regarding their training and education.

**Table 5. 3 Training and Education Sub-challenge Analysis**

<b>Statement</b>	<b>Mean</b>	<b>SD</b>
1. A lack of adequate training and education limits women's involvement in business.	2.17	1.095
2. The fact that men have better opportunities in education and training than women limits the involvement of women in business.	4.61	.705
3. The fact that women have fewer connections than men with experts in certain fields limits their involvement in business.	4.07	0.888
4. Classroom circumstances (including greater numbers of students per class) are worse in female educational institutions than those of men.	3.93	.855
5. Men have greater access to higher quality training and education providers.	3.87	.919
6. Fewer training providers are available for women, in terms of quantity and quality.	3.95	1.039
<b>Total Mean and Standard Deviation</b>	<b>3.77</b>	<b>.917</b>

In Table 5.3, the general mean of all statements related to training and education is (3.77), which reflects strong agreement. Moreover, the standard deviation value is (0.917), which is normal and reflects convergence in the responses of the sample. The highest mean is (4.61) for statement 2: "The fact that men have better opportunities in education and training than women limits the involvement of women in business", which reflects strong agreement, while the lowest mean was (2.17) for statement 1: "A lack of adequate training and education limits women's involvement in business", which reflects weak agreement. In general, the sample's attitude toward the statements reflects strong agreement regarding the training and education challenge.

The interviews provided an interesting contrast to these findings, and consistent with the mixed methods approach of this study, the subsections below present illustrative evidence from the interviews. The two approaches must be considered together to avoid the risk of "trying to imbue ... techniques with scientific respectability" (Van Maanen 2008). It is important to set out the analysis method so that future researchers can benefit from or extend this approach (Eden et al. 1979).



Thus, this study uses interviews in a mixed methods approach to provide additional insights and triangulation of the findings. Due to the complexity involved in interviews, the quality of the interview process is the primary concern (Hart 1989; Gorden 1956).

As described in the methodology section, the analysis of the interviews was done using content analysis, which was then used to explain the respondents' level of agreement and satisfaction regarding the challenges identified in the statements. This helps to provide context and allow a richer understanding of the survey responses.

Although they came from a similar background (women entrepreneurs in the GCC), nevertheless the interviewees were drawn from a separate population, therefore these quotes also provide some degree of triangulation for the research findings (Saunders et al. 2009). Also included in this section are relevant quotes from the interviewees. More detail on the interviews is provided later in this chapter. The discussion below shows how the interview results were useful in determining the challenges facing women entrepreneurs in this study.

**Q3: Do you think that lack of adequate education and training in comparison with men constitutes a barrier for women's involvement in business (if yes, explain how)?**

Most of the respondents agreed on the availability of adequate education and training, and most of them asserted that the training is available to both men and women from various training centres, but they point to the necessity of offering more advanced training courses that are relevant to understanding the business start-up and growth phases. This was reinforced by one participant who stated that women get more support in training in the GCC than do men, but still need more advanced training.

Moreover, another respondent explained that women get excellent support, and this had helped empower her to start a new business. Another participant agreed that there was no differential between women and men, with women even receiving better support than men do. In contrast, another respondent said that there was a lack of training and education available to women in some locations and not all the training required is available.

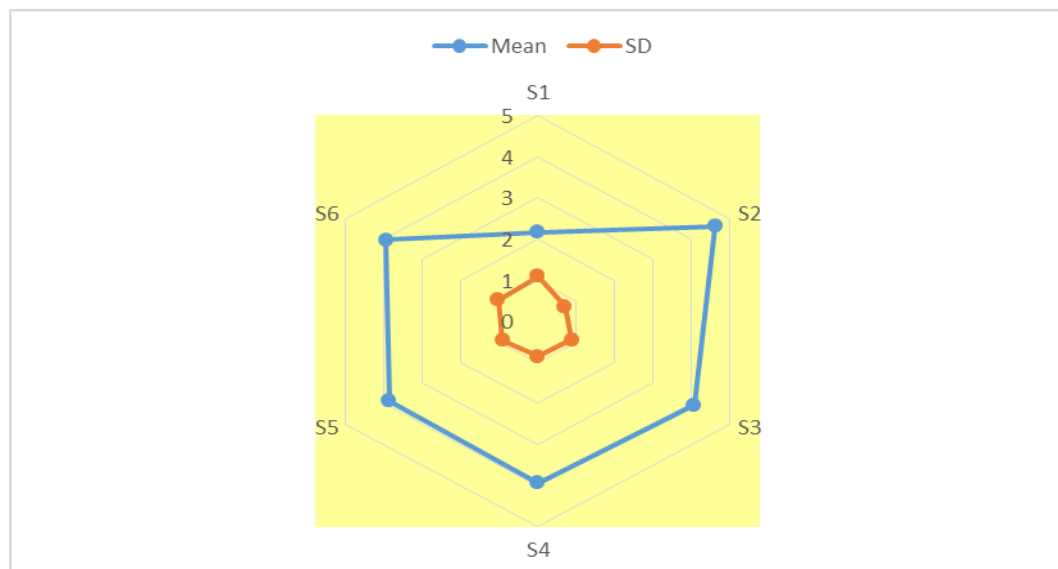
*Quote 3.1: "The training is available for both men and women from Tamkeen, Riyadat, UNIDO, etc. but we need more advanced trainings courses for running the business and grow up phase".*

*Quote 3.2: "No comparison between women and men in UAE, women even get better support than men".*

*Quote 3.3: "Women get excellent support in UAE in order to empower women".*

In brief, the sample responses reflect the availability of education and training support relevant to women establishing their own businesses. Compared to men, although there was no differential in the quantity of education and training support available to women, with women even receiving more support than men in some locations, this item may still constitute a barrier to women’s involvement in business as not all the training required is available to women in certain locations, and the more advanced training may not be available to the women who need it.

Figure 5.1 presents a radar chart showing the sample agreement regarding training and education challenges in detail for each statement.



**Figure 5. 1 Training and education**

The radar chart (Figure 5.1) reinforces the participants’ responses discussed above on the significance of the lack of adequate training and education the limiting effect of men who have better opportunities in education and training than women. In

addition, it can be seen that the influence of women's connections with experts in certain fields (fewer than men – S3) shows strong agreement at a high value of (4.07), reflecting that the sample believed this limits women's involvement in business.

Moreover, the statement regarding "Classroom circumstances (including greater numbers of students per class) are worse in female educational institutions than those of men", receives strong agreement with a mean value of (3.93); and the responses to the statement "men have greater access to higher quality training and education providers" also reflect strong agreement with mean (3.87); and the same is true for the statement that "fewer training providers ... are available for women, in terms of quantity and quality" with a high mean value (3.95), which reflects the strong agreement of the sample.

These results can be explained by considering that decisions relating to education and training in the Arab region generally, and the GCC (Bahrain, UAE, and KSA) especially are not the result of logical choices made by women, but significantly are culturally and socially constructed. Education and management training are also mainly based on the decisions made by either parents or employers, whose decisions are guided by the practices, customs and norms of Arab cultures.

Although women are allowed to follow their higher education path and graduate in their chosen fields of study in the GCC, there are notable weaknesses in the social empowerment required to improve the quality of their learning experiences. Separation of genders is common in schools and universities, and in reality, this means those women's facilities are usually inferior to men's, and their class sizes are usually larger. Moreover, most women get their first managerial training in their private businesses, and usually experience a shortage of many of the fundamental commercial networks connected with previous managerial employment.

Such results are consistent with Achoui (2009), who confirms the existence of differences in education quality and opportunities between women's and men's education, and also confirmed that men have more access to education and resources than do women, so that women who aim to become entrepreneurs begin with many disadvantages because of poor education quality. These results also agree with Tlaiss & Kauser (2011) and Mtango (2004). These studies concluded that

GCC women usually face a shortage of many of the fundamental commercial networks connected with previous managerial employment.

### 5.3.2 Legal Constraints

The second challenge concerns legal constraints, which refers to the participants' level of agreement with the statements given in Table 5.4.

**Table 5. 4 Legal Constraints Sub-challenge Analysis**

<b>Statement</b>	<b>Mean</b>	<b>SD</b>
7. Legal constraints are a barrier to women's involvement in business in the Gulf.	3.91	.977
8. There is a lack of government support for women entrepreneurs in term of laws and regulations.	4.00	.972
9. There is a lack of coordination between various government departments regarding business procedures that help women entrepreneurs.	4.01	1.022
10. There is a lack of laws protecting the investment of women.	3.97	.938
11. Laws and practices discriminate between women and men.	3.92	1.027
12. The fact that laws and regulations do not allow women to get a license without their husband's permission limits their involvement in business.	3.83	1.021
13. The fact that regulations for women are different than those for men limits their involvement in business.	3.87	1.076
14. High rates of insurance, taxes and duties limit women's involvement in business.	3.91	1.081
15. Complications with import and export laws limit women's involvement in business.	3.92	.987
16. Foreign relations with other countries that result in bureaucratic hurdles limit women's involvement in business.	3.93	.998
17. The ongoing influence of Wasta in business makes competing with established men more difficult.	3.92	.998
<b>Total Mean and Standard Deviation</b>	<b>3.93</b>	<b>1.007</b>

In Table (5.4), it can be seen that the general mean of all statements related to Legal constraints is (3.93), which reflects strong agreement. Moreover, the standard deviation value is (1.007), which is normal and reflects convergence on the response of the sample. The highest mean is (4.01) for statement 9: "There is a lack of coordination between various government departments regarding business

procedures that help women entrepreneurs", which reflects strong agreement, while the lowest mean was (3.83) for statement 12 "The fact that laws and regulations do not allow women to get a license without their husband's permission limit their involvement in business", which reflects strong agreement. In general, the sample attitude toward the statements reflects strong agreement toward the legal constraints challenge.

The results from the interviews, as reported in section 5.7, reinforce these findings:

**Q4: Did you face any legal obstacles either after or before creating your business? If yes, can you mention an example?**

Most of the respondents agreed that they faced some legal and regulatory obstacles such as long and difficult procedures, the high cost of paying for intellectual property protection such as trademarks and copyright, poor regulation to protect entrepreneurs' ideas, inadequate arrangements to get support from government agencies, and difficult, long and complicated export and import procedures.

Similarly, other responses from the interviewees revealed further legal obstacles revolving around the absence of flexibility in export and import procedures, notable legal discrimination in terms of dealing with women entrepreneurs as normal business owners, the absence of laws that support the use of local products, and that business activities are faster if women entrepreneurs have their own personal connections with the administrators in the government agencies. Furthermore, in the opinion of the participants, these legal obstacles and the many requirements needed to get support from government agencies, along with lack of regulation to protect the entrepreneur's ideas and rights, add up to a complicated legal environment surrounding the requirements for establishing a new business.

Furthermore, in the opinion of another participant, these legal obstacles constitute a set of complicated requirements for establishing a business, and there is a lack of legal support for women entrepreneurs, discrimination between female and male entrepreneurs in the regulations, high cost of protecting intellectual property such as the business idea, trademark and copyright, and in some procedures, with some government agencies, a man's approval is needed.

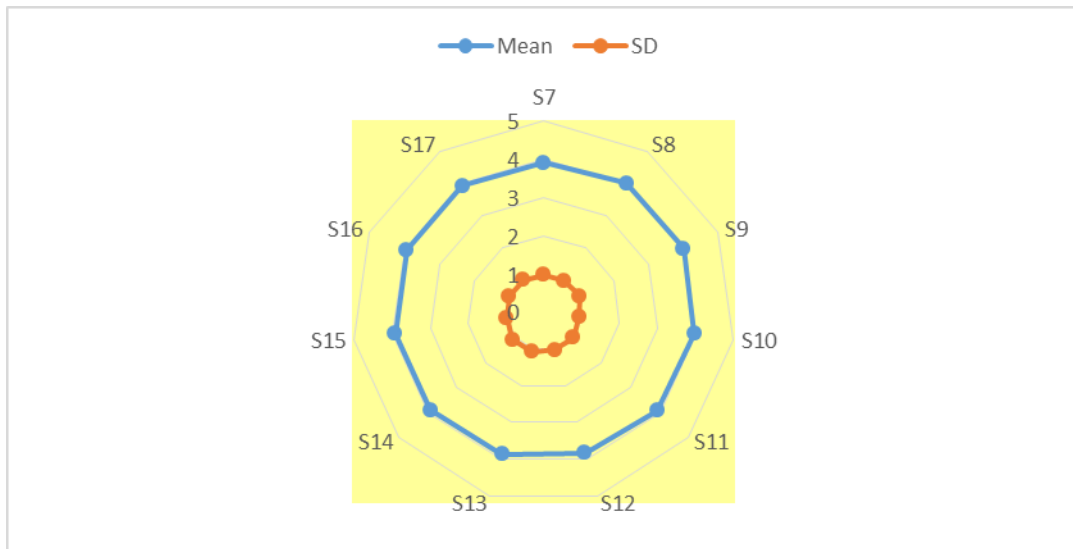
*Quote 4.1: "If you don't have Wasta, you should wait longer in order to proceed your papers".*

*Quote 4.2: "Dealing with entrepreneurs as a normal business owners without keeping in consideration the entrepreneurs situation as a start-up".*

*Quote 4.3: "Strike regulations in import and export and there is no flexibility with entrepreneurs".*

In summary, the respondents face many legal obstacles, either before or after creating their new business, such as the absence of flexibility in export and import procedures, notable discrimination in terms of dealing with women entrepreneurs as normal business owners, the absence of protection for local products, and the reality that business activities will be faster if the woman entrepreneur has her own personal connection with the administrators in the government agencies.

The sample agreement regarding Legal Constraints challenges for each statement is shown in detail in the radar chart in Figure 5.2.



**Figure 5. 2 Legal constraints**

Even more clearly than Table 5.4, Figure (5.2) indicates that not only do participants' responses identify legal constraints as a barrier to women's involvement in business in the Gulf, but also how similar the mean responses are to all the statements in this area. Thus, all the statements have high mean values indicating strong agreement: there is lack of government support for women entrepreneurs in term of laws and regulations (4.00); a lack of coordination between various government departments regarding business procedures that help women

entrepreneur (4.01); a lack of laws protecting the investment of women (3.97); laws and regulations do not allow women to get a license without their husband's permission limit their involvement in business (3.83); regulations for women are different than those for men, limiting their involvement in business (3.87); high rates of insurance, taxes and duties limit women's involvement in business (3.91); complications with import and export laws limit women's involvement in business (3.92); foreign relations with other countries result in bureaucratic hurdles that limit women's involvement in business (3.93); and finally, the on-going influence of patronage in business makes competing with men more difficult (3.92).

Such results lead to women being excessively influenced by corruption and poor governance, and can be attributed to several reasons. First, those in government hiring positions may use their positions as a source of patronage, hiring only those with the right connections (*Wasta*). The second issue is the absence of reforms, policy interventions and strategies at the levels of regional bodies, national governments, chambers of commerce, and organizations that are needed to support GCC woman entrepreneurs. A third problem is lack of access to funding, legal and administrative reforms, lack of support services, and access to regional and international markets. Legal constraints could be accurately described as one of a variety of constraints that are placed on women and highly affect their ability to increase their capacity to become involved in business on a continual basis.

In addition, business laws appear to be gender neutral, but there are laws outside of the business community that hinder women in subtle ways. For example, a woman running a midsize company might need to travel overseas to sign contracts with clients ordering products from her company, but she cannot board an aeroplane without her husband's permission. These rules discourage women and stifle their ambitions to strive for careers and business ownership.

Such results contradict a UNIDO (2001) study, which proposed that legal constraints and difficult business start-up processes discourage both men and women equally from starting businesses in the Middle East, and therefore that most legal constraints are experienced similarly by female and male entrepreneurs. Nevertheless, the UNIDO (*ibid.*) report concluded that, disregarding the relative position of men, legal constraints, could accurately be characterized as one of the many constraints that are

placed on women and highly affect their ability to develop their productive capacities on a continual basis, the results here can be considered to be consistent with the overall findings. Moreover, these constraints are further compounded by the need to compete in an aggressive business environment with rapid technological changes and the globalization of production, trade, and financial flows.

This result also agrees with the studies of Alhabidi (2013) and Sperling et al. (2014) which concluded that legal constraints represent one of the most important barriers that limit GCC women’s involvement in business.

### 5.3.3 Cultural and Social Support

The third challenge concerns Cultural and Social Support, which refers to the participants’ level of agreement with a set of statements as shown in Table (5.5).

**Table 5. 5 Cultural and Social Support Sub-challenge Analysis**

<b>Statement</b>	<b>Mean</b>	<b>SD</b>
18. The Gulf’s social culture constitutes a barrier and limits women’s involvement in entrepreneurial activities.	4.05	.903
19. There is a lack of respect within the community for women entrepreneurs.	4.12	.875
20. Most companies or people in general prefer to deal or work with men than women.	4.07	1.006
21. Negative opinions voiced about the role of women in business limit their involvement.	3.91	1.027
22. A misunderstanding of religion limits women’s involvement in business.	3.90	.984
23. Social discrimination against women limits their involvement in business.	3.98	.928
24. A lack of moral support from the family and husband is one social barrier to the involvement of women in business.	3.93	.982
25. There is a lack of suitable models to represent successful women entrepreneurs.	3.95	.965
26. A lack of support and help from other women limit women’s involvement in business.	3.96	.935
<b>Total Mean and Standard Deviation</b>	<b>3.99</b>	<b>.956</b>

In Table (5.5), it can be seen that the general mean of all statements related to Cultural and Social Support is (3.99), which reflects strong overall agreement with the statements in this theme. Moreover, the standard deviation value is (.956),



which indicates normality and reflects convergence on the response of the sample. The highest mean is (4.12) for statement number 19, "There is a lack of respect within the community for women entrepreneurs." which reflects strong agreement, while the lowest mean was (3.90) for statement number 22 "A misunderstanding of religion limits women's involvement in business." which reflects strong agreement. In general, the sample attitude toward the statements reflected strong agreement regarding the influence of Cultural and Social Support factors.

The results from the interviews in general provide further support for this:

**Q5: Do you agree that culture and social support could form obstacles to your involvement in business as a woman? If yes, how?**

Most of the respondents confirmed the availability of cultural and social support and most of them agreed that the culture in the GCC is generally supportive of women as entrepreneurs, but sometimes limits women's involvement in business activities. In addition, socially, women entrepreneurs get support and recognition from people and people have now changed and started to accept seeing women operating any business. Furthermore, in the opinion of one participant, women entrepreneurs face culture issues as mothers and wives.

In contrast, another respondent explained that there is a lack of cultural support for women as an entrepreneurs and the GCC culture limited her involvement in business activities specially when she want to meet a man alone, as customers or clients.

*Quote 5.1: "Culture in Bahrain supporting women as entrepreneurs and accepting the woman to be entrepreneur but still she faced culture issue as a mother and wife".*

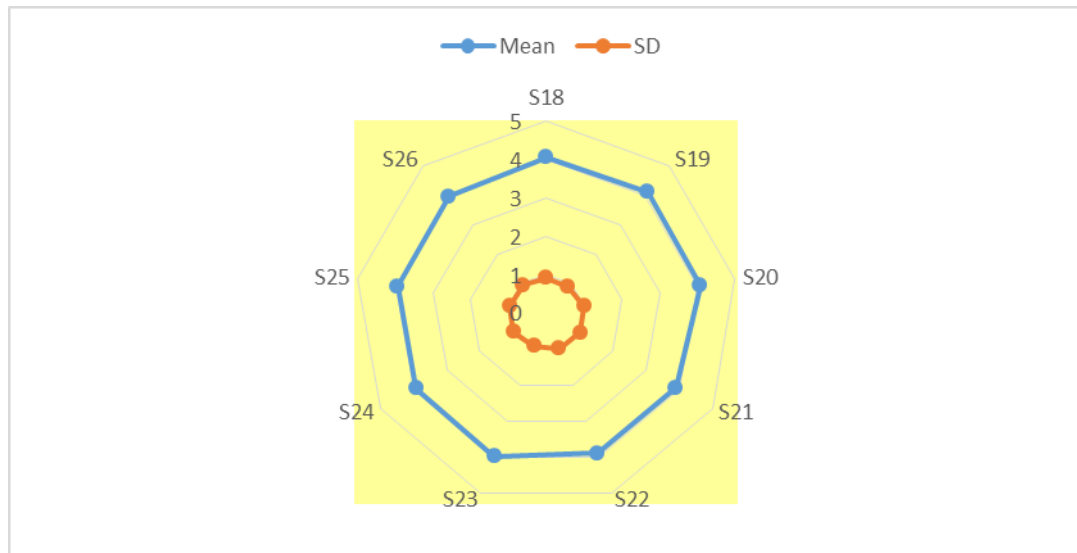
*Quote 5.2: "The culture in KSA not supporting the women as an entrepreneurs and limited her involvement in business activities specially when she want to meet man alone as a customers or clients".*

*Quote 5.3: "Still the culture in KSA not fully supporting the women as an entrepreneur and limited her involvement in business activities especially when she want to travel or meet men anywhere or any time".*

In conclusion, the sample responses reflect the availability of cultural and social support and most of the interviewees agree that culture in the GCC supports women as entrepreneurs while sometimes limiting their involvement in business activities.

Socially, women get support from people as women entrepreneurs, and people have now changed and begun to accept seeing women undertaking any business.

The radar chart (Figure 5.3) illustrates the sample agreement regarding Access to Cultural and Social Support challenges in details for each statement.



**Figure 5. 3 Cultural and Social Support**

Once again, the radar chart indicates the consistency of the respondents' responses to the given statements. For example, responses to the role of the Gulf's social culture role as a barrier that limits women's involvement in entrepreneurial activities reflects strong agreement with high value (4.05).

Similarly, the statement "There is a lack of respect within the community for women entrepreneurs" receives strong agreement with a mean value of (4.12). For the remaining statements, agreement is also strong: "Most companies or people in general prefer to deal or work with men than women" (4.04); "Negative opinions voiced about the role of women in business limit their involvement" (3.91); "A misunderstanding of religion limits women's involvement in business" (3.90); "Social discrimination against women" (3.98); "A lack of moral support from the family and husband is one social barrier to the involvement of women in business" (3.93); "There is a lack of suitable models to represent successful women entrepreneurs" (3.95); and finally, "The lack of support and help from other women" reflects strong agreement with a mean value of (3.96).

Based on the understandings gained in the literature review, these results can be explained as follows:

- Undesirable attitudes regarding women who hold their own careers and their own businesses persist due to the cultural and conventional context, including the weakness of the husband in supporting and providing for the family. In other words, at the global level, attitudes and perception against women's employment outside the home continue to be associated with entrepreneurial activities.
- GCC countries are characterized by high complexity in business environments, with fewer women entrepreneurs. Women have been shown to be more reluctant to take risks, and in a complex business environment one should expect increased risk involved with opening up any field of business.
- Gender differences in opportunity identification have also been linked to differences in human capital variables, such as learning and training, when compared to men. Men typically have access to significantly greater levels of power, due to prior industry or entrepreneurial experience, as well as greater experience in managing employees.

Such results agree with Sidani's (2005) study, which concluded that in the GCC, the evolution of women's rights, is much slower than in other Arab countries, which could be as a result of strict clan traditions concerning the opinion of women and the pressure on them not to "step out of line".

These results also agree with the findings of Carter & Brush (2005), Carter (2003) and Zakaria (2001) that men typically have access to significantly greater levels of power, due to prior industry or entrepreneurial experience, as well as greater experience, compared to women, in managing employees.

#### **5.3.4 Access to Financial Resources**

The fourth challenge is concerned with access to financial resources, which is assessed according to the statements shown in Table 5.6.

**Table 5. 6 Access to Financial Resources Sub-challenge Analysis**

<b>Statement</b>	<b>Mean</b>	<b>SD</b>
27. Usually, women have restricted access to the necessary financial resources for running a business.	4.01	.895
28. The fact that some insurance company practices ask women for greater insurance payments than those required of men limits their involvement in business	4.09	.892
29. Women suffer from poor access to capital that is needed to begin their business.	4.14	.920
30. Banks usually provide more financial resources to men in comparison with women.	4.02	.868
31. There has been a decline in the opportunities available in the capital and other large cities, resulting in an insubstantial entrepreneurial environment.	3.87	.978
32. The fact that women are not as trusted as men and receive insubstantial loans though banks, as entrepreneurs, limits their involvement in business.	4.03	.842
<b>Total Mean and Standard Deviation</b>	<b>4.02</b>	<b>.899</b>

From Table 5.6, it can be seen that the general mean of all statements related to Access to Financial Resources is (4.02), which reflects strong agreement.

Moreover, the standard deviation value is (.899), which is normal and reflects convergence in the responses of the sample. The highest mean is (4.14) for statement number 29, “Women suffer from poor access to capital that is needed to begin their business”, which reflects strong agreement, while the lowest mean was (3.87) for statement number 31, “There has been a decline in the opportunities available in the capital and other large cities, resulting in an insubstantial entrepreneurial environment”, although this still reflects strong agreement. In general, the sample’s attitude toward the statements reflected strong agreement with this set of statements regarding Access to Financial Resources.

This is also consistent with the results of the interviews as below:

**Q2. Did you face any financial obstacles in your work as an entrepreneur? If yes, what type of obstacles did you face?**

Most of the respondents agreed that they faced some financial obstacles, including high operating cost, limited bank and government support, weak bank guarantees and high expectations, and lack of trust shown by banks, especially in terms of the entrepreneur’s commitment. At the same time, other responses of the sample included other difficulties revolving around weak financial support, inadequate cash

flow and high rents, weak capital access, and high value of guarantees required by banks.

Furthermore, according to the opinions expressed by other participants, further financial obstacles include the complexity that women face when trying to obtain bank guarantees, difficulty of obtaining capital because of a lack of bank trust towards women entrepreneurs, and women entrepreneurs suffering from hard, complex and long procedures to get financial support from banks or other support from government.

Moreover, as another respondent explained, other financial obstacles that face women entrepreneurs include lack of family and financial support, high costs of marketing, promotion and operations, and finally banks restricting loans and facilities extended to women entrepreneurs without a man as a guarantor.

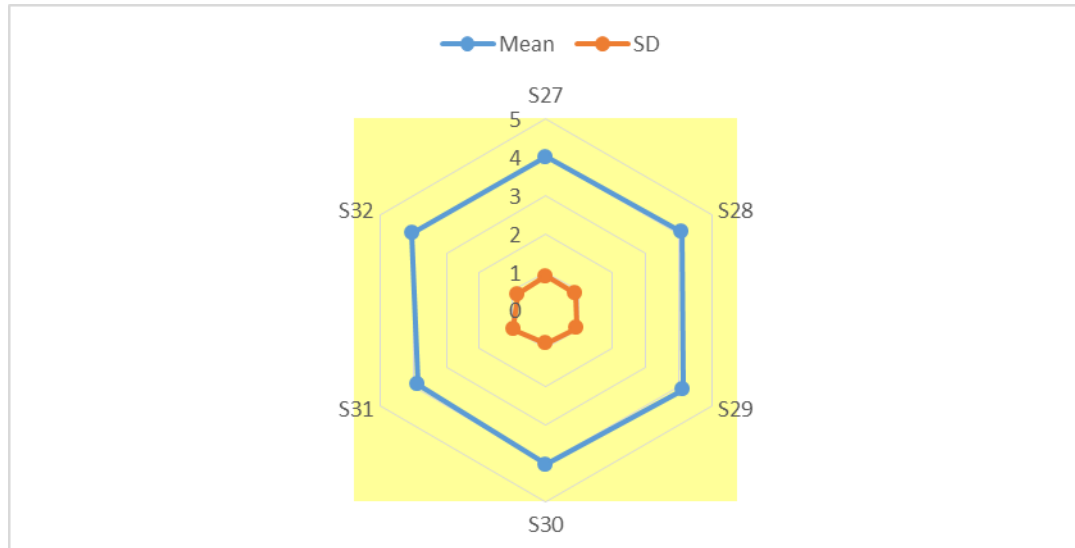
*Quote 2.1: "If you leave your work and no salary, it means no financial support."*

*Quote 2.2: " Customers buy and pay later which will affect the cash flow."*

*Quote 2.3: "Long process to get financial support from banks or government agencies."*

As can be seen, the respondents faced many financial obstacles while establishing their own businesses, such as restrictive practices by banks including requiring a male guarantor or showing a lack of trust towards women entrepreneurs, and the need for women to go through hard, complex and lengthy procedures to obtain financial support from banks or government agencies.

The radar chart below (Figure 5.10) shows the distribution of the mean values for agreement regarding Access to Financial Resources for each statement.



**Figure 5. 4 Access to financial resources**

Once again, the radar chart (Figure 5.4) indicates a high degree of similarity between the scores for the various statements. Apart from the highest and lowest scores mentioned above, it can be seen that the participants responses indicated strong agreement with the statements that participation was restricted by lack of access to the necessary financial resources for running a business (4.01); “the fact that some insurance company practices ask women for greater insurance payments than those required of men limit their involvement in business” (4.09); “Banks usually provide more financial resources to men in comparison with women” (4.02); “Women are not as trusted as men and receive insubstantial loans though banks, as entrepreneurs” (4.03).

The following reasons for such results, based on the literature review, are as follows:

- Initiatives founded by women are more likely to be financially weak in a variety of ways from the outset, as they compete in crowded sectors and therefore underachieve over time. Difficulties in accessing capital mean that women tend to deal with more personal debt than men and take on less bank debt and individual investment.
- Women face greater restrictions in gaining access to personal savings, given more punctuated and interrupted work histories, and patterns of lower remuneration.

- Women are less likely to be able to obtain a credit history to create formal credit worthiness, compared to their male counterparts. Therefore female entrepreneurial undertakings tend to be focused on service sectors that are usually inexpensive and easier to create.

Such results agree with the findings of Heffernan (2007) and Watson (2003), who concluded that lack of access to financial resources limits the involvement of female entrepreneurs in business activities in the GCC.

In addition, the result agreed with de Bruin et al. (2007), whose study concluded that female entrepreneurs begin with lower levels of total capitalization along with lower ratios of debt finance compared to their masculine colleagues.

### 5.3.5 Work–Family Interface

The last challenge represents Work–Family Interface, which refers to the participants’ level of agreement with the statements set out in Table 5.7.

**Table 5. 7 Work–family Interface Sub-challenge Analysis**

<b>Statement</b>	<b>Mean</b>	<b>SD</b>
33. The fact that women lack the ability to balance their family responsibility and work, limit their involvement in business.	4.00	.945
34. The fact that a woman is being responsible for all aspects of family care makes it more difficult to meet all of one’s responsibilities.	4.10	.904
35. The stereotypical gender roles for work/family responsibilities limit female entrepreneurs	4.10	.914
36. Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement.	3.98	.891
37. Having young children limits women’s involvement in business.	4.02	.897
38. The increasing demands of husbands and children limit women’s ability to succeed in business.	4.09	.835
<b>Total Mean and Standard Deviation</b>	<b>4.05</b>	<b>.897</b>

In Table 5.7, it can be seen that the general mean of all statements related to Work–Family interface is (4.05), which reflects overall strong agreement. Moreover, the standard deviation value is (0.897), which is normal and reflects convergence of the response of the sample. The joint highest means (4.10) are for statement 34, “The fact that a woman is being responsible for all aspects of family care makes it more

difficult to meet all of one's responsibilities" and statement 35, "The stereotypical gender roles for work/family responsibilities limit female entrepreneurs", while the lowest mean was (3.98) for statement 36 "Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement", which also reflects strong agreement.

This is again consistent with the results of the interviews as bellow:

**Q6: Did you ever face problems in balancing your family and business responsibilities? If yes, can you mention some of these problems and how they affected your business?**

Most of the respondents asserted that some of the problems they face in balancing family and business responsibilities are associated with family expectations that the women be available to them 24 hours a day, and that they should satisfy such expectations and carry out all domestic responsibilities regardless that they are busy entrepreneurs.

In addition, other responses of the sample include problems centred around having young children, which can act as a major problem and obstacles for a mother, along with the lack of support from the husband and failure to understand the entrepreneur's responsibilities and commitment.

Furthermore, in the opinion of one participant, in addition to the problems identified above, such as children and motherhood taking time from her business, families fail to support women entrepreneurs because they do not want them to travel alone and meet and talk to men.

*Quote 6.1: "If you have husband and kids, they will expect from you to be available to them 24hrs and you should satisfy their expectations no matters if you are entrepreneurs, the husband, kids and family expect you to do all the family responsibilities and not care if you are busy as an entrepreneur".*

*Quote 6.2: "If husband is not supporting and understand that you are entrepreneur and you are busy, you can't continue your business because you will get a lot of family issues".*

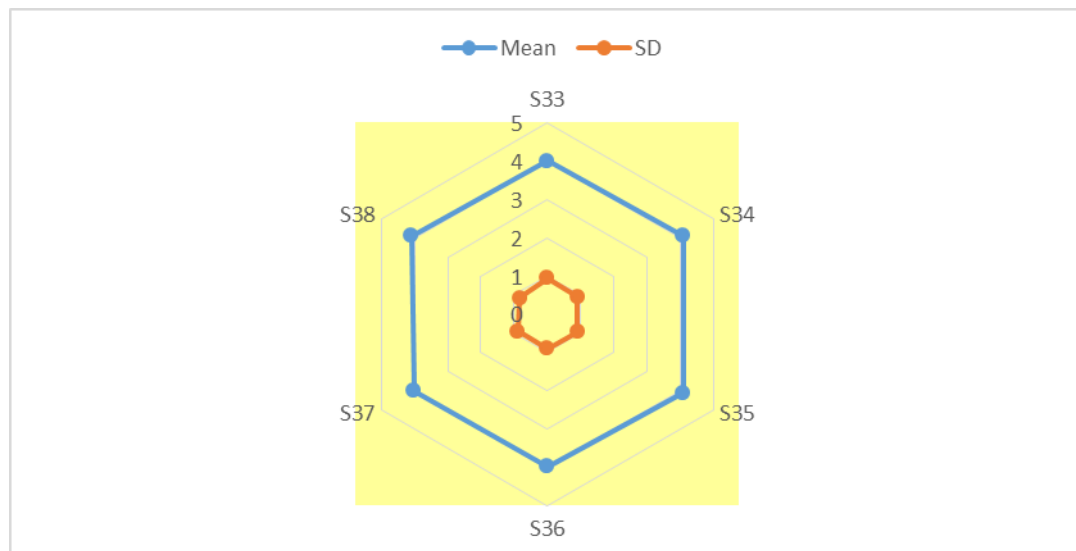


*Quote 6.3: "Family commitment and the issue we have with our culture, sometimes you leave your business in a busy time because of family commitments which will really affect your business".*

*Quote 6.4: "Husband not supporting you and expect you to do all the home responsibilities plus your business which finally will affect your business position".*

In brief, the participants faced many difficulties while establishing their own businesses, like family expectations of the women to be available to them 24 hours a day and that they should satisfy their expectations and perform all their responsibilities regardless of how busy they are as entrepreneurs.

In general, the respondents' attitudes towards the statements reflected strong agreement, and this agreement was consistent between the statements, as shown in the radar chart (Figure 5.11).



**Figure 5. 5 Work- family interface**

As can be seen from Table 5.7 and Figure (5.5), the participants showed strong agreement with the remaining statements: women's participation is limited by lack of "the ability to balance their family responsibility and work" (4.00); "Having young children limits women's involvement in business" (4.02); and finally, "increasing demands of husbands and children" (4.09) also reflects strong agreement of the sample.

The results can be attributed to several factors. First, there is an absence of strategies to combine business with family in general, and specifically on how to engage husbands and other family members in supporting women entrepreneurs in GCC countries. Second, the challenge of controlling and managing work and family responsibilities for women entrepreneurs is particularly difficult in patriarchal societies such as those of the GCC countries.

Such results agree with Guendouzi (2006) and Shelton (2006), who concluded that a significant challenge faced by women is the ability to simultaneously manage work and family responsibilities.

In addition, this results agree with Ward (2007), whose study concluded that women are seeking to stabilize their work-life balance, and they have begun entering into self-employment to get more control and flexibility over their work and personal lives, which involves strong challenges in both of these areas.

### 5.3.6 Other challenges

The last statement asked about any other challenges that women face in running their businesses. Table 5.8 shows the statement given to participants and their responses regarding whether or not they face any other challenges in running their businesses.

**Table 5. 8 Other Challenges Analysis**

Statement	Mean	SD
39. Are you facing any other challenges to run your business? If yes, please specify	4.08	.822

The responses in Table (5.8) clearly indicate the existence of additional challenges facing woman entrepreneurs that limit their involvement in business. The additional challenges identified were as follows:

- Complicated, unnecessary government processes, and the lack of e-government capabilities. Therefore, a business owner has to run around different government entities to complete basic jobs.
- Lack of education in dealing with investors, growth and strategic planning, mentorship to grow the business, support and scholarships in pursuing further education.
- Facing illness (multiple sclerosis).

- Lack of short-term financial support from banks.
- Delays and management disorganization between bank branches.
- Family and state support.
- Procedures and policies to establish a new business are becoming more complicated with more documentation and preparation.
- Obtaining legal approval from all related government sector for processing the license.

On analysis, it can be seen that all the additional challenges identified by the participants can be seen as being directly related to previously identified challenges (legal constraints, work–family interface, lack of adequate training and education, lack of access to financial resource, cultural and social support). It is suggested that the participants used this section to reinforce areas which were of particular significance to themselves in their efforts to establish entrepreneurial businesses. The only challenge outside those previously identified was dealing with an illness alongside business and other responsibilities; however it is clear that this is not a challenge that is specific to the business or entrepreneurial environment. Similarly, in the interviews, when asked about any other challenges faced, the interviewees simply restated or reinforced issues which could be categorized in terms of the categories of challenges already identified.

In summary, the results reported here justify the findings from the literature review:

**Q1: Did you face any difficulties in starting your own business? If yes, what type of difficulties?**

Most of the respondents asserted that some of difficulties they faced were associated with lack of available raw materials and resources to produce the product, lengthy government regulatory procedures and regulations required to start a business, issues of family support, and pressure from family not to leave a secure job to become an entrepreneur, as people still think that a secure job is better than running an entrepreneurial business. In contrast, other responses from the interviewees included problems with cash flow, along with difficulties revolving around government agencies that were only able to deal with entrepreneurs in a similar manner to large business owners, whereas interviewees believed they should understand the situation of entrepreneurs, especially as regards cultural support and the training and experience needed as a start-up.

Furthermore, in the opinion of other participants, other difficulties included local acceptance of women entrepreneurs, very high operating costs, inadequate government and no family support, very complicated procedures and regulations to start the business, and lengthy procedures for dealing with authorities. Moreover, other difficulties facing women entrepreneurs, as respondents explained, included access to financial support for start-up, training and experience as a new venture, competition and copying of the business idea, lack of support from society, family and culture, lack of training on the correct procedures for starting their business, and the restrictions forced on women that prevent them meeting men at the time of their choosing, as one interview put it, “anywhere anytime”.

Finally, other respondents observed that difficulties included family commitments and responsibilities and the expectation to be at home with the family; cultural issues with accepting women anywhere and at any time without a male chaperone; lack of support from government and banks; and additional customs and traditions which limit women’s involvement in business activities, beyond those already mentioned of a male chaperone and the ability to meet men ‘anywhere, anytime’.

*Quote 1.1: "Lack of raw materials and resources to produce the product in Bahrain".*

*Quote 1.2: "Family commitments and expectations to be with them and family responsibilities".*

*Quote 1.3: "Women not allowed to meet men anywhere anytime".*

In brief, the participants faced many difficulties while establishing their own businesses, including lengthy government procedures and regulations to start the business, lack of training on the correct way to start their business, and the restriction forced on women that prevents them from meeting men “anywhere anytime”.

**Q7: Did you face any difficulties other than financial, legal, social, cultural, educational, and family responsibilities while establishing or running your own business? If yes, what?**

Most of the respondents considered that other difficulties confronted them while establishing or running their own businesses. The following list is representative of issues identified in the interviews:

- Motherhood
- Patronage and connections form a big obstacle
- Need for centralized location for entrepreneurs to get support
- Limited support from governments and banks
- Competition
- Not having proper investors and partners
- No one linking us with partners or franchisers
- No guidelines to accessing global markets
- Customs issues
- No support from large businesses
- Social and culture should change to cope with world changes.

*Quote 7.1: "If you are working, you will face lots of problems and conflict between your work and your business".*

*Quote 7.2: "Wasta and connections is a big obstacle".*

*Quote 7.3: "We need a centralized Entrepreneurs Centre so we can get all support which we need".*

To conclude, the participants face many difficulties other than financial, legal, social, cultural, educational, and family responsibilities while establishing or running their own businesses – for example, motherhood, competition, and patronage and connections are major obstacles.

As can be seen, the results of the interviews are generally consistent with the findings from the research questionnaire. However, the interviews make a significant further contribution in revealing the “lived experience” of actual women entrepreneurs in confronting and dealing with the barriers they have face in the three GCC study countries.

## **5.4 Hypothesis Testing**

### **5.4.1 Main hypothesis**

***Hypothesis (H<sub>01</sub>): A lack of adequate training and education does limit the involvement of women entrepreneurs in business activities in the GCC.***

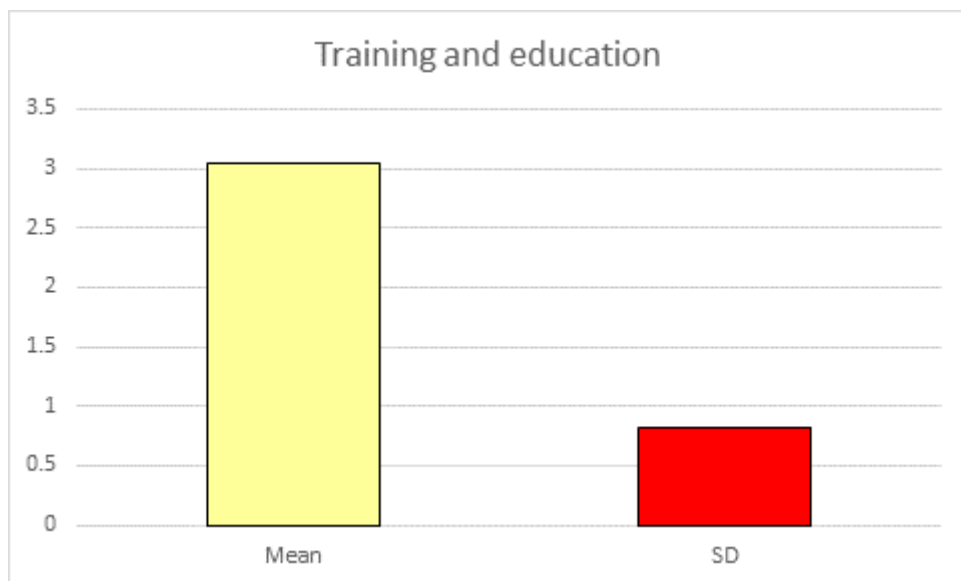
To test this hypothesis, a descriptive test was used. Table 5.8 shows the results obtained from the first hypothesis analysis. The SD value (0.818) is normal and reflects convergence on the response of the sample. The mean value is (3.05), therefore the hypothesis is rejected and the alternative hypothesis accepted, which means the lack of adequate training and education does limit the involvement of female entrepreneurs in business activities in the GCC.

**Table 5. 9 First hypothesis analysis**

Variable	Mean	SD
Training and education	3.05	.818

The researcher interprets that the lack of adequate training and education and its effect on limiting the involvement of women entrepreneurs in business activities in the GCC is related to decisions relating to education and training in the Middle East region generally, and the GCC (Bahrain, United Arab Emirates and Saudi Arabia) especially. Such decisions are not the result of logical choices made by women, but, significantly, are culturally and socially constructed. Education and management training are also mainly based on the decisions made by either parents or employers, whose decisions are guided by the practices, customs and norms of Arab culture.

The chart below shows the sample agreement regarding training and education.



*Figure 5. 6 Training and education analysis*

***Hypothesis (H<sub>02</sub>): Legal constraints do limit the involvement of women entrepreneurs in business activities in the GCC.***

Table 5.9 shows the results obtained from the second hypothesis analysis. The SD value (0.818) is normal and reflects convergence on the response of the sample. The mean value is (3.91), so the hypothesis is rejected and the alternative hypothesis accepted, which mean that Legal constraints limit the involvement of women entrepreneurs in business activities in the GCC.

***Legal constraints limit the involvement of women entrepreneurs in business activities in the GCC.***

**Table 5. 10 Second hypothesis analysis**

<b>Variable</b>	<b>Mean</b>	<b>SD</b>
Legal constraints	3.91	.818

The researcher interprets that the reason that *Legal constraints* limit the involvement of women entrepreneurs in business activities in the GCC is that these constraints lead to women being excessively influenced by corruption and poor governance. This can be understood by looking at the counterfactual: first, those in government hiring positions could use their positions as sources of (positive) patronage, rather than hiring only those with connections; second, the reforms, policy interventions and strategies at the levels of regional bodies, national governments, chambers of commerce, and organizations that are needed to support GCC woman entrepreneurs are absent. Finally, legal constraints could be accurately identified as one of a variety of constraints that are placed on women specifically and highly affect their abilities to upgrade their production capacities on a continual basis.

The chart below shows the sample agreement regarding Legal constraints.

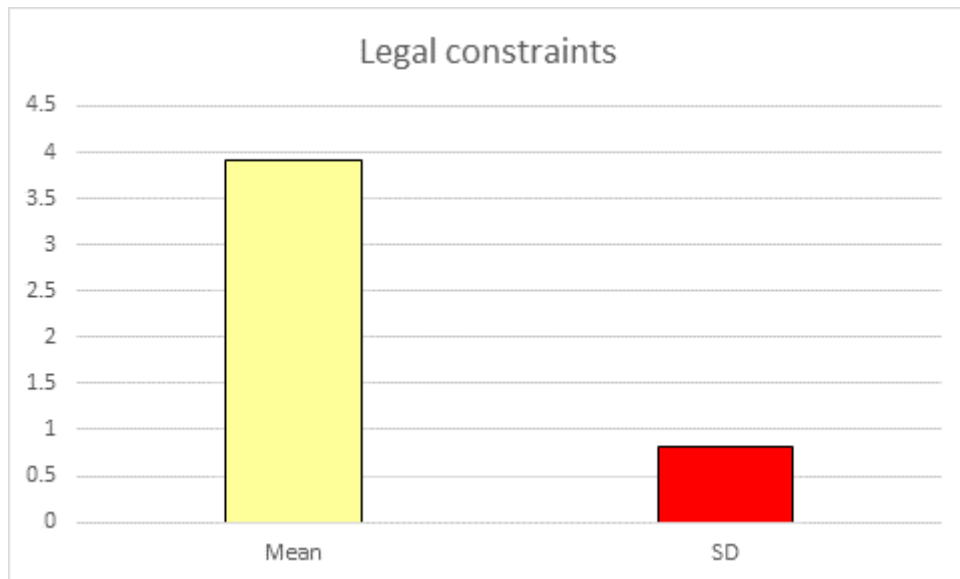


Figure 5. 7 Legal constrain analysis

***Hypothesis (H<sub>03</sub>): Cultural constraints and a lack of social support does limit the involvement of women entrepreneurs in business activities in the GCC.***

Table 5.10 shows the results obtained for the third hypothesis analysis. The SD value (0.739) is normal and reflects convergence on the response of the sample. The mean value is (4.00), so the hypothesis is rejected and the alternative hypothesis accepted, which means that Cultural constraints and a lack of social support limit the involvement of women entrepreneurs in business activities in the GCC.

***Cultural constraints and a lack of social support limit the involvement of women entrepreneurs in business activities in the GCC.***

Table 5. 11 Third hypothesis analysis

Variable	Mean	SD
Cultural constraints	4.00	.739

The researcher interprets that the reason that *Cultural constraints and a lack of social support* limits the involvement of women entrepreneurs in business activities in the GCC is related to negative attitudes regarding women who have their own careers and run their own businesses. This is due to the cultural and conventional context, including the perceived “weakness” of the husband in supporting and providing for the family where his wife has her own career. Furthermore, as was seen in the literature review, at the global level, attitudes and perception against



women's employment outside the home are negatively associated with entrepreneurial activities.

The chart below shows the sample agreement regarding Cultural constraints.

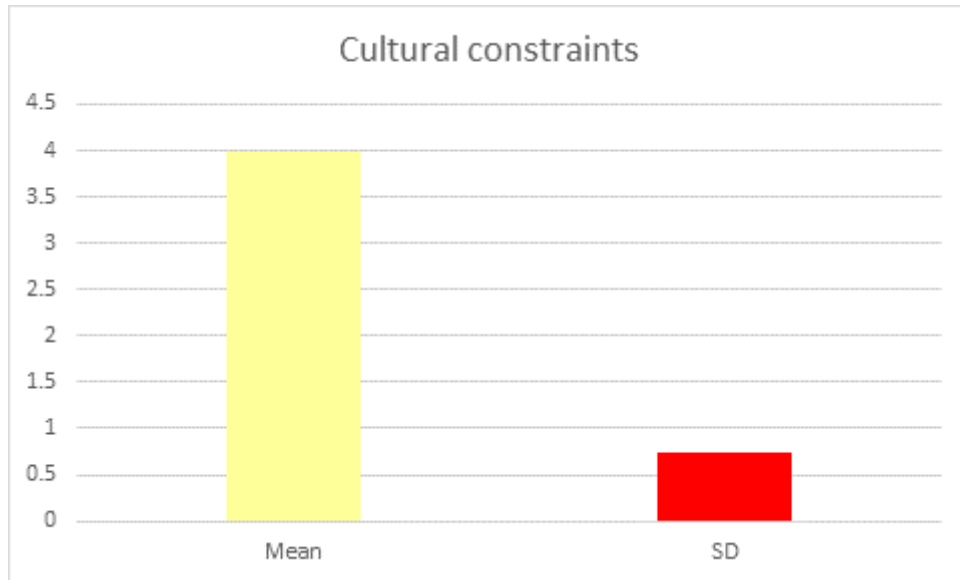


Figure 5. 8 Cultural constraints analysis

**Hypothesis (H<sub>04</sub>): Lack of access to financial resources does limit the involvement of women entrepreneurs in business activities in the GCC.**

Table 5.11 shows the results obtained for the fourth hypothesis analysis. The SD value (0.713) is normal and reflects convergence on the response of the sample. The mean value is (4.02), so the hypothesis is rejected and the alternative hypothesis accepted, which means that *Lack of access to financial resources* limits the involvement of women entrepreneurs in business activities in the GCC.

***Lack of access to financial resources limits the involvement of women entrepreneurs in business activities in the GCC.***

Table 5. 12 Fourth hypothesis analysis

Variable	Mean	SD
Access to financial resources	4.02	.713

To interpret why *Lack of access to financial resources* limits the involvement of women entrepreneurs in business activities in the GCC, this can be seen to be

related to the situation that initiatives founded by women are more likely to be financially weak in a variety of ways from the outset, as they compete in crowded sectors and therefore underachieve over time. These limitations in accessing capital mean that women tend to have to deal with more personal debt than men, and take on less bank debt and individual investment.

The chart below shows the sample agreement regarding access to financial resources:

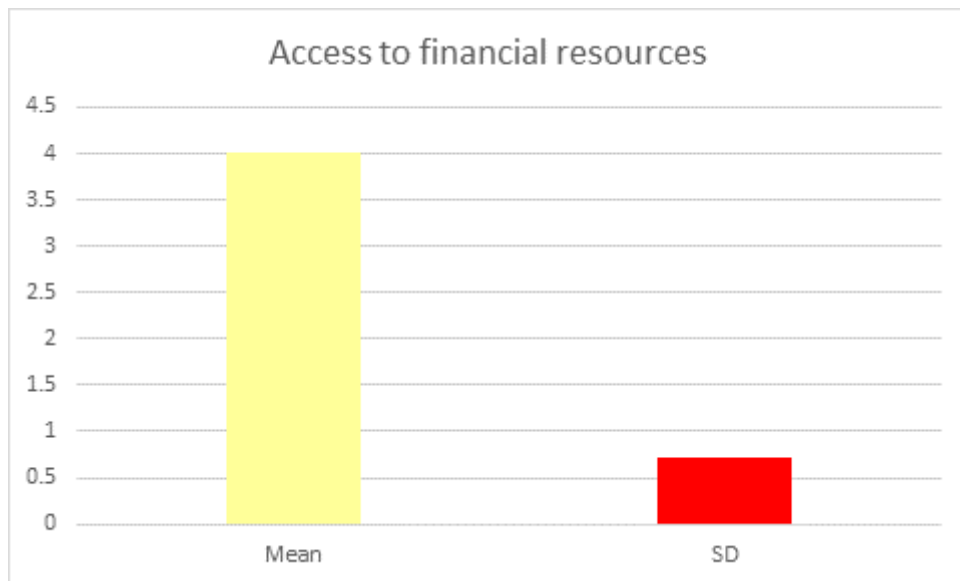


Figure 5. 9 Access to financial resources analysis

**Hypothesis ( $H_05$ ): The work-family interface does limit the involvement of women entrepreneurs in business activities in the GCC.**

Table 5.12 shows the results obtained for the fifth hypothesis analysis. The SD value (0.717) is normal and reflects convergence of the response of the sample. The mean value is (4.03), so the hypothesis is rejected and the alternative hypothesis accepted, which means that *Work-family interface* limits the involvement of women entrepreneurs in business activities in the GCC.

***The work-family interface limits the involvement of women entrepreneurs in business activities in the GCC.***

Table 5. 13 Fifth hypotheses analyses

Variable	Mean	SD
work-family interface	4.03	.717

The fact that the work–family interface comprises a limit on the involvement of women entrepreneurs in business activities in the GCC can be related to the absence of strategies that help women to combine business with family in general, or specifically on how to engage husbands and other family members in supporting women entrepreneurs in GCC countries. Second, the challenge of controlling and managing work and family responsibilities for women entrepreneurs becomes harder, especially in a patriarchal society such as GCC countries.

The chart below shows the sample agreement regarding the influence of the Work–family interface:

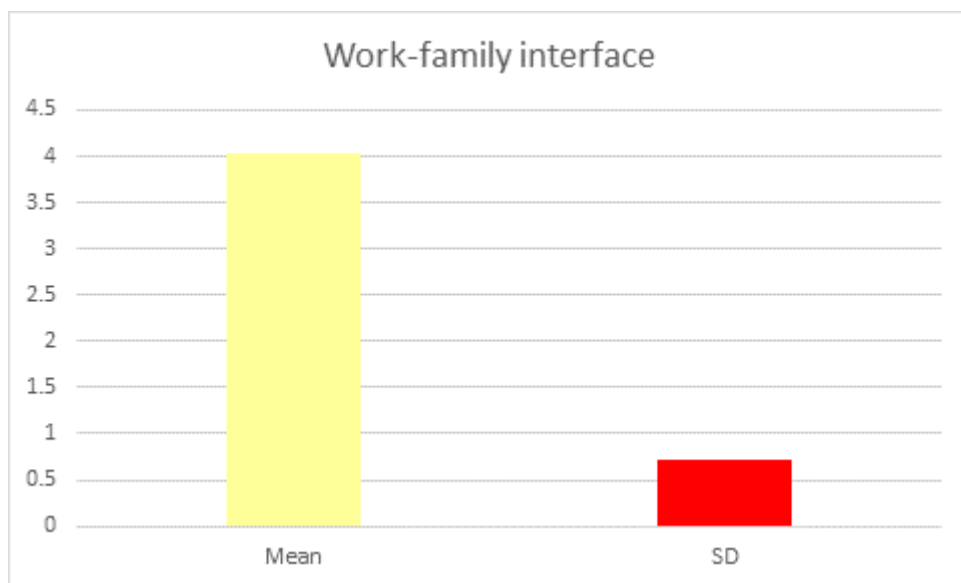


Figure 5. 10 Work–family interface analysis

### 5.5 ANOVA Test for Differences between Countries

To analyse the results of the study in more depth, a one way ANOVA test was applied to determine any significant differences between the study countries (Bahrain, UAE, and KSA) in their responses to each of the challenges faced by entrepreneurial women, and to identify if any country differs significantly from the others in its response(s) to such challenges.

Thus, one way ANOVA was run to determine if there was a significant difference in the obstacles related to country factors, as a way of comparing those countries in term of their response to obstacles. From the Table 5.14 below it can be seen that

the sigma value is (0.097), which is above the (0.05) significance level, and this means that there are no significant differences between countries in their responses to the first survey item, training and education. This result reflects that, for the three GCC countries, there is similar availability of education and training support relevant to women establishing their own businesses. Compared to men, there was no differential in the quantity of education and training support available to women, with women even receiving more support than men in some locations.

**Table 5. 14 ANOVA for Training and education**

	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>Sig</b>
Between groups	4.231	3	1.410	2.124	.097
Within groups	260.960	393	.664		
Total	265.191	396			

Table 5.15 below shows the corresponding results for the second survey item, *Cultural constraints and social support*. It can be seen that the sigma value is (0.030), which is below the (0.05) significance level and this mean that a significant difference does exist between countries in their response on Cultural constraint and social support.

**Table 5. 15 ANOVA for Cultural constrain**

	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>Sig</b>
Between groups	4.889	3	1,630	3.023	.030
Within groups	211.845	393	.539		
Total	216.734	396			

According to Table (5.16) below, the United Arab Emirates has the highest mean and agreed value (4.0796) for the survey item *Cultural constraints and social*

*support*, which means that this obstacle forms a bigger problem for them than it does for the other countries, with the next highest mean that for Saudi Arabia, followed by Bahrain. Based on the understandings gained in the literature review, these results can explain that undesirable attitudes persist in the United Arab Emirates regarding women who hold their own careers and their own businesses. This is attributed to the cultural and conventional context, including the perceived weakness of the husband in supporting and providing for the family. In other words, at the global level, attitudes and perception hostile to women’s employment outside the home continue to be associated with entrepreneurial activities.

**Table 5. 16 Mean of three countries in cultural constraints**

Country number	N	Mean	Std. Deviation
1	141	3.9007	.79107
2	113	4.0796	.54513
3	140	4.0714	.80817
4	3	3.1667	.28868
Total	397	4.0063	.73980

For the survey item *Access to financial resources*, from Table 5.17 below it is apparent that the sigma value is (0.216), which is above the (0.05) significance level, and this mean that there is no significant differences between countries in their responses on the survey item Access to financial resources. This result reflects that women in the three GCC countries face greater restrictions in gaining access to personal savings, attributable to more punctuated and interrupted work histories, and patterns of lower remuneration.

**Table 5. 17 ANOVA for access to financial resource**

	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>Sig</b>
Between groups	2.271	3	.757	1.492	.216
Within groups	199.297	393	.507		
Total	201.568	396			

Similarly, for *Work–family interface*, from Table 5.18 below it can be seen that the sigma value is (0.190), which is above the (0.05) significance level, and this means that there are no significant differences between countries in their responses to the survey item *Work–family interface*. The results suggest that the challenge of controlling and managing work and family responsibilities for women entrepreneurs is particularly difficult in patriarchal societies such as those of the GCC countries.

**Table 5. 18 ANOVA for Work–family interface.**

	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>Sig</b>
Between groups	2.456	3	.819	1.597	.190
Within groups	201.477	393	.513		
Total	203.933	396			

Finally, for the survey item *Legal constraints*, from Table 5.19 below it can be seen that the sigma value is (0.049), which is below the (0.05) significance level and this means that there are significant differences between countries in their responses to the second survey item, *Legal constraints*. This result reflects that those in government hiring positions may use their positions as a source of patronage, hiring only those with the right connections (Wasta). Moreover, there is an absence of the reforms, policy interventions and strategies that are needed to support GCC woman

entrepreneurs at the levels of regional bodies, national governments, chambers of commerce, and organizations.

**Table 5. 19 ANOVA for The legal constraint.**

	<b>Sum of squares</b>	<b>df</b>	<b>Mean square</b>	<b>F</b>	<b>Sig</b>
Between groups	5.235	3	1,745	2.636	.049
Within groups	260.179	393	.662		
Total	265.414	396			

As can be seen from Table 5.19, the United Arab Emirates has the highest mean and agreed value (4.0796) for legal constraints, which means that this obstacle forms a greater problem for them than it does for the other countries, with Saudi Arabia showing a higher value than Bahrain.

**Table 5. 20 Mean for Legal constraints in the three countries**

<b>Country number</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
1	141	3.8404	.84371
2	113	4.0044	.73950
3	140	3.9321	.83151
4	3	2.8333	1.25831
Total	397	3.9118	.81868

## **5.6 Correlation Matrix**

Regarding the dimensions of the independent variable (work–family interface, lack of access to financial resources, cultural constraint and lack of social support, a lack of legal constraints, and lack of adequacy training and education) a correlation matrix test was run to ensure that multicollinearity was avoided, that is, that each dimension was independent from all others in terms of correlation values. Table (5.21) below shows the correlation matrix between the independent variables. The

table shows that the highest correlation was between *cultural and social support* and *legal constraints*, which was (.591), whereas the lowest correlation was between *access to financial resources* and *training and education* at (.244). Also, as the table shows, all correlations are below 1 between all independent variables, which means there is no multicollinearity.

**Table 5. 21 Correlation Matrix Analysis**

<b>Dimension</b>	<b>Training and education</b>	<b>Cultural and social support</b>	<b>Access to financial resource</b>	<b>Work family interface</b>	<b>Legal constraints</b>
<b>Training and education</b>					
Pearson correlation	1	.303	.244	.327	.474
Sig. (2-tailed)		.000	.000	.000	.000
N	397	397	397	397	397
<b>Cultural and social support</b>					
Pearson correlation	.303	1	.593	.470	.591
Sig. (2-tailed)	.000		.000	.000	.000
N	397	397	397	397	397
<b>Access to financial resources</b>					
Pearson correlation	.244	.593	1	.579	.487
Sig. (2-tailed)	.000	.000		.000	.000
N	397	397	397	397	397
<b>Work family interface</b>					
Pearson correlation	.327	.470	.579	1	.524
Sig. (2-tailed)	.000	.000	.000		.000
N	397	397	397	397	397
<b>Legal constraints</b>					
Pearson correlation	.474	.591	.487	.524	1
Sig. (2-tailed)	.000	.000	.000	.000	
N	397	397	397	397	397



## 5.7 Conclusion

This chapter presented the analysis of the data collected through the questionnaire and analysed using SPSS statics system along with an explanation and discussion of the findings. The results showed that all the hypothesized factors were supported by the results. In addition, the chapter reported the findings from the interviews, which identified additional barriers to women's involvement in entrepreneurship in the GCC and also provided further insights into the findings from the survey, especially providing a more nuanced view of the situation with respect to the training opportunities available to women entrepreneurs in the GCC. The findings are summarized in the Final Conceptual Framework (Figure 6.1).

Cultural aspects and lack of social support can act as major impediments for women entrepreneurs involved in business activities. Culture consists of the values, beliefs, norms and behavioural patterns of a particular group or society. In addition, there are many cultural factors in the external circumstances that can affect women entrepreneurs' motivations and lead to obstacles – in the economic and political situation, in their community, in their family and circle of friends, and in their personal situation and background. Hence, it is essential that female entrepreneurship be considered in the context of any such external influences.

Also, *Access to financial resources* was found to be significant, confirming the initial findings from the literature (see Sections 2.7.2 and 5.3.4) suggesting that legal constraints and the difficult business start-up process discourage both men and women from starting businesses in the Middle East. Female and male entrepreneurs share many of these constraints, but women entrepreneurs face additional obstacles due to deeply rooted discriminatory socio-cultural values and traditions embedded in the policy, legal environment and institutional support mechanisms Globally, in societies where women are active participants in the economy, governance is better, although causality is difficult to determine; societies with greater inclusiveness and access to law and order may be more open to women working, creating more opportunities for women to compete for jobs due to their emphasis on qualifications and meritocracy. In addition, this study confirmed that legal constraints are a barrier to women entrepreneurs in the GCC. The region has some specific issues that limit women's ability to act independently, such as the need to seek male authorization for certain legal documents, or even in some cases for travel.

Another barrier that was found to affect women entrepreneurs involved in business activities is training and education (see Sections 2.7.4 and 5.3.1). The problem that some women may face is that they may have little of the experience that is necessary to construct and grow a business, especially when compared to male entrepreneurs. In other words, they may not have had real business experience in the sector in which they are starting their project. If this factor results from an actual lack of skills and knowledge, it can make it very difficult for the female entrepreneur to succeed. Women are also limited in the amount of training they have received and how their performance was viewed in previous positions.

Moreover, one of the most significant challenges faced by women is the ability to manage work and family responsibilities (see Sections 2.7.5 and 5.3.5). Given that women seek to stabilize their work–life balance, they have begun entering into self-employment to get more control and flexibility over their work and personal lives

The challenge of controlling and managing work and family responsibilities for women entrepreneurs becomes harder. In societies such as those of the GCC, women are responsible for all aspects of family care, and work and family roles are formalized depending on stereotypical gender roles. These stereotypical gender roles traditionally include the belief that men are “bread-winners” and women are “home-makers”, meaning that the social construction of gender makes motherhood less flexible when compared to fatherhood.

In summary, significant barriers remain to women’s participation in entrepreneurial activity in the GCC countries, hampering the economic and social benefits such activities could bring to those societies.

The next chapter presents a discussion of the results revealed through the research tools, looked at against the background of previous research covered in the literature review. This will allow the chapter to provide answers to the research questions for the current study and confirm their consequences

## Chapter Six: Discussion

### 6.1 Introduction

While the previous chapter has derived findings from the data analysis of the questionnaire survey and interview, this chapter presents a discussion of the results revealed through the research tools, looked at against the background of previous research covered in the literature review. This will provide answers to the research questions for the current study and confirm their consequences.

### 6.2 Discussions on the Research Questions

For the study, 412 questionnaires were distributed, of which 397 were retained and analysed. Table 6.1 shows the socio-demographic characteristics of the participants. In addition, the respondents provided the following details on number of children: 113 (28.5%) no children; 133 (33.5%) 1–2 children; 97 (24.4%) 3–4 children; and 54 (13.6%) 5 or more children.

#### **The first main question was:**

*RQ1: What are the main challenges faced by GCC women entrepreneurs that limit their involvement in business activities? How those main challenges can be related to the involvement of the women entrepreneurs in business activities in the context of GCC?*

From Figure 2.1 it can be seen that five challenges have been identified as limiting the involvement of women entrepreneurs in business activities. They are lack of adequate training and education, legal constraints, cultural constraints and a lack of social support, the lack of access to financial resources and work–family interface. These challenges have been empirically tested and found to be significant when related to involvement of the women entrepreneurs in business activities in the context of the GCC.

**Table 6. 1: Socio-demographic characteristics of the participants (N = 397).**

<b>Variable</b>	<b>N</b>
<b>Nationality</b>	
Bahraini	141 (35.5%)
Saudi	113 (28.5%)
Emirati	140 (35.3%)
Other	3 (0.8%)
<b>Age</b>	
18-25	41 (10.3%)
26-35	162 (40.8%)
36-45	106 (26.7%)
46-55	58 (14.6%)
More than 56	30 (7.6%)
<b>Marital status</b>	
Single	90 (22.7%)
Married	256 (64.5%)
Widowed	26 (6.5%)
Divorced	23 (5.8%)
<b>Educational attainment/level</b>	
High school or less	22 (5.5%)
Diploma	64 (16.1%)
Bachelor	196 (49.4%)
Higher education	111 (28%)
<b>Experience</b>	
5 years or less	197 (49.6%)
6-10 years	118 (29.7%)
11-15 years	46 (11.6%)
16 years and more	33 (8.3%)
<b>Training</b>	
Yes	32 (8.1%)
No	347 (87.4%)

The SD value is (0.818) which is normal and reflects convergence of the response of the sample. The mean value is (3.05) representing agreement that training has an effect on limiting involvement. So, the hypothesis is rejected and the alternative hypothesis accepted, which means the lack of adequate training and education limit the involvement of female entrepreneurs in business activities in the GCC.

***Lack of adequate training and education limit the involvement of female entrepreneurs in business activities in the GCC.***

**Table 6. 2 First hypothesis analysis**

<b>Variable</b>	<b>Mean</b>	<b>SD</b>
Training and education	3.05	.818

The researcher's interpretation is that the lack of adequate training and education and its effect on limiting the involvement of women entrepreneurs in business activities in the GCC is related to decisions relating to education and training in the Middle East region generally, and the GCC (Bahrain, United Arab Emirates and Saudi Arabia) especially. Such decisions are not the result of logical choices made by women, but, significantly, are culturally and socially constructed. Education and management training are also mainly based on the decisions made by either parents or employers, whose decisions are guided by the practices, customs and norms of Arab culture.

Regarding the remainder of the question, this part was answered by dividing it into five sub-questions, as follows:

**First: Does the lack of adequate training and education limit the involvement of women entrepreneurs in business activities in the GCC?**

After reviewing the hypothesis testing results, the main finding has been confirmed: the women entrepreneurs had strong agreement toward training and education's impact on women's involvement in business activities, with a general mean of all statements related to women's entrepreneurship training and education of (3.77). This means that lack of adequate training and education limits the ability of women entrepreneurs to establish new businesses. Correspondingly, the interview responses reflect the lack of education and training support experienced by the women when establishing their own businesses, in comparison with the situation for men, and this constitutes a barrier to women's involvement in business. Appropriate training and education may not be available for women in all locations, especially the advanced training required for effective entrepreneurial start-up, establishment and growth.

This finding confirms the result of many previous studies. For example, Schmidt & Parker (2003) found that lack of training and education courses, leading to weaknesses in skills and knowledge, can make it very hard for the woman entrepreneur to succeed. In addition, Oakley (2000) concluded that women suffered from a deficiency in the amount of training they have received, combined with how their performance was viewed in previous positions.

***Second: Do legal constraints limit the involvement of women entrepreneurs in business activities in the GCC?***

After reviewing the hypothesis testing results, the main finding has been confirmed: the women entrepreneurs strongly agreed regarding the impact of legal constraints on women's involvement in business activities, with a general mean of all statements related to *Legal constraints* of (3.93). This means that legal constraints limit the ability of women entrepreneurs to establish new businesses. Correspondingly, the interview sample responses reflect the many legal obstacles faced by women entrepreneurs, either after or before creating their new businesses, such as the absence of laws to support local products, and the fact that business activities can be achieved faster if women entrepreneurs have a personal connection with the administrators in the government agencies.

These findings confirm the findings of many previous studies. According to Scott-Jackson et al. (2010), there are many barriers to women's involvement in the labour force, including government regulations like separation laws or enforcing the face veil.

Grey (2010) found that in KSA a number of gender-differentiating regulations have been modified: Saudi women now have the ability to be board members of family corporations, and can take commerce licenses in construction. These modifications ensure the role of legal constraints in limiting women's involvement in business remains fluid and this is an area for further research.

***Third: Do cultural constraints and a lack of social support limit the involvement of women entrepreneurs in business activities in the GCC?***

After reviewing the hypothesis testing results, the main finding has been confirmed; the women entrepreneurs had strong agreement on *Cultural and social constraints'* impact on women's involvement in business activities, with a general mean of all statements related to the influence of Cultural and Social Support on women entrepreneurs of (3.99). This means that cultural constraints and lack of social support limit the ability of women entrepreneurs to establish new businesses. Similarly, the interview responses reflect the lack of Cultural and Social Support, with most interviewees confirming that culture in GCC countries limits the scope for women as entrepreneurs and sometimes limits their involvement in business activities. In addition, socially, women receive weak support from people as women

entrepreneurs, although this is now changing as attitudes are changing and people are beginning to accept seeing women in any business role.

Many previous studies are in agreement with such a result; Hutchings et al. (2010) observed that women continue to be the main caregivers in society, and without social support, they cannot handle the additional demands of managing a business.

***Fourth: Does the lack of access to financial resources limit the involvement of women entrepreneurs in business activities in the GCC?***

After reviewing the hypothesis testing results, the main finding has been confirmed; the women entrepreneurs strongly agreed on the importance of access to financial resources in affecting women's involvement in business activities, with a general mean of all statements related to Access to financial resources of (4.02). This means that lack of access to financial resources limits the ability of women entrepreneurs to establish new businesses. The interviewees were in agreement, with responses reflecting the impact of inadequate financial support on women entrepreneurs attempting to establish new businesses. Issues included banks restricting access to loans and facilities for women entrepreneurs without a guarantee from a man; the difficulty of raising capital because of a lack of bank trust towards women entrepreneurs; and women entrepreneurs suffering from hard, complex and lengthy procedures to obtain financial support.

Such results confirm the findings of many previous studies. For example, McClelland (2004) explained that one of the most significant barriers that women faced was worries about weak initial funding for their planned businesses due to the notable conflict between family and work issues. Shaw et al. (2001) correspondingly proposed that women are less able to demonstrate a credit history to create formal credit worthiness, compared to their male counterparts.

***Fifth: Does the work-family interface limit the involvement of women entrepreneurs in business activities in the GCC?***

After reviewing the hypothesis testing results, the main finding has been confirmed; the women entrepreneurs are strongly in agreement regarding the impact of the *Work-family interface* on women's involvement in business activities, with a general mean of all statements related to Work- family interface of (4.05). This means that the

influence of the work–family interface limits the ability of women entrepreneurs to establish new businesses. Similarly, the interviewees agreed regarding the impact of the work–family interface on women entrepreneurs attempting to establish new businesses, such as family expectations that the women be available to them 24 hours a day and that they should satisfy their expectations and complete all domestic responsibilities regardless of how busy they are as entrepreneurs.

These results confirm the results of many previous studies; Hutchings et al. (2010) confirmed that many Middle-Eastern women want to take international assignments, but are discouraged by family demands, especially when their children are young. So, it is not difficult to understand why Saudi women have reservations about entering into higher education and entrepreneurship. The very fact of their gender presents social challenges that discourage them from freely pursuing higher education, employment, and career goals.

**The second main question:**

***RQ2: Are there any other challenges that face GCC women entrepreneurs and limit their involvement in business activities?***

Table (6.3) shows the results obtained for the second hypothesis analysis. The SD value (0.818) is normal and reflects convergence of the response of the sample. The mean value is (3.91) so the hypothesis is rejected and the alternative hypothesis accepted, which means that:

***Legal constraints limit the involvement of women entrepreneurs in business activities in the GCC.***

**Table 6. 3 Second hypothesis analysis**

<b>Variable</b>	<b>Mean</b>	<b>SD</b>
Legal constraints	3.91	.818

In the researcher’s interpretation, the reason that *Legal constraints* limit the involvement of women entrepreneurs in business activities in the GCC is that these constraints lead to women being excessively influenced by corruption and poor



governance. This can be understood by looking at the counterfactual: first, those in government hiring positions could use their positions as sources of (positive) patronage, rather than hiring only those with connections; second, the reforms, policy interventions and strategies at the levels of regional bodies, national governments, chambers of commerce, and organizations that are needed to support GCC woman entrepreneurs are absent. Finally, legal constraints could be accurately identified as one of a variety of constraints that are placed on women specifically and that highly affect their abilities to upgrade their productive capacities on a continual basis. After reviewing the hypothesis testing results, the main finding has been confirmed; the women entrepreneurs, as may be expected, do face other challenges and difficulties that impact on their involvement in business activities, with a high mean value (4.08). These other challenge can be justified as follows:

- Complicated, unnecessary government processes, and the lack of e-government capabilities. Therefore a business owner has to run around different government entities to complete basic jobs.
- Lack of education on dealing with investors, growth and strategic planning, mentorship to grow the business, support and scholarships in pursuing further education.
- Facing illness, e.g. multiple sclerosis.
- Short-term financial support from banks.
- Delays and management disorganization between branches.
- Family and national government support.
- Procedures and policies to establish new business are becoming more complicated, with more documentation and preparation.
- Obtaining legal approval from all related government sectors for processing the licence.

Correspondingly, the interview sample responses reflected further difficulties and challenges. These challenges can be briefly summarized as financial, legal, social, cultural, educational, and family responsibilities in the context of establishing or running their own businesses, including issues such as motherhood, competition, and patronage and connections.

These results are similar to those found in a large number of previous studies, for example Khan et al. (2006). Lack of awareness and experience among women is another obstacle. All stages in entrepreneurship development are dependent on relevant experience, from the identification of opportunities to the execution of running a business.

From the discussions given above and the findings of the analysis of the data obtained using the questionnaire survey and interviews, the following things emerge. The five challenges namely lack of adequate training and education, legal constraints, cultural constraints and a lack of social support, the lack of access to financial resources and work–family interface have been found to be related to involvement of the women entrepreneurs in business activities in the context of GCC statistically and supported by findings from earlier research. Similarly, the outcome of the content analysis of the data collected through the interview shows that additional challenges that affect the women entrepreneurs in the context of GCC emerge namely intellectual property, patronage and connections, and Lengthy regulatory procedures. Using these findings, it is possible to generate a new conceptual framework, which is at the end of this section.

## **6.4 Conclusion**

This chapter has discussed the results of the data analysis provided in the previous chapter and answered the research questions using those results. The answers to the questions point to two important aspects. While the factors identified – *lack of adequate training and education, legal constraints, cultural constraints and lack of social support, the lack of access to financial resources and work–family interface* have been found to be related to the involvement of women entrepreneurs in business activities in the context of GCC, additional factors have emerged that further affect the involvement of the women entrepreneurs in business activities in the context of the GCC. After having determined that the assumptions made in this research have been confirmed and additional challenges that affect involvement of the women entrepreneurs in business activities in the context of GCC have been discovered, the next chapter proceeds to provide the conclusions that could be drawn from the discussion.

## Chapter Seven: Conclusion

### 7.1 Introduction

The previous chapter discussed the results of the data analysis that led the researcher to the conceptual framework achieved by triangulation (Figure 6.1). The new conceptual framework figure is a modification of the base model assumed in Figure 2.1. This chapter derives conclusions from the outcomes achieved through the discussions and highlights the contributions the research has made to knowledge, theory and practice.

### 7.2 Link between Hypotheses and Theoretical Contribution

Research on women's entrepreneurship shows that there are major challenges that are still not well understood in the context of developing nations and, more particularly, the GCC. The main factors identified as important challenges in the literature include cultural factors and lack of social support, lack of access to financial resource, legal constraints, lack of adequate training and education, and work-family interface. The purpose of examining the linkage between these five challenges and the business activities of women entrepreneurs is that the outcome of the examination could provide useful insights into how to tackle those challenges in order to enhance the business performance of women. Thus, the resulting empirical model is expected to address the following relationships:

- **Relationship between training and education and involvement of women entrepreneurs in business activities in the GCC**

From Section 2.7.4, it can be seen that training and education play a major role in the performance of entrepreneurs generally, and specifically women entrepreneurs. In the context of the GCC, the extent to which training and education affect the involvement of women entrepreneurs in business activities in the GCC is an area that is not clear, although the literature syndicates that there is evidence to show that training and education influence the involvement of women entrepreneurs in business activities in the GCC. Thus, the hypothesis formulated in this research is:

*H01: A lack of adequate training and education does limit the involvement of women entrepreneurs in business activities in the GCC.*

- **Relationship between legal constraints and involvement of women entrepreneurs in business activities in GCC**

From Section 2.7.3 it can be seen that legal constraints affect entrepreneurs, and in the case of women the effect is greater than for men. There is a need to understand how legal constraints affect women entrepreneurs in GCC, as laws in Arabic culture are different to laws applied in other countries. This research aims to investigate this challenge and the following hypothesis is formulated:

*H02: Legal constraints do limit the involvement of women entrepreneurs in business activities in the GCC.*

- **Relationship between cultural constraints and lack of social support and involvement of women entrepreneurs in business activities in GCC**

From Section 2.7.1, it can be seen that this challenge has important implications. GCC culture is largely Arabic culture. Arabic culture imposes restrictions on men and women with regard to many aspects, including religion. These restrictions are stronger with regard to women than men. Similarly, the social structure has implications for the support received by women entrepreneurs in GCC, as many times it is a major impediment for women to become involved in business activities as they have the major role in taking care of their families and their success is identified with the success of their families, not their business. Hence, cultural constraints and lack of social support become major challenges that affect the business activity of women entrepreneurs. The hypothesis that can be drawn is:

*H03: Cultural constraints and a lack of social support do limit the involvement of women entrepreneurs in business activities in the GCC.*

- **Relationship between lack of access to financial resources and involvement of women entrepreneurs in business activities in the GCC**

From Section 2.7.2 it can be seen that the literature identifies that lack of access to financial resources is a major constraint to the growth and uptake of entrepreneurship. This applies to women's entrepreneurship also. Thus, this research examines this aspect through the following hypothesis:

*H04: Lack of access to financial resources does limit the involvement of women entrepreneurs in business activities in the GCC.*

- **Relationship between work-family interface and involvement of women entrepreneurs in business activities in GCC**

From Section 2.7.5, it can be seen that work–family balance is a major challenge to entrepreneurs in general. However, if one considers the influence of Arabic culture and the social structure of Arabic citizens, then these challenges add to the constraints already faced by women entrepreneurs. The impact of such challenges on women entrepreneurs is not investigated well in the context of women entrepreneurs in the GCC. Thus the hypothesis that needs to be tested is:

*H05: The work–family interface does limit the involvement of women entrepreneurs in business activities in the GCC.*

The foregoing relationships can be translated into the empirical model shown in Figure 2.1.

Although the model presented in Figure 2.1 can be tested to gain knowledge of how the challenges broadly accepted in the entrepreneurship literature affect the business activity involvement of women entrepreneurs in the GCC, the theoretical framework aims to further expand the work of Zeidan & Bahrami (2011) who have called for an exploration of other factors that might not have been covered in the extant literature in contexts similar to that of GCC women entrepreneurs. Thus, this research proposes to address this aspect through an exploration of the challenges faced by women entrepreneurs in the GCC.

As described above, this study aims to discover the major obstacles facing entrepreneurial women in the GCC. It seeks to highlight the effects of each of these challenges, as well as giving proper recommendations that may assist in overcoming the limitations of women’s involvement in business activities in the region. Previous research into such challenges and obstacles has identified many variables, with some researchers describing these separately, and others as a group. The research questions developed later can be summarized as examining the major challenges facing women entrepreneurs, and the limit of involvement by female entrepreneurs in business activities in the GCC. The researcher has identified the challenges to women entrepreneurs proposed in previous studies. These challenges will be set as the independent variables, and this study will look at how these affects the dependent variable, female involvement in business in the GCC. After

thoroughly reviewing previous studies with similar concepts, the researcher will build the conceptual framework based on five factors, or challenges.

### **7.3 General Conclusions on the Challenges Faced by Women Entrepreneurs Involved in Business Activities in the GCC**

Female entrepreneurs today are so widely recognized and successful (Davidson & Burke 2004) that, in many parts of the world, it is tempting to presume that the presence of high-status women in various fields of business has always been a characteristic of the economy (World Bank 2008). However, a historical perspective shows that, although women entrepreneurs have throughout history been recognized in a wide variety of activities (for examples, see Metcalfe & Mimouni 2011), female business owners have always fought against the exclusive challenges presented by socially determined sex roles that have both created opportunities for the development of women and restricted their expansion (Tlaiss 2013, 2014; Shneor et al. 2013). Female entrepreneurship is a way out of economic disparities (Durbin & Conley 2010) and helps them to be economic actors in their own right (Greene et al. 2013). Their entrepreneurship contributes in a positive way, in different dimensions and facets, to economic growth and job creation (Brush 2008).

Entrepreneurs are regarded as uniquely important for economic development (Lindhult 2011), and their prosperity is representative of the state of development of the economies of developing countries (Valliere & Peterson 2009). Moreover, entrepreneurs help in achieving optimal economic growth, which leads to the achievement of welfare and prosperity (Brush 2008). Although both men and women participate as entrepreneurs, many business owners and stockholders have indicated women entrepreneurs as a significant 'untapped source' of economic growth (Minniti & Naudé 2010).

Thus, many international stakeholders such as donor organizations, international public institutions, national and local governments, private companies, charities, knowledge institutes and business associations have formalized policies, strategies and programmes to reinforce, enhance and develop women's entrepreneurship (Vossenbergh 2013). These programmes include policies for capacity building of entrepreneurial skills, strengthening women's networks, providing finance and training, or designing policies that enable more and stronger start-ups and business

growth. In addition, they all suggest that the female entrepreneurial contribution is fundamental for growth and development, and tends toward higher growth and development. This effect is actually more dramatic than that resulting from male entrepreneurial activity and contributions (Minniti 2010). It also affects the structure of employment, and it has been shown to improve the variety of entrepreneurship in each economic system (World Bank 2012: Chapter 5). It also offers opportunities for female expression and potential fulfilment. Nevertheless, although there are certainly growing indications that the rate at which women are starting businesses has increased considerably, the rates of female entrepreneurial action are meaningfully and methodically less than those for males (see Terjesen et al. 2012; Bosma et al. 2012 and the discussion in section 2.3).

This research focuses on the gender gap in entrepreneurship that has been recognized and fully considered by a rising number of researchers (e.g. Shinnar et al. 2012; Koellinger et al. 2013; Langowitz & Minniti 2007; Minniti 2010; Vossenbergh 2013; Hausmann et al. 2012). The gender gap usually known as the difference between men and women in terms of numbers connected to the entrepreneurial movement, who are motivated to identify an opportunity, begin to operate a business, choose a business model, and operate and grow the business. However, as seen in the Introduction, the gender gap becomes more apparent when looking at women's motives for starting or running a business (Carter & Kolvareid 1997; Cohoon et al. 2010; Jayawarna et al. 2013).

Arguably, when women are given an opportunity to take charge of their economic and financial security, they not only take charge of their own destiny, but they transform the trajectories of their families and their communities for the better (Brush 2008). By tapping into the knowledge and understanding women have of the needs of their families and assisting them to form an economic identity, families will benefit, communities will benefit, and overall, nations will obtain competitive advantage (Brush et al. 2010).

On the other hand, education should be coordinated with opportunities for putting the knowledge obtained to better use. Women's entrepreneurship is both about the position of women within the community as well as about their entrepreneurial role within that community (Madichie & Gallant 2012). They are faced with particular

barriers (like family responsibilities) which they need to overcome in order to access equal opportunities to those available to men (Tlaiss & Kauser 2011).

Additionally, in addition to self-employed women, the maximum contribution of women in the labour force is a precondition to improve their position in society. Policy makers have to promote the networking of associations and foster support and joint ventures amongst national as well as global networks and make possible the entrepreneurial activity of women in the economy (Brush et al. 2010).

Initial indications signify that senior female managers and leaders experience slow progress through the “glass ceiling” into senior management positions and corporate boardrooms (Tlaiss 2013; Raman & Jayasingam 2008). It seems that they face many challenges on this journey including casual and unintended sexism and also self-induced factors such as difficulties with confidence and the fact that, in many workplaces, the skill-sets that are natural for women are not as widely recognized as being of value. For example, women are often attributed with having a higher level of emotional intelligence and stronger communication skills (Shinnar et al. 2012). As these skills are not necessarily tangible, they can be dismissed as secondary in an organization that is driven by quantifiable metrics. It is anticipated these factors play a role for women who are experiencing difficulties in reaching senior management level, gaining empowerment, and attaining a place of recognition within organizations without the distorting effect of any legal measures such as quotas. Although some authors point out that the desire to shatter the glass ceiling can be a motivating factor for women (Raman & Jayasingam 2008; Eroglu & McCrohan 2008; Goby & Eroglu 2011; Madichie & Gallant 2012), it nevertheless remains a substantial barrier.

Although, worldwide, a dramatic rise in women’s entrepreneurship has been observed (Raman & Jayasingam 2008), there is still a lack of studies on women entrepreneurs in emerging countries, and this is one reason why this regional case study makes an important research contribution. Although women’s entrepreneurship is a relatively new phenomenon even in the developed world, the fact that it was possible to undertake this study at all, identifying populations of women entrepreneurs both for the survey and the interviews, indicates that women from individual countries in the GCC are beginning to show more than just an



interest, but rather a readiness, to take the initiative and accept the risk to open up their own businesses. This tendency to overcome societal constraints has been observed by organizational and non-organizational bodies (Zeidan & Bahrami 2011; Danish 2012) and they are coming together in the different countries to try to develop plans to support women's entrepreneurial activity in their own countries as well as throughout the region. In terms of entrepreneurship actions, some countries such as Bahrain, the UAE and Saudi Arabia appear to be at the forefront, while the women of Kuwait, Qatar and Oman have been less active (Zeidan & Bahrami 2011).

By understanding the true nature of the challenges facing female entrepreneurs, and women approaching leadership positions in general, it will be possible to address the root causes of those challenges and help to overcome them. The value of this is an increase in economic participation, which allows women, organizations and even national economies to achieve greater economic potential. A large and growing body of literature has investigated the barriers and opportunities that women confront in Western countries (Dechant & Lamky 2005; Le Renard 2008; Mazawi 2002).

The findings of this study lead to appropriate recommendations – presented in this section– that may help in overcoming the limitations of women's involvement in business activities in the GCC. As discussed in the previous chapter, the main obstacles this study has discovered to women's entrepreneurship can be summarized as: a lack of adequate training and education, legal constraints, cultural constraints and lack of social support, little access to financial resources, and the issue of work–family balance.

However, this study differs from previous studies in its expansion on discussions regarding the cultural barrier, and the great obstruction caused by cultural constraints to the participation and success of business women in the Arab world in general, and in the GCC in particular. This study is unique in seeking to discuss and investigate major obstacles facing entrepreneurial women in the GCC in particular.

One factor that is significant in the GCC states is Islam. Especially in the West, Islam is often seen in a negative light, and even as a barrier to women in itself (McIntosh & Islam 2010; Metcalfe & Mutlaq 2011). However, Islam does not prevent women from seeking an education or from pursuing a career (Mernissi

1987). On the contrary, Islam confers both men and women equality in their religious, ethical and civil rights duties and responsibilities. Also, Islam makes it compulsory for each Muslim to obtain knowledge and realize the factual soul of Islam and does not discriminate against women in terms of their rights to effective education; nor does it forbid women from engaging in entrepreneurial activity (Hutchings et al. 2010; Metcalfe & Mimouni 2011). Thus, this thesis does not accept that Islam in itself is a barrier to entrepreneurship, and has looked instead at regional cultural attitudes that were seen to be more significant.

#### **7.4 Conclusions on the Aim and Objectives**

The aim of this research study was to determine the key challenges that face GCC women entrepreneurs and limit their involvement in business activities. The study's objectives were concerned with determining the challenges that limit the involvement of women entrepreneurs in business activities in the GCC. These challenges included those identified through the literature review and confirmed in the research, as well as additional challenges identified by the respondents. The identified were (also see Figure 6.1):

- Lack of adequate training and education
- Legal constraints
- Cultural constraints
- Lack of access to financial resources
- Work-family interface
- Lengthy regulatory procedures
- Patronage and connections
- Intellectual property protection.

Moreover, this study contributes to the existing research knowledge by introducing novel data and findings from different countries and organization systems, as well as improving understanding of the types of coping mechanism used by women to eliminate the barriers that hinder them from achieving top management positions through highlighting the effect of social, individual and organizational barriers on women's career progression to reach senior management levels. This study can help to improve the situation of GCC women managers by enabling them to attain decision-making positions and develop GCC women. It achieves this by determining

the social, individual and organizational barriers to women so that women can systematically act to eliminate these barriers in order to be able to lead their organizations effectively.

By building on the understanding achieved through the literature review, this study addressed most of the obstacles that have been highlighted in previous studies, and used this understanding to illuminate the effect of such barriers on women's involvement in entrepreneurship in the GCC. This study also puts increased focus on culture as a vital obstacle that limits GCC women from being involved in business. Thus, this study makes an important contribution by identifying the main obstacles facing entrepreneurial women in the GCC, and highlighting the effect of each of these challenges. Some conclusions on each of the barriers identified are given below.

#### **7.4.1 Culture and Lack of Social Support**

From Sections 2.7.1 and 5.3.3 it can be seen that cultural aspects and lack of social support can act as major impediments for women entrepreneurs involved in business activities. Culture consists of the values, beliefs, norms and behavioural patterns of a particular group or society. In addition, there are many cultural factors in the external circumstances that can affect women entrepreneurs' motivations and lead to obstacles – in the economic and political situation, in their community, in their family and circle of friends, and in their personal situation and background. Hence, it is essential that female entrepreneurship be considered alongside any such external influences.

Moreover, in the culture of the GCC females are hypothetically “humble and modest” (McIntosh & Islam 2010), with their primary concerns being their responsibilities as wives and mothers, not as businesspersons. However, as Ahl (2012) observes, masculine “entrepreneurial” qualities have in the past been contrasted with feminine qualities such as sensitivity, weakness, and modesty. It is worth mentioning that cultural practices in Arab countries lead to women being perceived as secondary to men in social, economic, political, and religious spheres of life (Alsahlawi & Gardener 2004; Mazawi 2002; Mtango 2004). Transportation is an additional barrier to female entrepreneurship because of the male guardianship

required of them in this capacity. Women in the GCC are subject to a strict notion of male guardianship (Alhabidi 2013).

#### **7.4.2 Access to Financial Resource**

This challenge was found to be significant in the research confirming the initial findings from the literature (see Sections 2.7.2 and 5.3.4). The literature review identified that although access to financial resources is in general a significant barrier to women's entrepreneurship worldwide (Coleman 2002, 2004), it may not be as serious a barrier for entrepreneurs in GCC countries as in some other regions (Grey 2010). Nevertheless, access to sufficient capital can be a vital obstacle for any entrepreneur, especially women. Finding capital is a challenge for female entrepreneurs (Hampel-Milagrosa 2010). Both males and females face these obstacles, but women usually suffer from weak initial funding for their planned businesses due to the notable conflict between family and work issues (Harrison & Mason 2007; Minniti 2010; Goby & Erogul 2011; Minniti et al. 2005). Further, initiatives founded by women are more likely to be financially weak in a variety of ways from the outset, as they compete in crowded sectors and therefore underachieve over time (Marlow & Swail 2014). These obscurities in accessing capital mean that women tend to deal with more personal financing than men and take on less bank debt and individual investment (Madichie & Gallant 2012). This study confirms that access to financing is a significant issue for GCC women entrepreneurs, and this includes access to short-term financing from banks that is critical to entrepreneurial success.

#### **7.4.3 Legal Constraints**

Legal constraints and the difficult business start-up process discourage both men and women from starting businesses in the Middle East (Kazemi 2000) an argument that supported the findings of this research (see Sections 2.7.3 and 5.3.2). Female and male entrepreneurs share many of these constraints, but women entrepreneurs face additional obstacles due to deeply rooted discriminatory socio-cultural values and traditions embedded in the policy, legal environment and institutional support mechanisms Globally, in societies where women are active participants in the economy, governance is better (World Bank 2008), although causality is difficult to determine; societies with greater inclusiveness and access to law and order may be

more open to women working, creating more opportunities for women to compete for jobs due to their emphasis on qualifications and meritocracy (ibid.).

This study confirmed that legal constraints are a barrier to women entrepreneurs in the GCC. The region has some specific issues that limit women's ability to act independently, such as the need to seek male authorization for certain legal documents, or even in some cases for travel.

#### **7.4.4 Training and Education**

Another barrier that was found to affect women entrepreneurs involved in business activities is the training and education (see Sections 2.7.4 and 5.3.1). Women may face is that some women may have little of the experience that is necessary to construct and grow a business (Grey 2010), especially when compared to male entrepreneurs (Boden & Nucci 2000; Carter 2003; Carter & Brush 2005). In other words, they may not have had real business experience in the sector in which they are starting their project. If this factor actually results from a lack of skills and knowledge, it can make it very difficult for the female entrepreneur to succeed. Women are also limited in the amount of training they have received and how their performance was viewed in previous positions.

Despite the fact that women are allowed to pursue higher education and graduate studies in the GCC, there are notable weaknesses in the social empowerment required to improve the quality of their learning experiences. Separation of the sexes is common in schools and universities, meaning that classrooms are separated based upon gender (Mtango 2004). Women's facilities are usually fewer than men, and their class sizes are usually larger.

In addition, this study found that although in the GCC training and education are available to women, perhaps even more so than to men, obstacles still remain. As the interviews revealed, there is a lack of provision in some locations, and there is frequently an absence of the advanced training that women entrepreneurs need to succeed in business.

#### **7.4.5 Work-family Interface**

One of the most significant challenges faced by women is the ability to manage work and family responsibilities (see Sections 2.7.5 and 5.3.5). Given that women

seek to stabilize their work–life balance, they have begun entering into self-employment to get more control and flexibility over their work and personal lives

The challenge of controlling and managing work and family responsibilities for women entrepreneurs becomes harder. In societies such as those of the GCC, women are responsible for all aspects of family care, and work and family roles are formalized depending on stereotypical gender roles (Gutek et al. 1991). These stereotypical gender roles traditionally include the belief that men are “bread-winners” and women are “home-makers”, meaning that the social construction of gender makes motherhood less flexible when compared to fatherhood (Grönlund 2007).

Thus women in the GCC are expected to take traditional roles in the society, where their main contribution is described in the context of taking care of the family and raising children (El Harbi et al. 2009; Sidani 2005; Itani et al. 2011). However, since the turn of the century, female entrepreneurship in the GCC has been gradually acquiring momentum and attention at a cumulative pace as more and more women are to some extent stepping out of their traditional roles and showing aspirations to contribute to the society in other ways in addition to raising a family (Zeidan & Bahrami 2011). Once again, the research confirmed this as a barrier to women’s entrepreneurship in the GCC, with respondents stating that they were expected to fulfil family responsibilities no matter how busy they were with their businesses, and that they were expected to be available to their families 24 hours a day.

## **7.5 Conclusions on the Additional Challenges that Could Affect Women Entrepreneurs Involved in Business Activities in the GCC**

Apart from the five challenges that were found to be significant in this research (see Sections (5.3.6) three other challenges were extracted from the results of the triangulation carried out in Chapter 6. The three other challenges that have been found to affect women entrepreneurs involved in business activities in the GCC were lengthy regulatory procedures; patronage and connections; and intellectual property protection. In a world where mandatory regulations apply to every industry, lengthy regulatory procedures cause serious concerns to women

entrepreneurs. The results of this study indicate that participants in the interviews highlighted the struggle women entrepreneurs have to undergo in order to satisfy regulatory requirements (see Section 5.7.7). These lengthy regulatory procedures can certainly discourage women entrepreneurs from sustaining their businesses. This conclusion is supported by similar arguments in the extant literature (e.g. Kamoto 2011).

In a similar vein, it is also seen in real life that when you know people in positions of relevance, then business concerns are made less challenging (see Section 5.7.7). When women entrepreneurs face this challenge, they can suffer from a lack of patronage and connections in important places. For instance, when women entrepreneurs approach banks for finance, lack of such social capital can cause serious issues to those entrepreneurs in terms of delay or creating obstacles in accessing finance. Especially in regions like the GCC, where women face barriers such as family issues and cultural issues, lack of patronage and connections may need to be considered as an important challenge. This argument is supported in the women's entrepreneurship literature (e.g. Randeree 2012)

Lastly, intellectual property protection has been identified as another challenge in this research. This may appear to be a challenge not usually faced by a woman entrepreneur, but the findings of this research (see Section 5.7.7) indicate that intellectual property protection can act as major challenge. For instance, when the entrepreneur wants to access new technology governed by copyright protection, then the initial cost of accessing such technologies could be prohibitive, discouraging many women from accessing such technology. This argument finds support in the extant literature (e.g. UNCTAD 2012)

## **7.6 Contribution to Knowledge**

This research contributes to knowledge in the following ways. The literature review in Chapter 2 clearly shows that there is a serious gap in the literature with regard to women entrepreneurship in general in the developing nations and GCC in particular. Hardly any research publications have been produced that have investigated the challenges facing women entrepreneurs involved in business activities. Lack of knowledge in this vital area concerning society is a major obstacle preventing women in the GCC from taking up entrepreneurship as their career. This research

has addressed this issue, bringing out five major challenges: lack of adequate training and education, legal constraints, cultural constraints, lack of access to financial resources and work-family interface that have been identified as important in the literature but nonetheless not investigated in the context of GCC. Although these concepts have been validated within Western cultures, investigating those established concepts discussed in the literature in another context adds to the growing body of knowledge. In this context, by taking into account the unique characteristics of the people of GCC, then the outcomes of this research further contributes to knowledge. Thus the five challenges that have been addressed in this research that are relevant to the involvement of women entrepreneurs in business activities provide knowledge that may be directly useful to women entrepreneurs in the GCC. When addressed, these challenges may provide better opportunities for women entrepreneurs in GCC to engage in entrepreneurship and enable growth in their business ventures.

In addition to the above, the empirical model developed (see Figure 2.1) for this research has been statistically tested and provides support to the arguments given above. However, this research has also provided new knowledge in terms of identifying new challenges that affect women entrepreneurs in the GCC. The research has, through the interviews, explored the actual challenges faced by women entrepreneurs in the GCC and discovered three challenges that have not been widely addressed in the extant literature pertaining to the context of developing nations, namely lengthy regulatory procedures; patronage and connections; and intellectual property protection. These need to be added to the list of challenges faced by women entrepreneurs in the GCC. Thus, by triangulating the empirical results obtained by testing the conceptual model in Figure 6.1 with the outcome of the exploratory research, this research has come up with a new framework for women's entrepreneurship (see Figure 6.1) that combines the verified relationships in the conceptual model in Figure 2.1 with the additional challenges extracted from the analysis of the data collected through the interviews. Thus, a new framework that represents the challenges faced by women entrepreneurs in the GCC holistically has been derived from this research which provides deeper knowledge on the challenges faced by women entrepreneurs and how these affect their business activity involvement. Thus the outcomes of this research have contributed to knowledge by



providing an understanding of various challenges faced by women entrepreneurs involved in business activities in the GCC, how those challenges affect their involvement in business activities and a model to tackle them in a scientific manner.

### **7.7 Contribution to Theory**

This research has used institutional theory to explain various challenges that could affect women entrepreneurs. The theory has been applied to gain knowledge on how the five challenges identified in the initial conceptual model (Figure 2.1) can be operationalized while relating them to the involvement of women entrepreneurs in business activity in the GCC. Since institutional theory concentrates on the functions of social, political and economic systems within which entrepreneurs operate, and where their selections and behaviour are entrenched (see Section 2.8), application of institutional theory implies that many of these functions have been used to explain the phenomenon of women's entrepreneurship and the involvement of women entrepreneurs in business activities. Thus, this research contributes theoretically by expanding the application of the theory to address the behaviour of organizations towards women entrepreneurs in the GCC, an aspect, to the knowledge of the researcher, addressed in the literature for the first time.

### **7.8 Contribution to Practice**

The research approaches and detailed design used in this study were selected specifically to be suited to a clear interpretation of the challenges facing GCC women entrepreneurs. This study used a mixed approach of both positivism and an interpretivist philosophy. Along with all the reasons and justifications described in the research design chapter, it is relevant that this research utilize quantitative data collection method, following deductive methods. Moreover, in this study, the design was descriptive and in a mixed-methods approach the researcher adopted a survey and interviews as tools for answering the research questions and achieving the main aims of the study.

This study was designed to explore the challenges facing GCC women entrepreneurs. The target population consisted of all businesswomen in the GCC (i.e. registered or unregistered business owners). In order to address the exploratory nature of the research questions, a survey of businesswomen was conducted. In order to be able to collect and analyse highly appropriate, robust, and realistic data, the

study used a mixed methods approach, where qualitative and quantitative methods were combined to enhance the validity and reliability of the results, as described in the Research Methodology chapter.

The results are reported in detail in Chapter 5 and the findings are summarized above. To conclude, more research is required to shed light on challenges that may face woman and limit her involvement particularly in Middle East where most countries have similar customs and cultures.

Ultimately, the objective of identifying the barriers to women's entrepreneurship in the GCC is to ensure that these barriers can be removed, or at least minimized. Obtaining self-actualization for GCC women will enable them to think wisely and plan effectively, implementing their strategies efficiently and effectively as well as becoming objective evaluators. In addition, it is important, as far as possible, to eliminate the stigma of failure that could cause women to become discouraged in their entrepreneurial attempts (Madichie & Gallant 2012), as failure can lead to learning and eventual success. GCC countries must change the negative attitudes towards businesswomen and avoid the written rules and unwritten social norms that are restricting women's entrepreneurial activities. Instead, the necessary support needs to be established to allow women entrepreneurs to launch and operate their businesses successfully, and GCC societies should acknowledge the importance of their positive contributions to society in general and their communities in particular.

Also, GCC government agencies should cooperate with each other and remove any inconsistencies in their rules and regulations. An example of this coordinated effort in Saudi Arabia is the attempt to create a "one-stop shop" where Saudi women entrepreneurs can start and finish their business registration form (Alturki & Braswell 2010). This study also recommends that GCC governments and other supporting organizations should act to reinforce women's entrepreneurial activities, but also to increase awareness of the role they are playing in order to further encourage new women entrepreneurs.

According to the study's results and findings, the following specific recommendations are made to enable entrepreneurs themselves and government and non-governmental organizations to encourage and promote women's entrepreneurship and economic involvement in the GCC:

- 1 Encourage women from major governmental ministries, and formulate implementation strategies for women's transition into international trade.
- 2 Encourage women's appointment as members of the Shoura Council so that the interests of businesswomen are protected.
- 3 Allow businesswomen to travel freely without legal, social, or traditional restrictions.
- 4 The society and the government must encourage women to participate in economic issues, nation building, innovation, and productivity.
- 5 Promote self-actualization for GCC women, which will enable them to think wisely and plan effectively, implementing efficient and effective strategies as well as being objective evaluators.
- 6 GCC countries must change the negative attitudes towards businesswomen and avoid the written regulations and unwritten social norms that are restricting women's entrepreneurial activities.
- 7 Decision makers must provide the support needed for women entrepreneurs to launch and operate their businesses successfully, and acknowledge the importance of their positive contributions to society in general and their communities in particular.
- 8 Government strategies should limit any restrictions that face women entrepreneurs and provide them the freedom of choosing their business.
- 9 GCC governments should provide entrepreneurship training opportunities for women, through which they can improve business management skills, and also provide mentoring and coaching to help women entrepreneurs to develop the techniques needed to run their businesses in a successful manner.
- 10 GCC government agencies should cooperate with each other and remove any inconsistencies in their rules and regulations.
- 11 GCC governments and other supporting organizations should establish awareness through better communication of the role they are playing in reinforcing women's entrepreneurial activities.
- 12 Create an appropriate institutional framework in collaboration with the supporters of GCC women entrepreneurs to determine business opportunities available for women and develop adequate financial and management training.
- 13 Publicize and communicate success stories of female entrepreneurs. Such stories will help to dispel the notion that women cannot succeed on their own and thus

help unwinding societal stereotypes. In addition, those stories will help potential future female entrepreneurs overcome these hurdles.

The issue of implementing such actions in practice needs to be addressed through practical initiatives. Examples of such discussed in this study are the Al-Sayyidah Khadijah Binti Khuwailid Businesswomen Centre and Deem Al-Manahil in Saudi Arabia, Khalifa Fund in United Arab Emirates, and UNIDO in the Kingdom of Bahrain.

## **7.9 Research Reflection**

According to the World Bank (2008), more than 98 per cent of Gulf Cooperation Council (GCC) women entrepreneurs have no real businesses activities in the region. Also, GCC women entrepreneurs face greater cultural constraints than women entrepreneurs in other countries. The results of this research will therefore contribute to discovering the extent to which lack of collateral limits involvement in business activities by women entrepreneurs in the GCC.

Furthermore, over the past few decades, women's entrepreneurship has been studied and several challenges have been observed that affect the financing of their enterprises negatively. Limited access to finance has been identified as the key constraint in most countries globally (Coleman 2002; Coleman 2004).

In addition, in terms of cultural norms, which are socially accepted norms of behaviour, the roles women play in their families can have an intense effect on the type of economic activities in which women can be involved (Tlaiss & Kauser 2011), the technologies available to them, the people and agencies with whom they can interact, the places they can visit, the time they have available and the control they can employ over their own capital (Jennings & Mcdougald 2007; Zeidan & Bahrami 2011). Thus, the result of this research will determine the influence of cultural norms and family responsibilities on GCC women entrepreneurs' involvement in business activities.

Moreover, GCC culture still positions a woman in the kitchen and taking care of the children. This has made it more difficult for women to participate fully in entrepreneurship due to the fear of transgressing cultural norms. In settings where socio-cultural norms restrict women's mobility, their ability to attend training events,

receive formal education, and access information, institutions and markets is compromised. The results of this research have determined some of the gender discriminatory factors which limit involvement in business activities by women entrepreneurs in the GCC.

This study has also demonstrated that women's access to financial resources is limited by biased lending practices that emerge when financial institutions in the GCC consider them smaller, less experienced, and therefore less attractive. This can be addressed by improving institutional knowledge about possible product offerings tailored to women's preferences and constraints.

### **7.10 Contributions to Methodology**

No previous study has been done to identify and contrast the challenges facing women entrepreneurs in Bahrain, the United Arab Emirates and Saudi Arabia. This research has produced a comprehensive framework by a comparative study of populations from three nations in the GCC using mixed method research seldom used in comparative studies. For instance, comparative studies are normally done on cases or groups using quantitative studies and qualitative studies generally do not compare groups (Onwuegbuzie & Leech 2006). Comparing populations in a quantitative study, collecting data from populations in three nations in the GCC (namely Bahrain, Saudi Arabia and UAE) and triangulating the results has provided an efficient method to gain deeper knowledge of the challenges faced by women entrepreneurs involved in business activities in the GCC. This has led to empirical testing of already established challenges, exploring the challenges that have not been well articulated in the literature and combining the results of the research to develop a new framework that could link the established challenges and the unexplored challenges to the business activity involvement of women entrepreneurs in the GCC. In testing established theories in the context of GCC women entrepreneurs to identify the unique challenges they face, the conceptual model acts as a constant in the new framework (Figure 6.1), while the challenges extracted through the exploratory study provide new knowledge, making the new framework unique. Thus this method has been able build consistency in the use of two different methods to address the research questions. This has led to the building of a new framework that has addressed completely different sets of variables by incorporating the outcomes of

the survey questionnaire and comparative study of GCC nations as a constant on the one hand, while on the other hand adding outcomes of the qualitative research as the newly discovered factors as part of the framework.

### **7.11 Limitations of the Research**

Any research is bound to encounter limitations, which could affect the quality of the information gathered. Some of the limitations of this study represent the fact that literature on women's entrepreneurship in GCC countries is very rare. Hence comparing the research results with similar publications in the same context is difficult. Thus, comparing research results with other research outcomes that have a bearing on dissimilar contexts to the GCC could be misleading. Next, the research has not used all the established variables in investigating the topic of women's entrepreneurship in the GCC, and this could reduce the generalizability of the outcomes.

Another limitation of this research is related to data collection, as the survey and interviews were conducted in only three of the six GCC countries (Bahrain, the United Arab Emirates and Saudi Arabia).

### **7.12 Research Significance**

As discussed above, factors that affect the full economic participation of women, including in entrepreneurship, will directly affect economic development as women form half of society, are potential entrepreneurs and entrepreneurial activity directly affects growth and development, and hence the achievement of economic and social goals. The woman entrepreneur plays an important role in business activities, because she contributes to investment in various fields of business, improving the economy. Moreover, allowing women to achieve full economic participation is an important element of the third Millennium Development Goal (MDG), "Promote Gender Equality and Empower Women" and the Sustainable Development Goals, which include a standalone goal on gender equality (Goal 5) as well as incorporating "the empowerment of women and girls as well as gender sensitive targets in other goals" (<http://www.unwomen.org/en/what-we-do/post-2015>).

Thus, this study is important due to its focus on identifying the challenges that face GCC women entrepreneurs and the factors that limit their involvement in business

activities. The GCC is an under-researched area in terms of economic development, especially with respect to the economic contribution of women. This thesis therefore presents an important regional case study that may have importance for studies of the role and economic contribution of women in the context of the Middle East and surrounding regions and within Islamic culture.

In other words, the significance of this research stems from its seeking to determine the key challenges that face GCC women entrepreneurs and limit their involvement in business activities when sustaining and starting-up their businesses in GCC business environment. The study goes on to highlight the practical steps governments can take, through institutions and programmes, to solve these problems and challenges, encourage and promote women entrepreneurs in order to increase their number and thus enhance their national economies (Heemskerk 2003).

In addition, this thesis will also be valuable to practitioners, especially women entrepreneurs, providing practical recommendations for accessing available resources and support, improving their awareness of types of coping mechanism that can eliminate the barriers that hinder women's involvement in business activities, and encouraging them to make the most of their potential and contribute positively to their economies. This study can help develop GCC women entrepreneurs, improving their ability to become involved in business activities by determining strategies to overcome the constraints – cultural, training and education, legal, financial, and related to the work-family interface – in order to be able to become effectively involved in business activities.

Further, this study differs from previous studies by its expansion on discussions regarding the cultural barrier, and the great limitation caused by cultural constraints to the success and activity of business women in the Middle East in general, and in the GCC (as represented by the study nations of Bahrain, United Arab Emirates (UAE) and Saudi Arabia) in particular. Thus, the research will provide comprehensive recommendations that help government officials and policy makers develop policies that function for women's entrepreneurship growth in this area. This study is unique in seeking to discuss and investigate major obstacles facing entrepreneurial women in the GCC in particular, and will enrich the literature by

seeking to understand the challenges faced by GCC women entrepreneurs that, prima facie, limit their involvement in business activities.

### **7.13 Future Research**

According to the study's results and findings, the researcher can conclude that more research is required to fill some of the gaps in this area of research. Particularly, more research is required to focus on the challenges, barriers and constraints that could impact on women in comparison to men. For instance, as the literature review suggested, women may face more obstacles than men in terms of gaining access to finance when deciding to start new business ventures and develop those businesses (Harrison & Mason 2007; Minniti 2010; Goby & Eroglu 2011; Minniti 2005; Hampel-Milagrosa 2010). In addition, further research could be conducted that may include the six GCC countries to gain wider acceptability of the results established in this research. Moreover, future studies may also need to target women who choose not to start their own businesses to improve the knowledge about the factors that are preventing entrepreneurship among GCC women.

More research is needed to explore factors that affect women's entrepreneurship in various cultures and hence future research may include a wider context of Middle Eastern Arabic countries whose characteristics are different to that of GCC countries. This is in line with the calls of a number of authors who have called for further investigation of the role of culture on current entrepreneurship, and on the different forms of entrepreneurship which may develop in a future that is less dominated by Western cultural norms (Freitag & Thurik 2010; Huggins & Thompson 2014; Shinnar et al. 2012; Shneor et al. 2013).



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# Appendix One:

## Statistical analysis tables, reliability and validity test

### Frequencies

		Notes
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	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Nationality Age Maritalstatus Howmanychildrendoyouhave EducationalAttainmentLevel Yourfieldofbusiness Howlongisyoureexperienceinyourf ieldofbusiness Whendidyoustartyourbusiness Didyoutakeanytrainingrelatedtoy ourbusinessbeforeyoues Yourmainfinancialincomethatyou have depended on other than /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.06
	Elapsed Time	00:00:00.06

[DataSet1]

**Statistics**

	Nationality	Age	Marital status	How many children do you have?	Educational Attainment/Level	Your field of business	How long is your experience in your field of business?	When did you start your business?	Did you take any training related to your business before you established it?	Your main financial income that you have depended on (other than your current business) is:
N	Valid	397	397	395	397	393	394	395	379	395
	Missing	0	0	2	0	4	3	2	18	2

## Frequency Table

### Nationality

	Frequency	Percent	Valid Percent	Cumulative Percent
1	141	35.5	35.5	35.5
2	113	28.5	28.5	64.0
Valid 3	140	35.3	35.3	99.2
4	3	.8	.8	100.0
Total	397	100.0	100.0	

### Age

	Frequency	Percent	Valid Percent	Cumulative Percent
1	41	10.3	10.3	10.3
2	162	40.8	40.8	51.1
Valid 3	106	26.7	26.7	77.8
4	58	14.6	14.6	92.4
5	30	7.6	7.6	100.0
Total	397	100.0	100.0	

### Marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
1	90	22.7	22.8	22.8
2	256	64.5	64.8	87.6
Valid 3	26	6.5	6.6	94.2
4	23	5.8	5.8	100.0
Total	395	99.5	100.0	
Missing System	2	.5		
Total	397	100.0		

### How many children do you have?

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	--------------------

	1	113	28.5	28.5	28.5
	2	133	33.5	33.5	62.0
Valid	3	97	24.4	24.4	86.4
	4	54	13.6	13.6	100.0
	Total	397	100.0	100.0	

#### Educational Attainment/Level

		Frequency	Percent	Valid Percent	Cumulative Percent
	1	22	5.5	5.6	5.6
	2	64	16.1	16.3	21.9
Valid	3	196	49.4	49.9	71.8
	4	111	28.0	28.2	100.0
	Total	393	99.0	100.0	
Missing	System	4	1.0		
	Total	397	100.0		

#### Your field of business

		Frequency	Percent	Valid Percent	Cumulative Percent
	1	34	8.6	8.6	8.6
	2	63	15.9	15.9	24.4
	3	86	21.7	21.7	46.1
	4	47	11.8	11.8	57.9
	5	25	6.3	6.3	64.2
Valid	6	39	9.8	9.8	74.1
	7	52	13.1	13.1	87.2
	8	22	5.5	5.5	92.7
	9	14	3.5	3.5	96.2
	10	15	3.8	3.8	100.0
	Total	397	100.0	100.0	

#### How long is your experience in your field of business?

		Frequency	Percent	Valid Percent	Cumulative Percent
	1	197	49.6	50.0	50.0
	2	118	29.7	29.9	79.9
Valid	3	46	11.6	11.7	91.6
	4	33	8.3	8.4	100.0
	Total	394	99.2	100.0	

Missing	System	3	.8	
Total		397	100.0	

**When did you start your business?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	137	34.5	34.7
	2	108	27.2	62.0
	3	105	26.4	88.6
	4	45	11.3	100.0
Total	395	99.5	100.0	
Missing	System	2	.5	
Total	397	100.0		

**Did you take any training related to your business before you established it?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	32	8.1	8.4
	2	347	87.4	100.0
Total	379	95.5	100.0	
Missing	System	18	4.5	
Total	397	100.0		

**Your main financial income that you have depended on (other than your current business) is:**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	100	25.2	25.3
	2	124	31.2	56.7
	3	59	14.9	71.6
	4	108	27.2	99.0
	5	4	1.0	100.0
Total	395	99.5	100.0	
Missing	System	2	.5	
Total	397	100.0		

DESCRIPTIVES VARIABLES=Q.1 Q.2 Q.3 Q.4 Q.5 Q.6 Q.7 Q.8 Q.9 Q.10 Q.11 Q.12 Q.13 Q.14 Q.15 Q.16 Q.17 Q.18 Q.19 Q.20 Q.21 Q.22 Q.23 Q.24 Q.25 Q.26 Q.27 Q.28 Q.29 Q.30 Q.31 Q.32 Q.33 Q.34 Q.35 Q.36 Q.37 Q.38 Q.39

/STATISTICS=MEAN STDDEV MIN MAX.

## Descriptive

### Notes

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	Cases Used	All non-missing data are used.
Syntax		DESCRIPTIVES
		VARIABLES=Q.1 Q.2 Q.3 Q.4
		Q.5 Q.6 Q.7 Q.8 Q.9 Q.10 Q.11
		Q.12 Q.13 Q.14 Q.15 Q.16 Q.17
		Q.18 Q.19 Q.20 Q.21 Q.22 Q.23
		Q.24 Q.25 Q.26 Q.27 Q.28 Q.29
		Q.30 Q.31 Q.32 Q.33 Q.34 Q.35
		Q.36 Q.37 Q.38 Q.39
		/STATISTICS=MEAN STDDEV
		MIN MAX.
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	Elapsed Time	00:00:00.06

[DataSet1]



**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Q.1	397	1	4	2.17	1.095
Q.2	396	1	5	4.61	.705
Q.3	394	1	5	4.07	.888
Q.4	396	1	5	3.93	.855
Q.5	395	1	5	3.87	.919
Q.6	395	1	5	3.95	1.039
Q.7	396	1	5	3.91	.977
Q.8	397	1	5	4.00	.972
Q.9	397	1	5	4.01	1.022
Q.10	397	1	5	3.97	.938
Q.11	396	1	5	3.92	1.027
Q.12	392	1	5	3.83	1.021
Q.13	395	1	5	3.87	1.076
Q.14	397	1	5	3.91	1.081
Q.15	393	1	5	3.92	.987
Q.16	394	1	5	3.93	.998
Q.17	394	1	5	3.92	.998
Q.18	395	1	5	4.05	.903
Q.19	397	1	5	4.12	.875
Q.20	396	1	5	4.07	1.006
Q.21	397	1	5	3.91	1.027
Q.22	396	1	5	3.90	.984
Q.23	397	1	5	3.98	.928
Q.24	393	1	5	3.93	.982
Q.25	396	1	5	3.95	.965
Q.26	395	1	5	3.96	.935
Q.27	394	1	5	4.01	.895
Q.28	397	1	5	4.09	.892
Q.29	396	1	5	4.14	.920
Q.30	396	1	5	4.02	.868
Q.31	394	1	5	3.87	.978
Q.32	397	1	5	4.03	.842
Q.33	396	1	5	4.00	.945
Q.34	396	1	5	4.10	.904
Q.35	397	1	5	4.10	.914
Q.36	396	1	5	3.98	.891
Q.37	396	1	5	4.02	.897
Q.38	397	1	5	4.09	.835
Q.39	396	1	5	4.08	.822
Valid N (listwise)	353				

COMPUTE Training\_and\_Education=MEAN(Q.1,Q.17).

EXECUTE.

COMPUTE Cultural\_and\_Social\_Support=MEAN(Q.18,Q.26).

```

EXECUTE.
COMPUTE Access_to_financial_resources=MEAN(Q.27,Q.32).
EXECUTE.
COMPUTE Work_family_interface=MEAN(Q.33,Q.39).
EXECUTE.
DESCRIPTIVES VARIABLES=Training_and_Education
Cultural_and_Social_Support Access_to_financial_resources
Work_family_interface
  /STATISTICS=MEAN STDDEV MIN MAX.

```

## Descriptive

Notes	
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Comments	
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Missing Value Handling	Definition of Missing User defined missing values are treated as missing. Cases Used All non-missing data are used.
Syntax	DESCRIPTIVES VARIABLES=Training_and_Education Cultural_and_Social_Support Access_to_financial_resources Work_family_interface /STATISTICS=MEAN STDDEV MIN MAX.
Resources	Processor Time 00:00:00.03 Elapsed Time 00:00:00.02

[DataSet1]

```

COMPUTE Training_and_Education=MEAN(Q.1,Q.6).
EXECUTE.
COMPUTE Legal_constraints=MEAN(Q.7,Q.17).
EXECUTE.
DESCRIPTIVES VARIABLES=Training_and_Education Legal_constraints
Cultural_and_Social_Support Access_to_financial_resources
Work_family_interface
  /STATISTICS=MEAN STDDEV MIN MAX.

```

## Descriptive

### Notes

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Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	All non-missing data are used.
Syntax		DESCRIPTIVES
		VARIABLES=Training_and_Edu
		cation Legal_constraints
		Cultural_and_Social_Support
		Access_to_financial_resources
	Work_family_interface	
	/STATISTICS=MEAN STDDEV	
	MIN MAX.	
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.01

[DataSet1]

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Training_and_Education	397	1.00	4.50	3.0516	.81834
Legal_constraints	397	1.00	5.00	3.9118	.81868
Cultural_and_Social_Support	397	1.00	5.00	4.0063	.73980
Access_to_financial_resources	397	1.00	5.00	4.0214	.71345
Work_family_interface	397	1.00	5.00	4.0378	.71762
Valid N (listwise)	397				

Appendix 2: correlation matrix and Onaway ANOVA test

```
GET
  FILE='C:\Users\Najma\Desktop\My Folder\current file\GCC Analysis
and final thesis\Untitled2.sav'.
DATASET NAME DataSet1 WINDOW=FRONT.
CORRELATIONS
  /VARIABLES=Training_and_Education Cultural_and_Social_Support
Access_to_financial_resources Work_family_interface
Legal_constraints
  /PRINT=TWOTAIL NOSIG
  /MISSING=PAIRWISE.
```

## Correlations

		Notes
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	Split File	<none>
	N of Rows in Working Data File	397
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS  /VARIABLES=Training_and_Education Cultural_and_Social_Support Access_to_financial_resources Work_family_interface Legal_constraints  /PRINT=TWOTAIL NOSIG  /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.11

FILE='C:\Users\Najma\Desktop\My Folder\current file\GCC Analysis and final thesis\Untitled2.sav'.

**Correlations**

		Training_and_ Education	Cultural_and_ Social_Support	Access_to_financial_resources	Work_family_interface	Legal_constraints
Training_and_ Education	Pearson Correlation	1	.303**	.244**	.327**	.474**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	397	397	397	397	397
Cultural_and_ Social_Support	Pearson Correlation	.303**	1	.593**	.470**	.591**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	397	397	397	397	397
Access_to_financial_resources	Pearson Correlation	.244**	.593**	1	.579**	.487**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	397	397	397	397	397
Work_family_interface	Pearson Correlation	.327**	.470**	.579**	1	.524**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	397	397	397	397	397
Legal_constraints	Pearson Correlation	.474**	.591**	.487**	.524**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	397	397	397	397	397

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Notes**

Output Created		09-SEP-2015 14:38:54
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	Split File	<none>
Missing Value Handling	N of Rows in Working Data File	397
	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on cases with no missing data for any variable in the analysis.
Syntax		ONEWAY Nationality BY Training_and_Education /MISSING ANALYSIS.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

**Notes**

Output Created		09-SEP-2015 14:39:20
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	Split File	<none>
	N of Rows in Working Data File	397
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on cases with no missing data for any variable in the analysis.
Syntax		ONEWAY Training_and_Education BY Nationality /MISSING ANALYSIS.
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	Elapsed Time	00:00:00.00



**Notes**

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	Split File	<none>
Missing Value Handling	N of Rows in Working Data File	397
	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on cases with no missing data for any variable in the analysis.
Syntax		ONEWAY
		Training_and_Education
		Cultural_and_Social_Support
		Access_to_financial_resources
Resources		Work_family_interface
		Legal_constraints BY Nationality
		/MISSING ANALYSIS.
	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

```

ONEWAY Training_and_Education BY Nationality
/STATISTICS DESCRIPTIVES
/MISSING ANALYSIS.

```

## One-way

### Notes

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Comments		
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	Split File	<none>
Missing Value Handling	N of Rows in Working Data File	397
	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on cases with no missing data for any variable in the analysis.
Syntax		ONEWAY Training_and_Education BY Nationality /STATISTICS DESCRIPTIVES /MISSING ANALYSIS.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

FILE='C:\Users\Najma\Desktop\My Folder\current file\GCC Analysis and final thesis\Untitled2.sav'.

**Descriptives**

Training\_and\_Education

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	141	2.9468	.82094	.06914	2.8101	3.0835	1.00	4.50
2	113	3.1195	.81907	.07705	2.9668	3.2721	1.00	4.50
3	140	3.1179	.80155	.06774	2.9839	3.2518	1.00	4.50
4	3	2.3333	1.04083	.60093	-.2522	4.9189	1.50	3.50
Total	397	3.0516	.81834	.04107	2.9709	3.1324	1.00	4.50

**ANOVA**

Training\_and\_Education

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.231	3	1.410	2.124	.097
Within Groups	260.960	393	.664		
Total	265.191	396			

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**Descriptives**

Cultural\_and\_Social\_Support

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	141	3.9007	.79107	.06662	3.7690	4.0324	1.00	5.00
2	113	4.0796	.54513	.05128	3.9780	4.1813	2.50	5.00
3	140	4.0714	.80817	.06830	3.9364	4.2065	1.00	5.00
4	3	3.1667	.28868	.16667	2.4496	3.8838	3.00	3.50
Total	397	4.0063	.73980	.03713	3.9333	4.0793	1.00	5.00

**ANOVA**

Cultural\_and\_Social\_Support

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.889	3	1.630	3.023	.030
Within Groups	211.845	393	.539		
Total	216.734	396			

ONEWAY Access\_to\_financial\_resources BY Nationality  
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## One way

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Missing Value Handling	Cases Used	Statistics for each analysis are based on cases with no missing data for any variable in the analysis.
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**Descriptives**

Access\_to\_financial\_resources

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	141	4.0142	.75105	.06325	3.8891	4.1392	1.00	5.00
2	113	4.1150	.53037	.04989	4.0162	4.2139	2.50	5.00
3	140	3.9643	.79712	.06737	3.8311	4.0975	1.00	5.00
4	3	3.5000	.50000	.28868	2.2579	4.7421	3.00	4.00
Total	397	4.0214	.71345	.03581	3.9510	4.0918	1.00	5.00

**ANOVA**

Access\_to\_financial\_resources

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.271	3	.757	1.492	.216
Within Groups	199.297	393	.507		
Total	201.568	396			

```
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## One way

### Notes

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**Descriptives**

Work\_family\_interface

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	141	4.0177	.70814	.05964	3.8998	4.1356	1.00	5.00
2	113	4.1504	.60091	.05653	4.0384	4.2624	2.00	5.00
3	140	3.9750	.80539	.06807	3.8404	4.1096	1.00	5.00
4	3	3.6667	.57735	.33333	2.2324	5.1009	3.00	4.00
Total	397	4.0378	.71762	.03602	3.9670	4.1086	1.00	5.00

**ANOVA**

Work\_family\_interface

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.456	3	.819	1.597	.190
Within Groups	201.477	393	.513		
Total	203.933	396			

ONEWAY Legal\_constraints BY Nationality  
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## One way

### Notes

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	Definition of Missing	User-defined missing values are treated as missing.
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### Descriptives

Legal\_constraints

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	141	3.8404	.84371	.07105	3.6999	3.9809	1.00	5.00
2	113	4.0044	.73950	.06957	3.8666	4.1423	1.00	5.00
3	140	3.9321	.83151	.07028	3.7932	4.0711	1.00	5.00
4	3	2.8333	1.25831	.72648	-.2925	5.9591	1.50	4.00
Total	397	3.9118	.81868	.04109	3.8311	3.9926	1.00	5.00

### ANOVA

Legal\_constraints

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.235	3	1.745	2.636	.049
Within Groups	260.179	393	.662		
Total	265.414	396			

## Appendix Two-A: Online Questionnaire



### The challenges facing gulf cooperation council women entrepreneurs: socio-cultural perspective

#### PhD Questionnaire

Dear Participant,

I am currently conducting research to examine the challenges facing GCC women entrepreneurs.

Please answer the questions of this questionnaire according to the actual situation you are facing and NOT to what you hope to have. I can confirm that the information collected will be accessed ONLY by the researcher and will be used ONLY for research purposes. The results are anonymous and will be kept confidential.

If you have any desire to see the results of this study, it will be our pleasure to provide you with a copy of the executive summary at the end of the research.

Time needed to complete the questionnaire: 15-20 minutes

Please complete the questionnaire not later than 15th May 2015.

If you have any questions you wish to ask, please do not hesitate to contact me through email [najma.taqi@brunel.ac.uk](mailto:najma.taqi@brunel.ac.uk) or my direct contact number 0097339858001.

Thank you so much for your kind cooperation and patience.

-----  
Najma Taqi  
Doctoral Researcher  
School of Business  
Brunel University

**The challenges facing gulf cooperation council women entrepreneurs: socio-cultural perspective**

**Part One: About you**

**Please point your answer with a tick (✓) in the right space provided:**

1. Nationality

2. Age:

18-25

46-55

26-35

56+

36-45

3. Educational Attainment/Level

High school or less

Bachelor

Diploma

Higher education

4. Your field of business

Catering/food

Education and training

Beauty and fashion

Another (please specify)

5. How long is your experience in your field of business?

5 years or less

11- 15 years

6- 10 years

16 years and more

6. When did you start your business?

Less than 3 years

6-10 years

3-5 years

More than 10 years

7. Did you take any training related to your business before you established it?

Yes

No

If yes, which training?

8. Your main financial income that you have depended on (other than your current business) is:

Job

Another business

Relative (family or husband)

I have no other financial support, only this business

Another (please specify)

9. What was the main source of funding for your business in its beginnings?

Self financed

Family's support

Bank loan

Program loans

Another (please specify)

**The challenges facing gulf cooperation council women entrepreneurs: socio-cultural perspective**

Part Two: Please indicate your level of agreement by selecting the appropriate response.

10.

**Training and Education**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
A lack of adequate training and education limits women involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The fact that men have better opportunities in education and training than women limits the involvement of women in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The fact that women have fewer connections than men with experts in certain fields limits their involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Classroom circumstances (including greater numbers of students per class) are worse in female educational institutions than those of men.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Men have greater access to higher quality training and education providers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fewer training providers are available for women, in terms of quantity and quality.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11.

**Legal constraints**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Legal constraints are a barrier to women's involvement in business in the Gulf.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There is a lack of government support for women entrepreneurs in term of laws and regulations.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There is a lack of coordination between various government departments regarding business procedures that help women entrepreneurs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There is a lack of laws protecting the investment of women.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Laws and practices discriminate between women and men.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The fact that laws and regulations do not allow women to get a license without their husband's permission limit their involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The fact that regulations for women are different than those for men limit their involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
High rates of insurance, taxes and duties limit women's involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Complications with import and export laws limit women's involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Foreign relations with other countries that result in bureaucratic hurdles limit women's involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



13.

**Access to financial resources**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Usually, women have restricted access to the necessary financial resources for running a business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The fact that some insurance company practices ask women for greater insurance payments than those required of men limit their involvement in business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Women suffer from poor access to capital that is needed to begin their business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Banks usually provide more financial resources to men in comparison with women.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There has been a decline in the opportunities available in the capital and other large cities, resulting in an insubstantial entrepreneurial environment.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The fact that women are not trusted as men and receive insubstantial loans though banks, as entrepreneurs limit their involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14.

**Work- family interface**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
The fact that women lack the ability to balance their family responsibility and work, limit their involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The fact that a woman is being responsible for all aspects of family care makes it more difficult to meet all of one's responsibilities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The stereotypical gender roles for work/family responsibilities limit female entrepreneurs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having young children limits women's involvement in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The increasing demands of husbands and children limit women's ability to succeed in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Thank you so much for your kind Cooperation and Patience.**

## Appendix Two-B: Questionnaire (with references)

### Section one: About you

#### 1- Nationality

.....

#### 2- Marital status

.....

**Please indicate your answer with a tick (√) in the space provided:**

#### 3- Age

- 18-25
- 26-35
- 36-45
- 46-55
- 56+

#### 4- How many children do you have?

- No children
- 1-2 children
- 3-4 children
- More than 5 children

#### 5- Educational Attainment/Level

- High school or less
- Diploma
- Bachelor
- Higher education

#### 6- Your field of business

- Catering/food
- Beauty and fashion
- Education and training
- Another (please specify)

.....

**7- How long is your experience in your field of business?**

- 5 years or less
- 6- 10 years
- 11- 15 years
- 16 years and more

**8- When did you start your business?**

- Less than 3 years
- 3-5 years
- 6- 10 years
- More than 10 years

**9- Did you take any training related to your business before you established it?**

- Yes
- No

If yes, which training? .....

**10- Your main financial income that you have depended on (other than your current business) is:**

- Job
- Relative (family or husband)
- Another business
- I have no other financial support, only this business
- Another (please specify)

.....

**11- What was the main source of funding for your business in its beginnings?**

- Self financed
- Bank loan
- Family's support
- Program loans
- Another (please specify)

.....

**Section two:** Please indicate your level of agreement by putting ✓ in the appropriate response.

No.	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
<b>Training and Education</b>						
1	A lack of adequate training and education limits women's involvement in business (Cliff, 1998).					
2	The fact that men have better opportunities in education and training than women limits the involvement of women in business (Achoui, 2009).					
3	The fact that women have fewer connections than men with experts in certain fields limits their involvement in business (Ngare, 2013).					
4	Classroom circumstances (including greater numbers of students per class) are worse in female educational institutions than those of men (Achoui, 2009).					
5	Men have greater access to higher quality training and education providers (Mtango, 2004).					
6	Fewer training providers are available for women, in terms of quantity and quality (Mazawi, 2002).					
<b>Legal constraints</b>						
7	Legal constraints are a barrier to women's involvement in business in the Gulf (UNIDO, 2001).					
8	There is a lack of government support for women entrepreneurs in term of laws and regulations (Scott-Jackson et al., 2010).					
9	There is a lack of coordination between various government departments regarding business procedures that help women entrepreneurs (Grey, 2010).					
10	There is a lack of laws protecting the investments of women (UNIDO, 2001).					
11	Laws and practices discriminate between women and men (Grey, 2010).					
12	The fact that laws and regulations do not allow women to get a license without their husband's permission limits their involvement in business					

	(Alhabidi, 2013).					
13	The fact that regulations for women are different than those for men limit their involvement in business (Alhabidi, 2013).					
14	High rates of insurance, taxes and duties limit women's involvement in business (UNIDO, 2001).					
15	Complications with import and export laws limit women's involvement in business (Sadi & Al-Ghazali, 2010).					
16	Foreign relations with other countries that result in bureaucratic hurdles limit women's involvement in business (UNIDO, 2001).					
17	The ongoing influence of <i>Wasta</i> in business makes competing with established men more difficult (Alhabidi, 2013).					
<b>Cultural and Social Support</b>						
18	The Gulf's social culture constitutes a barrier and limits women's involvement in entrepreneurial activities (Alhabidi, 2013).					
19	There is a lack of respect within the community for women entrepreneurs (Zakaria, 2001).					
20	Most companies or people in general prefer to deal or work with men than women (Sidani, 2005).					
21	Negative opinions voiced about the role of women in business limit their involvement (World Bank, 2007).					
22	A misunderstanding of religion limits women's involvement in business (Alhabidi, 2013).					
23	Social discrimination against women limit their involvement in business (Sidani, 2005).					
24	A lack of moral support from the family and husband is one social barrier to the involvement of women in business (Harbi et al., 2009).					
25	There is a lack of suitable models to represent successful women entrepreneurs (Harbi et al., 2009).					
26	A lack of support and help from other women limit women's involvement in business (Zakaria, 2001).					
<b>Access to financial resources</b>						
27	Usually, women have restricted access to the necessary financial resources for running a business (Syed, 2011).					
28	The fact that some insurance company					

	practices ask women for greater insurance payments than those required of men limits their involvement in business (Abramovica & Abola, 2012).					
29	Women suffer from poor access to capital that is needed to begin their business (Syed, 2011).					
30	Banks usually provide more financial resources to men in comparison with women (Abramovica & Abola, 2012).					
31	There has been a decline in the opportunities available in the capital and other large cities, resulting in an insubstantial entrepreneurial environment (Zeidan & Bahrami, 2011).					
32	Banks in general didn't trusted as men in business, thus women are receiving insubstantial loans through banks, which limit their involvement as entrepreneurs (Minkus-McKenna, 2009).					
<b>Work- family interface</b>						
33	The fact that women lack the ability to balance their family responsibility and work, limits their involvement in business (Zeidan & Bahrami, 2011).					
34	The fact that a woman is being responsible for all aspects of family care makes it more difficult to meet all of one's responsibilities (Zeidan & Bahrami, 2011).					
35	The stereotypical gender roles for work/family responsibilities limit female entrepreneurs (Arayesh, 2011).					
36	Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement (Syed, 2011).					
37	Having young children limits women's involvement in business (Arayesh, 2011).					
38	The increasing demands of husbands and children limit women's ability to succeed in business (Zeidan & Bahrami, 2011).					

Are you facing any other challenges to run your business? If yes, please specify in the below space:

.....  
.....

## **Appendix Three:**

### **Interview Protocol and Questions**

**Dear Madam,**

**Subject: A Study of the challenges facing GCC Women Entrepreneurs**

I very much hope that you will agree to take part in some research into this important area. The information that you provide will help us to better understand the challenges women entrepreneurs face in GCC countries.

If you agree, I shall interview you. The interview will last approximately one hour. It will be audio-taped. Your name will not be recorded/used.

I can confirm that the information collected will be accessed ONLY by me and will be used ONLY for research purposes. The results are anonymous and will be kept confidential.

If you have any desire to view the results of this study, it will be my pleasure to provide you with a copy of the executive summary at the end of the research.

Please inform me if you would like to participate in this research. If so, an email will be sent to you along with the briefing on the purpose of this research.

If you have any questions you wish to ask, please do not hesitate to contact me through email [najma.taqi@brunel.ac.uk](mailto:najma.taqi@brunel.ac.uk) or my direct contact number 0097339858001.

Thank you, and I very much hope that you will agree to assist in this important research into something which, I am sure, is close to your heart, that is, helping to understand the challenges of women like yourself.

-----  
**Najma Taqi**  
Doctoral Researcher  
School of Business  
Brunel University



## Interview Questions

- 1- Did you face any difficulties in starting your own business? If yes, what type of difficulties? (Achoui, 2009)

.....  
.....  
.....  
.....

- 2- Did you face any financial obstacles in your work as an entrepreneur? If yes, what type of obstacles did you face? (Abramovica & Abola, 2012)

.....  
.....  
.....  
.....  
..

- 3- Do you think that lack of adequate education and training in comparison with men constitutes a barrier for women's involvement in business (if yes, explain how)? (Ngare, 2013)

.....  
.....  
.....  
.....  
..

- 4- Did you face any legal obstacles either after or before creating your business? If yes, can you mention an example? (Scott-Jackson et al., 2010)

.....  
.....  
.....  
.....  
..

- 5- Do you agree that culture and social support could form obstacles to your involvement in business as a woman? If yes, how? (Harbi et al., 2009)

.....  
.....

.....  
.....  
6- Did you ever face problems in balancing your family and business responsibilities? If yes, can you mention some of these problems and how they affected your business? (Zeidan & Bahrami, 2011)

.....  
.....  
.....  
.....  
.....  
..

7- Did you face any difficulties other than financial, legal, social, cultural, educational, and family responsibilities while establishing or running your own business? If yes, what? (Zeidan & Bahrami, 2011)

.....  
.....  
.....  
.....  
.....  
..

Thank You

**Appendix Four:**  
**Participant Consent Form**



Brunel Business School  
Research Ethics  
**Participant Consent Form**

Many thanks for agreeing to participate in my research project. The project has to be completed in part fulfilment of my degree programme and so your assistance is much appreciated.

**Consent:**

I have read the Participation Information Sheet and hereby indicate my agreement to participate in the study and for the data to be used as specified.

Name of participant or informed third party:[ hanan al samari-Executive Director ],  
[ Deem Al-Manhil, KSA]

Signature: [

A handwritten signature in black ink, enclosed within a hand-drawn oval. The signature is cursive and appears to be "Hanan Al-Samari".

Date: 20<sup>th</sup> April 2015



Brunel Business School  
Research Ethics  
**Participant Consent Form**

Many thanks for agreeing to participate in my research project. The project has to be completed in part fulfilment of my degree programme and so your assistance is much appreciated.

**Consent:**

I have read the Participation Information Sheet and hereby indicate my agreement to participate in the study and for the data to be used as specified.

Name of participant or informed third party: [A. COO Mouza Obaid Al Nasri], Khalifa Fund, UAE

Signature: [  ]

Date: 17<sup>th</sup> May 2015



Brunel Business School  
Research Ethics  
**Participant Consent Form**

Many thanks for agreeing to participate in my research project. The project has to be completed in part fulfilment of my degree programme and so your assistance is much appreciated.

**Consent:**

I have read the Participation Information Sheet and hereby indicate my agreement to participate in the study and for the data to be used as specified.

Name of participant or informed third party: [Dr. Hashim Sulciman Hussain], UNIDO, Bahrain

Signature:

Date:

28/05/2015



## Appendix Five:

### Participant Information Sheet



Brunel Business School  
Research Ethics  
**Participant Information Sheet**

**1. Title of Research:** THE CHALLENGES FACING GULF COOPERATION COUNCIL WOMEN ENTREPRENEURS: SOCIO-CULTURAL PERSPECTIVE

**2. Researcher:** Najma Taqi on Doctor of Philosophy, Brunel Business School, Brunel University

**3. Contact Email:** E-mail: [JNAJMA.TAQI@BRUNEL.AC.UK](mailto:JNAJMA.TAQI@BRUNEL.AC.UK)

**4. Purpose of the research:** The main aim of this research is to determine the key challenges that affect women entrepreneurs in their business and examine how those challenges can be overcome thus providing a greater opportunity to those entrepreneurs to involve or perform better in their business. And to study the various challenges that are supposed to affect the involvement or performance of women entrepreneurs in business and to identify the key challenges and examine the nature of relationship that may exist amongst those challenges as well as between them and the involvement or performance of the women entrepreneurs.

**5. What is involved:** Participants will be asked to answer the questionnaire online by Using survey monkey, as reaching all GCC countries will be difficult. The questionnaire questions are closed questions. In this study, we will answer three research questions: What are the key challenges that affect women entrepreneurs and hence their success in their business?, Is there a relationship amongst those challenges? If so what is the nature of that relationship? And how those challenges affect the involvement or performance of women entrepreneurs in their business?

**6. Voluntary nature of participation and confidentiality.** I conducted a meeting with UNIDO and highlight the importance of given the participants the option to participate and no one will be forced them to participate because I will send the questionnaire link to UNIDO and then UNIDO will send the link to their women entrepreneurs database. UNIDO will inform the participants that their participations are voluntary. A form will also be sent to them with other materials to mention that their participation in this research is completely voluntary and they can withdraw if they feel that they will encounter any risk. I will also guarantee to the participants that the records of this research will be kept confidential. I will not include any information that will make it possible to identify the names or identities of the participants in any sort of report in which the findings of this research are published. Research records will be kept confidential, and will be used only for research purposes.