

## Experiences of Successful Female Saudi Arabian Entrepreneurs in Apparel Store

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### Abstract

The Female Saudi Arabian entrepreneurs In Apparel store are required to overcome significant sociocultural, socioeconomic, and sociopolitical obstacles in order to establish and sustain successful businesses. Saudi Arabian society is known to have imposed strict restrictions on the interaction and intermingling of males and females in society for religious reasons, which results in limiting the type of business activities that are available for business woman residing in Saudi Arabia. As a consequence of these restrictions, Saudi workforce accumulates less than 15% of the total population of Saudi women, and represent as an enormous unused economic resource.

Recently, the Saudi government developed numerous programs and policies to encourage female in regards with entrepreneurship. The fundamental aim of this study was to examine internal and external features that are associated with success of female Apparel store in Saudi Arabian entrepreneurs, and to acknowledge them. Study data for this research was collected using structured and in-depth interviews, which were analyzed using comprehensive methods, categorization of results, narrative structuring, and by providing detailed interpretation as recommended by Sreinar Kvale and Svend Brinkmann.

Key findings of this study indicated that successful Saudi female entrepreneurs reported high levels of (1) perceived self-efficacy; (2) belief that owning a business was both, desirable and feasible; (3) propensity to act; and (4) respect for the work required. While societal and personal barriers to entrepreneurship were recognized, participants had projected a tendency to minimize the potential of such obstacles in order to heighten their chances of success. Future empirical research can isolate specific factors that are associated with female Saudi Arabian entrepreneurs' success, despite all the formidable socio-cultural obstacles.

**Key words:** Saudi Arabia entrepreneur, feminism, entrepreneurship education and training, gender theory.

## Introduction:

Women in Saudi Arabia most often encounter sociocultural, socioeconomic, and sociopolitical obstacles that limit their occupational choices. Under given circumstances, teaching is regarded as the primary occupation for Saudi women (**Caputo & Dolinsky, 1998**). For centuries, women in Saudi society were barred from careers that required interaction with men. In most parts of the society, families ran along their respective traditional lines, with a perception of men as “breadwinners” who worked outside the house; and women as “caretakers” of the home and children (**Hamdan, 2005; Kelly, 2009**). As a result of such beliefs, women chose to be doctors or teachers, and restricted themselves to serve only children and other women. Since most women had experience of educating their children as a socio-culturally endorsed practice; most professional women chose to pursue their careers in teaching. However, this resulted as an assumption to excess of qualified teachers, and limited number of women who were mentally prepared for other opportunities, such as business or entrepreneurship (**Al-Munajjed, 1997; Yamani, 1996; Minkus-McKenna, 2009**).

According to The Human Resource Development Fund (2013), 47% of women worked in education department, while 14% and 6% were employed in government and financial services, respectively. 2% of the total workforce joined police force, 3% agricultural field, 5% professional services, and 15% in other occupations.

Simultaneously, Educating Saudi women is now a main objective as part of its modernization process (**Calvert & Al-Shetaiwi, 2002; Thomas, 2001**). Young women were offered financial support from government to attend college, which most of them readily accepted. **The Ministry of Higher Education of Saudi Arabia (2009)** reported that women currently account for 60% of Saudi Arabia’s total university enrollment. The percentage have experienced a significant rise since 1993, when female admission was reported around 45%. **Al- Munajjed (2010)**, in his study reported that women are still below the 15% of total workforce of nation. Also, it is a huge number that can potentially be employed as useful resource for the Kingdom, which is highly dependent on the women expatriates in terms of labour (**Al-Munajjed, 2010**).

The dramatic increase in female college graduates occurred without an elevating the quantity of jobs available for women in the Saudi economy. This resulted in a 32.8% unemployment rate for Saudi women graduating with a college degree. As per the research published by **Booz & Company (2011)**, it was inquired to a group of women in Saudi about the sought image of women and young girls in Arab civilization. 71% of participants said that their ideal role was to seek employment in order to attain financial independence and financial support; however, only 22% saw themselves as mothers and homemakers (**Mar Alonso-Almeida, 2012**). As per the World Economic Forum's 2012 Gender Gap Index, women in Jordan, Algeria, Lebanon, Saudi Arabia, Morocco, and Egypt were found to be of equivalence and even outperforming the male members of their society in regards with educational enrollment and literacy rates. Despite educational trends and high aspirations, societal norms continue to limit career choices. The lesser number of employers willing to hire Saudi women creates obstacles for them, as they get disappointed with the least amount of opportunities available for them in the industry. Entrepreneurship represents an opportunity for college-graduated Saudi women to take control of their career aspirations and become economic contributors to the Kingdom.

### **Saudi Women and the Business Community:**

Saudi Arabia and other Middle Eastern societies share many societal norms and practices that stem from common religious, political, historical, economic, and social characteristics, which collaboratively represent a specific set of cultural norms throughout the areas that project differentiations amongst societies across the globe (**Stevenson, 2011**). In a more specific terms, countries who produce oils and rely on generating revenue through oil industry as a major source, the governments tend to sustain the procedures that were laid out in 1970s. Since it was the time when problems related to money and population were comparatively lesser complicated (**Al Lily, 2011**).

The current economy of Saudi Arabia revolves around an expatriate male workforce that regulates Western oil technology. The ratio at which women work is low, and ranges from 23% in Kuwait, to 12% in Bahrain, and 9% in the UAE and Oman, and as low as 7% in Saudi Arabia and Qatar (**Al-Ghazali, 2012**).

The limited, restricted and constrained involvement of women in their respective workplaces can be regarded as consequence of social and economic forces that are concerned within the region, which pre-date the oil era. Islam is accountable for many significant variations that occur in social norms and practices concerning the role of women while serving as a force of cultural unification. For example, many religious norms, such as the it requires female to dress modestly while covering up their entire body, or rules and regulation that restricts women from driving a car, or enforced segregation of genders in schools and universities and other educational institutes. All of these are not compelled by Qur'anic law or Sharia; but continue to be common practices in most of the regions of Gulf (**Welsh, Memili, Kaciak, & Al Sadoon, 2014**). They appear to be more culturally, rather than religiously, driven.

To become a better Muslim, an individual is required to acknowledge the ethical and social obligations of Islam, which involves the fundamental belief that each and every Muslim possess equal worth in the eyes of God, irrespective of their status or wealth. As per the view of Islam as a religion, men and women are equal and they should be educated equally in order to identify their talents and practice their energies. Also, the religion encourages women to exercise their rights in politics and even hold position in governmental jobs if they aspire to do so.

As per the Islamic teachings, a Muslim woman has the right to earn money for herself, possess property, and bind into legal contract as per her desires and business managing requirement (**Jamjoom & Kelly, 2013**). However, as in many parts of the Middle East, the Saudi Arabia also projects a difference between what is expected from Muslims and what they actually do practically in regards with the treatment and empowerment of women. It has reached to an extent that in example, the late ShaykhAbd Al-Aziz ibn Baz of Saudi Arabia, who was a former head of the Council of Senior Ulama and Grand Mufti, advocated that women should be limited to stay at their household, as according to his perception, was aligned with a woman's natural personality traits and character requirements (**Salem, 2014**).

Dr. AM (Bahrain) also projected support for these opinions. In her view point, women were traditionally rendered the independence and

power to be what they desire from the time of the Prophet Mohammed. "Society and cultural traditions shape the role of both women and men; any restrictions on the role of women have come from society" (Al-Ghazali, 2012). She and other interviewees commented on the impact on Saudi Arabian and Middle Eastern women as per the local interpretations of Islamic teachings along with cultural and social of specific regions. "Men are not hesitant to do business with me," as commented by AB (Bahrain). "I can travel alone in other countries in the Gulf. (However), in Saudi Arabia my husband must go with me. You cannot enter an office without a man."

Some respondents highlighted that the women in Saudi Arab are restricted and most conservative Islamic interpretations from those individuals who are the least educated. Things tend to appear differently once they receive quality education and can rely on themselves and support themselves, things change. There are certain things that would consume time, and will not happen even if it is forced (Gesteland, 2012). These studies indicated that many women of the younger village worked in banks, even though their mothers never would have dreamt of working in such circumstances. Nevertheless, not a single female entrepreneur highlighted any obvious instances of misogynistic behavior toward them, which may have constrained their ability to start up or conduct business (Goby & Eroglu, 2011). However, levels of education among women business owners in industrialized nations tend to exceed those of their counterparts in less developed countries (LDCs), even though a significant number of female entrepreneurs in LDCs are often well educated (Welsh *et al.*, 2014).

### **Obstacles to Saudi Female Entrepreneurs:**

The situation is enhanced by historical and cultural norms surrounding women's roles in Saudi society, and has enabled more Saudi women to pursue entrepreneurship in spite of some recent changes that have occurred. Saudi women are still less likely to enter the workforce than men, and are less likely to undertake entrepreneurial activities. However, their level of involvement varies in accordance with variety of factors, including economic, cultural, technological, and others. Like

women in other Middle Eastern countries, Saudi women are subject to deeply ingrained cultural traditions in which women's fundamental role is to spend their time at home and take care of the family. A woman might work outside the home as a stop gap until she gets married or bear a child. Different exploratory researches of business has established that culture plays a vital role of situational elements of consideration, and potential obstacle in determining the aspect entrepreneurship across regions and countries.

The variety of business ideas and the method of execution selected by entrepreneurs tend to be context-driven. Also, the nature of each conflict, contradiction and obstacle faced alongside the way an entrepreneur address these issues. In general, the further elements removed in any culture is from those cultures which are high in masculinity and individualism; the more uncertain or less receptive that culture will be to the creation of new businesses (**Goby & Eroglu, 2011**).

Since entrepreneurship or business procedures are entwined in a complex setup of societal networking, the barriers and divisions faced by females contrary to men, in regards to retrieving opportunities and available resources, which may diversify from culture to culture; and have the potential to highly influence women's successful venture. In regards to both of these factors, Saudi Arabian society is known to possess high level of power distance and collectivism, and low levels of future orientation and equality of gender (**Al-Ghazali, 2012**).

### **Female Entrepreneurship in Saudi Arabia Today:**

Its worth noting that the wife of the prophet Mohammed, Khadijja Bint Khuwaylid, was a successful entrepreneur and that there were no religious laws preventing her from being a successful entrepreneur. Several Muslim countries today allow women to own businesses without enabling them to function as successful entrepreneurs (**Doumato, 2003**). Changes in that direction seem to be occurring throughout Saudi Arabian society. Saudi Arab female entrepreneurs have indicated the morals and ethics of Islamic principles that promote the individuality and traits of working women, just with as much liberty as the male counterparts have (**Basaffar, 2009**). As exclaimed by AR (Oman), Religion is provided to us in order to facilitate our lives rather than making it more complicated.

AR (Bahrain) seconded to that thought (Davis & Abdiyeva, 2012). “Islam has no limitation whatsoever. Islam doesn’t stop a woman from working as long as they observe Islamic teachings.”

Women in Saudi Arabia, if given the right environment, can prove to be influential political leaders, successful entrepreneurs and formidable global business managers (Jamjoom & Kelly, 2013). Increased Internet access and rising educational levels will inevitably promote more female entrepreneurs and business women in Saudi Arabia (Basaffar, 2009). Saudi businesswomen were gaining regional and global recognition (Jamjoom & Kelly, 2013), as an organizational or business spirit is increasing rapidly among young Arab women.

### Initial Progress:

#### Laws:

In 2008, women in the Kingdom of Saudi Arabia received the right to own businesses. This was considered as a major change in system because prior to this, woman intending to own a business required a male as a representative on the deed with her. **The Ministry of Foreign Affairs of Saudi Arabia (2004)** and Saudi Bureau of Civil Services have since established separate branches that employ women in banks and other government agencies (Minkus- McKenna, 2009).

#### Scholarships:

The government have the power to support and encourage other agents of progress in regards of promoting female entrepreneurship in Saudi Arabia. Awarding government scholarships and recognizing potential entrepreneurs while they are in high school and college. The media could also help to increase social acceptance of businesswomen through increasing the quantity of programs that projects women empowerment. They could aim to print more articles and air more television shows that features successful businesswomen. For instance, they can study and present on Khadijah Bint Khuwaylid. Small, women-only organizations could be built and share the stories of their own success.

### Conferences:

At the new Women's Business Center that was held at the Khadijiah Bint Khuwaylid Forum, the results of the the first of the first three audience poll participant showed 55% sensed that there were barriers that held up the participation of women in development. These obstacles were related to tradition and culture, unsupportive husbands and families, lack on the job knowledge and education, and preventing the intermingling between the genders (**Baker, 2007**). According to Arab News (**Mubarak, 2007**), Princess Adelahbint Abdullah ibn Abdul Aziz said: "The current work force numbers 11.5 million and it is anticipated that the figure will rise to 21 million in 2020. With women's unemployment (in Saudi Arabia) between 25% and 28%, the door must open for women in the fields of energy and transportation. Women must be included in the decision-making process." (**Al- Ghazali, 2012**).

### Methodology:

The purpose of this qualitative study was to examine internal and external factors that affect successful Saudi female entrepreneurs. The study occurred at the Khadijiah Bint Khuwaylid Business Women Center (KBK) in Jeddah, a private facility that was established by the Jeddah Chamber of Commerce and Industry to support female entrepreneurs. Nine female entrepreneurs from Saudi Arabia, Bahraini, and Omani participated in the study using KBK services. The researcher conducted structured in-depth interviews, lasting approximately 30 minutes, with each participant individually.

The researcher examined participants' perspectives on entrepreneurship using a standardized list of questions, but allowed participants to express their opinions openly using their own words and ideas. In-depth interviews allowed for a free exchange of dialogue between the interviewee and interviewer (Esterberg, 2002). Also, prior to each interview, the researcher asked all participants to complete a personal data sheet regarding demographic and background information to utilize the interview period efficiently.

The researcher recorded each interview, transcribed each session in Arabic, and translated the results into English for analysis. Content analysis was performed on the transcribed interviews to identify

emerging patterns and themes. After an iterative process, findings were categorized into five personal factors and four environmental factors. The five personal factors influencing successful female entrepreneurs were (a) interest in entrepreneurship, (b) self-efficacy, (c) desirability, (d) feasibility, and (e) propensity to act. The four environmental factors were (a) culture, (b) government, (c) education, and (d) Islamic values.

## Results and Discussion:

### Entrepreneurial Interests:

The responses of participants to the question about their personal interest in entrepreneurship, pointed to a wide range of influences that reflected self-motivation. The desire to be independent financially was considered as the most common motive of choosing to become entrepreneurs. Also, becoming less reliant on family members and/or spouse is a main goal for many women in Saudi Arabia. On the other hand, support from family and friends for starting a business was an reason for these particular women. Running and owning a business helped the women forget about issues at home and focus on the business, especially if there were family issues at home. Often, once they opened their business they became competitive with other similar businesses.

Competition and family resistance appeared to increase the interest of some entrepreneurs while starting a business, and became a motivation for success. Other reasons provided by businesswomen in favor of their decision to become entrepreneurs involved enthusiasm about their business or idea, having the strength of mind and character to succeed, a desire for freedom, an urge to cope with widowhood, and strong support from family and others. Personal interest in becoming an entrepreneur was highly self-driven factor that motivated all of these women. Financial independence was commonly cited as a drive to become an entrepreneur.

Although financial stability was a common thread, the long-term state of the business itself varied from woman to woman. One woman reported her desire to simply reopen her shop, while another women wanted stability and sustainment for her business over a set amount of years. Others hoped that their businesses would grow slowly over a given time period, while some women hoped to have large and well-established companies.

Having independence from family was another strong motivator for women opting for business goals. Given the social contexts and arrangements in Saudi Arabia, life as a businesswoman offered some relative independence from family. This included the ability to think about issues that were apart from caring for the household. This was associated with a pushback these businesswomen experienced from their

fathers, who were considered to be the traditional decision makers within Saudi homes. In situations where fatherly disapproval was present, women reacted by pursuing their goals in spite of their fathers' traditional values and beliefs.

For many women, the willingness to break with traditional family arrangements and seek a life outside the household was tied to experiences they had while travelling. Some had visited other countries, while others had had previous work experience outside the home. These small tastes of independence proved to be inspirational and drove the desire to pursue an entrepreneurial lifestyle. Competitive streaks were demonstrated among the study participants, and proved to be a source of motivation for succeeding as entrepreneurs. Once their businesses were open, they were in direct competition with others, and the need for success helped to drive them to perform well as business owners.

### **Beliefs of Self-Efficacy:**

Participants overwhelmingly possessed and projected their beliefs of self-efficacy. Asking for help, overcoming obstacles, and seeking information became the part of their second nature. All participants admitted their dependency in terms of help, support, or collaboration with others, and shared how they were able to elicit information from resourceful people in one way or another. Some attended informative sessions, while others talked to customers, shop owners, wholesalers, engineers, and even dignitaries to get help. Overall, most of the women shared that they still needed someone to support them financially, but considered it as a strength.

Participants discussed the difficulties of working through bureaucratic obstacles and government regulations, carrying out tasks to ease day-to-day operations like finding reliable female staff, dealing with competition, the lack of physical and emotional support, and just plain "bad luck". Nevertheless, they told stories of their courage, determination, and resourcefulness. One woman insisted that a person must rely on herself to obtain the knowledge that comes only from personal experience.

Women generally had strong self-efficacy beliefs that were contoured by a number of factors. Appropriate to the effort required of those starting

a business, businesswomen tailored their information resources to highly credible outlets. Businesswomen also had access, or were willing to put in the effort to gain access, to a wider range of resources. These resources could include connections with other professionals and to community institutions.

Study participants commonly reported relying on help, or reported their willingness to partner with others in order to finish a task. This form of social resourcing was common. In the attempt of seeking information on a certain topic; they were willing to sit in at different informative events, or to connect with customers, other business owners, and even dignitaries in order to determine the best course of action. Other sources of information included the Internet and television. Businesswomen were also willing to visit factories and laboratories in order to familiarize themselves with production processes. Study participants demonstrated a consistent willingness to resort to both individuals and institutions to broaden their knowledge. These actions also illustrated their general creativity as well as curiosity in finding sources of information.

Female entrepreneurs demonstrated high levels of confidence in their plans and in their ability to overcome obstacles. This reflected the leadership they cultivated, as they had grown to the point of becoming businesswomen. Along with this, their developed sense of decision making and the relative independent nature required in entrepreneurship, improved. These same qualities allowed businesswomen to possess a strong sense of belief in their ability to discover opportunities as well as to identify potential threats to their business.

Women were consistently aware of the potential threat to themselves and their families should their businesses fail, which was a contributing reason behind why they consistently sought out help. Given the magnitude of maintaining a business; women did not always resort to seek help from others simply not because it was a smart course of action, but because it was necessary. Going without aid could risk a task going uncompleted and would ultimately lead to the failure of the business.

Female entrepreneurs were aware of programs being offered by the government to assist in their business. This aid came in the form of financial assistance provided by the government as well as instructional programming housed at the Khadijjah Bint Khuywalid Center for

Entrepreneurship. The businesswomen did not look to the government for much financial assistance. They primarily relied on the business development component of services, such as those at the Khadijah Bint Khuywalid Center. However, even the services offered at the Center were considered monotonous by the women involved. Very often, these businesswomen did attend some workshops and lectures, but felt that the instructions given were not tailored to the needs of women in the business world. They felt that not much in the way of female-led instruction was given. Also, the women involved in the programs said that the government could more greatly benefit businesswomen if they actively sought information of the experience of female entrepreneurs.

### **Propensity to Act:**

The businesswomen were often highly driven to start their businesses in order to help generate income for their families. However, this required overcoming several negative circumstances than inhibited their propensity to act. Study participants showed a consistent concern about the reaction of society to their role as female business owners, which could impact the ability of a woman to begin her own business. Societal influences were not only present outside the home, but inside as well. Women reported pushback from their husbands, who held the traditional role as breadwinners in Saudi society.

They were also negatively influenced by very practical concerns of business ownership. Female entrepreneurs were concerned about their employees' level of commitment to the business, as well as their overall skill level. They also worried about the lack of coordination between the government and the local business community. Business women were also influenced by their personal skill level and ability to handle the task of starting a business. For many, their business originated as a hobby that they later converted into a source of income, which acted to delay the time before they were willing to begin the business. Also, because they required time to prepare, female business owners commonly reported a need to conduct full preparations before beginning the task. These preparations could include proper financing and the ability to communicate well with potential clients or business allies.

### **Sacrifice:**

Participants reflected that hard work was the main ingredient for success. Participants shared stories about other businesswomen they admire. Most commonly those were the ones who had the ability to deal well with other people. Though women with competence, experience, and success were admired; elements of “good character” such as perseverance, strength, kindness, flexibility, and self-reliance were mentioned more often. Women’s attraction to entrepreneurship was an effect of perceiving a positive outcome for themselves and their loved ones. Businesswomen were typically capable of elucidating what entrepreneurship would require, the support they could expect to receive, and the amount of support they could anticipate as they attempted to begin their business.

Positive outcomes were drivers to initiate their businesses, but could take on many forms for different women. For some women, the ability to leave and be outside of the house was the positive outcome. For others, there was a perceived positive value in the service a business could provide. The women that perceived this aspect, emphasized their desire to help meet other people’s needs and requirements.

Role models proved to be a strong motivational force for beginning a business for many participants. In these cases, the perceived positive value was the ability to get inspired from others whom these businesswomen admired. Often, accomplished businesswomen were idealized for a range of qualities, such as the ability to deal well with others. These accomplished women embodied other qualities that the study participants admired, such as perseverance, kindness, and strength. The ability to follow in the footsteps of these noted businesswomen acted as a strong drive for the study participants. In the same way that an action and its perceived consequence can motivate someone to perform that action, the perceived consequence can also prevent a person from performing that action. One of the recurring beliefs among businesswomen was that the task they were undertaking in establishing a business would take a significant time investment, from months to years. This requires them to invest through hard work and effective effort recurred among participants. However, this did not seem to be a significant detractor.

Most participants agreed that income from their businesses was helpful or useful to their families, and increased their motivation to initiate a business. Some talked about their proud and happy parents, while others spoke of angry husbands who felt that their roles as breadwinners were threatened. Participants felt it was important to be fully prepared before starting a business, but emphasized the need to take a risk and act, even without all necessary information. Given the right external environment and personal resources, Saudi women are influential political leaders, formidable global business managers, and successful entrepreneurs. The present study confirmed prior research on personal and environmental factors associated with successful female Saudi entrepreneurship (Al-Ghazali, 2012).

Successful business women in Saudi Arabia shared the need for (a) high quality education, (b) opportunities for training, (c) encouragement to take the initiative, (d) support from colleges and family, and (e) the same benefits and rights available to men. These points suggest not only that there is a need for women entrepreneurs, but also that educating women will help Saudi Arabia in its development and help to preserve its Islamic identity.

Participants had high levels of ambition, self-efficacy, belief in the feasibility of their endeavors, and high propensity to act. Most participants reported that their knowledge and skill was the result of learning while doing. Participants reported overcoming hurdles and adversities from male business counterparts, government agencies, and peers. Participants overlooked educational, familial, cultural, and economic obstacles to pursue their goal of business ownership. Study findings confirmed slow but steady changes in Saudi Arabian's attitudes toward female entrepreneurs and a gradual increase in career opportunities available for women (Nickols *et al.*, 2009). Islam is interwoven into Saudi society, and changes to cultural norms in Saudi Arabia is essential but slow. Study findings confirmed a consistent need to introduce more fields available for female entrepreneurship, along with a fast track to a sustainable career for women (Niehm, Gregoire, Austin, & Mhango, 2005). Researchers and scholars have studied the elements of behavior leading to entrepreneurial potential (Bandura, 1986; Azjen, 1987). This

study confirmed that successful entrepreneurship relies heavily on the individual's perceptions of owning a business, which precedes any action or intention. And that distinct perceptions including self-efficacy or mastery of skill, belief, confidence, and motivation to act are consistent with success.

### **Government's Support for Women Education and Work Force:**

The government of Saudi Arabia is concerned about the well-being and characterization of women of its region and the society. It has made numerous efforts in order to promote business and entrepreneurship amongst the women of Saudi Arabia. One of the few examples of such efforts is the Al-Barakah Loans Center by King Abdul Aziz Women's Charity Association. The association facilitates through financial ventures of women who are either divorced, widowed or have low income (AMCL, 2010). Also, the government funded women and men of young age through its establishment of The Centennial Fund for their respective entrepreneurs (AMCL, 2010).

The educational ventures of women in Saudi Arabia have experienced a drastic change. In previous times, the earlier education initiated in schools that were unofficial, such as Katateeb; where women were taught mathematics and Quran by the female teachers. Some of the educators provided these educational services for free, while the other teachers were given fees that was collected through citizens. Later, these schools upgraded and qualified to be private schools (Bubshait, 2008).

King Faisal, the Saudi King of his time, along with his wife; worked for the empowerment of women in terms of their educational well-being. As a result of their efforts, 15 schools were established officially to educate girls. In 1960, the total number of 5000 received education through these educational institutes (Pharaon, 2004; Hamdan, 2005; Bubshait, 2008).

The number of educational centers for women escalated in 2003, resulting in 13,000 schools that educated around 3 million students (Bubshait, 2008). In respond to the request of government and general public, the Ministry of Education and General Presidency for Girls' Education were merged by the year 2002 (Hamdan, 2005). Along with the escalation of women empowerment, their willingness of working

professionally and taking part in entrepreneurship and financial ventures escalated as well (Doumato, 1999). Moreover, the government acknowledged the lack of qualification and skills of national workers; and allocated over half of the expenditure for the 5-year plan that was scheduled in 2010-2014 in increasing labor (Gavin, 2010).

### **Conclusion and Recommendations:**

From over past 50 years, approximately, the region of Saudi Arabia have experienced a huge change in terms of social and economic circumstances. The exploration of oil business have contributed as a major factor in the entire business development for those who are residing in Saudi Arabia. Not only for men, but the evolution have also occurred in changing the lives of women in Saudi Arabia, as the region is producing more and more graduated females year after year. Even though the government has offered a great number of employment opportunities for women of Saudi Arabia, yet the unemployment rate amongst the nationals is considered one of the biggest concern of the government itself. Researches have indicated that around USD 11.9 billion belonging to Saudi Arabian women might help reduce the rate of unemployment by making investment in private business sector. In addition to this, the Saudi Arabian government has a major role in making business ownership accepted more socially, an opportunity, and feasible for women.

The government could endorse government-sponsored business aid program. Not only it will educate more women, but also it will encourage female entrepreneurship to become the norm of its society. Government agencies could offer workshops for families, especially parents and husbands, in order to show them the benefits of supporting women-owned businesses. Also, it could guide them about how to support businesswomen. Communities could make bus arrangement for women who need to travel to work without being escorted by their mahram, or work in mixed-gender settings.

Community members could create activities for childcare and help with other family responsibilities. Centers such as Khadijjaah Bint Khawailid could take advantage of the knowledge and experience of current female businesswomen owners, and use their expertise in designing and managing their programs. Finally, successful women

entrepreneurs could be mentors in local schools and colleges to aid the entrepreneurial programs.

Other than the governmental programs, there are certain non-government organizations that works for the welfare of business-oriented people, and help them in establishing the base of their entrepreneurial ideas. Amongst these organization is the Abdul Latif Jameel (ALJ) Community Services Program, which grants loans to men and women who wish to opt for entrepreneurship. Also, it offers them training programs to polish their skills and expertise in business development. The organization is a family-run empire that has facilitated uncountable locals and have produced over 113,850 opportunities, as of 2003 (AMCL, 2010; Gavin, 2010). Also, the organization of Abdul Latif Jameel along with the collaboration of Saudi Arabia's The National Commercial Bank (NCB) tends to grant loans that are interest-free to the people owning small business and projects, and have received training from ALJ's training program (Gavin, 2010).

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## تجارب مشاريع ناجحة لسيدات أعمال سعوديات في تجارة تجزئة الملابس

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### الملخص:

يجب على سيدات أعمال المملكة العربية السعودية المعنيات بتجارة تجزئة الملابس التغلب على كافة العقبات الاجتماعية، والثقافية، والاقتصادية، والسياسية الهامة من أجل تأسيس واستدامة المشاريع الناجحة، ومن المعروف أن المجتمع السعودي قد فرض قيوداً صارمة على التفاعل، والتداخل بين الذكور، والإناث في المجتمع لأسباب دينية، مما يؤدي إلى الحد من نوع الأنشطة التجارية المتاحة للمرأة العاملة المقيمة في المملكة العربية السعودية، ونتيجة لهذه القيود؛ فإن القوى العاملة السعودية تتراكم بنسبة ١٥٪ من إجمالي عدد النساء السعوديات، كونها تمثل مورداً اقتصادياً هائلاً غير مستعمل في الآونة الأخيرة، ولقد وضعت الحكومة السعودية نُصَبَ عنها على العديد من البرامج، والسياسات، لتشجيع الإناث فيما يتعلق بريادة الأعمال؛ وكان الهدف الأساسي من هذه الدراسة هو: "دراسة الملامح الداخلية، والخارجية التي ترتبط بنجاح تجارة الملابس النسائية لدى سيدات الأعمال السعوديات، والاعتراف بهن". حيث تم جمع جميع بيانات الدراسة لهذا البحث باستخدام مقابلات منظمة، ومتعمقة بذات الشأن، ولقد تم تناول تحليل النسب باستخدام: (أساليب شاملة، تصنيف النتائج، هيكل السرد، وتقديم تفسير مفصل)، كما أوصى بذلك "سرينار كفالي، وسفيند برينكمان".

وقد أشارت أيضاً النتائج الرئيسية لهذه الدراسة إلى أن النجاحات السعوديات ظهرن بمستويات عالية من حيث: (1) الكفاءة الذاتية المتصورة. (2) الاعتقاد بأن امتلاك الأعمال التجارية أمر مستصوب وضروري. (3) الميل للتصرف المثالي مع الآخرين. (4) احترام نوعية العمل المطلوب. وعلى الرغم من الاعتراف بالحوجز المجتمعية، والشخصية التي تعترض سبل مباشرة الأعمال الحرة، فإن المشاركات قد توقعن التقليل إلى أدنى حد يذكر لإمكانات هذه العقبات من أجل إيجاد فرصاً واسعة للإرتقاء بنجاحهن؛ كما يمكن للبحوث التجريبية المستقبلية

وضع عوامل محددة ترتبط ارتباطاً وثيقاً بمدى نجاح سيدات الأعمال السعوديات في تجارة تجزئة الملابس، على الرغم من العقبات الاجتماعية والثقافية الهائلة التي تواجههن في عملهن.