

Unravelling the Tapestry of Female Entrepreneurship in Saudi Arabia - Challenges, Motivations, and Identities

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Abstract

This thesis critically examines female entrepreneurship in Saudi Arabia, focusing on both the traditionally studied urban regions (West, Central, East) and the historically underrepresented Northern and Southern areas. It explores how Saudi women's entrepreneurial experiences, motivations, and challenges are shaped by the intersections of regional culture, family dynamics, regulatory changes, and socio-economic structures.

Drawing on feminist conceptualisations of agency, intersectionality theory, social feminist theory, and the 5M Framework, the research highlights the complex ways in which gender, class, and regional identity interact to influence entrepreneurial pathways. Central to the study is the role of family, which emerges as both a constraint and an enabler: patriarchal norms continue to impose barriers, yet male relatives, especially fathers and husbands, often provide critical emotional, financial, and symbolic support. These family dynamics vary significantly across regions, reflecting differing degrees of conservatism and socio-cultural expectations.

The thesis further analyses the impact of Saudi Arabia's recent regulatory reforms, including changes to guardianship laws and women's increased legal autonomy under Vision 2030. While these reforms have expanded formal opportunities for women, the findings reveal that deep-rooted cultural norms, especially in more conservative regions, continue to mediate and often constrain the practical outcomes of these changes. A critical finding is the pervasive threat of harassment, both verbal and sexual, which remains an under-addressed barrier to female entrepreneurial agency and business growth.

Additionally, the study explores how women's past experiences and social embeddedness shape their entrepreneurial identities and strategic behaviours. Marked contrasts between urban and rural entrepreneurs demonstrate the influence of spatial, familial, and cultural contexts on women's business practices and aspirations.

The research concludes by calling for regionally tailored policy interventions that account for Saudi Arabia's internal diversity. It recommends public education initiatives, mentorship programs, financial support mechanisms, and continued legal reforms designed to both dismantle socio-cultural barriers and foster an inclusive entrepreneurial ecosystem.

Ultimately, the thesis highlights the resilience, adaptability, and agency of Saudi women entrepreneurs while emphasising the need for sustained systemic and cultural change to support their full economic participation. These insights contribute to advancing a more comprehensive, context-sensitive understanding of female entrepreneurship in the Gulf region and beyond.

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Chapter 1: Introduction

Entrepreneurial activity is widely acknowledged as a key driver of economic development, job creation, and societal innovation (Gaddefors & Anderson, 2017). Traditionally, entrepreneurship has been framed as a male-dominated domain; however, the emergence of women entrepreneurs has introduced new perspectives, challenging existing gender stereotypes and broadening our understanding of entrepreneurial identities. As Anderson et al. (2014) argue, entrepreneurship is a socially embedded and evolving process shaped by multiple contexts, agents, and stages. Accordingly, understanding female entrepreneurship requires close attention to cultural, institutional, and socio-economic conditions.

Despite growing global interest in female entrepreneurship, research focused on Saudi Arabia remains geographically and thematically limited. Most existing studies concentrate on urban and economically developed regions such as Riyadh, Jeddah, and the Eastern Province (Sadi & Ghazali, 2010, 2012; Ahmed, 2011a; Hashim, 2023). Less attention has been paid to the experiences of women in the more traditional and underrepresented North and South regions. This geographic imbalance overlooks important variations in cultural norms, family structures, regional development, and entrepreneurial ecosystems that significantly shape women's entrepreneurial experiences.

This thesis addresses this gap by offering a comprehensive, regionally sensitive analysis of female entrepreneurship in Saudi Arabia. By incorporating perspectives from urban, rural, and underrepresented regions, the study provides a detailed examination of how regional identity, cultural expectations, and evolving regulatory reforms influence women's entrepreneurial motivations, challenges, and strategies. It also critically explores how broader reforms under Vision 2030 intersect with enduring socio-cultural norms, affecting women's opportunities differently across regions.

Moreover, this research responds to recent institutional and regulatory shifts that have aimed to enhance women's economic participation. While Vision 2030 has removed several formal barriers for women entrepreneurs, socio-cultural inertia persists, particularly in conservative areas, necessitating a deeper examination of how legal reforms translate into lived experiences. This

study moves beyond surface-level accounts to critically analyse how gendered norms, familial obligations, and community expectations interact with structural changes, shaping entrepreneurial agency.

The thesis draws on feminist perspectives (McNay, 2000; Martin, 2004), intersectionality theory (Crenshaw, 1989; Collins, 2000), social feminist theory (Ahl, 2006; Ahl & Marlow, 2012; Huq, Tan, & Venugopal, 2020), and the 5M Framework (Brush et al., 2009) to provide a theoretically grounded, context-sensitive exploration of Saudi women's entrepreneurship. It recognizes that women's entrepreneurial journeys are not only influenced by economic opportunities but also by how gender, class, regional identity, and familial embeddedness intersect to create complex constraints and pathways.

By expanding both the geographic scope and theoretical framing, this study contributes to a more comprehensive and critical understanding of female entrepreneurship in Saudi Arabia. It offers valuable insights for policymakers, practitioners, and scholars interested in fostering inclusive entrepreneurial ecosystems that address not only formal institutional reforms but also deeply rooted socio-cultural structures.

1.2 Thesis Structure

This thesis is organised into nine chapters, each building progressively to address the research aims, objectives, and questions.

Chapter 1: Introduction. Introduces the research problem, rationale, aims, and theoretical positioning. It establishes the foundation for the study and outlines the structure of the thesis.

Chapter 2: Research Context, Saudi Arabia. Provides an overview of Saudi Arabia's socio-cultural, economic, and institutional landscape. It discusses regional diversity, recent reforms under Vision 2030, and their implications for female entrepreneurship.

Chapter 3: Literature Review, Conceptual Framework, and Theoretical Framework. Critically reviews the global, regional, and national literature on female entrepreneurship. It identifies theoretical and empirical gaps, particularly concerning regional diversity, gendered socio-

cultural constraints, and entrepreneurial agency. The chapter draws upon push–pull theory (Kuhn & Schuetze, 1998; Zgheib, 2018), intersectionality theory (Crenshaw, 1989; Collins, 2000), social feminist theory (Ahl, 2006; Ahl & Marlow, 2012; Huq, Tan, & Venugopal, 2020), feminist conceptualisations of agency (McNay, 2000; Martin, 2004), and the 5M Framework (Brush et al., 2009). These perspectives inform the development of the study’s conceptual framework, which explores how gender, class, regional identity, family dynamics, and institutional changes intersect to shape women's entrepreneurial experiences in Saudi Arabia.

Chapter 4: Methodology. Justifies the adoption of a feminist qualitative research design, outlines the ontological and epistemological foundations, sampling strategies, data collection methods, and addresses reflexivity, reliability, and validity within the research process.

Chapter 5: Findings – Motivations of Saudi Female Entrepreneurs. Presents findings addressing the first research question, exploring entrepreneurial motivations across personal, familial, cultural, and regulatory dimensions.

Chapter 6: Findings – Challenges Faced by Saudi Female Entrepreneurs. Analyses the specific barriers women encounter in their entrepreneurial journeys, including cultural restrictions, regulatory obstacles, family dynamics, and harassment.

Chapter 7: Findings – Impact of Background on Entrepreneurial Practice. Examines how women’s backgrounds, prior experiences, and socio-cultural positioning shape their current entrepreneurial behaviours, strategies, and identities.

Chapter 8: Discussion. Synthesises the empirical findings with the theoretical frameworks and literature reviewed. Critically evaluates how the study’s results support, extend, or challenge existing knowledge in female entrepreneurship and gender studies.

Chapter 9: Conclusion. Summarises the main findings and contributions of the research, articulates its theoretical, practical, and policy implications, acknowledges the study’s limitations, and proposes directions for future research.

Chapter 2: Thesis Context: Saudi Arabia

2.1 Introduction

Entrepreneurship does not occur in isolation; it is embedded within a broader socio-cultural, economic, and institutional environment. In Saudi Arabia, the entrepreneurial landscape is undergoing significant transformation, driven by sweeping social, economic, and regulatory reforms that are reshaping women's roles in both the workforce and the business sector. This chapter examines the contextual factors that influence female entrepreneurship in Saudi Arabia, with a particular focus on the historical, cultural, and institutional dynamics that shape women's participation in business (Welter, 2011; Anderson et al., 2014).

The discussion begins with an overview of Saudi Arabia's demographic and economic profile, followed by an exploration of societal changes that have expanded women's economic participation especially in light of the Vision 2030 reforms. The chapter also considers the evolving regulatory framework, which has alternately facilitated and constrained women's entry into entrepreneurial activity.

While much of the existing literature focuses on urban centres such as Riyadh, Jeddah, and the Eastern Province (Sadi and Ghazali, 2010, 2012; Ahmed, 2011a; Hashim, 2023), there remains a significant gap in understanding how women's entrepreneurial experiences vary across different regions of the Kingdom. This study addresses that gap by incorporating insights from under-researched areas in the Northern and Southern regions, where local customs and social expectations may uniquely affect entrepreneurial opportunities. As Alshareef (2022) emphasizes, spatial and cultural variation plays a critical role in shaping access to entrepreneurship. These spatial differences often intersect with gendered norms of mobility, public presence, and family surveillance, including forms of gender segregation, all of which are further explored in the findings and discussion chapters.

By situating the discussion within these contextual dimensions, this chapter establishes a critical foundation for the theoretical and empirical analysis that follows, enabling a more nuanced

understanding of the complex and evolving realities of Saudi women entrepreneurs both in policy and in practice

2.2 A brief of Saudi Arabia

Saudi Arabia, officially known as the Kingdom of Saudi Arabia, is a country located in the Middle East. It is situated in the southwest of the Asian continent and occupies a significant part of the Arabian Peninsula (Wynbrandt, 2021). The country is bordered by Jordan and Iraq to the north, Kuwait to the northeast, Qatar, Bahrain, and the United Arab Emirates to the east, Oman to the southeast, and Yemen to the south. To the west, Saudi Arabia is bordered by the Red Sea, and to the east by the Persian Gulf (Ochsenwald et al. 2020; Wynbrandt, 2021). Saudi Arabia is divided into 13 administrative regions, each located in different parts of the country. Some of the notable regions include The Riyadh Region is in the Central area where the capital city Riyadh is located, this region is the largest in terms of both area and population. The Makkah and the Madinah Regions are in the western part and include the holy cities of Mecca and Medina. The Eastern Province is known for its oil-rich cities like Dammam and Al Khobar. Asir Region is located in the south, with mountains and a cooler climate. Hail Region is in the north and has ancient historical sites. Each region has its own unique characteristics, culture, and economic activities, contributing to the diversity of Saudi Arabia (Wynbrandt, 2021; A Nassir, 1985; Al-Rasheed, 2010). The governance of each region is overseen by an appointed governor representing the central government.

Saudi Arabia is an absolute monarchy, with the King serving as both the head of state and the head of government (Peterson, 2003). The current King is Salman bin Abdulaziz Al Saud, who ascended to the throne in January 2015. The country is governed by Islamic law (Sharia), and the government's policies are heavily influenced by conservative Islamic values (Commins, 2006). The King, while being the supreme authority, often delegates significant responsibilities to the Crown Prince, who is the heir apparent to the throne. Crown Prince Mohammed bin Salman plays a particularly prominent role in the governance of Saudi Arabia. Known for his dynamic approach and visionary leadership, the Crown Prince has been the driving force behind major economic and social reforms aimed at diversifying the Saudi economy and reducing its dependence on oil. These reforms are encapsulated in an ambitious national strategy known as Vision 2030. In terms of their

relationship, the King and Crown Prince work closely together, with the King overseeing and guiding the overall governance of the country while the Crown Prince often spearheads major initiatives, reforms, and day-to-day administrative affairs. The partnership between King Salman and Crown Prince Mohammed bin Salman has been characterized by a shared goal of modernizing the country and taking it towards progressive development, albeit within the framework of maintaining its Islamic and cultural traditions.

Some notable changes include women's rights, there have been notable efforts to improve women's rights and increase their participation in various sectors (Vision 2030, n.d.b). The most significant changes regarding women's rights in Saudi Arabia occurred in July 2019, when the government eliminated the requirement for women to obtain permission from a male guardian for various activities including obtaining a business licence. This move granted women greater independence and equal travel and mobility rights. Additionally, in 2016, the Committee for the Promotion of Virtue and the Prevention of Vice, which enforced a strict moral code, was dissolved. This step played a crucial role in advancing women's independence and equality in the workforce. Furthermore, in 2018, the Ministry of Labor introduced sexual harassment laws to protect women from unwanted advances in the workplace (Human Resources and Social Development, 2019). These policy changes have been instrumental in promoting women's rights and fostering greater gender equality in Saudi Arabia. Also, the government has promoted cultural and entertainment activities through lifting restrictions on public concerts and cinema screenings, this move aims to diversify the economy and enhance the quality of life for citizens. Another change is in economic policy, where Vision 2030 seeks to reduce Saudi Arabia's dependence on oil revenues and promote economic diversification. The government has been working to attract foreign investment, develop non-oil industries, and increase the role of the private sector in the economy (Vision 2030, n.d.b). Additionally, efforts have been made to promote a more open and tolerant society, easing restrictions on dress codes and gender segregation in certain public spaces. The government has also launched an anti-corruption campaign resulting in the arrest and prosecution of several prominent individuals, including members of the royal family and business tycoons. These reforms reflect the government's commitment to modernization, social liberalisation, and economic development. These developments have the potential to help female entrepreneurs by removing

barriers and enabling them to participate in the economy (Kinninmont, 2017; Aldossari and Calvard, 2021).

The government has introduced various policies and initiatives aimed at supporting female entrepreneurs and encouraging women to establish and expand their businesses (Aldossari and Chaudry, 2024; Jamjoom and Mills, 2023; Aldossari et al., 2023). These efforts include facilitating access to financial resources, offering training programmes to enhance skills, and fostering a more supportive business environment for women (Vision 2030, n.d.b). One of the most notable programmes is The General Authority for Small and Medium Enterprises (Monsha'at), which was established in 2016, and has as its main goal to develop, organise, support, and fund the SME sector in conformity with best international practices. By doing so, it will significantly raise the productivity of the private sector and contribute to raising the contribution of SMEs to GDP from 22% to 35% by 2030. Monsha'at uses a wide range of activities, with support differentiated by firm size and kind, that directly address the market difficulties that SMEs confront. Monsha'at helps SMEs with marketing and human resources in addition to offering crucial administrative, technical, and financial support to businesses (Ministry of Labor and Social Development minister's office). The country has also witnessed the emergence of various organisations and associations that focus on promoting and supporting women in entrepreneurship. Despite progress, women in Saudi Arabia still face challenges in entering the business world, including cultural and societal barriers. However, with ongoing efforts and policy changes, there is a growing recognition of the importance of women's participation in the economy and the potential contributions of female entrepreneurs to the country's development and growth.

In general, the culture of Saudi Arabia is deeply rooted in Islamic traditions and customs. Islam plays a key role in the culture of Saudi Arabia, determining traditions, social norms, privileges, obligations and common practice within society, and the country is home to the two holiest cities in Islam, Mecca and Medina (Long, 2005). As a result, religious practices and rituals are highly important to Saudi culture (Tlaiss, 2022; Abou-Moghli & Al-Abdallah, 2019). For instance, Tlaiss (2022) found that some Saudi women entrepreneurs actively use Islamic teachings to justify their entrepreneurial activities, emphasizing historical examples such as Khadijah, the wife of the Prophet Muhammad, who was a successful businesswoman. By doing so, they navigate societal restrictions while remaining within the framework of religious and cultural expectations. This

demonstrates how religion is not only a restrictive force but also a tool that women can use to negotiate greater participation in business and public life.

However, the society is conservative, with strict gender segregation in public spaces and a strong emphasis on modesty and adherence to Islamic values. Family bonds are strong, and family gatherings are frequent and significant events (Alshareef 2017; Alshareef 2022). The family unit is the cornerstone of Saudi society. While the traditional cultural values remain strong, Saudi Arabia has been experiencing some cultural changes in recent years, especially in urban areas (Algahtani, 2022). There has been a growing interest in art, music, and sports, and the government has been promoting cultural events and entertainment as part of its Vision 2030 plan to diversify the economy and open the country to more international influences (Vision 2030, n.d.b). However, it is important to note that certain social and cultural practices remain conservative and closely aligned with Islamic traditions.

Culture in Saudi Arabia can vary significantly across different regions due to historical, geographical, and tribal factors (Ochsenwald et al. 2020; Wynbrandt, 2021). The country's vast size and diverse landscapes contribute to distinct regional cultures. For example, in the Western region of Hejaz, which includes cities like Jeddah and Mecca, there is a long history of Islamic tradition and pilgrimage, making it more cosmopolitan and open to cultural diversity. The central region, including the capital Riyadh, is known for its conservative and traditional values, being the heartland of the Saudi Arabian monarchy and administration. The Eastern region, with cities like Dammam and Dhahran, is more influenced by the presence of the oil industry and has a unique blend of local culture and international influences due to its interactions with foreign workers. The Southern region of Asir, with cities like Abha, has a distinct heritage and is known for its mountainous landscapes and folk traditions (Nassir, 1985; Ochsenwald et al., 2020; Wynbrandt, 2021). Each region may have its own customs, dialects, and cultural practices that contribute to the rich tapestry of Saudi Arabian culture.

Saudi Arabia is an Islamic country, and religion shapes its legal, economic and social landscape through its practice of Sharia law (Long, 2005). Islam plays a key role in the culture of Saudi Arabia, determining traditions, social norms, privileges, obligations and common practice within

society. It is commonly believed that the position of women in Saudi Arabia is what it is today, because of the connection with Islam (Aquil, 2011). However, evidence has revealed that religion only offers a partial explanation, as the inferior position of women is based principally on strong tribal traditional customs and patriarchal practices, which use it as a justification to suppress women, in particular to defend the segregation of men and women (Yamani, 1996). However, segregation between men and women is a requirement in Islam, and women are only allowed to meet men on their own, if they are from the same family. However, implementation of this obligation varies across countries. For example, whereas education in Saudi Arabia is segregated by gender, in Egypt there is no segregation of the genders in education or in other areas such as restaurants and banks (AlMunajjed, 1997).

The complex relationship between females and males is described by both Islamic texts and the history and culture of the Muslim world (Wikan, 1995). The Quran and Sunnah both state that the male and female complement each other in many ways mentally, physically and emotionally. However, because of the patriarchal nature of society, men are more dominant resulting in their being more highly valued than women. While Islam assigns different responsibilities, roles, rights and obligations for each gender, it does not prefer one sex over the other. In Islam, there is no difference between males and females' relationship to God, both receive the same rewards and punishments for their conduct. The responsibilities of men and women towards one another help survival and wealth (Walther, 1993). These responsibilities inform the traditional family structure, in which women are head of the household and men are responsible for earning the family's income. A study conducted on the influence of culture on Omani and Bahraini female entrepreneurs, and the likelihood of them starting up their own businesses, found that Islam has a positive influence on their work, because women had always been accorded the power and independence to be or do what they wanted from the time of the Prophet Mohammed (Dechant & Al-Lamky, 2005). Muslim communities in the Middle East agree that the participation of women in entrepreneurship is not taboo or prohibited. Traditional Saudi society views the Saudi woman as mother, wife, and daughter and their male relatives as responsible for them and their expenses. Alajmi (2001), however, concluded that stereotypes play a major role in Saudi patriarchal culture, including the many factors restricting women's mobility, the structure of gender occupation and the segregation between genders (Alajmi, 2001).

2.3 Changing Society

The cultural norms in Saudi Arabia have historically dictated that women should primarily focus on domestic roles (Tlaiss, 2015), which has influenced the conduct of women entrepreneurs in the country. This tradition of keeping women at home has been reflected in past governmental policies, with restrictions on women obtaining licences for operating businesses without a male manager until as recently as 2005. As a result, women-led businesses were often perceived as having limited capacity and faced challenges accessing the formal market (Nieva, 2015).

Understanding the roles of women in Saudi Arabian society, culture, religion, and professional environments is a highly complex and significant area of study (Sadi & Ghazali, 2010, 2012; Ahmed, 2011a), crucial for comprehending identity reshaping and the broader trends unfolding in the country. To grasp the complete picture, an examination is necessary at various levels, ranging from personal aspects such as acceptable clothing and family roles, to larger group dynamics like educational backgrounds and religious involvement, and finally, a consideration of the country as a whole with its changing work dynamics and economic influences. Recent royal decrees have brought about a revolution in the freedoms and liberties women can now exercise, directly impacting their personal and professional capabilities (Algahtani, 2022). As a result, there has been a notable surge in women's involvement, particularly in entrepreneurial activity. These rapid developments are fundamentally altering the traditional status quo of day-to-day lifestyles for Saudi women, necessitating a renegotiation of once firmly held beliefs and individualities. The transformations unfolding in Saudi Arabia are shaping new opportunities and demands for women, fostering a shift in societal norms and expectations (Algahtani, 2022).

According to Alsop et al. (2002), policy makers and laws often respond to changes in society. There is a crucial connection between the law and society's perceptions, as it plays a significant role in shaping how society accepts various situations. However, the changes introduced by the Saudi government have not been implemented in full or with immediate effect; they are gradually being incorporated into some areas of the law and regulations. In their academic study, García and Capitán (2016) propose a holistic strategy to empower female entrepreneurs. They contend that governmental efforts should extend beyond providing education and training for women

entrepreneurs and encompass tackling bureaucratic hurdles and administrative complexities. The scholars stress that genuine empowerment for female entrepreneurs does not solely depend on facilitating access to resources, administrative or financial, from the perspective of the system, but is fundamentally rooted in individual preparation through education and skill development. By adopting a comprehensive approach that addresses both individual readiness and systemic obstacles, the government can effectively empower and foster the success of women in entrepreneurship.

2.4 The Changing Regulatory Context

On Monday the 25th April 2016, Saudi Arabia announced its “Vision 2030” as a comprehensive roadmap to developing various national economic and social aspects. The Vision aims to prepare the Kingdom for an era in which it does not rely excessively on oil, and included a highly-anticipated National Transformation Plan (NTP) (Vision, 2030). One mechanism for achieving economic transformation in Saudi Arabia is by increasing the contribution of small- and medium-sized enterprises (SMEs) to the national economy. Vision 2030 sets an ambitious target of raising the SME contribution from 20% to 35% of GDP, positioning entrepreneurship and innovation as central to sustainable economic growth (Kingdom of Saudi Arabia, 2016).

The Quality-of-Life Programmes 2020 is one of the Vision Realisation Programmes for Saudi Arabia 2030. Its goals are to improve the lifestyle of individuals and families, and to create a society in which individuals enjoy a balanced lifestyle. This will be done by establishing a suitable environment to support and provide new choices to improve the participation of citizens and residents in cultural, entertainment, and sports-based activities (Vision, 2030).

Women in Saudi Arabia have experienced many changes, mostly related to the guardianship system over the past few years. For example; one of the legal obstacles facing Saudi female entrepreneurs is the requirement to have an authorised male agent (al-wakel) managing their corporations and representing them in government agencies. This has led to several cases of fraud and financial loss (Sivakumar & Sarkar, 2013). With the royal announcement issued by King Salman in 2017, women can obtain government and medical services without requiring the consent of male guardians. In 2018, all women were given the right to start their own businesses without

the permission of a guardian (al-wakel), and to drive a car, thereby removing two of the major obstacles to female entrepreneurship (Sivakumar & Sarkar, 2013; Welsh et al., 2014). Women were also permitted to watch live sporting contests (e.g. football matches) at stadiums, and join the army. Although these are relatively small changes, they offer a clear sign of the recognition of the potential of women in Saudi Arabia, indicating that the country is now committed to strengthening women's economic participation and welcomes their contribution.

As these new changes in the Saudi regulations have the potential for a dramatic transformation for female entrepreneurs, it is valuable to conduct this research now. However, social change is inconsistently implemented, as social groups vary significantly in how and to what degree they are exposed to the areas affected by change (Newman and O'Brien, 1995). Typically, there will be a social lag between introducing legal and regulatory change and societal change, changes in customs and behaviour (Goffman, 1959). Therefore, it is possible that more time will need to elapse before the full effect of these changes on Saudi culture, and on female entrepreneurs in particular, will be felt especially in non-urban regions.

2.5 Conclusion

This chapter has outlined the dynamic and evolving context in which female entrepreneurship is emerging in Saudi Arabia. Through an examination of the country's socio-cultural landscape, regulatory reforms, regional diversity, and institutional changes, it is clear that women's entrepreneurial activity is not simply the result of economic opportunity, but deeply intertwined with shifting norms, identity negotiations, and policy transformation (Welter, 2011; Alshareef, 2022; Tlaiss, 2022). The impact of Vision 2030 and related reforms has opened new avenues for women's participation in the public and economic spheres; however, these changes remain unevenly felt, especially in more conservative or underrepresented regions (Aldossari and Chaudhry, 2024; Hashim, 2023). As Saudi women navigate this transitional era, they do so not only through structural access but also through the strategic redefinition of their roles and identities within accepted cultural frameworks (Al-Rashid, 2024; Sirri, 2024). These contextual insights provide a necessary foundation for understanding the more complex theoretical and empirical discussions that follow in subsequent chapters.

Chapter 3: Literature Review and Theoretical Framework

3.1 Introduction

This chapter critically examines the literature, theoretical frameworks, and conceptual perspectives relevant to understanding female entrepreneurship in Saudi Arabia. It brings together empirical studies, feminist and institutional theories, and regional analyses to construct a foundation for this thesis's analytical approach. The chapter also identifies key research gaps and develops the conceptual framework and research questions that guide the study. By combining insights from local and global scholarship, this chapter positions the research within contemporary debates and sets the stage for the empirical investigation that follows.

The literature review places particular focus on the Saudi context, while situating it within broader Gulf and MENA discourses. It aims to establish a clear understanding of the theoretical and empirical landscape concerning women's motivations, challenges, and identity formation in entrepreneurial settings. The review is organised to reflect the multi-dimensional nature of the topic, covering foundational definitions of entrepreneurship, the global emergence of female entrepreneurs, motivations behind entrepreneurial entry, and the range of social, cultural, and institutional obstacles they face. This includes dedicated attention to specific barriers such as cultural restrictions, sexual harassment, and familial expectations, all of which shape entrepreneurial pathways in Saudi Arabia.

The literature reviewed in this chapter highlights the diversity of women's experiences across different regions of Saudi Arabia, exploring how spatial context, social class, family embeddedness, and regional conservatism intersect to inform women's entrepreneurial agency (Alshareef, 2022; Hashim, 2023). Particular attention is given to how feminine identity and societal norms around gender roles influence women's entrepreneurial motivations and strategies (Tlaiss, 2022; Ali, 2018; Al-Asfour et al., 2017).

This chapter also integrates recent and relevant scholarly contributions from the region (Aldossari & Chaudhry, 2024; Jamjoom & Mills, 2023; Alshareef & Al-Dajani, 2024) to situate this study

within current debates. It draws from theoretical insights, including intersectionality, feminist entrepreneurship, and institutional perspectives, to deepen the analytical foundation of the thesis.

Through this critical engagement, the chapter identifies key theoretical and empirical gaps in the literature, particularly around how gendered norms and spatial contexts interact with entrepreneurial practice in Saudi Arabia. These insights directly inform the formulation of the study's research questions and conceptual framework, ensuring both are grounded in regional realities and theoretical rigor. The aim is to provide a comprehensive overview that not only informs the fieldwork but also supports the development of a regionally grounded, gender-sensitive understanding of female entrepreneurship.

3.2 Entrepreneurship

The study of entrepreneurship began in the late 1920s (Alkhaled, 2013). The term “entrepreneur” is borrowed from French, in which it means “the operator or organiser of the venture” (Sergiu Rusu, 2012). A broader definition by Low and MacMillan (1988), shared with Gartner (1988), views entrepreneurship as “the creation of new enterprise.” The literature on entrepreneurship typically adopts one of three main approaches: the economic perspective, which focuses on the entrepreneur's role in innovation and economic development (Schumpeter, 1934; Kirzner, 1973); the business and management perspective, which examines how organisational and environmental factors influence entrepreneurial success (Gartner, 1988; Shane, 2003); and the psychological perspective, which investigates traits such as risk-taking, need for achievement, and internal locus of control (McClelland, 1961; Rauch & Frese, 2007).

In any scholarly exploration of entrepreneurship, it is essential to first establish a clear conceptual understanding of the term. Definitions vary across disciplines and have evolved over time. Schumpeter (1934), a foundational economist in entrepreneurship studies, famously defined entrepreneurs as innovators who create “new combinations” in products, markets, or processes, thereby driving economic development. In contrast, Kirzner (1973) emphasized the entrepreneur's role in identifying and taking previously unnoticed opportunities, framing entrepreneurship as a process of alertness. These economic perspectives have been dominant in shaping early entrepreneurship discourse.

However, contemporary scholarship recognizes the need for broader, multidisciplinary interpretations. Gartner (1988) argued that entrepreneurship is less about personality traits and more about the creation of organizations. Similarly, Shane and Venkataraman (2000) proposed a framework where entrepreneurship involves the discovery, evaluation, and exploitation of opportunities. Meanwhile, Aldrich and Martinez (2001) highlighted the role of the "nascent entrepreneur," someone initiating efforts to establish a new venture, regardless of its success. From a sociological angle, researchers such as Edewor, Abimbola, and Ajayi (2014) stress that entrepreneurial behaviour cannot be separated from the broader social context, which includes factors like class, ethnicity, gender, and cultural expectations. These various perspectives highlight that entrepreneurship is not a single, uniform concept, but something that must be understood within its specific economy.

As Hashim (2023) and Alshareef (2022) emphasise, entrepreneurship in the Gulf region, and particularly among women, cannot be fully understood through Western-centric models alone. Instead, definitions and understandings of entrepreneurship must be situated within the unique social, religious, and institutional frameworks of the region. For example, Alshareef (2022) demonstrates how spatial and cultural dynamics within Saudi Arabia shape both access to entrepreneurship and how acceptable or appropriate it is seen, particularly among women. Thus, any exploration of entrepreneurship in Saudi Arabia must adopt a context-sensitive lens that considers the influence of cultural specificity, societal expectations, and regional variation on entrepreneurial activity.

Interest in the study of entrepreneurship continues to grow, particularly in the field of female entrepreneurship. In the late 1970s, women's entrepreneurial activity began receiving distinct scholarly attention (Bruni, Gherardi & Poggio, 2004; Brush et al., 2006). More recently, researchers have increasingly focused on how gender shapes entrepreneurial experiences and outcomes (Carter and Shaw, 2006). This study takes a sociological approach, examining the experiences, motivations, and challenges of female entrepreneurs in Saudi Arabia. Particular attention is paid to how culture, family dynamics, gender regulation, and identity influence women's entrepreneurial participation and decision-making.

3.3 Female Entrepreneurs

Over the last three decades, interest in entrepreneurship in academia has increased, especially in the context of small and medium enterprises (SMEs). Marlow (1997) states that most investigations to date have centred around the attributes and inspirations of the entrepreneurs themselves; however, most of the research was gender blind. Research undertaken in the 1970s and 1980s did not consider the gender of the entrepreneur as a relevant characteristic with potential to shape and effect the nature of the enterprise or the entrepreneurial process (Marlow, 1997. p205). In the 1980s, some studies compared male and female entrepreneurs, identifying major differences between their personal and business characteristics and generally finding women to be ‘weaker’ entrepreneurs than men, with businesses that are generally smaller, grow more slowly, and are less profitable (Ahl, 2006). Nevertheless, these findings were subject to multiple influences; for example, when the data was controlled by industry and size of business, several of the gender discrepancies disappeared (De Bruin, Brush, and Welter, 2007).

Several studies have indicated that entrepreneurs and entrepreneurship are male-gendered concepts with masculine connotations (Ahl, 2006). Indeed, Avolio (2011) claims that the most challenging issue when studying female entrepreneurs and understanding their experiences is the lack of an agreed definition of a female entrepreneur. Therefore, he offers a precise and comprehensive definition of female entrepreneurs, which has been adopted in this study; i.e. “women who own 50% or more of a formal business (regardless of how they obtained the ownership), who are actively involved in their process as managers, and who create employment for themselves and for other people” (Avolio, 2011, p10). Moreover, Moore defined a woman entrepreneur as “the female head of a business corporate who has taken the initiative of starting a new enterprise, who is taking the associated risks and financial, administrative, and social responsibilities, and who is actually in-charge of its day-to-day management” (Moore, 1990, p 276). Marlow and McAdam argued that women-owned businesses have constrained performance; this does not mean underperformance, but rather that small-businesses and specific sectors are normative (Marlow & McAdam, 2013). Huq (2020) takes a closer look at how women entrepreneurs grow their businesses rapidly by using strategies influenced by their gender, challenging the old idea that their businesses are small or limited to certain fields because of underperformance. Instead, Huq shows that women blend their

personal and social goals with their business efforts, using their unique experiences and values. This approach questions the traditional views on entrepreneurship and highlights the special role of women in driving business innovation and growth.

Furthermore, Birley (1989) claimed that descriptive study models often ignore the more subtle issues within which women are socially and situationally bound. Hence, female entrepreneurship researchers have recently proposed the creation and implementation of more gender-aware frameworks that facilitate the study of female entrepreneurship by applying feminist theories (Brush, Bruin and Welter, 2009). (Alkhaled, 2021) emphasizes that entrepreneurship among women in Saudi Arabia is closely linked to social change and feminist solidarity. It highlights how these entrepreneurs use their businesses to engage in political activism and drive societal change, challenging patriarchal norms and contributing to societal progress. This view supports Hyde's (2005) view that entrepreneurial actions are socially embedded, suggesting that gender roles and entrepreneurship cannot be fully understood in isolation from the broader societal and cultural context. It has been argued that the impact of female entrepreneurs on social change has been overlooked (Calás et al., 2009). A review of the literature clarifies that there are some differences between male and female entrepreneurs in terms of business characteristics, motivations, and performance. Hazudin, Kader, Tarmuji, Ishak and Ali (2015) argued that these gender differences in the context of entrepreneurship underline the importance of gender as a factor determining performance and success. Hazudin et al. (2015) claimed that gender is a powerful control variable for explaining entrepreneurial motivation, behaviour, and success.

According to Jayawarna, Rouse and Macpherson (2007), class and gender are socially constructed, and the intersection between the two elements defines entrepreneurial opportunities. They suggest that *“an individual’s act of corporate creation occurs from their experience of socially structured relations that develop across their life course”* (Jayawarna, Rouse and Macpherson, 2007, p. 283).

They focused on studying the interaction between social class and gender and its impact on business start-ups in the United Kingdom. For example, children born to entrepreneurs, with parents higher up the occupational ladder, who were wealthier as children, and who completed a basic level of childhood education, are more likely to start a business. Therefore, the opportunities to start a business are notably influenced by access to traditional educational resources, family

status, and wealth (Jayawarna, Rouse and Macpherson, 2007). In addition, empirical evidence supports the notion that female entrepreneurs in Saudi Arabia contribute to the development and empowerment of other women through job creation (Damanhour, 2017).

Abou-Moghli and Al-Abdallah (2019) identify Saudi Arabia's opportunities and challenges for female entrepreneurs. The researchers conducted a systematic literature review of approximately 100 academic studies published between 2005 and 2019 and discovered significant variations in the context in which Saudi female entrepreneurs operated. On the one hand, Abou-Moghli and Al-Abdallah (2019) suggested that Saudi women had substantially more social, cultural, and financial restrictions on their economic operations during the 2005–2010 period than during the 2016–2019 period. However, Abou-Moghli and Al-Abdallah (2019) discovered that women business owners in Saudi Arabia still encountered obstacles, including unclear regulations, bureaucratic environments, prejudiced mindsets, and antiquated norms. Similar to this, Al Harbi (2018) found that prejudice against women is pervasive in Saudi society and is particularly pronounced in situations like education and the workplace. Women are significantly underrepresented in many social and economic spheres; for instance, they are often perceived as less talented and educated than men (Islam, Bokhari and Abalala, 2018). Although the study by Abou-Moghli and Al-Abdallah (2019) sheds light on how the situation regarding women's rights and freedoms has changed, it does not show the state of female entrepreneurship in Saudi Arabia at the moment.

In Saudi Arabia, the role of women in society has changed considerably over recent years. Sivakumar and Sarkar (2013) conducted a quantitative study, sampling 80 Saudi female entrepreneurs in the Eastern Province. They found that Saudi females are becoming more willing and able to take on challenges and achieve success in several areas of their public, economic, and social lives (Sivakumar & Sarkar, 2013). A growing number of women are now contributing to the economy and their countries by opening small and medium businesses (Sivakumar & Sarkar, 2013). The main factors motivating Saudi females wishing to start a business are self-achievement, desire for independence, self-confidence and profit related motives (Sadi & Ghazali, 2010; Danish & Smith 2012).

When reviewing the literature, it became apparent that gender is at the crux of the entrepreneurial process. The primary focus of this study is not to investigate gender differences between women

and men in the domain of entrepreneurship. However, it is necessary to understand how female entrepreneurs have been evaluated in previous studies, in order to understand the characteristics of independent female entrepreneurs. This study will not evaluate women's capabilities and qualities in entrepreneurship; rather, it investigates female entrepreneur's motivation and the challenges they encounter in the Saudi Arabian context. Furthermore, it studies women only, rather than comparing male and female entrepreneurship, due to the different norms associated with masculinity and femininity in business and the socio-cultural context in which men and women operate in countries like Saudi Arabia.

3.4 Motivational Drivers in Women's Entrepreneurship

3.4.1 Push–Pull Motivational Factors

Motivation is an important element informing entrepreneurial success (Buttner and Moore, 1997); "...entrepreneurial motivations are important explanatory mechanisms for a variety of entrepreneurial behaviours" (Carsrud & Brännback, 2011). Moreover, Hisrich and Brush (1986b) argue that the motivation to overcome obstacles might also drive success in business. All entrepreneurs require motivation and sufficient aspiration to start-up and manage a business. These motivational factors may be either "Push" or "Pull" (Kickul & D'Intino, 2004). Kickul and D'Intino (2004) suggest that female entrepreneurs may be pushed into starting businesses out of necessity because of encountering the glass ceiling, recession, unemployment, and the need for flexibility alongside wealth creation. On the other hand, they may be pulled into starting businesses because they recognize opportunities and choose to pursue them, such as the need for personal achievement, independence, and self-development. It is important to highlight here the extent to which the strength of push/pull theory is applicable to both men and women. Therefore, combining push/pull theory with other more specifically tailored gender theories, such as the 5 M's theory, has helped the researcher understand female entrepreneurship more clearly.

Serviere (2010) states that true entrepreneurial behaviour is motivated by several reasons personal to the individual and that the social context and background will have a huge influence on motivation. The article also states that it should not be assumed that all ventures began under the

same circumstances or with the same motivations, whether social, economic, or psychological. Different social circumstances and motivations have an influence on the way that an individual perceives entrepreneurship. The primary theories around motivations for entrepreneurship have classified them into two categories “push” factors and “pull” factors (Kirkwood and Walton 2010).

The study of female entrepreneurs, and the study of factors that can affect women, includes such aspects as motivation, family background, and educational level, and has attracted the attention of a number of researchers. To illustrate, one study applying the push/pull model indicates that the majority of French female entrepreneurs launch their businesses not out of necessity, but instead were mostly pulled into starting their businesses, for example, the need for independence, and the innovative ideas they have (Orhan & Scott, 2001). Sharif (2015) stated that the glass ceiling phenomenon; i.e. the lack of progress for women to senior levels in the workplace, spurs Malaysian women to pursue entrepreneurial routes, especially within the legal professions.

As of May 2021, Saudi Arabia experienced a significant rise in female entrepreneurship, by the issuance of 139,754 new commercial licenses to women in 2021 (Saikali et al., 2023). Thus, it is important to research the motivation behind Saudi women's entrepreneurship across different regions.

Empirical studies have indicated that Saudi women are frequently ‘pulled’ into entrepreneurship through a desire for ‘self-achievement’ and ‘independence’. Other factors include spotting opportunities, the desire to attain a flexible work-family balance, increased self-confidence, profit motives, and the desire to contribute to society (Sadi & Ghazali, 2010; 2012; Ahmed, 2011). Other important factors behind a Saudi entrepreneur’s intent include ambition fostered at home, travel abroad, and personal experience gained during their professional life (Basafear, Niehm & Bosselman. 2018). Welsh, Memil, Kaciak and Al Sadoon (2014) stated that the most providers of moral supporters of Saudi female entrepreneurs are their parents, while siblings, spouses, relatives, and friends emerge as second tier supporters. This could be due to the fact that in Islamic societies, parents are considered the wisest figures to consult, and their suggestions and recommendations are often taken as the most appropriate; trust may also be an issue. A number of researchers have focused on the role of trust in entrepreneurship, as trust is important to the economy and in human relations (Misztal, 1996). Trust can lead to a fuller exchange of resources and information between

employees, as well as between female entrepreneurs and their managers (Adler, 2001). However, little empirical evidence exists explaining the trust between women entrepreneurs and their close relatives, or the differences in the ranking of family members' support for women entrepreneurs. or if this ranking differs regionally, circumstantially, or by industry. Therefore, this study requires a methodological approach which allows the investigation of the nuances and interrelationships between social support for female entrepreneurs and influential others. This demands an approach wherein the researcher has greater flexibility to explore this issue; thus, a qualitative methodological approach has been used to tease out how trust can be interpreted in familial relationships and also within business communities and institutions.

Basafear et al. (2018) conducted a qualitative study exploring challenges, opportunities, and potential for Saudi female entrepreneurs. They used in-depth interviews with a sample of nine women from Jeddah in the "West region of Saudi Arabia". The most significant finding of this study is that Saudi females require self-efficacy to recognise their entrepreneurial potential. The authors found that the participants reported high levels of perceived self-efficacy or self-confidence which allow them to have high perceived desirability; therefore, these Saudi female entrepreneurs were able to recognize their entrepreneurial potential and intentions, regardless of any educational, familial, cultural, or economic obstacles they might have faced. However, Basafear et al. (2018) did not elaborate upon how families and institutions might intentionally increase women's motivation to be self-employed. We require more research to understand the role of families and institutions in female entrepreneurship experiences, using a larger sample from various regions of Saudi Arabia (Sadi & Ghazali, 2010; Danish & Smith 2012).

3.4.2 Motivation and the Family

According to Webster and Haandrikman (2017) research, familial structure has a significant impact on how Thai women become entrepreneurs and what drives them to do so. Since Thai migrant women over the age of 30 exhibit increased entrepreneurial activity, the focus on Thai women is distinctive. Nonetheless, their spouses and companions are typically much older and more educated than women. Because of this, there is an intriguing interplay between couples since women are quite independent in their need or desire to pursue a passion, but they require support

from their partner in order to do so. This can be done by requesting that spouses submit paperwork, by supporting them with regard to language challenges, or by giving them financial support.

Research conducted by Fallatah (2012) highlights the significance of family standing within Saudi communities and its influence on the development of female entrepreneurship. The study aims to provide women entrepreneurs with a platform to share their motivations for starting businesses and the obstacles they faced during their journeys. The research identifies four key motivators for female entrepreneurs, which are categorised as "Family support, Government support, Professionalism, and Partnership" (Fallatah, 2012). Among these motivators, family support emerges as the most prominent factor for women venturing into entrepreneurship. This is attributed to the substantial role played by family structures and values in Saudi Arabian society. The strong influence of families is recognised as a crucial driver for women embarking on their entrepreneurial endeavours. By emphasising the significance of family support as a motivator for female entrepreneurship, the research sheds light on the interplay between familial dynamics and entrepreneurial pursuits in Saudi Arabia. It underscores the importance of familial factors in shaping women's decisions to start their own businesses and highlights the potential impact of family standing on the overall entrepreneurial landscape in the country.

According to Goffee and Scase (1985), the motivation for success among female entrepreneurs in Britain is not solely limited to family considerations, as some groups are also driven by economic and creative aspirations. While family support may have initially motivated certain individuals to become entrepreneurs, the desire for economic and creative achievement also plays a significant role. Goffee and Scase (1985) argue that many British female entrepreneurs prefer not to expand their businesses due to concerns about the potential impact on their time, personal lives, and family relationships. While husbands may provide support in the background as economic advisors, the researchers note that British female entrepreneurs often rely on their own savings to overcome the specific challenges of obtaining start-up capital. These activities, including using personal savings and navigating business growth cautiously, can contribute to the development of courage, strength, and self-confidence among women entrepreneurs. By engaging in these entrepreneurial pursuits, women can assert themselves and move away from the constraints imposed by patriarchal class structures in society. This study finding aligns with the research discussed earlier, which

emphasizes the significance of overcoming societal norms and barriers in pursuing entrepreneurial goals.

A previous study conducted by Alzahrani (2012) in Saudi Arabia examines the challenges faced by female entrepreneurs in the fashion and textiles industry. The study identifies various factors that impact the success of these businesses, including the personal characteristics of the entrepreneur, product quality, advertising and promotion strategies, support from family, educational background, availability of resources, and prior experience in the field.

The study conducted by Zamberi Ahmad (2011) focuses on the experiences of nineteen female entrepreneurs in Saudi Arabia, who were identified through the Women's Section of the Riyadh Chamber of Commerce and Industry. Through in-depth interviews with these women, the researcher explores their personal characteristics, motivational factors, business challenges, and perceptions of entrepreneurial activities. One key finding of the study is that the educational backgrounds and methods of acquiring entrepreneurial skills differ among female entrepreneurs in Saudi Arabia. This suggests that there is diversity in the pathways through which women enter entrepreneurship in the country. Zamberi Ahmad (2011) aims to contribute to the advancement of female entrepreneurship across the Islamic world. Based on the findings, the author proposes strategies to enhance the success rates of women entrepreneurs in Islamic countries. The study also indicates a positive shift towards the inclusion of women in entrepreneurial activities within Saudi Arabian society and across Islamic countries. This suggests that attitudes towards women's entrepreneurship are evolving and becoming more supportive in these contexts. Saudi Arabia is also adopting policies and implementing measures to promote and encourage women's engagement in entrepreneurial activities. These efforts aim to develop entrepreneurial traits and skills among Saudi women, empowering them to become successful entrepreneurs. This study will assess the impact and effectiveness of these policy changes in promoting female entrepreneurship across Saudi Arabia.

The study by Zhang and Chun (2017) highlights the importance of identity in entrepreneurship, as this can influence motivation, activities, and commitment. The Black (2012) study reveals that entrepreneurs could be motivated to start businesses either to fulfil a pre-existing entrepreneurial

identity or to satisfy a non-pre-existing entrepreneurial identity. Additionally, societal considerations and family pressure can influence the strength and development of an entrepreneurial identity. The findings underscore the dynamic nature of entrepreneurial identity, shaped by personal experiences and cultural contexts.

A study conducted by Alhothali and Al-Dajani (2022) examines how emotions influence the resilience of women entrepreneurs in the context of Saudi Arabia's transformation, specifically in the face of challenging situations such as the COVID-19 pandemic. The research focuses on women-owned digital microbusinesses and their ability to withstand disruptions. Using a qualitative longitudinal approach, the study reveals that six out of the eight microbusinesses studied were able to survive the pandemic, largely due to the role of digital entrepreneurship. The findings highlight the importance of passion-driven women entrepreneurs who exhibited positive emotions, thoughts, and actions, allowing them to demonstrate resilience and overcome obstacles despite the difficult circumstances (Alhothali & Al-Dajani, 2022). The data collection in 2018 provided insights into the motivations and challenges faced by the participating female entrepreneurs. The challenges included financial constraints, competition, and finding reliable suppliers. Following the COVID-19 pandemic, the entrepreneurs reported increased prices of raw materials but were actively seeking suppliers offering reasonable prices without compromising quality. The motivations for sustaining their businesses centred around being passionate about their purpose, product or service, desiring independence through self-employment; one participant even turned her hobby into a business. Some participants' motivation evolved from self-employment to passion. These results support previous studies on entrepreneurial passion and highlight the importance of individuals having a strong preference for and enjoyment in their entrepreneurial activities. The findings also suggest that a lack of job opportunities and unemployment can drive individuals to start and grow their own businesses out of necessity. Additionally, some entrepreneurs are motivated by hobbies that they pursue during their free time (ibid., 13). It can be observed that Saudi women entrepreneurs utilised their motivations to overcome various challenges, including cultural and family barriers, regulatory obstacles, and crises. (ibid., 3) study was restricted to female microbusiness owners in a specific city in Saudi Arabia, which links to their recommendation that future studies expand the geographical scope to

include other cities within Saudi Arabia especially as the role of women in Saudi Arabia and in the wider region is changing. A recommendation that this study is observing.

The COVID-19 pandemic has had a great impact on the global economy, populations, and business cycles. Small businesses with limited personnel and capital resources have been severely affected (Alhothali & Al-Dajani, 2022). Saudi small and medium businesses were not exempt from this impact. In response to the pandemic, the Kingdom of Saudi Arabia, as did the rest of the world, implemented strict regulations to contain the spread of COVID-19, including lockdowns and restrictions. As a result, all in-person business, support programmes, communications, and activities were halted. These activities were not reactivated until businesses were able to offer them online (ibid., 14). When the pandemic hit, it brought both new challenges and opportunities that had a big impact on what motivated women to start businesses (González & Macias-Alonso, 2023, Afshan et al., 2021).

The COVID-19 pandemic has significantly reshaped the entrepreneurial landscape, affecting the motivation of women entrepreneurs. It created some push factors that motivate women to start their businesses; these factors include economic insecurity and job loss (Alhothali & Al-Dajani, 2022), as well as other pull factors, including the need for innovation, digital opportunities, and adaptability (Afshan et al., 2021). As a result, female entrepreneurs have been driven to explore new paths in entrepreneurship, responding to the changing business environment with resilience and creativity (González & Macias-Alonso, 2023). While it's important to highlight that the data gathered and examined in this research was obtained shortly before the implementation of lockdown measures and the onset of the COVID-19 pandemic, it does highlight the push and pull factors that can affect female entrepreneurs in Saudi.

In summary, several studies have examined various aspects of female entrepreneurship, providing insights into motivations, challenges, and the influence of family and social context. Motivations for entrepreneurship can be categorised as push factors (driven by necessity or constraints) and pull factors (driven by recognition of opportunities and personal fulfilment). Family support is often a key motivator for women entrepreneurs, while other factors include personal achievement, independence, and the desire for flexibility. Research conducted in Saudi Arabia highlights the significance of family support and the role of familial dynamics in shaping women's decisions to

start businesses. Additionally, studies have identified challenges faced by female entrepreneurs, such as cultural and regulatory obstacles. These findings contribute to a growing understanding of female entrepreneurship and the need for tailored support and policies to foster its development. Almost all research has focused on specific cities in Saudi Arabia, which makes the argument that future research should consider broader geographical contexts.

3.5 Structural and Socio-Cultural Barriers to Women's Entrepreneurship

Despite recent policy reforms aimed at enhancing women's economic participation in Saudi Arabia, female entrepreneurs continue to face substantial barriers that are deeply embedded in patriarchal structures and cultural norms (Aldossari & Chaudhry, 2024; Al-Asfour et al., 2017). These obstacles extend beyond formal restrictions and are often reinforced through everyday practices, social expectations, and informal control mechanisms within families and communities (Tlaiss & Khanin, 2023; Alshareef, 2022). Scholars have highlighted how women's entrepreneurial experiences are shaped by intersecting challenges, ranging from societal perceptions and gendered spatial limitations to experiences of harassment and the complexities of familial obligations (Jamjoom & Mills, 2023; Akbar et al., 2023). These constraints are not uniform; rather, they are experienced differently depending on women's location, class, and familial context, pointing to the importance of an intersectional understanding of these barriers (Hashim, 2023; Rodriguez & Scurry, 2019). The following subsections critically examine three key obstacles encountered by Saudi female entrepreneurs: cultural restrictions, harassment in public and professional spaces, and the role of family as both a support system and a source of constraint.

3.5.1 Cultural Norms and Gendered Expectations

Cultural norms in Saudi Arabia remain a powerful force that can either restrict or enable women's entrepreneurial aspirations. Despite recent reforms, the performativity of deeply rooted gender expectations continues to shape women's access to entrepreneurial spaces. For instance, recent research by Alshammari et al. (2025) found that even when organisational policies support gender inclusion, women still face subtle cultural policing through expectations of modesty and domestic

prioritisation. This boundary work, where women constantly negotiate visibility and acceptability, demonstrates how cultural constraints are actively maintained in workplaces and mirrored in entrepreneurial environments. Such pressures reflect not only internalised norms but also external communal judgment, which may prevent women from pursuing or sustaining business ventures. Patriarchal culture in Saudi Arabia continues to produce gendered forms of precarity, particularly in sectors where women's participation has historically been marginalised. A recent study by Alghamdi (2024) in the retail sector highlights how state-led reforms coexist with deeply entrenched norms that sustain precarious conditions for female workers. These conditions include limited job security, social scrutiny, and symbolic barriers to leadership, all of which can extend into the entrepreneurial space. As such, even when women are formally included, they must navigate complex socio-cultural expectations that maintain gendered inequalities (Alghamdi, 2024). This cultural precarity reinforces the argument that structural inclusion is not sufficient without cultural transformation.

The intersection of cultural gender norms and patriarchy significantly shapes the entrepreneurial motivations and experiences of women in the Gulf region, particularly in Saudi Arabia. Tlaiss (2022) employs an intersectional feminist framework to analyse the entrepreneurial experiences of Saudi Arabian women, providing crucial insights into how dimensions such as gender, culture, and socio-economic status intersect and shape these experiences. This approach is essential in challenging the singular focus on gender, calling for a more nuanced analysis that considers overlapping systems of oppression and privilege. The study highlights how Saudi women navigate patriarchal and culturally restrictive environments, creating new spaces for economic and social empowerment. It not only illuminates the resilience and agency of these women but also critiques the structural and cultural barriers impeding their entrepreneurial success. By focusing on the lived experiences and strategic actions of Saudi women entrepreneurs, Tlaiss (2022) contributes to a broader understanding of gender dynamics in conservative settings.

Aldossari and Chaudhry (2024) further contribute to this discussion by examining the complex interplay between state-driven policies and patriarchal norms in Saudi Arabia. Drawing on Sylvia Walby's (1989) theory of patriarchy, their research illustrates how state policies aimed at modernizing the labour market and increasing women's participation often clash with deep-seated socio-religious norms. While legal and policy reforms have expanded opportunities for women,

these changes have been met with resistance in the form of both structural and subjective precarity. Structurally, women continue to face institutional barriers such as bureaucratic limitations and inconsistent policy implementation. Subjectively, women experience job insecurity, societal pressures, and increased risks of sexual harassment, reflecting the persistent cultural unease surrounding their expanded roles.

Recent feminist research highlights that progress toward gender equality is frequently accompanied by backlash, particularly in societies with rigid gender norms. Piscopo and Walsh (2020) argue that as women take on more public and economic roles, patriarchal forces often reassert traditional family values as a form of resistance. This is evident in Saudi Arabia, where despite state-led gender reforms, conservative tribal traditions continue to reinforce gender segregation and rigid family roles. The slow pace of social norm change, particularly in rural and tribal areas, means that women navigating entrepreneurship and employment still encounter significant cultural barriers.

This highlights the importance of addressing not only sexual harassment and workplace challenges but also the broader societal pushback against shifting gender dynamics. The reassertion of patriarchal principles around family structure, gender segregation, and the role of women in society poses a long-term challenge to gender reform. As feminist scholars such as Walby (1990) and McNay (2000) argue, legal reforms alone are insufficient; transforming deeply embedded gender norms requires both structural policy changes and a cultural shift in how women's roles are perceived.

Aldossari and Chaudhry's (2024) study reinforces this need for a dual approach that combines structural reforms with feminist awareness to effectively challenge and reshape patriarchal norms while creating safer, more supportive environments for women. Without addressing the deep seated social and cultural factors that sustain gender inequality, even the most progressive policy changes may struggle to bring about lasting transformation in Saudi female entrepreneurship.

Similarly, Al-Asfour et al. (2017) utilize Institutional Theory to investigate the structural and attitudinal barriers Saudi women face in their professional lives. They find that gender stereotypes, workplace discrimination, and limited growth opportunities are major hindrances, despite

government efforts to increase female workforce participation. The patriarchal and collectivist nature of Saudi society, reinforced by traditional Islamic interpretations, creates significant constraints on women's career mobility. This study highlights the need for more supportive policies and organizational practices that can enable Saudi women to overcome these barriers.

Extending this conversation to organizational contexts, Aldossari et al. (2023) apply Kanter's theory of tokenism to explore the experiences of token women in a multinational corporation (MNC) in Saudi Arabia. Their study reveals the heightened visibility and professional invisibility experienced by these women, stemming from societal and organizational expectations. The introduction of the 'Hecate' role trap, where women must embody both traditional and modern values, highlights the contradictory demands of a patriarchal society. The research emphasizes the relational nature of tokenism and the need for a broader understanding of how societal and cultural norms reinforce gender hierarchies within organizations.

In the realm of family businesses, Alshareef and Al-Dajani (2024) focus on how Saudi daughters navigate and overcome gender constraints within family firms, utilizing the theory of family embeddedness (Granovetter, 1985; Uzzi, 1997). They reveal that patriarchal norms often limit women's roles, but supportive family dynamics and social reforms, such as Vision 2030, are gradually enabling women to assume leadership positions. However, tensions arise within families as traditional gender roles are challenged, calling for more detailed, context-specific analyses of gender and entrepreneurship in patriarchal settings.

In their exploration of Saudi women's career advancement strategies, Tlaiss and Khanin (2023) differentiate between two distinct approaches: "Sailing Through" and "Trailblazing." The "Sailing Through" group conforms to traditional gender roles, emphasizing family commitments and respectful femininity to avoid conflict in male-dominated workplaces. In contrast, the "Trailblazing" group challenges traditional norms, adopting assertive and competitive behaviours to fight gender discrimination and advance their careers. While the study provides valuable insights into the varied strategies of Saudi women, it risks oversimplifying the complex interplay of gender, culture, and individual agency. These categories may miss other nuanced approaches that Saudi women adopt, particularly in different regions of Saudi Arabia, where cultural

expectations and opportunities for women can vary significantly. For instance, women entrepreneurs in more conservative, rural regions may employ different strategies compared to those in urban or economically progressive areas such as Riyadh or Jeddah. This regional variation highlights the need for a more comprehensive examination of how structural and cultural changes across different parts of Saudi Arabia can create more inclusive career advancement pathways in patriarchal societies.

Turning to the UAE, Tlaiss (2015) explores how Emirati women navigate highly gendered societal expectations within the entrepreneurial landscape. The study finds that women are both "pulled" and "pushed" into entrepreneurship, some are drawn to self-employment due to personal aspirations for autonomy and fulfilment, while others are forced into it due to organizational barriers and gender discrimination in traditional employment structures. While entrepreneurship provides a means of escaping restrictive workplace norms, this raises critical questions about women's agency; if entrepreneurship is pursued primarily because other career paths are inaccessible, does this constitute true agency or merely a constrained choice shaped by structural limitations?

This aligns with McNay's (2000) critique of agency, which argues that agency is not just about action but also about the conditions under which choices are made. When women enter entrepreneurship because cultural and institutional structures leave them with no viable alternatives, their agency may be more constrained than empowered. However, as Tlaiss (2015) highlights, even within restrictive contexts, women actively shape their entrepreneurial journeys, negotiate gender norms, and redefine their professional identities, illustrating a more complex and situated form of agency.

The broader literature on cultural gender and patriarchy confirms the significant influence of socio-cultural values and religious teachings on women's entrepreneurship in the Arab Middle Eastern (AME) countries. Tlaiss (2014), drawing on Institutional Theory, argues that the normative and regulative pillars of AME societies enforce rigid gender roles, creating substantial barriers for women entrepreneurs. Patriarchal interpretations of Islam often confine women to domestic spheres, limiting their entrepreneurial activities and access to informal networks. However, empirical studies suggest that these constraints are often more culturally than religiously driven,

with women entrepreneurs utilizing Islamic teachings to navigate and legitimize their entrepreneurial careers against patriarchal norms (Essers & Benschop, 2009; Madichie & Gallant, 2012). This highlights the need to distinguish between cultural practices and religious doctrines to better support women's entrepreneurship in the region.

The literature on cultural gender norms and patriarchy in the Gulf States highlights the complex interplay between gender expectations and women's economic participation. Hashim (2023) critiques how Western perspectives often dominate discourse, failing to consider the unique socio-cultural contexts of the Gulf States. Using Welter's context typology, Hashim emphasizes the importance of understanding the specific environments that shape women's entrepreneurial activities. The study shows that, contrary to stereotypes, women in the Gulf States actively navigate and transform their socio-economic environments. This highlights the need for more research that focuses on the region-specific experiences of women entrepreneurs, particularly in Saudi Arabia, where social, familial, and regulatory factors play a crucial role.

Rodriguez and Scurry (2019) examine the experiences of skilled migrant women in Qatar, showing how being both female and foreign makes the challenges they face in work and social life even harder. The patriarchal nature of Qatari society imposes strict gender roles, which these women must navigate alongside cultural expectations of modesty and family responsibilities. This research highlights the need for inclusive policies that address these intersectional challenges and support the integration of skilled migrant women into the workforce and broader society (Rodriguez & Scurry, 2019).

Finally, Salem and Yount (2019) explore the adaptation of patriarchal structures in Qatar to accommodate women's increasing workforce participation. Despite the rise in employment opportunities for women, gender segregated workplaces persist, reinforcing traditional social orders rather than dismantling them. This study illustrates the complexity of gender relations in Qatar, where efforts to modernize coexist with deep-rooted patriarchal values (Salem & Yount, 2019).

In summary, cultural norms and gendered expectations in the Gulf, especially in Saudi Arabia, continue to shape women's entrepreneurial experiences in complex and often contradictory ways. While legal reforms and evolving policies provide new opportunities, patriarchal social structures and gendered expectations persist as formidable barriers. Across diverse contexts, women exhibit resilience by strategically navigating societal constraints, yet the enduring influence of cultural expectations highlights that entrepreneurship is not simply an economic act, but also a deeply social and gendered one.

3.5.2 Harassment as a Structural Constraint

Sexual harassment is a pervasive issue across cultures, yet the limited number of studies focused on Saudi Arabia restricts our understanding of how it manifests within this specific context. While it is true that sexual harassment is a universal problem (Gelfand et al., 1995; Hejase, 2015), the lack of comprehensive studies and discussions specific to Saudi Arabia means that our understanding of the issue within this unique cultural context is limited. Gelfand, Fitzgerald, and Drasgow (1995) and Sigal and Jacobsen (1999) emphasize that the nature and prevalence of sexual harassment can vary significantly across different cultural settings, highlighting the importance of examining this issue within distinct societal frameworks.

This gap in the literature highlights the necessity for focused research on sexual harassment in Saudi Arabia to uncover its prevalence, forms, and impacts on women entrepreneurs. Without such studies, the issue remains underexplored and inadequately addressed, thereby continuing the silence and stigma around it, particularly within conservative societies where such topics are often suppressed (Moghadam & Lotfi, 2016). Consequently, highlighting and studying sexual harassment in the Saudi context is essential to developing effective strategies and policies that take in consideration the specific cultural and societal dynamics of the region. The research highlights that cultural norms and social stigmas play a critical role in shaping how sexual harassment is perceived and addressed in these contexts.

In examining the prevalence of sexual harassment within various cultural contexts, it is crucial to focus on specific regions to uncover the unique challenges faced by individuals. For instance, Husain (2024) in their study on sexual violence against women workers in Dhaka, Bangladesh,

highlights that the cultural dynamics and social structures play a significant role in shaping the experiences and responses to sexual harassment. This research highlights the necessity for focused studies in different cultural settings to develop a comprehensive understanding of the issue and to create effective, culturally sensitive interventions. The findings from Husain's work demonstrate that without such targeted research, the distinct experiences of marginalized groups may be overlooked, leading to ineffective or inadequate solutions.

Similarly, understanding the unique cultural dynamics surrounding sexual harassment and intimate partner violence is crucial for developing effective interventions in different regions. The study by Moubarak et al. (2024) on the application of the Composite Abuse Scale in a Middle Eastern country highlights the importance of culturally specific research. This study sheds light on the prevalence and nature of intimate partner violence, including sexual violence, in this region, demonstrating that the experiences of women in Middle Eastern societies may differ significantly from those in other cultural contexts. The findings highlight the necessity of conducting focused research within specific cultural frameworks to ensure that the strategies and policies developed are both relevant and effective in addressing the issue of sexual harassment and violence.

Sexual harassment remains a significant issue within the workplace in many regions, including the Gulf and broader Middle Eastern areas. The exploratory study conducted by Hejase (2015) on sexual harassment in Lebanese workplaces highlights the pervasive nature of this problem, despite it often being underreported or considered a taboo subject. This supports the argument that focused research within specific cultural settings, such as the GCC countries, is essential to fully understand and effectively combat sexual harassment in these regions. Without such targeted studies, the unique challenges faced by individuals in these environments may continue to be overlooked, leading to inadequate solutions that fail to address the underlying cultural factors.

However, women's agency and entrepreneurial mobility in patriarchal contexts like Saudi Arabia are further constrained by the threat of sexual harassment, which is often underdiscussed in entrepreneurial research. Women who position themselves as agents of change within their societies may inadvertently open themselves up to heightened risks of harassment, which, if not addressed and combated, will continue to limit their agency and mobility. The persistence of these

risks can hinder women's ability to fully leverage their entrepreneurial potential, as fear of harassment or societal backlash may force them to navigate public and professional spaces with caution, thereby undermining their autonomy and the broader impact they could have as change-makers.

When examining the existing literature, it becomes apparent that female entrepreneurs face various challenges that significantly impact their professional and personal lives. One prominent challenge identified in the literature is the occurrence of harassment, which has a detrimental effect on women entrepreneurs. Gangwani and El-Sayed Shousha (2021) focus on the challenges faced by Saudi women entrepreneurs in the culinary art business and the availability of policies and programmes to support them. They conducted a SWOT analysis utilising secondary data. While their study identified prejudice and sexual harassment as threats to women entrepreneurs, it is worth noting that the issue of sexual harassment was not extensively discussed but rather mentioned only in the results table.

In the study "Alsubaie 2020 study explains the current Anti-Sexual Harassment Law in Saudi Arabia, where the laws have been studied and debated for a long time, but various factors have caused implementation to be repeatedly postponed. The argument made by opponents was that regulations against sexual harassment justify mixing the sexes). The audacity of both harassers and perpetrators, whose actions go beyond verbal harassment to include physical and sexual harassment, however, is greatly increased by the absence of any obvious punishment (Alsubaie, 2020). Harassment is a pervasive issue that plagues various institutions, organisations, and societies. It is a widespread issue that affects practically every community, institution, and organisation. In the workplace and in public, sexual harassment is a frequent threat to women and can be illegal under both criminal and civil laws. It is the unwanted sexual behaviour towards the female that the other party habitually engages in while they are in a position of power (Alsubaie, 2020, Johnson et al., 2018). When analysing sexual harassment behaviour, the most crucial aspect is that it must be undesired or unwelcome. Sexual harassment includes inappropriate sexual comments or utterances, sexual jokes, flirtation, or sexual interactions (Ahsan, 2007). Sexual harassment is a phenomenon that occurs across different countries and cultures, but its definition can vary. Cultural factors influence the interpretation of behaviours as being sexual, and different

societies may have distinct perspectives and approaches towards addressing sexual behaviours. Religion also plays a significant role in shaping the attitudes, perceptions, and handling of sexual behaviours within certain societies (Kalra and Bhugra, 2013).

In the Saudi Arabian context, there exists a cultural stereotype that places the blame on women for instances of sexual harassment. This perception is prevalent in Arab nations, where individuals often attribute such events to women not adhering to the expectations of proper covering and occasionally dressing in a provocative manner (Alsubaie, 2020). The conservative nature of Saudi Arabia further contributes to a significant underreporting of sexual harassment cases, as victims fear societal shame and parental or community blame. Similar concerns exist in Pakistan, where women experience social stigma and apprehension of retaliation, leading to many instances of sexual assault and harassment going unreported (Khan et al., 2018, Johnson et al., 2018). According to Alkhaled (2021), Saudi female entrepreneurs actively advocate for the implementation of sexual harassment laws and policies to protect women in both work and public environments. These entrepreneurs express their support for such legislation and emphasise the importance of community education to promote the normalisation of women's participation in the workplace and society as a whole. Elsewhere this has been attributed to women who "step out of line" (Collinson and Collinson, 1996) and join the (male) public realm of labour and enterprise, as it is then inevitable not surprising that patriarchal views will manifest as sexual harassment.

Additionally, Gangwani and El-Sayed Shousha (2021) confirm that cultural constraints emerge as a significant challenge for women entrepreneurs in Saudi Arabia. The prevailing traditions and customs within Saudi society create substantial social barriers that hinder the aspirations of women in entrepreneurial pursuits. Factors such as early marriage, limited access to quality education, resistance from Saudi families, and household responsibilities all contribute to impeding the growth and success of women entrepreneurs in the country. These cultural constraints restrict the opportunities available to women and undermine their capacity to flourish as entrepreneurs.

3.5.3 Familial Influence and Domestic Expectations

The intersection of family, gender, and entrepreneurship remains a defining feature of women's entrepreneurial pathways in Saudi Arabia. While familial support is often essential, it tends to be

conditional, tied to expectations around modesty, marriage, and domestic responsibility. Alshareef and Al-Dajani (2024) found that daughters involved in family firms frequently encountered subtle resistance when attempting to assert leadership, revealing the limits of “support” in patriarchal households. Similarly, Aljohani and Alharbi (2025) reported that female students’ entrepreneurial ambitions were constrained by familial concerns over public image and social appropriateness. Even when male relatives, especially fathers, offer encouragement, such support can reinforce conservative expectations of femininity and respectability. These findings underscore how gendered expectations are deeply embedded in kinship structures, positioning the family as both a springboard and a gatekeeper. Women must therefore navigate entrepreneurial ambitions through continuous negotiation with familial norms, reputational considerations, and shifting definitions of acceptable female conduct.

Fallatah (2012) conducted a study to explore the motivations and barriers faced by women entrepreneurs. The research aimed to provide a platform for women entrepreneurs to share their experiences. Based on previous studies in related areas, Fallatah (2012) identified cultural and governmental barriers. However, through interviews with participants, Fallatah (2012) found that the extent of these barriers varied according to social class and the standing of the women entrepreneurs and their families in society. The study revealed that women from supportive families with strong social and community ties faced fewer obstacles compared to self-driven women entrepreneurs who lacked the same social standing. This finding suggests that societal attitudes towards women can be influenced by a patriarchal societal structure.

Abou-Moghli and Al-Abdallah (2019) conducted a systematic review to examine the constraints faced by Saudi entrepreneurs, with a particular focus on women entrepreneurs. The study found that social values, cultural factors, and financial limitations were the primary constraints hindering Saudi women entrepreneurs in their entrepreneurial endeavours. The authors suggest that enhancing training effectiveness could potentially alleviate these challenges and assist Saudi women entrepreneurs in sustaining their businesses. By improving the quality and relevance of training programmes, women entrepreneurs may acquire the necessary skills and knowledge to navigate the cultural and financial barriers they encounter.

According to Shafii (2015), social networks are made up of family members, particularly male relatives who are willing and able to support women who want to start their own businesses. Such assistance is still scarce in Saudi Arabia since traditional family values continue to dominate Saudi culture as well as the country's administrative and financial systems. These ideals won't alter in Saudi Arabia unless social attitudes about gender and the accompanying duties shift (Alsop et al., 2002).

A study conducted by Tariq (2016) examined the challenges faced by female entrepreneurs in Pakistan. The study revealed several key findings, including the presence of conflicts between work and family responsibilities, gender discrimination, the influence of a male-centric and male-dominated society, and the prevalence of social norms that affect women's entrepreneurial endeavours. These factors pose significant obstacles for female entrepreneurs in Pakistan and can hinder their success and advancement in business. Because of that, it is not feasible for women entrepreneurs to succeed in business on their own, which is why they often rely on assistance from their partners, fathers, or brothers. This reliance stems from the understanding that they cannot handle all aspects of business independently, particularly in a conservative and traditionally patriarchal environment. Additionally, involving a male counterpart serves as a protective measure to avoid instances of sexual harassment or being taken advantage of by men. Women are generally perceived as weak and vulnerable in society, and involving a male partner helps mitigate these risks.

In recent years, there has been a growing interest among entrepreneurship researchers in incorporating the family perspective and recognizing the family as a crucial context for entrepreneurial activities. Scholars such as Aldrich and Cliff (2003) have introduced the concept of family embeddedness, highlighting the interplay between an entrepreneur's personal life, particularly their family, and their business endeavours. Previous studies, including the work of Pavlovskaya (2004), have explored the implications of the family for entrepreneurs, emphasising how family dynamics can influence entrepreneurs' access to opportunities necessary for business development. Aldrich and Cliff (2003) further emphasise the influence of the wider family in an entrepreneur's decision to start a new venture. Given the specific context of this study, which

involves women needing to obtain family permission, the issue of work-family interference, particularly family and work conflict, becomes relevant in understanding the dynamics at play. According to Aldrich and Cliff (2003), the concept of work-family conflict can be categorised into two forms. The first, known as work-to-family conflict, occurs when the demands of work adversely impact an individual's capacity to fulfil their family responsibilities, leading to feelings of dissatisfaction and impaired performance in their family role. On the other hand, family-to-work conflict, arises when family demands interfere with an individual's ability to effectively carry out their work duties, resulting in diminished job performance. Previous research by Frone et al. (1997) and Ohlott et al. (2004) supports the existence and impact of both forms of conflict.

Many scholars have argued that the influence of informal institutions on women in different regions of Saudi Arabia varies significantly (Algahtani, 2022). In more developed cities such as Riyadh, families tend to provide greater freedom and support to female members compared to less-developed areas, as highlighted by Algahtani (2022). Abou-Moghli and Al-Abdallah (2019) further argues that the support of the government through formal institutions can shape the perception of women's roles within the family. For instance, in Riyadh, the government's support for women's entrepreneurship has led to increased support from families for women's entrepreneurial pursuits. These shifts in familial attitudes could be contributing to the rise in the number of women entrepreneurs observed in Riyadh in recent years, as discussed by Tawfik et al. (2020).

In a case study conducted in Saudi Arabia, Al-Aali and Ayub (2015) examine the journey of a young female entrepreneur, Lateefa Alwaalan, who successfully established and led her innovative business, Yatooq. Despite facing various barriers, including gender biases and the legal requirement for a male director in the establishment of every business owned by a female, Alwaalan persevered and secured financial support from personal funds and family loans. She aspires to expand her business in the competitive coffee market and aims to compete with global coffee organisations. Alwaalan's experience highlights the challenges and determination involved in starting and growing a business in the Saudi Arabian context.

Hashim, (2023) argues that research shows that family plays a key role in entrepreneurial activities (Jennings and Brush 2013). Since family is so important and women are involved in the family systems, future studies should explore how different family structures affect business opportunities, starting new ventures, and gathering resources (Aldrich and Cliff 2003). Additionally, future research should examine how different aspects of a family's socioeconomic status impact entrepreneurship, building on the intersectionality literature.

In summary, the challenges faced by female entrepreneurs in Saudi Arabia are influenced by various factors. Cultural beliefs, societal attitudes, and gender role expectations impact women's self-perceptions and the resources available to them when starting their businesses. Factors such as cultural constraints, limited access to education, resistance from families, and household responsibilities also hinder women's entrepreneurial aspirations. Harassment, both verbal and sexual, is a significant threat to women entrepreneurs, and the conservative nature of Saudi society contributes to underreporting of such cases. Social values, cultural factors, and financial limitations further constrain Saudi women entrepreneurs. Family dynamics and work-family conflict play a role in both limiting and facilitating women's entrepreneurial pursuits. The influence of informal and formal institutions varies across different regions of Saudi Arabia, with more developed cities generally providing greater support for women's entrepreneurship. The government's support for women entrepreneurs has also influenced familial attitudes and perceptions in some areas.

3.6 Gender, Identity, and Entrepreneurial Subjectivities

Female entrepreneurial identity in Saudi Arabia is shaped not only by institutional and structural change but also by how women imagine and perform their roles within culturally sanctioned boundaries. A 2024 study by Al-Rashid examined how Saudi women construct resistant identities through creative work, such as literature, fashion, and enterprise. These women often blend religious, national, and gendered symbols to position themselves as both modern and morally appropriate. This reflects a kind of "strategic femininity" where entrepreneurs adapt their public image to cultural norms without abandoning ambition. Similarly, Mahmoud and Alzahrani (2024) explore how academic women have engaged in feminist activism to reshape their roles and expand gender norms within conservative settings. These processes reflect what intersectional feminists term "strategic negotiation" where women resist structural constraints through culturally

intelligible forms of agency. In this way, identity becomes both a site of compliance and resistance rooted in tradition yet constantly evolving in response to state discourse, social change, and institutional reforms

The role of identity and agency is critical in understanding women's entrepreneurial journeys. According to Alkhaled and Berglund (2018), Saudi women entrepreneurs seek self-freedom by challenging and transforming institutional structures. Entrepreneurship acts as both a source of motivation and empowerment, enabling these women to navigate and occasionally transcend cultural and gender constraints. Their involvement in entrepreneurship is thus an exercise in agency, reflecting both personal and collective attempts to reshape societal norms.

In their exploration of entrepreneurship as a potential pathway to empowerment, Alkhaled and Berglund (2018) analyse how entrepreneurial activities help women in both Saudi Arabia and Sweden "break free" from gender constraints. Using an institutional perspective combined with a narrative approach, the study reveals that entrepreneurship allows women to achieve personal freedom and economic security. However, the findings indicate that while entrepreneurship offers individual empowerment, it does not always lead to broader societal change. The study emphasizes that although some women gain personal empowerment, the structural barriers of patriarchy remain largely unchallenged. This calls into question the transformative potential of entrepreneurship alone in achieving gender equality, suggesting the need for more systemic approaches to dismantling patriarchal structures (Alkhaled and Berglund, 2018).

Additionally, this model highlights how patriarchal customs around family duties, roles, and maintaining norms of modesty further reinforce these structural barriers. Women's professional experiences and business skills are often downplayed within these frameworks, reducing their visibility in both the economic and social spheres. However, these entrepreneurial roles may still become an important part of their identity, contributing to their individual journeys toward female emancipation. These dynamics highlights the complex interplay between personal empowerment through entrepreneurship and the deeply entrenched patriarchal expectations that continue to shape women's roles in society. It is this nuanced relationship between professional identity, gender norms, and liberation that is further explored in the data collected for this research.

Tlaiss and Kauser (2019) further explore the relationship between entrepreneurial leadership, patriarchy, gender, and identity in the Arab world, with a specific focus on Lebanese women entrepreneurs. Utilizing post structural feminist theory, the study reveals how these women navigate cultural and gender-based obstacles through strategies of compliance, disregard, and defiance. While they face significant challenges in conforming to traditional gender roles, they simultaneously strive to establish themselves as entrepreneurial leaders. This research highlights how patriarchal values and gender ideologies function as barriers, yet through their agency, these women redefine their entrepreneurial identities. The study calls for a more nuanced understanding of entrepreneurial leadership as a socially constructed process influenced by local contexts, challenging the male-centric discourse that dominates entrepreneurship literature (Tlaiss and Kauser, 2019).

In their study of workplace resistance, Jamjoom and Mills (2023) employ a postcolonial feminist lens to examine how Saudi women leaders navigate and resist organizational challenges. The study reframes traditional narratives that portray these women as passive or oppressed, instead highlighting the quiet, personal ways in which they resist patriarchal structures. Through the use of their bodies, technology, self-reflection, and strategic silence, these women actively negotiate and reshape their roles within their socio-political contexts. This research challenges dominant Eurocentric perspectives in management and organizational studies, calling for the inclusion of non-Western voices and experiences to provide a more nuanced understanding of workplace resistance and leadership dynamics in conservative societies (Jamjoom and Mills, 2023).

The dynamics of cultural gender norms and patriarchy in Saudi organizational contexts are critically examined by Aldossari and Calvard (2021), who apply the theory of Islamic feminism to interrogate the patriarchal interpretations of Islamic texts and their impact on gender equality. The study reveals that Saudi women navigate a complex web of ethico-political, religiopolitical, and sociocultural factors, including tribal traditions and societal expectations. Despite reforms under Saudi Vision 2030 aimed at increasing women's workforce participation, deeply rooted patriarchal norms continue to limit women's career progression and reinforce gender biases. Islamic feminism provides a crucial framework for understanding these dynamics, emphasizing that Saudi women are not passive victims but active agents negotiating their identities and pushing for change within

their socio-cultural confines. This perspective challenges the simplistic binary of public and private resistance, highlighting the everyday forms of resistance that women employ within their cultural and religious contexts (Aldossari and Calvard, 2021).

While postcolonial feminism is useful in highlighting how Western feminist perspectives often overlook the unique experiences of women in non-Western contexts, it has also faced criticism. Some scholars argue that it tends to generalize the struggles of women in these regions, treating them as if they are all affected in the same way by colonial histories and cultural traditions (Mohanty, 1988; Abu-Lughod, 2002). This can sometimes ignore the diversity of experiences among women, particularly in places like Saudi Arabia, where cultural and religious norms are not fixed but constantly evolving (Spivak, 1999). Similarly, post structural feminism, which focuses on how language and discourse shape gender identities (Butler, 1993), has been critiqued for not giving enough attention to the real-life barriers women face, such as legal restrictions, economic challenges, and workplace discrimination (Fraser, 1995; McNay, 2000). While these approaches help us understand the social construction of gender, they do not always account for the material and institutional structures that shape women's everyday lives.

Islamic feminism, on the other hand, provides a different way of thinking about gender and agency in societies like Saudi Arabia. It challenges patriarchal interpretations of Islam by showing that religious texts can be read in ways that support women's rights and gender equality (Badran, 2009; Moghadam, 2002). This is particularly important in Saudi Arabia, where many social norms are tied to religious beliefs. However, while Islamic feminism highlights how women engage with religious discourse to push for change, it does not always fully address the structural inequalities within economic and political systems that also shape women's opportunities (Walby, 2011). Because of these gaps, this study uses intersectionality as a broader framework to bring together different perspectives. Intersectionality (Crenshaw, 1989; Collins, 2000) helps to explore how factors like gender, class, regional background, and family expectations interact to shape the experiences of Saudi women entrepreneurs. By combining intersectionality with feminist entrepreneurship theories (Ahl, 2006; Calás et al., 2009), this research provides a more complete and realistic understanding of how women navigate and challenge barriers in the entrepreneurial space.

In relation to intersectionality theory, Jamjoom (2022) focuses on the narratives of workplace resistance among Saudi women in leadership. Drawing on intersectionality theory, the study illustrates how these women's identities as both females and leaders intersect with broader social, cultural, and organizational contexts. The research reveals that Saudi women leaders often adopt subtle forms of resistance, such as redefining leadership roles and building supportive networks, to challenge and reshape patriarchal narratives. However, while these strategies highlight the resilience and agency of these women, the study also highlights the persistent challenges they face. The findings suggest that true transformation requires more substantial systemic changes, thus highlighting the complexity of navigating identity and agency within deeply ingrained patriarchal systems (Jamjoom, 2022).

Exploring women's leadership in Saudi Arabia's higher education sector, Akbar et al. (2023) examine the significant barriers women face within the partially segregated university model. Using feminist institutional theory, the study compares gender-segregated, co-educational, and partially segregated organizational settings and their effects on women's leadership experiences. The findings indicate that women's leadership thrives in women-only universities but is significantly constrained in partially segregated settings, where women leaders often have limited power and must seek approval from male counterparts. This study challenges the dominant assumption that gender segregation uniformly disempowers women, suggesting instead that it is the specific structure of partial segregation that perpetuates gender inequality. However, it is crucial to critically examine the broader societal context in which these findings are situated. In a society where cultural norms centre around modesty and family duties, and where women are often positioned as subservient to male oversight, the potential for women to fully exercise leadership is significantly limited. While progress is being made, particularly in women-only institutions, the broader entrepreneurial landscape remains challenging. Data on the size and scope of women-led businesses in Saudi Arabia, for example, reflects these limitations, with many women entrepreneurs confined to smaller-scale ventures that align with traditional gender roles. This raises important questions about how much real progress can be made in fostering women's leadership under current conditions. The research calls for structural reforms in Saudi Arabia's higher education sector to align with Vision 2030 goals, aiming to enhance women's participation and leadership; however, these efforts must also address the deep-seated cultural and institutional

barriers that continue to impede women's progress beyond education and into broader societal leadership roles (Akbar et al., 2023).

A systematic review by Abou-Moghli and Al-Abdallah (2019) further elucidates the challenges and opportunities faced by women entrepreneurs in Saudi Arabia. The review, drawing on studies by Basaffar et al. (2018) and Hsu et al. (2017), identifies significant barriers such as financial constraints, cultural expectations, and limited social support. However, it also notes the growing participation of women in entrepreneurship, driven by digital opportunities and supportive government policies. The review emphasizes that existing research often lacks depth in addressing the specific socio-cultural and institutional contexts of Saudi female entrepreneurs. For instance, while McAdam et al. (2018) highlight the role of the digital environment in mitigating gender biases, they also point out persistent market segregation and networking difficulties. The systematic analysis highlights the necessity of targeted policies and societal support to foster a more inclusive entrepreneurial ecosystem for women in Saudi Arabia (Abou-Moghli and Al-Abdallah, 2019).

Identities are complex reflections of an individual, developed in complexity with time and varying contexts. Individuals adeptly utilize these multifaceted identities as instruments for self-classification and expression within the societal framework (Bhattacharjee, Berger, Menon, 2014). A woman's previous experiences and personal background are crucial factors in shaping her identity, including her entrepreneurial identity. It helps shed light on the distinctive female identity and its influence on women's experiences as entrepreneurs and business owners. The use of an identity lens enables the researcher to gain deeper insights into the motivational drivers of female entrepreneurs and their decision to persist in building their business endeavors. Identities have the potential to significantly impact motivation, actions, and dedication, and they are instrumental in the process of making sense of one's entrepreneurial journey (Svenningsson & Alvesson, 2003). Thus, an understanding of entrepreneurial identities can lead to a better comprehension of the launch process (Zhang & Chun, 2017) and entrepreneurial practice. Women's feminine identity, that is, how women perceive and express their gender roles and sense of self, is shaped by prevailing norms around femininity, which are deeply embedded in cultural, religious, and societal expectations (Tawfiq & Ogle, 2022). In Saudi Arabia, such norms play a powerful role in defining

what is considered appropriate behaviour, appearance, and ambition for women, thereby influencing their entrepreneurial identity and how they navigate business environments.

In the past four decades, Saudi Arabia has witnessed significant transformations in the roles of women, largely attributed to increased opportunities for female education and their growing presence in the workforce (Tawfiq & Ogle 2022). As reported by the General Authority of Statistics (2020), the enrollment of female students in higher education has surged to 53%, with women surpassing men in graduation rates. This surge in educational opportunities for women has translated into heightened participation in the labor force (Khashoggi, 2014). Unlike the past, where Saudi women were predominantly employed in healthcare and education, there is now increasing social and legal acceptance for women to work in diverse sectors such as media, banking, law, retail, and entrepreneurial activities (Gorney, 2016; Khashoggi, 2014). The societal shift allowing Saudi women to join the workforce has prompted them to navigate and negotiate various identities (Alshoaibi, 2018).

In Saudi Arabia, similar to many other cultures, there exist established norms and expectations defining the roles and characteristics associated with being a woman (Tawfiq & Ogle, 2022). Furthermore, some regulations significantly contribute to shaping the behavior and appearance of Saudi women. For example, during the 1960s through the 1980s, several restrictions were imposed on women's lives in Saudi Arabia (Tawfiq & Ogle, 2022). As mentioned above, these included a prohibition on female driving, mandates for gender segregation in public spaces, the requirement for veiling in public, and the necessity of a male escort for travel (Al-Khateeb, 2008; Doumato, 1992). In addition, according to Tawfiq & Ogle (2022), by law, Saudi women wore traditional forms of public dress, which included a black abaya (ankle length cloak), hijab (head cover), and niqab (face veil with a slit for the eyes). For decades, the traditional forms of female public dress were imposed by the religious police because it was considered sinful and ostentatious for women to dress otherwise in public (Doumato, 1992; Le Renard, 2008). The veil also has traditionally been viewed as a physical and symbolic partition between the sexes to shield a woman's body from the male gaze. In 2016, Vision 2030 was launched, which recognizes women's rights and aims to empower them through amending several key civil and labor laws. These laws expand women's rights by lifting the driving ban and the requirement that women travel with a male relative and women attained the privilege to choose their own public dress (Tawfiq & Ogle, 2022).

According to Alshoaibi (2018) these newfound freedoms have empowered Saudi women to play a more influential role in society, instigating processes of identity negotiation and prompted new self-perceptions. As the societal roles and visibility of Saudi women undergo transformation, their attire has similarly evolved. In response to this changing landscape, many urban women have opted to forgo the public dress (the niqab and sometimes the hijab) Younger women, in particular, have embraced Western clothing such as trousers, dresses, and tee-shirts, subtly revealed beneath their abayas (Tawfiq & Ogle, 2022) and colourful abayas (Alkaled, 2020). It appears as though the experience of freedom in dress has expanded women's sense of being "in control" not only of their attire but also of their actions (cf. Lowe & Anspach, 1978).

In regards to entrepreneurial activities, there are specific activities that society and families may accept or disapprove of for women, and these norms can vary across different regions. Despite its evolving cultural landscape, Saudi Arabia has retained a collectivist and notably "judgmental" culture (Tawfiq & Ogle, 2022). This has played a crucial role in shaping women's views on the imperative nature of respecting Saudi culture, employing "impression management" strategies to mitigate potential negative impressions (Goffman, 1959). Modesty is a fundamental aspect of women's feminine identity in Saudi Arabia. This implies that women are expected to avoid drawing attention to themselves and adhere to certain standards of decorum in their behaviour and dress.

Society expects Saudi female identity to align with traditional roles, such as being a mother, wife, daughter, or sister, characterized by a degree of modesty and adherence to societal expectations. This includes following a specific dress code, maintaining gender segregation, respecting and accepting a patriarchal social structure, and, if working, balancing professional and domestic responsibilities. When some females choose to challenge these expectations in any aspect, they encounter challenges related to questioning their identity. In certain instances, society may question their authenticity as true Saudis (Altawayjiri, 2018). Entwined with the women's Saudi identity is the concept of feminine identity and the role of modesty and are influenced by the country's patriarchal and cultural structures where questioning these notions can result in women's identity as Saudi women to be questioned. Also, these cultural and gender norms may be resistant to change due to the segregated nature of society and the strong emphasis on modesty as a defining aspect of women's feminine identity, which is deeply rooted within Saudi customs and practices.

In the literature, it has been observed that females choosing to challenge societal expectations related to female identity often possess unique characteristics and have undergone specific experiences. This may involve navigating challenging life experiences, which can serve as a catalyst for challenging traditional gender roles and developing an entrepreneurial identity, including engaging in traditionally male-dominated business sectors. According to Krueger, Reilly, & Carsrud (2000), entrepreneurial decisions are frequently influenced by significant life events, such as job loss. Exposure to different cultures, living abroad, and having a male family member as a business role model have also played crucial roles in encouraging Saudi females to challenge traditional norms of modesty.

Family members and close friends play a significant role in inspiring females to pursue entrepreneurship by providing access to valuable networks and resources (Bullough et al., 2017). The entrepreneurial activities of females have the potential to reshape societal perceptions of women, influencing gender norms, fostering increased respect for women in the community, and creating female role models who can inspire and motivate others to embark on entrepreneurial journeys, thereby enhancing their independence (Haugh and Talwar, 2014; Mayoux and Mackie, 2007).

3.7 Applying the 5M Framework to Saudi Women's Entrepreneurship

While cultural norms and gendered expectations significantly shape women's entrepreneurial trajectories in Saudi Arabia, a more structured understanding of these dynamics requires a gender-sensitive analytical lens. The 5M framework, developed by Brush et al. (2009) and further expanded by Welsh et al. (2014), offers a comprehensive model that captures the unique intersections of gender, business, and institutional environments. By integrating five interrelated domains "markets, money, management, motherhood, and the meso/macro environment" this framework allows for a more holistic examination of the contextual barriers and enablers faced by Saudi women entrepreneurs. This section explores how scholars have applied the 5M model to the Saudi context, highlighting its usefulness in uncovering both structural inequalities and the embedded socio-cultural expectations that shape women's access to entrepreneurial opportunities.

Welsh et al. (2014) build upon Brush et al.'s (2006) gender-aware 5M framework to contextualize the multifaceted entrepreneurial challenges faced by Saudi women. Their application of the framework highlights the importance of family support as a key form of social capital, offering emotional and informational resources that are crucial for venture initiation and sustainability. At the same time, the study identifies persistent systemic barriers, including male guardianship laws, that reinforce patriarchal authority and constrain women's autonomy in both private and public spheres. While the 5M framework provides a valuable structure for situating these experiences within broader socio-cultural and institutional contexts, Welsh et al. also acknowledge its limitations, particularly in addressing intersectional dimensions such as class, region, and ethnicity. Their findings ultimately underscore the need for gender-sensitive policy reforms that move beyond surface-level inclusion to actively dismantle structural and cultural impediments to women's entrepreneurial participation.

Building on this, Danish and Smith (2012) also employ the 5M framework in their study of female entrepreneurship in Saudi Arabia, offering empirical insights into the unique challenges and opportunities faced by women entrepreneurs. The authors emphasize that while markets, money, and management are critical to entrepreneurial success, the additional factors of motherhood and the macro/meso environment play an especially pivotal role in Saudi Arabia's socio-cultural context. For example, the study reveals that family embeddedness is not only a source of support but also a constraint, as family obligations and societal expectations of women as primary caregivers can limit their capacity to engage fully in entrepreneurial activities. This resonates with the "motherhood" component of the 5M framework, which captures how women's dual roles as business owners and family caretakers intersect and influence their business decisions.

Moreover, the macro/meso environment including legal, economic, and cultural structures poses significant obstacles for Saudi women entrepreneurs. Danish and Smith (2012) identify issues such as access to formal financial institutions, bureaucratic red tape, and gender-specific legal restrictions that hinder business scalability and growth. These systemic barriers, deeply entrenched in patriarchal norms, echo the findings of Welsh et al. (2014) regarding the pervasive influence of male guardianship laws on women's autonomy. In this context, the 5M framework becomes an

essential tool for understanding how external institutional forces shape women's entrepreneurial experiences.

The study also highlights the importance of networking and institutional support, as noted under the meso-level factors in the 5M framework. In Saudi Arabia, women's access to business networks and governmental support is often limited, further reinforcing the challenges they face in accessing critical resources such as funding, mentorship, and market opportunities. Danish and Smith's (2012) findings suggest that targeted policy interventions such as enhancing access to education, financial resources, and market information are crucial for improving the entrepreneurial ecosystem for women in Saudi Arabia.

Overall, the use of the 5M framework in both studies underlines the multifaceted nature of female entrepreneurship, particularly in contexts where gender norms and legal constraints play a significant role in shaping business outcomes. It reinforces the need for gender-aware policies that not only address the traditional business challenges of markets, money, and management but also take into account the societal and institutional factors that uniquely affect women entrepreneurs.

In Saudi Arabia, these identity complexities are further heightened by the interplay of societal expectations, family roles, and professional aspirations. Women who break away from traditional norms to pursue entrepreneurship must constantly negotiate their roles within both their families and the public sphere. While the 5M framework is valuable in highlighting the significance of familial and societal influences on women's entrepreneurship, it may also require a more nuanced application that considers the multiple, intersecting dimensions of identity that women embody particularly in patriarchal and conservative societies like Saudi Arabia.

3.7 Intersectionality in the Saudi Context

In Saudi Arabia, the application of Intersectionality Theory (Crenshaw, 1989) is crucial for understanding the diverse experiences of women entrepreneurs. The intersection of gender with other identities such as socioeconomic status, regional background, education level, and family dynamics creates a complex landscape that shapes the opportunities and challenges faced by

women in business. For example, women from urban centres like Riyadh and Jeddah may have greater access to resources, networks, and support systems compared to those in more rural areas, illustrating how regional differences intersect with gender to affect entrepreneurial ventures (Rodríguez & Scurry, 2019).

While gender remains a central focus of Intersectionality Theory (Crenshaw, 1989), class also plays a crucial role in shaping the entrepreneurial experiences of Saudi women. Understanding how class intersects with other social identities is essential to providing a comprehensive analysis of these experiences. Intersectionality theory emphasizes the importance of examining how various social identities, such as gender, class, and regional background, intersect to shape individual experiences (Crenshaw, 1989; Collins, 2000).

In this research, the concept of class is understood as a multidimensional construct shaped primarily by economic status, educational attainment, and tribal or family affiliations. Unlike Western contexts where class is predominantly associated with economic capital, class structures in Saudi Arabia are deeply influenced by tribal lineage, family connections, educational attainment, and socio-economic status (Al-Rasheed, 2013; Al-Khateeb, 2014; Meijer, 2020). The role of noble tribal ancestry, particularly the historical lineages of Adnan, associated with northern Arab tribes, and Qahtan, associated with southern Arab tribes, remains relevant, as it continues to influence societal roles, perceptions of status, and social acceptance in contemporary Saudi Arabia (Al-Rasheed, 2013; Meijer, 2020). These tribal and regional distinctions reflect the broader influence of spatial context on entrepreneurship, as discussed by Stam and Welter (2022), who emphasize how rural versus urban environments shape access to entrepreneurial opportunity, legitimacy, and resource availability.

Women from higher socioeconomic classes might have more financial resources and family support, enabling them to start businesses with relative ease, whereas those from lower-income backgrounds may face additional hurdles, including restricted access to capital and less flexible family expectations (Tlaiss, 2022). These intersections highlight that even within the category of "women entrepreneurs," there are varying degrees of privilege and disadvantage that must be acknowledged.

Family dynamics, particularly the expectations placed on women regarding marriage, motherhood, and caregiving, further complicate the entrepreneurial landscape. Traditional gender roles often dictate that women prioritize family responsibilities, which can limit their ability to invest time and resources into a business. However, for some women, entrepreneurship can also be a strategic means to balance family obligations with income generation, allowing them to exercise agency within the constraints of societal norms (Tlaiss, 2022).

Educational background is another key factor. Women with higher levels of education tend to have greater access to business networks, knowledge, and skills, which can be instrumental in overcoming cultural and economic barriers. However, this advantage is not uniform across all women, as factors such as regional access to quality education and family support play significant roles in determining who can pursue educational opportunities (Rodríguez & Scurry, 2019).

In the field of women's entrepreneurship, much of the literature originates from North American and Western European perspectives, where female agency is often expressed through the ability to make independent choices, navigate relatively fewer barriers, and engage in entrepreneurial ventures challenging traditional gender roles (Brush et al., 2009; Ahl & Marlow, 2012). Studies such as those by McNay (2000) and Martin (2004) highlight that women's agency in these settings typically aligns with liberal feminist ideals, enabling women to exercise independence and control over their economic and social paths. However, this framework does not entirely translate to the Saudi Arabian context, which is not a liberal economy. Saudi Arabia operates within a more regulated and conservative economic system, shaped by cultural, religious, and institutional frameworks that influence women's entrepreneurship differently. For example, agency in this context often manifests within boundaries defined by familial and societal expectations, where women must navigate unique structural and cultural barriers to achieve their entrepreneurial goals.

However, the contextual nuances of entrepreneurship are increasingly emphasized in recent research. For example, Baker and Welter (2020) highlight the importance of examining entrepreneurship within specific social, cultural, and geographical contexts. They argue that entrepreneurship is not universally uniform but is instead deeply influenced by the surrounding environment, advocating for a contextual turn that considers the multifaceted and complex interactions within various environments. Stam and Welter (2022) extend this understanding by

demonstrating how spatial factors (urban vs. rural settings) impact entrepreneurial opportunities and constraint.

These perspectives are crucial for understanding the unique experiences of Saudi women entrepreneurs. While research from North America and Europe often positions entrepreneurship as a means of liberation or social mobility, Saudi women's experiences are shaped by distinct cultural, institutional, and spatial constraints. Studies such as Alkhaled and Berglund (2018) compare the empowerment strategies of women in Saudi Arabia and Sweden, revealing that Saudi women often adapt their entrepreneurial activities within a framework of culturally accepted norms, rather than overtly challenging them. Similarly, Abou-Moghli and Al-Abdallah (2019) outline the significant structural challenges Saudi women face, such as limited financial resources and restrictive regulatory conditions, pushing them to develop adaptive strategies within these constraints.

By engaging with the contextual frameworks of Baker and Welter (2020), and Stam and Welter (2022), this study expands on existing literature by investigating how Saudi women navigate entrepreneurial agency under strict social norms and limited freedoms. This approach emphasizes the need for contextualized research to understand how women's agency operates under complex, restrictive environments, providing a nuanced addition to global entrepreneurship literature.

Moreover, Alshareef (2022) explores how spatial context within Saudi Arabia, particularly the distinction between conservative and less conservative areas, influences women's entrepreneurial opportunities and agency. Although the study emphasizes how patriarchal norms and social acceptance vary between conservative and progressive settings, these findings are relevant to understanding regional differences as well. This suggests that women's entrepreneurial opportunities are shaped not only by geographical location (urban vs. rural) but also by the degree of conservatism and social acceptance within specific communities.

3.8 Regional Variation and Intersectional Experiences

Many studies have focused on different aspects and perspectives regarding female entrepreneurship; for example, the characteristics of entrepreneurs, the labour market, the influence of entrepreneurial activities, amongst others. The majority of research has been undertaken in Western countries, with relatively few studies about female entrepreneurship being

undertaken in Saudi Arabia. In addition, studies that investigate Saudi female entrepreneurship have concentrated on motivation or obstacles in the West and East Regions of Saudi Arabia only and excluded other regions. The Southern and Western regions of Saudi Arabia are more socially conservative, which might lead to different results or conclusions being drawn. Moreover, Saudi Arabia is going through tremendous regulatory and cultural changes as a result of the aforementioned Vision 2030. This has placed particular emphasis upon the growth of entrepreneurship. Therefore, the findings of this thesis might be of even greater relevance.

Many scholars have argued that the influence of informal institutions on women in different regions of Saudi Arabia varies significantly (Algahtani, 2022). In more developed cities such as Riyadh, families tend to provide greater freedom and support to female members compared to less-developed areas, as highlighted by Algahtani (2022). Moreover, females residing in urban areas have been more successful in constructing a feminine identity, that allows them to deviate from traditional expectations regarding the modesty associated with Saudi female norms. In less developed areas women may be more closely scrutinized around maintaining modesty, also there are fewer female entrepreneurial roles models who challenge older notions of feminine identity. Abou-Moghli and Al-Abdallah (2019) further argues that the support of the government through formal institutions can shape the perception of women's roles within the family. For instance, in Riyadh, the government's support for women's entrepreneurship has led to increased support from families for women's entrepreneurial pursuits. These shifts in familial attitudes could be contributing to the rise in the number of women entrepreneurs observed in Riyadh in recent years, as discussed by Tawfik et al. (2020).

Thornton and Flynn (2003, p. 427) assert the intricate connection between "network, geography, and entrepreneurship". The concept of context is closely linked to the geographical setting, where context significantly shapes entrepreneurs' involvement in various activities (Thornton and Flynn, 2003). Saudi Arabia's distinct conditions set it apart from both Eastern and Western nations, rendering it a captivating context for investigation. Furthermore, scholars have consistently urged for broader representation in future studies, encompassing regions that have yet to be explored. This study responds to such calls and sheds light on the status of female entrepreneurs in previously

unexamined areas. All noteworthy discoveries are comprehensively discussed in the Findings and Discussions chapter.

There is growing interest in how entrepreneurial environments work and how entrepreneurs can shape the areas where they live and work (Baker and Welter 2020; Stam and Welter 2020). For instance, in Saudi Arabia, different Bedouin tribes coexist with more settled communities. Understanding these social and cultural differences, as well as the history of each region, can give us new insights into how these factors affect women entrepreneurs and their ability to act and make decisions (Hashim, 2023).

3.9 Research Gap

3.9.1 Regional Differences

The role of spatial context in shaping women's entrepreneurial activities is gaining attention in the literature on women's entrepreneurship. A key study by Alshareef (2022) offers crucial insights into how spatial embeddedness and gender norms shape women's entrepreneurial behaviour in Saudi Arabia's conservative and patriarchal environment. Embeddedness refers to the depth of an individual's ties within their environment, influencing their access to local information and resources (Dacin, Beal, and Ventresca, 1999; Uzzi, 1997). For women entrepreneurs, this embeddedness is deeply gendered, as cultural expectations and social norms significantly shape their entrepreneurial opportunities and business decisions (Brush, De Bruin, and Welter, 2009; Welter, 2011).

In conservative societies such as Saudi Arabia, gender norms vary across regions, influencing the constraints and opportunities women face. Alshareef (2022) highlights how these norms appear differently across spatial contexts, affecting the entrepreneurial behaviour of women. In urban centres, women may benefit from greater access to networks, resources, and progressive social attitudes that enable more flexibility in business operations. However, in more conservative and rural regions, societal expectations often limit women to female-oriented sectors, with strict gender segregation further constraining mobility and market access (Alkhaled and Berglund, 2018; McAdam, Crowley, and Harrison, 2020).

Beyond urban-rural distinctions, regional variations also shape the social policing of women's behaviour. Women in some areas, particularly in the northern and southern regions, experience stronger monitoring and regulation from other women, particularly family members and community networks, reinforcing gender norms through informal social practices. This 'social policing' is not only about restricting women's actions but also about maintaining the reputation of the family and community, a dynamic that is less pronounced in major urban centres where social structures are more fragmented. This highlights how entrepreneurship is not solely influenced by institutional policies but also by deeply embedded cultural expectations and regional social hierarchies.

This study builds on these insights by exploring how entrepreneurial motivations and challenges vary across different regions, moving beyond the simplistic urban-rural divide to consider how socio-cultural embeddedness, family expectations, and mobility restrictions intersect with geography. While Alshareef (2022) calls for further research into these dimensions, this study extends the conversation by integrating women's lived experiences across all regions of Saudi Arabia, including the under-researched North and South.

While scholars such as Baker and Welter (2020) have highlighted the importance of contextual embeddedness in entrepreneurship, much of the existing literature still lacks a comprehensive analysis of how gender, space, and social structures intersect in restrictive environments. As Stam and Welter (2022) discuss, geographical divisions shape distinct entrepreneurial ecosystems, yet few studies have fully examined how this plays out in non-Western, highly gendered contexts like Saudi Arabia.

There is a critical gap in understanding how the intersection of geography, social norms, and institutional constraints shapes women's agency in entrepreneurship. Much of the research on female entrepreneurship continues to reflect Western perspectives, as noted by Baker and Welter (2020), often failing to capture the specific barriers and opportunities faced by women in highly restrictive societies. This study directly addresses this gap by exploring Saudi women entrepreneurs' agency and constraints within their distinct social, cultural, and geographical landscapes.

Moreover, this gap extends to the limited understanding of how agency operates in patriarchal societies where gender roles are firmly enforced. While Stam and Welter (2022) have called for greater attention to how different contexts shape entrepreneurship, there remains a lack of research on how women's agency is expressed and negotiated in societies where family honour, social surveillance, and gender norms remain deeply embedded.

The majority of existing studies on Saudi female entrepreneurs have focused on the more economically developed and socially progressive regions of the country, primarily the West (Jeddah, Makkah, Madinah), the Central region (Riyadh), and the Eastern Province (Dammam, Al-Khobar) (Algahtani, 2022; Sadi & Ghazali, 2010, 2012; Ahmed, 2011a; Jamjoom and Mills, 2023; Alshareef and Al-Dajani, 2024; Alkhaled and Berglund, 2018; Abou-Moghli and Al-Abdallah, 2019; Hashim, 2023). These studies offer valuable insights into entrepreneurship in urban settings where economic resources and institutional support are relatively stronger. However, there is a lack of research on the more conservative and less economically developed northern and southern regions.

This study fills this gap by incorporating perspectives from all regions of Saudi Arabia, including the under researched North and South, where family structures, tribal affiliations, and conservative cultural values continue to shape and restrict women's entrepreneurship. By integrating voices from these diverse regions, this research provides a more complete picture of how, in a time of change, entrepreneurial agency, opportunities, and constraints differ within the country.

Additionally, while existing studies have framed regional differences primarily in terms of economic development and infrastructure, this study suggests that social and familial factors, as well as informal community expectations, play an equally significant role in shaping women's entrepreneurial pathways. The perceptions and experiences of female entrepreneurs are not only shaped by geography but also by the level of conservatism and policing within their immediate social circles.

Algahtani (2022) argues that wealthier regions of Saudi Arabia are more open to social change compared to less developed areas, yet this assertion requires further empirical exploration. While economic factors are certainly important, this study expands the discussion by highlighting how

variations in social control, community attitudes, and family expectations influence entrepreneurial opportunities across different parts of Saudi Arabia.

By addressing these gaps, this research offers a more detailed understanding of the intersection between regional embeddedness, gender norms, and entrepreneurship, contributing to a broader discussion on how women in conservative societies navigate entrepreneurial activity despite social constraints.

3.9.2 Regulation changes

Saudi female entrepreneurs should be studied in the context of the significant social and economic reforms taking place in Saudi Arabia as part of the Vision 2030 strategy (Alsahli and Al-Dajani, 2022, Aldossari and Chaudry, 2024, Alsahli and Al-Dajani, 2022, Alshareef, 2022, Jamjoom and Mills, 2023, Aldossari et al., 2023, Tlaiss and Khanin, 2023, Alshareef and Al-Dajani, 2024, Aldossari and Murphy, 2023, Hashim, 2023). This initiative, which Saudi Arabia has pursued since 2016, seeks to shift the Kingdom from an oil-reliant economy rooted in Wahhabism (a strict interpretation of Islam) to a diversified economy that aligns with a modern and moderate Muslim society (Al-Dajani & Alsahli, 2021). Achieving these ambitious goals requires reforms that enhance women's participation in social, economic, and political spheres (Alshareef and Al-Dajan, 2024). Saudi Arabia's formal and informal institutions are experiencing extensive legal, business, social, religious, and structural reforms designed to promote economic and social gender equality, which will impact the involvement of women and daughters in Saudi family businesses (Alshareef and Al-Dajan, 2024).

The recent regulatory changes under Saudi Arabia's Vision 2030 are important in reshaping the economic and social landscape of the Kingdom, particularly impacting female entrepreneurs. Vision 2030 aims to diversify the economy and reduce the Kingdom's reliance on oil by increasing women's workforce participation and entrepreneurship, which has historically been constrained by socio-cultural and legal barriers (Alsahli & Al-Dajani, 2022). These reforms include the easing of guardianship laws, allowing women to travel and work without male guardian approval, and initiatives to increase female employment and entrepreneurship opportunities (Alshareef, 2022).

The significance of studying these impacts is highlighted by the fact that these regulatory changes challenge deeply entrenched gender norms and socio-cultural dynamics in Saudi society. As highlighted by Aldossari and Murphy (2023), the socio-institutional context, including conservative tribal culture and patriarchal interpretations of religious views, significantly shapes women's economic activities and career advancements. Therefore, understanding how these new policies are influencing female entrepreneurs is crucial for assessing the effectiveness of Vision 2030 in fostering a more inclusive and diversified economy, particularly during this time of major social and economic transition.

Furthermore, research by Tlaiss (2022) emphasizes that Saudi female entrepreneurs are emerging as agents of change and value creators, navigating a landscape marked by both opportunities and persistent gender-related challenges. However, while Tlaiss highlights women's agency in entrepreneurship, existing research does not sufficiently explore how regulatory changes interact with traditional gender roles across different regions in Saudi Arabia. The intersection of these reforms with deeply embedded societal expectations presents a unique area of study, revealing the complexities of identity negotiation in a shifting socio-economic framework. Additionally, Tlaiss's perspective on women's agency is rooted in a particular feminist approach, potentially aligned with social feminism, which frames women's empowerment as occurring within, rather than against, existing societal structures. A more detailed discussion of this theoretical perspective is presented later in this chapter.

Saudi Arabia provides a fascinating backdrop for studying gender and culture. In 2016, the country introduced Vision 2030, aimed at advancing its economy and society (Tlaiss and Al Waqfi, 2022), and emphasized women's empowerment as a key national goal (Vision 2030, 2016). The government implemented legal reforms that greatly enhanced women's social and work rights, such as allowing them to travel and work without needing a male guardian's permission and prohibiting gender discrimination in both public and private sectors (Tlaiss and Khanin, 2023). Vision 2030 is progressively challenging the entrenched tradition of male dominance and gender segregation, driving substantial economic growth and modernization, and reshaping a historically gender-segregated society (Tlaiss and Al Waqfi, 2022) .

Given these dynamics, there is a clear gap in the literature regarding the long-term effects of these reforms on female entrepreneurship and broader gender equality. This research sheds light on and tracks changes in women's entrepreneurial activities, sector-specific impacts, and the interplay between legal reforms and cultural attitudes. It provides valuable insights into the ongoing transformation of Saudi society and contributes to developing strategies to support female entrepreneurs more effectively within the Vision 2030 framework.

Therefore, an important research gap that the thesis addresses is the changing institutional landscape of Saudi Arabia. The country has been going through significant institutional changes, including the removal of certain barriers and restrictions that previously hindered women's rights and opportunities. These changes may have had an impact on the motivations and challenges faced by female entrepreneurs. However, existing studies may not fully reflect the current state of female entrepreneurship in light of these institutional changes. For instance, the Anti-Harassment Law was endorsed by the Council of Ministers in May 2018 and subsequently published in the Official Gazette on June 8, 2018. This legislation stirred significant debate within Saudi Arabia, and prior to its implementation, there was a lack of established penalties or legal framework for addressing the offense of sexual harassment in the country (Alsubaie, 2020). The issue of sexual harassment against women in Saudi Arabia is intricate and delicate. The limited presence of studies, analysis, and regulations means that scholars and policy makers are not yet able to unravel the complexity. The implementation of the Anti-Harassment Law in Saudi Arabia has been a topic of study and debate for several years, and experienced multiple delays for various reasons. The delay was mostly because of objections from some conservative members of the Council. These members had worries that the proposed law would lead to men and women mixing more at work, an idea they found upsetting. They argued that approving such a law, which they thought was based on Western ideas, would make it easier for men and women to work together in the same place, a situation they were against (Alsubaie, 2020). In addition to these cultural and social worries, there was a belief among some Council members that existing law, specifically the Law of Protection from Abuse enacted in 2013, was adequate. This law, which criminalizes domestic violence against women and children. Opponents of the draft of Anti-Harassment law argued that the comprehensive nature of the Law of Protection from Abuse made a separate law for sexual harassment unnecessary. They contended that the existing law's provisions were sufficient to

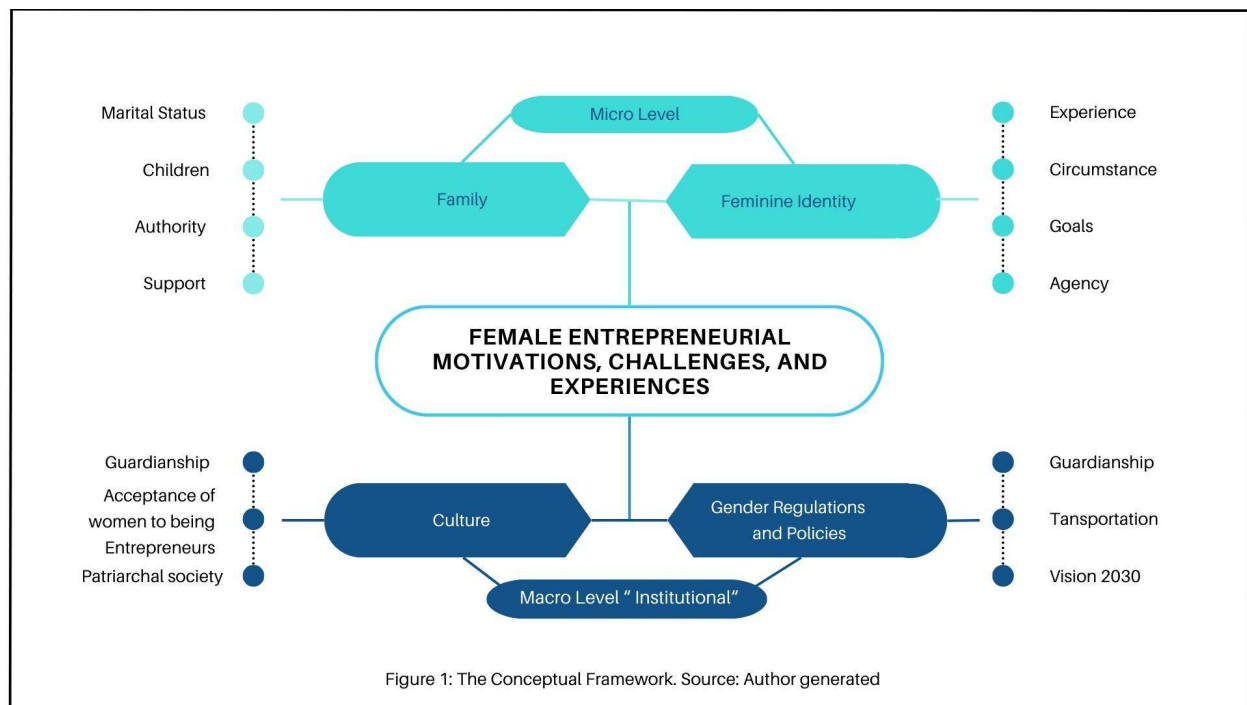
address issues related to abuse, including sexual harassment, thus negating the need for a specialized law on the subject (Alsubaie, 2020). Upon reviewing the existing literature, it appears that despite the legislation having been in effect since 2018, there remains a scarcity of research that has examined the potential effects of the implementation of the Anti-Harassment Law on Saudi women.

This study identifies the current challenges and motivations of female entrepreneurs in all regions of Saudi Arabia, considering the evolving institutional context. By doing so, the research offers valuable insights into the contemporary landscape of female entrepreneurship in the country, providing up-to-date and relevant information for policymakers, stakeholders, and researchers interested in promoting and supporting female entrepreneurship in Saudi Arabia.

Saudi Arabia offers a unique research setting for this study, where modernity rests on a solid cultural legacy. It would be very difficult to transform the country's economy and society without integrating into the global economy, which, in turn, necessitates certain social changes, such as enhancing women's rights and participation in society (Nieva, 2015).

3.10 The Conceptual Framework

The conceptual framework discusses the idea behind the research study by developing a diagrammatic portrayal (Miles and Huberman, 1994), leading to guidance in all aspects of the study (Creswell, 2003). The research conceptual framework (Figure 1) is helpful when answering the research questions selected to guide the study. This study sets out to explore female entrepreneurs' motivations, experiences, and the challenges they faced in the context of Saudi Arabia.



This research framework is constructed to provide an in-depth exploration of the entrepreneurial landscape for women in Saudi Arabia, focusing on their motivations, the challenges they face, and the influence of their past experiences on their current business creations. The study is grounded in the understanding that the context of Saudi Arabia presents unique cultural, social, and regulatory environments that distinctly shape the experiences of female entrepreneurs (Jamjoom and Mills, 2023; Alshareef and Al-Dajani, 2024, Alkhaled and Berglund, 2018; Abou-Moghli and Al-Abdallah, 2019; Hashim, 2023).

The framework is divided into three interrelated themes. First, motivations for entrepreneurship. This segment of the study seeks to uncover the driving forces behind Saudi women's decisions to embark on entrepreneurial ventures. A key aspect of this exploration is how personal identity, particularly gender identity within the Saudi context, influences these motivations. Feminist literature has long debated the relationship between gender, agency, and entrepreneurship, particularly in patriarchal societies where traditional roles often shape women's economic participation (Alkhaled and Berglund, 2018). Agency in this context is not simply about choice but about navigating deeply embedded social structures that continue to define women's roles in both family and business (Tlaiss, 2022). While regulatory and institutional reforms under Vision 2030 have opened new opportunities for women, these shifts may not immediately translate into

changes in gender norms and societal expectations, a phenomenon often described as social lag (Danish and Smith, 2012, Goffman, 1959).

The study critically examines whether Saudi women's entrepreneurial identities are evolving at the same pace as regulatory changes or if traditional attitudes continue to impose constraints, particularly in more conservative regions. Prior research suggests that women entrepreneurs in Saudi Arabia often face resistance from both men and women who see these shifts as disrupting established gender norms (Tlaiss, 2022). However, this resistance is not uniform across all regions or industries; rather, women's ability to act as agents of change is shaped by their specific socio-cultural contexts (Alsahli and Al-Dajani, 2022; Aldossari and Chaudry, 2024).

Another crucial factor is the role of family in shaping women's entrepreneurial aspirations. While familial support can be an enabler, traditional gender expectations within the family structure may also serve as a constraint (Welsh et al., 2014). In more progressive urban settings, women may receive encouragement to pursue business ventures, while in more conservative regions, they may be expected to prioritize domestic responsibilities. This regional variation in support networks influences both the types of businesses women engage in and their long-term sustainability as entrepreneurs.

Additionally, the study examines the cultural norms and values that either encourage or hinder entrepreneurial ambitions (Tlaiss, 2022; Danish and Smith, 2012). Regulatory changes under Vision 2030, such as easing licensing restrictions and increasing financial support for women-led businesses, have created new pathways for entrepreneurship. However, these legal shifts do not necessarily translate into broad acceptance of women's leadership in business, especially in more traditional communities (Alshareef, 2022; Jamjoom and Mills, 2023).

Rather than simply comparing these factors, this study explores how Saudi female entrepreneurs' lived experiences influence their evolving identities and roles as agents of change. Following Tlaiss (2022), it investigates whether women's growing entrepreneurial engagement is actively reshaping societal expectations or whether entrenched patriarchal norms continue to limit their agency. By analysing these dynamics across different regions and industries, the study highlights both commonalities and regional variations in how Saudi women experience and navigate entrepreneurship.

The second theme is, Challenges Encountered by Female Entrepreneurs. It addresses the type of challenges that Saudi women face as they navigate the entrepreneurial landscape. These challenges are multifaceted, encompassing family constraints (Welsh et al., 2014), such as the expectation to prioritize domestic roles, and cultural constraints (Tlaiss, 2022; Danish and Smith, 2012), which include pervasive gender stereotypes, the potential for harassment (Alshareef and Al-Dajani, 2024), and the influence of tribal affiliations. The study also considers how recent changes in regulations have impacted these challenges, either alleviating or exacerbating them (Aldossari and Murphy, 2023). This theme pays particular attention to the regional differences in these experiences, recognizing that the challenges faced by women in one part of the country may differ significantly from those in another due to varying social norms and economic conditions.

The final theme is the impact of Past Experiences and Background. It focuses on how the personal histories and identities of female entrepreneurs inform their current business practices and experiences. This section delves into the role of family background, examining how upbringing and family expectations influence entrepreneurial behaviour. It also considers the impact of negative past experiences, which may include previous failures or societal discouragement, and how these experiences shape current attitudes and strategies in business. Cultural influences, such as exposure to different norms through travel or living abroad, are also explored for their role in shaping entrepreneurial outlooks. Like the other themes, this section also investigates the regional variations in these influences, providing a nuanced understanding of how different contexts within Saudi Arabia contribute to the diversity of women's entrepreneurial experiences.

A significant body of research has explored the role of Saudi female entrepreneurs, with much of this work focusing on micro-level factors that influence entrepreneurship (Sadi & Ghazali, 2010, 2012; Ahmed, 2011a; Alhabidi, 2013; Minkus McKenna, 2009). However, these studies have predominantly concentrated on urban samples, largely neglecting women from more conservative or non-urban regions of Saudi Arabia. This research adopts a more comprehensive approach by not only focusing on micro-level factors such as family dynamics, personal motivations, and feminine identity but also incorporating macro-level considerations, including institutional frameworks, cultural norms, and regional variations. This dual approach provides a more comprehensive understanding of the motivations, challenges, and identity formations of female

entrepreneurs across all regions of Saudi Arabia, rather than limiting the analysis to urban contexts. By including participants from both urban and non-urban areas, this study aims to fill a critical gap in the literature. The research provides a more inclusive examination of female entrepreneurship throughout Saudi Arabia, offering insights into how regional differences particularly in terms of societal expectations, family support, and access to resources impact women's entrepreneurial journeys. This holistic approach seeks to contribute to a deeper understanding of the complexities and diversities of female entrepreneurship across the kingdom, challenging the urban-centric focus of previous studies and broadening the scope of inquiry to reflect the experiences and agency of women from all regions, whether exercised within, around, or against prevailing social expectations (Tlaiss, 2022).

This research aims to expand upon the existing body of knowledge on Saudi female entrepreneurship by comparing insights from under researched regions (North, South) with those from the well documented Eastern, and Western regions. For instance, existing literature has identified significant regional variations in the role of family connections. In conservative regions, family support, particularly from parents, may play a more important role compared to urban settings. Similarly, regional differences may affect the industries in which women entrepreneurs are engaged. By exploring these distinctions, this study provides a nuanced understanding of female entrepreneurship across different socio-cultural contexts in Saudi Arabia.

This integrated framework highlights the dynamic interplay between personal, familial, and institutional factors in shaping the entrepreneurial motivations and experiences of Saudi women. By recognizing the overlapping influence of these dimensions, the study aims to offer a more complex and in depth understanding of female entrepreneurship, going beyond individual factors to encompass systemic and structural determinants of entrepreneurial success.

This research makes a significant contribution to the existing body of knowledge on female entrepreneurship in Saudi Arabia by addressing several critical gaps in the literature. It expands the geographical scope beyond urban areas, incorporating non-urban and more conservative regions to provide a comprehensive understanding of the motivations, challenges, and identity negotiations faced by female entrepreneurs across the country. While much of the current research

focuses on urban contexts and micro level factors, this study includes both micro and macro influences, examining how family dynamics, institutional frameworks, and regional disparities shape women's entrepreneurial journeys.

Furthermore, by analysing the impact of regulatory changes and cultural transformations under Vision 2030, this research provides valuable insights into how these shifts are influencing the entrepreneurial experiences of women across Saudi Arabia. The integration of intersectionality theory, a feminist analytical lens, and the 5 M's framework offers a holistic and nuanced view of female entrepreneurship. This approach contributes to the broader discourse on gender, entrepreneurship, and cultural transformation, offering valuable insights for both researchers and policymakers.

Overall, this framework is designed to provide a comprehensive and nuanced understanding of the factors that influence Saudi women's participation in entrepreneurship. It recognizes the complex interplay between individual motivations, societal challenges, and personal histories, and it aims to contribute to the broader discourse on gender, entrepreneurship, and economic development in Saudi Arabia.

3.11 Theoretical Framework

This study draws on a combination of theoretical frameworks to analyse the entrepreneurial experiences of Saudi women. These include the push-pull theory (Kuhn & Schuetze, 1998; Zgheib, 2018) to explore motivations; intersectionality theory (Crenshaw, 1989) to understand how overlapping identities such as gender, class, and region shape opportunities; and social feminist theory (Ahl, 2006; Huq, Tan, and Venugopal, 2020) to highlight how gendered norms and socialisation influence entrepreneurial behaviour. Additionally, the study engages with feminist conceptualisations of agency (McNay, 2000; Martin, 2004) to understand how women act within and against structural constraints. The 5M Framework (Brush et al., 2009) is also used and adapted to capture the multifaceted factors influencing women's entrepreneurship in Saudi Arabia. The first framework employed is the push-pull theory, which offers a foundational lens for exploring the broad motivations behind women's engagement in entrepreneurship. This theory (Kuhn & Schuetze, 1998; Zgheib, 2018) provides a useful starting point for categorising the forces

that shape women's decisions to enter business, whether these are responses to societal pressures or the pursuit of new opportunities.

The use of push-pull theory as a starting point is essential because it provides a well-established, accessible framework for categorizing external motivations, helping to ground the study in existing entrepreneurship research. Its long-standing application in the field allows for a clear initial classification of the forces that either compel (push) or attract (pull) women into entrepreneurship. In the context of Saudi Arabia, where societal norms and institutional reforms like Vision 2030 are undergoing rapid change, push-pull theory offers a structured way to begin exploring these complex motivations.

However, while push-pull theory provides a foundational understanding of these motivations, its simplicity limits its ability to fully explain the nuanced and multifaceted experiences of Saudi female entrepreneurs (Abou-Moghli & Al-Abdallah, 2019). It categorizes external motivations but does not account for the intersection of deeper socio-cultural, familial, and institutional factors that shape women's entrepreneurial journeys. To address these limitations and capture the complexity of this dynamic context, this study moves beyond the basic push-pull framework by integrating more contemporary and nuanced theories, such as intersectionality theory (Kimberlé Crenshaw, 1989), and feminist theory (Fischer et al., 1993; Huq et al. 2020; Ali 2018; Ahl, 2006; Calás et al., 2009) and the 5 M's Framework (Brush et al., 2009), which better account for the intricate interplay of gender, identity, regional differences, and cultural change. Thus, push-pull theory is employed as a starting framework that lays the groundwork for understanding broad motivational categories, while the incorporation of more dynamic theories enhances the analysis by addressing the specific contextual factors influencing Saudi women's entrepreneurship.

To better understand the experiences of women entrepreneurs in Saudi Arabia, this study also draws on feminist perspectives that offer insights into the complexities of gender, culture, and power (Ahl, 2006). Feminist theories provide a critical lens for analysing how societal norms and structures influence the opportunities and challenges faced by women in business, highlighting the interplay between empowerment and constraint. Adopting a feminist analytical lens (Ahl, 2006; Calás et al., 2009) further enhances the analysis by emphasizing how gendered norms and

patriarchal structures shape the entrepreneurial experiences of women. Feminist research on entrepreneurship, such as the work of Huq et al. (2020) and Ali (2018), highlight the significance of understanding how women grow their businesses within the opportunities and constraints of their social and cultural environments. This approach recognizes that gender intersects with other aspects of identity, such as class, race, and regional background, to shape entrepreneurial experiences in unique ways.

In the context of Saudi Arabia, applying a feminist entrepreneurship perspective (Huq et al. 2020 and Ali, 2018) is particularly valuable for exploring how women navigate and negotiate their identities and roles within a patriarchal and segregated society. This perspective allows for a deeper examination of how societal structures influence women's strategic choices, from the types of businesses they establish to how they balance work life responsibilities and leverage social networks. By using this lens, the research not only captures the influence of gender but also how it intersects with broader social and cultural factors, offering a more comprehensive understanding of the entrepreneurial journeys of Saudi women across various regions and social backgrounds.

Social feminist theory posits that men and women are perceived to have developed distinct characteristics (Ahl, 2006). It highlights that male and female experiences diverge due to intentional socialization processes beginning early in life, which ultimately lead to different worldviews (Fischer et al., 1993). This socialization shapes women's perspectives, aspirations, and decision-making processes (Brush, 2006), influencing the types of business fields they choose to enter. Social feminist theory emphasizes that gender differences in entrepreneurship stem from socialization processes that instill distinct values and goals in women (Huq, Tan, and Venugopal, 2020). Social feminists argue that women may prioritize relational and non-economic goals in their business ventures, which influence their entrepreneurial strategies and growth paths. Research by Calás, Smircich, and Bourne (2009) supports this, showing that women often define business success not only through financial metrics but also by social and relational achievements.

In the Saudi context, social feminist theory provides insight into how Saudi women entrepreneurs may prioritise business practices aligned with social values, reflecting culturally specific forms of agency. For instance, some women use entrepreneurship as a means to escape challenging personal or professional situations, such as financial dependence, unsatisfying jobs, or restrictive familial

roles. Others pursue entrepreneurship to support their families, help other women in their communities, or demonstrate their capabilities while aligning with cultural and religious expectations. These choices highlight a complex interplay between economic necessity, personal satisfaction, and relational goals, illustrating the diverse ways agency manifests in the entrepreneurial journeys of Saudi women.

This study contributes to theoretical debates around agency by reinforcing and extending the work of Tlaiss (2022), suggesting that agency can operate both within and against patriarchal structures. While some participants subtly navigated expectations to meet their own goals, others complied strategically, not as a sign of submission, but as a way of maintaining autonomy within culturally acceptable boundaries. This challenges binary views of agency as either resistance or compliance and instead positions Saudi women's entrepreneurial agency as contextually adaptive, relational, and deeply embedded in socio-cultural norms.

In Saudi Arabia, social feminist theory offers a valuable lens for understanding how societal norms and relational values shape women's entrepreneurial motivations and practices. Saudi women entrepreneurs often prioritize relational goals, such as supporting their families, contributing to their communities, and building sustainable business practices. These priorities reflect the influence of socialization processes that instil values like empathy, collaboration, and communal responsibility. For instance, Huq, Tan, and Venugopal (2020) note that women entrepreneurs frequently adopt strategies emphasizing relationship-building and long-term value creation over profit-maximizing models. In the Saudi context, these strategies often align with cultural and religious norms, which further shape women's entrepreneurial journeys. By focusing on the social and relational dimensions of entrepreneurship, social feminist theory highlights the unique ways in which Saudi women navigate and redefine success in their ventures.

In the context of Saudi women entrepreneurs, socialist feminist theory highlights how regional economic conditions and societal norms shape motivations, challenges, and growth strategies. This theory, as outlined by Huq et al. (2020), suggests that the choices and behaviours of women entrepreneurs are often influenced by socially acquired values that prioritize nurturing relationships and building sustainable business practices. This perspective aligns with findings from Calás et al. (2009) that view entrepreneurship as a space for gendered expression, where

women's social roles and values influence their business decisions. In Saudi Arabia, where economic policies and cultural norms clearly impact women's access to entrepreneurship, social feminist theory provides a nuanced framework for analysing how women's past experiences, particularly within patriarchal structures, shape their approaches to business. For instance, Huq et al. highlight how women's leadership often prioritizes client relationships, organizational values, and flexible growth, contrasting with riskier, profit-maximizing models that dominate male-centred entrepreneurship. Such insights highlight how Saudi women's entrepreneurial journeys are both constrained and enriched by the intersection of economic and social systems.

A further nuance offered in this study will be through the emphasis on agency. Agency is often conceptualized in feminist literature as the capacity to act independently within one's social environment, traditionally seen in Western contexts as a pathway to economic independence and a means of challenging patriarchal structures (McNay, 2000; Crenshaw, 1989; Giddens, 1984). In the existing literature on women's entrepreneurship, much of the focus originates from studies conducted in North America and Western Europe, where women face relatively fewer constraints in accessing resources like financial capital, education, and professional networks (Brush, de Bruin, and Welter, 2009; Ahl and Marlow, 2012). Scholars such as McNay (2000) and Martin (2004) emphasize that agency in these settings is often expressed through women's ability to make independent choices, navigate barriers, and engage in entrepreneurial ventures that challenge traditional gender roles. Research by Carter, Anderson, and Shaw (2001) and Jennings and Brush (2013) further highlights agency as a pathway to economic independence and social mobility, framing entrepreneurship as a means for women to reshape their identities and societal roles.

However, this conceptualization of agency does not fully align with the Saudi Arabian context, which operates within a more constrained framework. Here, social norms, financial limitations, and regulatory restrictions significantly shape women's opportunities and actions (Alturki and Braswell, 2010). Alkhaled and Berglund (2018) provide a valuable comparison between Saudi Arabia and Sweden, illustrating how agency is restricted in the Saudi context. Unlike in Sweden, where entrepreneurship is openly associated with women's empowerment, Saudi women's agency is negotiated within the boundaries of societal and familial expectations. This highlights the need for alternative feminist perspectives, such as Islamic and postcolonial feminism, to better understand how agency manifests in non-Western entrepreneurial contexts.

Furthermore, Alkhaled (2021) introduces the concept of feminist solidarity and political activism in disguise, suggesting that Saudi women's entrepreneurship can subtly challenge gender norms while conforming with societal expectations. This aligns with Postcolonial Feminism and Islamic Feminism, which both recognize that empowerment can take culturally specific forms that do not overtly reject tradition. Alkhaled's work supports the view that Saudi women's entrepreneurship can be seen as a form of subtle resistance or "activism in disguise," as it allows women to assert agency within accepted social norms while quietly expanding the scope of their roles.

This study adapts the concept of agency to account for these constraints, examining how Saudi women entrepreneurs navigate and negotiate their roles within a framework that limits their freedoms to a much greater degree than in Western societies. This framework recognizes that agency in such an environment involves creative adaptation and subtle forms of resistance rather than outright independence, providing a more nuanced lens through which to understand Saudi women's entrepreneurial actions.

The concept of agency is central to understanding the entrepreneurial activities of Saudi women. Agency refers to the capacity of individuals to make their own choices and act independently, often within structures that may constrain their freedom. However, feminist scholars like Lois McNay (2000) and Yancey Martin (2004) have critiqued traditional notions of agency, arguing that it should not be understood merely as the ability to act but must be examined within the specific social contexts that shape and sometimes limit these actions.

In the context of Saudi Arabia, the potential of entrepreneurship as an escape route from structured workplace discrimination can be seen as a form of agency. Many Saudi women choose entrepreneurship to navigate around traditional work environments that may impose restrictions or present barriers to their advancement. However, this raises the question of whether such entrepreneurship truly represents long term agency or simply a strategic adaptation to existing constraints. McNay (2000) suggests that agency must be considered in relation to the structures of power that shape individuals' actions, which in this case means examining whether Saudi women's entrepreneurial activities genuinely lead to greater freedom or if they are constrained by other societal pressures.

Tlaiss (2022) argues that female entrepreneurs in Saudi Arabia are becoming agents of change, expanding the understanding of what it means to be a female entrepreneur in a traditionally patriarchal society. While this suggests a positive shift, it also brings new challenges, as pioneering women who push the boundaries of traditional gender roles may face increased levels of harassment. This phenomenon aligns with the concept of backlash, where societal resistance to change targets those at the forefront of challenging established norms. In a context like Saudi Arabia, where gender segregation has been a deeply entrenched social regulation, women crossing these boundaries through business activities may prompt discomfort or hostility from both men and women, who see these changes as threatening the traditional social order (Piscopo & Walsh, 2020).

Sylvia Walby's (1990) extensive work on patriarchy supports this view by highlighting how efforts to alter patriarchal structures often lead to backlash, as such changes disrupt the existing balance of power. Walby (1990) notes that in strongly patriarchal societies, even small shifts can face significant resistance, particularly when changes are perceived as undermining traditional family values. In the case of Saudi Arabia, where business interactions can blur the boundaries of gender segregation, female entrepreneurs may face harassment not just as a personal attack but as a form of social policing aimed at reinforcing traditional norms and preventing the breakdown of family structures.

This nuanced view of agency, supported by critiques from McNay (2000) and Martin (2004), also ties into the theme of backlash. Even when women use entrepreneurship as a way to assert their independence and navigate around traditional barriers, there can be social or cultural pushback. This aligns with the concept of backlash, where progress in gender equality sometimes triggers a reactionary response that attempts to reinforce traditional norms and structures. Feminist scholars have noted similar patterns globally, where gains in women's rights and empowerment are met with resistance, often framed around the preservation of traditional family values (Kandiyoti, 1988). Such backlash is especially pronounced in contexts like Saudi Arabia, where shifts in traditional gender roles can be seen as threatening not just to men, but to a social order that is deeply intertwined with cultural and religious heritage.

The Saudi context presents unique challenges, as evidenced in Abou-Moghli and Al-Abdallah's (2019) systematic review, which outlines the significant barriers Saudi women entrepreneurs face, including limited financial access, societal expectations, and regulatory restrictions. These constraints shape Saudi women's experiences of agency, pushing them to adapt their strategies in ways that may not align with the Western models of entrepreneurship commonly cited in the literature.

Moreover, Alshareef (2022) explores how spatial context, particularly the distinction between conservative patriarchal environments and more relaxed gender contexts, dynamically shapes women's entrepreneurial behaviour and access to resources. Drawing on data from Saudi women who operated within, moved between, or returned to different locations, her findings illustrate how local gender norms can both constrain and enable women's agency depending on where they are embedded. The study highlights that remaining in or moving between spatial contexts affects women's levels of embeddedness, with women in urban or international settings often having greater exposure to relaxed gender norms and broader networks, while those in more conservative rural or local contexts may experience higher levels of over-embeddedness that restrict access to new resources and behaviours. This spatial dimension complicates how agency is enacted, showing that location significantly mediates women's entrepreneurial options, strategies, and the extent to which they can exercise autonomy within or against prevailing gendered norms.

This theoretical framework synthesizes these feminist perspectives with the contextualized approach advocated by Baker and Welter (2020). It considers agency as not merely an expression of independence but as shaped, negotiated, and adapted within a specific socio-cultural environment. This study positions agency as a form of constrained autonomy, examining how Saudi women entrepreneurs exercise subtle, culturally embedded forms of resistance, rather than overt independence, in their business practices.

In summary, the concept of agency is central to understanding entrepreneurial activities, particularly for Saudi women whose agency is exercised within a unique socio-cultural context.

Social feminist theory argues that gender differences in entrepreneurship arise from early socialization processes, resulting in distinct values, goals, and business approaches (Huq, Tan, & Venugopal, 2020). Social feminist scholars suggest that women prioritize relational goals, which significantly shape their entrepreneurial strategies (Calás, Smircich, & Bourne, 2009).

Intersectional feminism, as proposed by Hashim, (2023), highlights that gender intersects with other social identities such as class, ethnicity, and religion, creating unique experiences of disadvantage and privilege. In the context of Saudi Arabia, intersectionality allows for an exploration of how women's entrepreneurial experiences are shaped by their identity as Saudi nationals, Muslims, and members of different social classes. Studies by Huq et al. (2020) and Alshareef (2022) indicate that women's agency is often context dependent, with their entrepreneurial experiences influenced by their geographical location (urban vs. rural) and societal expectations tied to family roles.

Furthermore, this approach builds upon the Brush et al.'s (2009) 5 M's framework, a model which includes Money, Market, Management, Motherhood, and Macro factors, illustrating the interconnected nature of these elements. For instance, Money encompasses both institutional policies, such as government programmes, and family financial backing, which are critical to women's ability to start and sustain businesses. Market refers to the cultural norms and regulatory environments that influence which industries women are more likely to enter, while Management addresses the role of personal entrepreneurial experiences, leadership skills, and educational qualifications in shaping business success. Motherhood highlights the dual responsibilities many women face in balancing family obligations with their entrepreneurial endeavours. Finally, Macro factors account for the broader economic conditions, national policies, and global trends, such as Vision 2030, that create an overarching institutional framework for female entrepreneurship in Saudi Arabia.

This study addresses significant gaps identified in the literature by critically exploring how Saudi women exercise agency within constrained environments, thereby expanding the understanding of entrepreneurial agency within the bounds of restrictive social norms. Through a detailed examination, this research not only investigates how Saudi women employ entrepreneurial strategies as expressions of agency but also delves into the various ways these actions are

influenced, limited, and, at times, resisted by the broader social, cultural, and institutional forces unique to Saudi society. By adopting a perspective that considers both the empowering potential and the limitations of entrepreneurial agency, this study assesses whether entrepreneurship serves as a sustainable pathway to long-term empowerment or functions primarily as a strategic adaptation within deeply entrenched patriarchal structures.

In expanding and critiquing the concept of agency, this research seeks to provide a more nuanced and comprehensive view of the entrepreneurial strategies employed by Saudi women. Recognizing the complex interplay of agency with structural constraints including the ever-present risk of societal backlash against shifts in traditional gender roles, this study offers a critical perspective on the role of female entrepreneurs in Saudi society. It builds on and challenges the work of Tlaiss (2022), who posits that Saudi women entrepreneurs are agents of change. By situating these entrepreneurial actions within the reality of cultural and institutional limitations, this study ultimately presents a more layered understanding of agency, highlighting both the resilience of Saudi women entrepreneurs and the persistent constraints that shape their pathways to empowerment.

By integrating push–pull theory (Kuhn & Schuetze, 1998; Zgheib, 2018), feminist theory (Ahl, 2006; Calás et al., 2009; Huq et al., 2020), intersectionality (Crenshaw, 1989; Collins, 2000), the 5M framework (Brush et al., 2009; Jennings & Brush, 2013), and feminist debates around agency (McNay, 2000; Martin, 2004; Tlaiss, 2022), this study offers a comprehensive and context-sensitive lens through which to analyse Saudi women’s entrepreneurship. It fills important gaps in the literature by situating women’s entrepreneurial agency within a framework that acknowledges constraint, complexity, and cultural specificity.

3.12 Research Questions

This study explores the complex realities of Saudi women entrepreneurs, focusing on their motivations, challenges, and lived experiences. Entrepreneurship is increasingly recognized as a pathway for economic participation, empowerment, and social mobility for women in Saudi Arabia. However, existing research often lacks a regionally specific perspective that accounts for

the diverse socio-cultural, regulatory, and economic landscapes that shape women's entrepreneurial journeys.

To address these gaps, this study is guided by the following key research questions:

1. What are the factors influencing women's motivations to become entrepreneurs in different regions, and in different industries in Saudi Arabia?
2. What are the similarities and differences in terms of the challenges that Saudi women entrepreneurs face in different regions and industries?
3. How do women's past experiences and background inform their present experience of running their businesses in Saudi Arabia?

Women's entry into entrepreneurship is shaped by both push and pull factors, which vary by location, industry, and personal circumstances. The first question investigates how these factors intersect and differ across Saudi Arabia's urban, rural, and regional contexts, providing insights into what drives women's participation in entrepreneurship.

The second question explores in greater depth how regional, cultural, and institutional differences shape the challenges women face. While many female entrepreneurs struggle with access to finance, market entry, and gender bias, these issues may be experienced differently depending on their geographic location and sector of operation. Understanding these variations helps identify structural and cultural barriers unique to different contexts.

The third question highlights how personal histories, family backgrounds, and prior work experiences influence Saudi women's entrepreneurial choices. It explores how women's pre-entrepreneurial lives affect their business strategies, decision-making, and ability to navigate social and economic constraints.

By addressing these research questions, this study contributes to a more contextualized and intersectional understanding of women's entrepreneurship in Saudi Arabia. Applying intersectionality theory, (Crenshaw, 1989), feminist entrepreneurship perspectives (Fischer et al., 1993; Huq et al. 2020; Ali 2018; Ahl, 2006; Calás et al., 2009), and Brush et al.'s (2009) 5 M's framework, this research moves beyond simplistic, one-size-fits-all narratives to examine how gender, regional identity, and socio-economic backgrounds collectively influence entrepreneurial

agency. The theoretical foundations supporting these questions are discussed previously in Section 6.3 Theoretical Framework.

3.13 Conclusion

This chapter has established the intellectual and conceptual foundation for the study by critically engaging with the literature on female entrepreneurship in Saudi Arabia and situating it within broader theoretical and regional contexts. Drawing on perspectives from intersectionality (Crenshaw, 1989), social feminist theory (Ahl, 2006; Huq, Tan and Venugopal, 2020), agency (McNay, 2000), and the 5M framework (Brush et al., 2009), the chapter has demonstrated how gendered entrepreneurial experiences are shaped by a complex interplay of cultural, institutional, and spatial dynamics. It has highlighted significant gaps in existing research particularly the lack of attention to regional variation, identity construction, and how agency is negotiated within conservative socio-cultural structures (Alshareef, 2022; Hashim, 2023).

Through this analysis, the chapter has identified the need for a more context-sensitive, gender-aware approach to understanding women's entrepreneurship in the Gulf (Tlaiss, 2022). The conceptual framework developed in this chapter reflects this need by integrating multiple theoretical lenses to examine both structural constraints and women's strategic actions. The research questions were formulated directly from this synthesis, ensuring they are firmly grounded in both empirical and theoretical insight.

Together, the literature review, theoretical framing, and conceptual model provide the analytical tools necessary to investigate the lived realities of Saudi women entrepreneurs. This sets the stage for the next chapter, which outlines the methodological approach used to explore these dynamics in depth.

Chapter 4: Research Method and Methodology

4.1 Introduction

This chapter presents the methodology and methods used to investigate the entrepreneurial journeys of Saudi women. The aim is to provide a detailed justification for the research design, ensuring it aligns with the research objectives and theoretical frameworks of feminist theory, intersectionality, and agency (Crenshaw, 1989; Ahl, 2006; McNay, 2000). The chapter is structured to present a clear overview, starting with the foundational ideas of the study and moving to the practical steps of the research.

It begins by outlining the research aim and objectives, followed by an in-depth discussion of the research philosophy, including the ontological and epistemological stances that support this work. These philosophical foundations are then linked to the research design, highlighting how qualitative methods, particularly semi-structured interviews, were chosen to explore the lived experiences of participants (Hesse-Biber, 2014; Kvale, 2009). Issues of reliability and validity are also addressed, demonstrating the strength of the research process (Denzin & Lincoln, 2018; Maxwell, 2004).

Subsequent sections describe the sampling strategies and provide an overview of the interviewees, emphasizing the diversity and cultural considerations critical to this study. The data collection process is detailed, including the use of a research diary as a reflexive tool to document the researcher's positionality and insights during the study (Hesse-Biber, 2014; Letherby, 2003). Preparation for the interviews, including piloting, is discussed, along with challenges faced during the data collection process, such as regional and logistical difficulties.

Finally, the chapter explains the data analysis process, which employs thematic analysis to identify patterns and themes in the narratives (Braun & Clarke, 2006). Ethical considerations are also outlined, emphasizing the relational ethics and cultural sensitivity embedded in feminist qualitative methodologies (Reinharz, 1992; Alkhaled & Berglund, 2018). The chapter concludes by reflecting on the clarity and quality of the methodology, ensuring that the approach is both theoretically sound and practically effective in addressing the research question.

4.2 Research Aim and Objectives: Adapting a Methodological Approach

The primary objective of this study is to explore the experiences, motivations, and barriers encountered by Saudi Arabian female entrepreneurs, uncovering how socio-cultural, institutional, and regional contexts shape their entrepreneurial journeys. This exploration is conducted through qualitative, face-to-face interviews, which provide an effective means of accessing rich, personal narratives. By focusing on individual experiences, this study aims to highlight the voices of Saudi women entrepreneurs and situate their stories within broader feminist and intersectional frameworks (Crenshaw, 1989; Hesse-Biber, 2014).

Qualitative interviews were chosen as the central data collection method because they facilitate a deeper engagement with participants, allowing for a relational and context-sensitive exploration of their lived realities. This approach prioritizes trust-building, which is particularly critical in culturally sensitive research settings like Saudi Arabia, where gender norms and societal expectations can influence participants' willingness to share personal insights. By establishing a rapport with participants, the researcher was able to create a safe and respectful environment conducive to open and honest dialogue (Letherby, 2003; Denzin & Lincoln, 2018).

A key strength of qualitative interviews lies in their flexibility. This method allows the researcher to adapt questions and explore unexpected topics as they arise during the conversation, enabling the discovery of hidden issues and deeper insights into participants' experiences (Burgess, 1982). For example, participants may share challenges or motivations that weren't previously considered, providing valuable new perspectives. This flexibility is especially important in feminist research, where the aim is to let participants' voices guide the direction of the study rather than sticking strictly to predefined categories (Bryman & Bell, 2015).

This methodological approach also aligns with feminist principles, which focus on building relationships, being self-aware, and highlighting the voices of marginalized groups (Hesse-Biber, 2014). By focusing on Saudi women's stories, this study ensures that their perspectives and

experiences are at the centre of the analysis. As Bryman and Bell (2015) explain, qualitative methods create a space for “a feminist sensibility to come forward,” allowing women’s perspectives to be heard in settings where their voices are often ignored. This approach is especially important in Saudi Arabia, where patriarchal norms can hide the contributions and challenges of female entrepreneurs. Through this lens, the study not only documents the lived experiences of its participants but also critiques the structural and cultural barriers that constrain their agency and opportunities.

Focusing on narratives helps to better understand the motivations and challenges faced by Saudi women entrepreneurs. Personal narratives offer insights into how participants navigate the interplay of structural constraints and individual agency, aligning with the theoretical frameworks of intersectionality and feminist methodology. Intersectionality highlights how overlapping identities, such as gender, class, and regional affiliation, interact to shape participants’ entrepreneurial paths (Crenshaw, 1989; Bürkner, 2012). By incorporating these perspectives, the study contributes to a deeper understanding of the socio-cultural dynamics influencing women’s entrepreneurship in Saudi Arabia.

In addition to addressing feminist principles, this approach reinforces one of the fundamental strengths of qualitative research: its ability to provide in-depth, context sensitive insights into complex social phenomena (Patton, 2015). Face-to-face interviews allow the researcher to capture non-verbal cues, such as body language and tone of voice, which enrich the understanding of participants’ experiences and emotions. This aspect of building relationships in qualitative interviewing ensures that participants are not just subjects of the study but active collaborators in creating knowledge (Letherby, 2003; Reinharz, 1992).

In summary, this study’s methodological approach is designed to prioritize the voices of Saudi women entrepreneurs while critically examining the socio-cultural and institutional contexts that shape their experiences. By adopting a qualitative, feminist-informed framework, the research ensures that the analysis remains grounded in participants’ lived realities and contributes valuable insights to the broader body of feminist and entrepreneurial scholarship.

4.3 Research Philosophy

Research philosophy covers the basic principles and assumptions that guide how knowledge is created in a research process. It forms the foundation on which methodological choices are made and influences every stage of the study, from framing the research questions to interpreting the findings (Saunders et al., 2019; Denzin & Lincoln, 2018). These basic assumptions are crucial for ensuring coherence between the research aims, methodology, and theoretical frameworks.

According to Saunders et al. (2019), research philosophy is shaped by three primary types of assumptions: ontological, epistemological, and axiological. Ontological assumptions relate to the nature of reality and how it is perceived or constructed in the context of the phenomenon being studied. Epistemological assumptions relate to the nature of knowledge, including what constitutes valid knowledge and how it can be obtained. Axiological assumptions focus on the role of values in the research process, exploring how the researcher's personal beliefs and ethical considerations influence the study (Saunders et al., 2019; Denzin & Lincoln, 2018).

These philosophical assumptions are not isolated but interconnected, collectively shaping the researcher's approach to exploring the entrepreneurial experiences of Saudi women. For instance, ontological assumptions inform how the study conceptualizes the lived realities of participants, recognizing them as socially constructed and context-dependent (Crenshaw, 1989; Ahl, 2006). Epistemological assumptions guide the choice of qualitative methods, emphasizing the importance of understanding participants' subjective perspectives through narrative inquiry and thematic analysis (Braun & Clarke, 2006; Hesse-Biber, 2014). Axiological assumptions highlight the researcher's ethical responsibility to support marginalized voices, aligning with feminist principles of relational engagement and reflexivity (Letherby, 2003; Denzin & Lincoln, 2018).

This study adopts a constructivist and interpretivist paradigm, based on the idea that knowledge is created through social interaction and shaped by the socio-cultural context in which it exists (Saunders et al., 2019). This approach aligns with feminist methodologies, which challenge positivist paradigms for prioritizing objectivity over relational and contextual understanding (Hesse-Biber, 2014). By taking a constructivist perspective, the study highlights the significance

of participants' lived experiences and the socio-cultural factors that shape their entrepreneurial agency.

Ontological and epistemological considerations are particularly significant in this study, as they inform its approach to exploring the diverse and intersecting identities of Saudi women entrepreneurs. Ontological assumptions recognize the diversity of realities experienced by participants, shaped by factors such as gender, region, class, and cultural norms. This aligns with intersectionality, which highlights the interconnected nature of identity categories and the structural inequalities that arise from their intersections (Crenshaw, 1989; Bürkner, 2012). Epistemological assumptions emphasize the value of subjective knowledge, prioritizing participants' voices and narratives as essential for understanding the complexities of their entrepreneurial journeys.

Axiological considerations are equally critical, as they reflect the researcher's ethical commitment to conducting participant-centred research. Feminist methodologies promote transparency, reflexivity, and relational ethics, ensuring that the research process respects participants' autonomy and highlights their perspectives (Letherby, 2003; Reinharz, 1992). This study incorporates these principles by prioritizing cultural sensitivity, ensuring that the analysis captures the socio-cultural details of participants' lived experiences, and upholding ethical standards throughout the research process.

In summary, the research philosophy adopted in this study is grounded in a constructivist and interpretivist paradigm, informed by feminist and intersectional methodologies. These philosophical foundations ensure that the research remains context-sensitive, participant-centred, and theoretically robust, aligning with the study's aim of exploring the entrepreneurial experiences of Saudi women within their unique socio-cultural environment.

4.3.1 Ontological Position and Feminist Approach

Ontology, as a fundamental dimension of research philosophy, concerns itself with the nature of reality and the ways in which it is understood and constructed (Denzin & Lincoln, 2018). This study adopts a subjective constructivist ontological stance, positing that reality is not an objective, fixed entity but rather a construct shaped through language, perception, and social interaction

(Saunders et al., 2019). In qualitative research, this perspective is particularly valuable for exploring the lived realities of marginalized groups, as it allows for a deep, context-sensitive understanding of social phenomena (Lincoln & Guba, 1985; Denzin & Lincoln, 2018). In the context of this research, the constructivist perspective is vital to exploring the entrepreneurial journeys of Saudi women, acknowledging their individualized, context-specific lived experiences and the cultural dynamics within which they operate.

To deepen this ontological position, the study integrates a feminist approach, aligning with the constructivist view that gendered realities are socially constructed (Fischer et al., 1993; Denzin & Lincoln, 2018). Feminist methodology challenges traditional power hierarchies and amplifies the voices of marginalized groups, particularly women, making it especially relevant for research focused on female entrepreneurship (Reinharz, 1992; Hesse-Biber, 2014). Feminist theory critiques the socio-cultural structures that maintain inequality while prioritizing women's lived experiences as central to understanding broader societal and institutional dynamics. This perspective is particularly pertinent in the Saudi context, where gender norms, regional disparities, and socio-economic structures intersect to shape women's entrepreneurial realities (Alkhaled & Berglund, 2018).

While traditional frameworks such as push-pull theory (Gilad & Levine, 1986) serve as a starting point for categorizing entrepreneurial motivations, they often simplify and overlook the intricate socio-cultural and institutional dimensions of women's entrepreneurial journeys (Abou-Moghli & Al-Abdallah, 2019). To address these limitations, this study incorporates feminist theory (Fischer et al., 1993; Brush, 2006) and intersectionality theory (Crenshaw, 1989) as dynamic frameworks for exploring the nuanced and multifaceted experiences of Saudi women. As articulated by Olesen (2018), feminist methodologies emphasize reflexivity, relational ethics, and the co-construction of knowledge, all of which guide this study's approach to data collection and analysis.

Feminist theory, particularly social feminist theory, highlights the impact of gendered socialization on women's aspirations, entrepreneurial decisions, and challenges (Fischer et al., 1993; Brush, 2006). It demonstrates how distinct socialization processes embed different values and worldviews in men and women, ultimately shaping their career paths and entrepreneurial approaches. For

example, women often prioritize relational and community-oriented values that influence the industries they enter and their business practices. This theoretical lens is essential for contextualizing how Saudi women's entrepreneurial identities are shaped not only by their individual ambitions but also by broader socio-cultural expectations (Ahl, 2006; Brush, 2006; Huq et al., 2020).

Building on feminist theory, intersectionality theory (Crenshaw, 1989) emphasizes the interconnected and overlapping nature of social identities, such as gender, region, and socio-economic status. This framework enriches the study by revealing how these intersecting identities influence Saudi women's entrepreneurial agency and the barriers they face (Hashim, 2023). For example, women in rural regions contend with challenges distinct from their urban counterparts, such as stricter cultural norms, reduced mobility, and limited access to resources. Intersectionality ensures that the study captures the diversity of these experiences and avoids oversimplifying the realities of Saudi women entrepreneurs (Brush et al., 2009).

Agency, as a concept closely tied to feminist and intersectional theories, plays a central role in this study. Agency is not only the ability to act independently but also the capacity to navigate and negotiate within structural constraints (McNay, 2000). Feminist scholars such as McNay (2000) and Yancey Martin (2004) critique traditional notions of agency that emphasize autonomy and resistance, advocating instead for a nuanced understanding that considers socio-cultural contexts. In the Saudi context, women's entrepreneurial agency often manifests as subtle forms of resistance, described by Alkhaled (2021) as "activism in disguise." This includes strategically framing entrepreneurial activities as extensions of traditional family roles to gain societal acceptance, demonstrating how women adapt and assert autonomy within patriarchal norms.

This study situates feminist ontology within the specific socio-cultural environment of Saudi Arabia, emphasizing the importance of contextualized analysis (Alkhaled & Berglund, 2018; Tlaiss, 2022). Saudi women's entrepreneurial experiences are shaped not only by their gender but also by regional, familial, and institutional dynamics (Hashim, 2023). Women in conservative regions face stricter societal expectations compared to those in urbanized areas, where norms are more flexible (Al-Asfour et al., 2017; Mandawa, 2016). Using intersectionality, the study ensures

that the analysis reflects the diverse and multifaceted realities of Saudi women (Crenshaw, 1989; Brush et al., 2009).

The feminist approach adopted in this study further emphasizes the interplay between individual agency and structural constraints, a dynamic central to understanding women's entrepreneurship (McNay, 2000; Yancey Martin, 2004). By integrating feminist and intersectional theoretical perspectives, the study offers a richer, more nuanced understanding of Saudi women's entrepreneurial experiences. This approach ensures the analysis is deeply rooted in the lived realities of participants while critically examining the socio-cultural and institutional structures shaping their experiences (Denzin & Lincoln, 2018; Olesen, 2018). Ultimately, this feminist and intersectional ontological stance provides the philosophical and methodological foundation for the study, ensuring its insights are contextually grounded and theoretically robust (Tlaiss, 2022; Hashim, 2023).

4.3.2 Epistemological Position

Epistemology, a core branch of philosophy, examines the nature, scope, and boundaries of knowledge. It addresses questions of what constitutes valid knowledge and how it can be obtained (Saunders et al., 2019). Central to this study, epistemology determines how the researcher approaches the phenomenon of female entrepreneurship, framing how participants' narratives are interpreted and analysed.

As Saunders et al. (2019) and Denzin and Lincoln (2018) explain, epistemological positions range from positivism, which seeks objective truths, to interpretivism, which values subjective meanings and individual experiences. This study adopts an interpretivist stance, recognizing that reality is socially constructed and contextually shaped. Interpretivism emphasizes the importance of understanding participants' perspectives through their lived experiences, cultural artifacts, and social interactions, which is particularly relevant in exploring the entrepreneurial journeys of Saudi women. Methodologically, this involves engaging with participants to co-construct knowledge, ensuring that their voices and interpretations are central to the research process (Hesse-Biber, 2014; Denzin & Lincoln, 2018).

The interpretivist epistemological stance aligns with the feminist approach underpinning this study, which critiques the objectivity of positivist paradigms and instead prioritizes relational engagement and subjectivity. Feminist methodologies argue that knowledge is never neutral but shaped by power dynamics, social structures, and the positionality of both researcher and participants (Letherby, 2003; Reinharz, 1992). By adopting this stance, the study amplifies the voices of Saudi female entrepreneurs, particularly those from underrepresented regions, and explores the socio-cultural and institutional contexts shaping their entrepreneurial experiences (Huq et al., 2020).

This study's focus on the gendered experiences of women entrepreneurs in Saudi Arabia is guided by interpretivist and feminist epistemologies, which value personal narratives as valid and rich sources of knowledge. In this context, subjectivist epistemology enables the researcher to explore how women construct meanings around entrepreneurship and how their interpretations are influenced by their socio-cultural environments (Hesse-Biber, 2014). For example, the participant Rowayda from the Eastern region shared:

“This happens if they realize that the female applicant is respectful and self-confident, so they try to force her into a situation where she needs to beg, or engage in lengthy conversation with them, or... you know! You know! You know! I don't know. I'm not saying that there are many men like this...”

Rowayda's words reflect how cultural norms, and gendered expectations influence women's professional experiences. Her indirect reference to harassment highlights the trust established between the participant and the researcher, enabling sensitive topics to surface. This mutual understanding is rooted in shared gender and cultural backgrounds, which align with the feminist emphasis on reflexivity and relational ethics (Denzin & Lincoln, 2018; Letherby, 2003). By maintaining a research diary, the researcher was able to critically reflect on her positionality and the dynamics of these interactions, ensuring that participants' narratives were interpreted with sensitivity and respect.

Furthermore, the feminist epistemological stance informs this study's focus on intersectionality, a framework that examines how overlapping identities, such as gender, class, and region, shape individuals' lived experiences (Crenshaw, 1989). Intersectionality enriches the interpretivist

approach by highlighting the structural and cultural factors influencing women's entrepreneurial agency in Saudi Arabia. For instance, women in the North and South regions face unique barriers, such as stricter gender norms and reduced access to resources, compared to their counterparts in more urbanized areas. By incorporating intersectionality, this study captures the diversity of experiences within its participant group, avoiding overgeneralizations and recognizing the complexity of their entrepreneurial journeys (Huq et al., 2020).

The interpretivist stance is also evident in the study's methodological approach, which prioritizes listening to participants' voices and engaging with their perspectives in a collaborative manner. This feminist emphasis on co-constructing knowledge aligns with Letherby's (2003) argument that research must acknowledge the subjectivity of both researcher and participants, ensuring that their perspectives are valued equally. This approach was particularly important in uncovering the nuanced realities of Saudi women entrepreneurs, whose experiences have historically been overlooked in research.

In conclusion, the epistemological position adopted in this study is firmly rooted in interpretivism, enriched by feminist methodologies and intersectional theory. This framework ensures that the research prioritizes participants' lived experiences, emphasizes reflexivity and relational ethics, and critically examines the socio-cultural contexts influencing women's entrepreneurial efforts in Saudi Arabia. By doing so, the study contributes to a more inclusive and nuanced understanding of female entrepreneurship, amplifying voices that have been historically marginalized. The implications of this epistemological stance and the researcher's positionality are explored further in Section 4.8 Researcher Positionality and Reflexivity, where the influence of the researcher's identity and feminist values on the data collection process is discussed.

4.3.3 Reliability and Validity

In qualitative research, reliability and validity are critical for ensuring that findings accurately represent participants' experiences while maintaining the quality and trustworthiness of the research process. This study adopts reliability and validity practices consistent with feminist qualitative methodologies, emphasizing reflexivity, relational ethics, and contextual sensitivity (Denzin & Lincoln, 2018; Hesse-Biber, 2014).

Reliability refers to the repeatability and consistency of research findings (Kvale, 2009, p. 235). Ensuring reliability is particularly important in feminist research, which critiques the positivist notion of universal truth and instead focuses on the context of knowledge (Harding, 1987). To enhance reliability, the study utilized a carefully pretested interview guide, as recommended by Zikmund et al. (2010) (see appendix 1) to identify and resolve ambiguities before the interviews commenced. This ensured that the questions were clear, culturally appropriate, and capable of drawing out the rich, detailed data necessary to answer the research questions.

A consistent semi-structured interview format was employed to further enhance reliability, allowing the researcher to ask the same core questions across participants while incorporating flexible follow-up questions suited to each individual's context. This approach aligns with feminist principles of relational engagement, where adapting to participants' narratives is crucial for co-constructing meaning (Reinharz, 1992; Olesen, 2018). Building trust with participants was also essential for ensuring reliable data. Trust, as emphasized by Al-Asfour et al. (2017), is particularly significant in culturally sensitive research involving Saudi women, given societal norms around gender and entrepreneurship. Establishing rapport during interviews encouraged participants to share genuine, reflective accounts, reducing the risk of response bias. This aligns with the feminist methodological commitment to fostering ethical, participant centred research environments (Letherby, 2003).

Validity in qualitative research refers to the extent to which an account accurately reflects the social phenomena it represents (Hammersley, 1990). This study ensured validity through several interconnected measures. Descriptive validity was achieved by recording and transcribing interviews word for word, capturing participants' exact language to document their narratives with precision. Interpretive validity, which focuses on understanding the meanings participants attribute to their experiences, was enhanced by paying close attention to verbal and non-verbal cues, ensuring that the researcher accurately interpreted participants' emotions and concepts. As Maxwell (2004) highlights, interpretive validity is essential in qualitative research, and this study operationalized it by employing a reflexive, step-by-step process to analyse the data.

Reflexivity played a central role in maintaining both reliability and validity throughout the research process. The researcher maintained a reflexive journal to document her thoughts, biases, and

evolving understanding of participants' narratives. This aligns with feminist methodologies' emphasis on researcher positionality and the co-construction of knowledge (Hesse-Biber, 2014; Denzin & Lincoln, 2018). Reflexivity also enabled the researcher to navigate cultural and ethical considerations, ensuring that the study accurately represented participants' perspectives without imposing external interpretations. Member checking further strengthened validity by providing participants with opportunities to review and clarify their responses during and after the interviews, ensuring that their intended meanings were accurately captured (Tlaiss, 2022).

To ensure theoretical robustness, the study situated its findings within relevant frameworks such as feminist theory (Fischer et al., 1993; Calás et al., 2009; Ahl, 2006) and intersectionality theory (Crenshaw, 1989). These frameworks enabled the researcher to interpret the data in ways that accounted for the socio-cultural and institutional dynamics influencing Saudi women's entrepreneurial agency. For example, feminist theory critiques traditional entrepreneurship research for prioritizing male-dominated narratives, while intersectionality highlights the layered barriers faced by women in conservative regions. Cross-referencing findings with existing literature on female entrepreneurship further validated the study. For instance, the results corroborated Alshareef's (2022) insights on the influence of spatial context and Hashim's (2023) discussion of structural barriers faced by Gulf women entrepreneurs.

Ethical considerations were integral to ensuring both reliability and validity. Participants' privacy and confidentiality were prioritized throughout the research process, addressing concerns about anonymity, especially for those in visible or sensitive roles. This ethical sensitivity mirrors Alkhaled and Berglund's (2018) recommendation for fostering safe spaces where participants feel comfortable sharing personal experiences. By emphasizing relational ethics and cultural sensitivity, the researcher created an environment conducive to authentic and meaningful dialogue, enhancing the depth and authenticity of the data collected.

The strategies employed in this study reflect established best practices in qualitative research on female entrepreneurship. Mauthner and Alkhaled (2021) highlight the importance of narrative approaches and reflexivity for capturing the complexity of women's entrepreneurial journeys. Similarly, Denzin and Lincoln (2018) emphasize the role of relational engagement and participant-centred methodologies in feminist qualitative research. By integrating these approaches, this study

ensured that its findings are both reliable and valid, offering a detailed understanding of the experiences of Saudi female entrepreneurs while contributing to the broader body of feminist and intersectional scholarship.

4.4. Rationale for Research Design, Sampling, and Recruitment Strategies

4.4.1 Research Design: Rationale for Qualitative Exploratory Approach

Research design is the plan made to achieve the research goals and answer the research questions of the study. It lays out the steps and methods for gathering and analysing data that are needed to solve a research problem. The research design is an overarching plan that provides a structure for conducting the whole research project in an effective way (Sreejesh et al., 2014). This study used a qualitative exploratory research approach. This design has been prioritised in large part due to its flexibility and responsiveness to modification, which allows the introduction of additional details (Daniel & Sam, 2011). Exploratory research is a crucial approach to take in order to gain new ideas and throw light on specific fields of study as it helps generate comprehensive, in-depth data on a topic (Patton, 2015). According to Saunders et al. (2019), a qualitative exploratory design enables the researcher to get a better insight into the respondents' underlying motives and perspectives than any quantitative design. By adopting a qualitative exploratory research design, it is possible to investigate the participants' perceptions of the cultural, social, and institutional barriers they face when attempting to run their own business and to discover their motivations, as opposed to quantitatively measuring or counting value (Syedda 2018; Mandawa 2016). The qualitative method also has some drawbacks that must also be acknowledged. One of its flaws relates to the fact that empirical results cannot be generalised to the wider population as the sample size is small (Mandawa, 2016). Nevertheless, it is crucial to highlight that in instances where groups are notably small and marginalized, conducting research becomes even more imperative to amplify their voices. Therefore, a prevalent approach in sociology involves conducting comprehensive interviews, wherein researchers pose open-ended questions (Small, 2009). This study explores the following: (1) the factors that influence women's motivations to become entrepreneurs in the different regions of Saudi Arabia; (2) a comparison of the challenges that Saudi women

entrepreneurs face in the different regions; and (3) how the women's past experiences and background inform their present experience of running their businesses in Saudi Arabia.

The qualitative exploratory design of this study was carefully chosen to align with its objectives of understanding the motivations, challenges, and lived experiences of Saudi female entrepreneurs. This approach offers the depth and flexibility necessary for investigating complex social phenomena in their natural contexts (Patton, 2015). Unlike quantitative methods, which focus on hypothesis testing and measurement, qualitative exploratory research is particularly effective for uncovering nuanced perspectives and generating rich, context-specific insights. As Reinharz (1992) emphasizes, feminist research methodologies prioritize qualitative approaches for their ability to centre the voices of marginalized groups and uncover the socio-cultural dynamics shaping their realities. This makes qualitative research particularly suitable for topics with limited prior investigation, such as the experiences of Saudi women entrepreneurs in underrepresented regions like the North and South.

The focus on marginalized groups, including female entrepreneurs in conservative regions, further underscores the importance of an exploratory approach. Qualitative exploratory methods enable researchers to delve deeply into participants' perspectives, providing insights into the cultural, social, and institutional realities shaping their entrepreneurial journeys (Saunders et al., 2019). This aligns with feminist methodologies' emphasis on relational engagement and participant-centred research (Hesse-Biber, 2014; Letherby, 2003). Furthermore, the adaptability of this approach allowed the study to navigate sensitive topics, such as harassment, family dynamics, and societal expectations, consistent with the feminist commitment to ethical and reflexive research practices (Denzin & Lincoln, 2018). By fostering open, participant-centred dialogues, the study adhered to feminist principles of amplifying marginalized voices and contextualizing their experiences (Crenshaw, 1989).

4.4.2 Sampling: Recruitment and Engagement Strategies

The recruitment and engagement strategies for this study were designed to align with its objectives of exploring the motivations, challenges, and lived experiences of Saudi female entrepreneurs

across diverse regions. These strategies emphasized cultural sensitivity, trust-building, and participant autonomy, consistent with feminist methodologies that prioritize relational ethics and the co-construction of knowledge (Reinharz, 1992; Olesen, 2018).

Participants were selected based on specific criteria to ensure relevance and diversity in the sample. First, participants were required to be Saudi women who had founded, owned, and managed businesses for at least one year. This criterion ensured that participants had sufficient entrepreneurial experience to provide meaningful insights into the study's research questions (Saunders et al., 2019). Additionally, the sample included participants from the Central, West, East, North, and South regions of Saudi Arabia, ensuring geographical diversity. This approach reflects the principles of intersectionality, recognizing how regional, cultural, and socio-economic factors intersect to shape women's entrepreneurial experiences (Crenshaw, 1989). Including participants from various business sectors further demonstrated a commitment to understanding diverse entrepreneurial trajectories (Brush et al., 2009). Demographic diversity, such as variations in age, marital status, and education levels, was also prioritized to provide a nuanced understanding of the factors influencing entrepreneurship, aligning with feminist research practices (Ahl, 2006).

According to Saunders et al. (2012), the sample size is decided by the study questions and aims. The literature review on the topic of female entrepreneurs revealed that the majority of studies used a small sample for semi-structured/in-depth interviews. As mentioned in the preceding chapter, this study identifies a research gap concerning the limited geographical scope covered in existing studies on Saudi female entrepreneurs. Existing research primarily concentrates on the three most urbanized regions of Saudi Arabia: The West, Central, and East regions (Algahtani, 2022; Sadi & Ghazali, 2010, 2012; Ahmed, 2011a). While these studies offer valuable insights into the experiences of female entrepreneurs in economically developed urban areas, there is a notable absence of research covering the more conservative and less-explored North and South regions of the country. This study endeavours to address this gap by conducting comprehensive research covering all regions of Saudi Arabia, explicitly focusing on the under-researched North and South regions. Incorporating these conservative regions into the study aims to provide a holistic understanding of female entrepreneurship throughout the country, shedding light on the distinctive challenges and opportunities encountered by female entrepreneurs in various parts of

Saudi Arabia. To make the research more representative of Saudi Arabia as a whole, rather than solely focusing on the two most developed business areas, this research seeks to encompass a broader geographical range and diverse landscapes. To achieve this goal, the study has chosen to conduct a series of semi-structured interviews with 32 Saudi female entrepreneurs across different sectors in five regions of Saudi Arabia (12 interviews in the Central region, 3 interviews in the West region, 3 interviews in the East region, 7 interviews in the North region, and 8 interviews in the South region) (see [Table 4.1](#)).

4.4.3 Recruitment Strategies and Relational Ethics

Recruitment strategies were carefully tailored to navigate the challenges of accessing participants in a culturally conservative context. Drawing upon feminist methodologies' emphasis on relational and context-sensitive engagement (Hesse-Biber, 2014), the researcher leveraged personal and professional networks to identify potential participants who met the selection criteria. Informal communication channels, such as collaborating with the Chamber of Commerce and Industry in the Northern region, were utilized to overcome cultural barriers (Saunders et al., 2019). In addition, social media platforms—including WhatsApp, Twitter, and Instagram—were used to share the research invitation and connect with potential participants, particularly those already engaged in small business promotion online. Beyond formal snowball sampling, some participants also referred the researcher to peers within their circles, expanding access to women across different regions and industries. This strategy reflects feminist and intersectional methodologies, which emphasize the value of trust and relationships in participant engagement (Noy, 2008; Crenshaw, 1989).

The researcher adapted her communication methods to align with participants' preferences, demonstrating cultural sensitivity and flexibility. For instance, WhatsApp, a widely used platform in Saudi Arabia, was employed to contact participants, facilitating interview scheduling and increasing response rates (Alshareef, 2017). This adaptability aligns with feminist principles of participant-centred research, ensuring that recruitment methods respected participants' cultural and social contexts (Letherby, 2003).

4.4.4 Engagement Strategies and Ethical Considerations

Engagement strategies prioritized participant comfort and cultural sensitivity, consistent with feminist methodologies that emphasize relational ethics and participant agency (Reinharz, 1992; Olesen, 2018). Before conducting interviews, the researcher reviewed participants' backgrounds to tailor questions and demonstrate genuine interest, fostering trust and rapport. Interviews were conducted in Arabic, with regional dialects used where appropriate, enhancing accessibility and ensuring participants could express themselves comfortably (Mejdell, 2021). This approach reflects the intersectional framework, acknowledging the linguistic and cultural nuances of participants' experiences (Crenshaw, 1989).

Participants were given the freedom to choose interview locations, whether at their workplaces, homes, or neutral venues like cafés. This flexibility fostered a comfortable environment, encouraging participants to share their experiences openly (Easterby-Smith et al., 2012). Ethical considerations were emphasized throughout the study, reflecting feminist methodologies' commitment to participant autonomy and confidentiality. Participants were informed about the study's purpose, their right to anonymity, and their ability to withdraw at any time, ensuring their agency remained central to the research process (Brush et al., 2009; Kvale, 2009).

Building rapport was a critical component of the engagement strategy. The researcher engaged in casual conversations with participants before formal interviews to establish mutual understanding and trust. This approach aligns with feminist theories of relationality and co-construction of knowledge, which emphasize shared understanding between researchers and participants (Reinharz, 1992). Observing non-verbal cues, such as body language and tone of voice, enabled the researcher to navigate delicate topics with empathy and care, consistent with the feminist commitment to reflexivity and relational ethics (Hesse-Biber, 2014).

4.5 Overview of the Interviewees

The demographic information of the study participants is shown in [Table 4.1](#). It contains the following information: participant's name, age, marital status, education level, number of children,

region, whether or not they had previously lived in a foreign country, number of employees, business type, sector, employment prior to starting the business, use of support provided for female entrepreneurs, age of business, whether close family currently run or previously ran an enterprise. 32 interviews were held in all across the five regions. The respondents were Saudi women who had founded, owned and managed their own companies. As shown in [Table 3.1](#), the majority of the interviewees are married and have children. The interviewees' ages ranged from 27 to 59 years. They represented various educational levels, ranging from Bachelor's degree level (the majority) to PhD level. Their enterprises had been set up between 2 to 25 years ago. Some participants employed more than 20 people, while others did not have any staff working for them. [Table 3.1](#) sheds some light on the composition of Saudi family businesses.

4.6 Data Collection Process

The data collection for this study took place from January to March 2020, utilizing in-person face-to-face interviews conducted in Saudi Arabia. Notably, this period preceded the onset of the COVID-19 pandemic. The researcher concluded the fieldwork approximately 10 days earlier than planned due to lockdowns and travel restrictions imposed in response to the emerging pandemic. It is crucial to highlight that the researcher successfully attained a sufficient range of interviews during this timeframe, effectively addressing the research questions. These interviews relied on a semi-structured question format to obtain a full and deep understanding of the life history of the female entrepreneurs being interviewed (see [appendix 1](#)). The researcher occasionally posed extra questions to build on the answers given by the interviewees and the clues yielded by their attitudes, their facial expressions and their tone of voice (Easterby-Smith & Malina, 1999). All interviews were conducted in person, and it is noteworthy that the participants were either unveiled, as the interviews took place in private offices or homes or veiled without covering their faces when conducted in public spaces like coffee shops. The same applied to the researcher, who was not veiled, facilitating facial and body communication and contributing significantly to understanding the importance of the discussed issues. This approach proved invaluable in gauging the significance of various topics. For instance, in the case of Hanan, before delving into the sensitive topic of sexual harassment, her body language and facial expressions hinted at underlying concerns. She provided limited information initially, accompanied by phrases like *"you know! you know!"* The researcher, attuned to these cues, recognized the need to navigate the conversation

delicately while ensuring the participant's comfort. Facial expressions played a crucial role in assessing the importance of the matter discussed, encompassing aspects such as support, challenges, emotional states, and even moments of happiness. For example, in the case of Rana, tears welled up in her eyes as she spoke about her father's support. Although she paused to apologize for her emotional response, the researcher reassured her, creating a space where she felt comfortable expressing her emotions. This emotional moment highlighted the significance of her father's support, as evidenced by his unexpected purchase of the building she rented for her business, showcasing the depth of his support for her success. Another example was observed with Shooq, whose voice and tone conveyed pain when recounting her ex-husband's dismissive attitude toward her business ideas, likening her to a cow that should be kept locked at home. These subtle expressions provided valuable insights, allowing the researcher to assess the importance of the issues discussed by the speakers.

Prior to the commencement of interviews, participants were asked to complete a short biographical survey covering details such as their age, level of education, business-related information, and marital status (see [appendix 5](#)). This information proved invaluable in gaining insights into their backgrounds, establishing connections with their feminine identities, and understanding the motivations that propelled them to establish businesses and navigate potential challenges. The participants were encouraged to voice their own viewpoints and ideas. The researcher ensured that each woman had the chance to share her own entrepreneurial tale.

The researcher's own networks were used to acquire the data. The first effort consisted of compiling a list of acquaintances, friends, and coworkers who were designated as Saudi women who had started a business. Since the researcher was born and raised in Saudi Arabia, she used her network to access information from the Chamber of Commerce and Industry in the Northern region. The Chamber was contacted informally, and the researcher was able to obtain a list of potential participants. In addition to this strategy, the researcher employed the snowballing technique to obtain data by asking participants to put her in contact with individuals who met the participant criteria of the study and who might be willing to participate. It is essential to note here that snowball sampling is the most commonly used method of sampling in qualitative research within the social sciences (Noy, 2008) and that this was an especially relevant method to use within

the Saudi society where referrals are highly regarded. Therefore, efforts to schedule interviews based on referrals were successful, as expected.

The researcher used an email at the beginning of the data collection procedure to contact potential participants. The introductory email included a short summary of the topic under investigation and a consent form for participants to sign (see [appendix 2](#) and [appendix 3](#)). However, this proved to be an inefficient way to contact potential participants in the context being studied. Due to the lack of response to emails, the researcher shifted her efforts onto WhatsApp, which proved to be more effective for communicating with potential interviewees and scheduling interviews. Alshareef (2017) encountered a similar issue in her PhD study conducted in Saudi Arabia, focusing on interviewing Saudi female entrepreneurs. When she initiated contact with participants to request interviews, a series of emails were sent out. However, Alshareef (2017) observed that there were no responses received from most participants. Utilizing WhatsApp proved to be an effective means of communication, as it is less formal than emails. Interestingly, Alshareef (2017) noted that communication via email was time-consuming, and participants tended to take it less seriously compared to contact through WhatsApp. This highlights a societal preference for quick and informal communication rather than more formal and well-thought-out email correspondence. Alshareef (2017) noted the swift responses received when using WhatsApp for scheduling and planning interviews with participants. Direct messaging on social media was another technique used to reach participants in this research. The participation criteria adopted were Saudi female entrepreneurs with at least a year's experience running an enterprise based in the North, South, Centre, East, and West of Saudi Arabia.

At the start of each interview, the researcher typically spent a few minutes outlining data collection-related information. This comprised a short description of this study, a request for permission to record the interview, confirmation of confidentiality of the participants' personal information and anonymity, and notification of the participants' right to read the final thesis and the right to withdraw from the study. The participants were provided with a broad overview of the study issue rather than the specifics. The researcher began each interview with generic inquiries before asking particular questions (see [appendix 5](#)), in an effort to establish a relationship of trust with the participants. The researcher's background as a female native of Saudi Arabia facilitated the participants' willingness to divulge sensitive information related to patriarchal societal norms,

harassment, arranged marriages, and early marriage. This choice of methodology, considering the researcher's cultural background, played a crucial role in establishing rapport and obtaining in-depth insights from the participants. A researcher from a different cultural background might need to adopt a different research design to navigate cultural nuances and build trust effectively. Each interview lasted between 50 to 90 minutes.

To address the feedback about developing the rationale for the study's research design and sampling decisions, you need to provide a more explicit justification for your research design and sampling choices. This includes linking them to the study's goals, explaining why the qualitative exploratory approach and specific sampling strategy were the most appropriate, and demonstrating how they align with your research questions and theoretical framework.

4.7 Research Diary

It is important to note that the researcher's personal perceptions and feelings were noted throughout the interviewing process. The research diary is one of the most basic and straightforward tools that may help researchers become much more reflective (Nadin & Cassell, 2006). This is consistent with doing research using a social feminist method (Fischer et al., 1993), where reflexivity and the researcher's position and identity are equally important considerations. This covers how the researcher felt about the participant's responses and how she reacted to certain questions, especially how she handled personal topics. For example, during one of the interviews, when the researcher started to ask questions related to family matters, the interviewee asked that her answer not be included in the research. When the researcher assured the interviewee that the data would remain confidential and that she would remain anonymous, the interviewee agreed that her responses could be included without any details being given. This incident confirmed the importance of privacy to the interviewee, and this was respected by the researcher. While taking notes and going over the participants' answers, the researcher noted how important family support was to the participants. For example, one of the interviewees became emotional and started crying when talking about her father's unconditional financial and moral support and how he was the person behind her success. In addition, it was crucial to consider body language and facial expressions while discussing sensitive topics, such as working with males and harassment and coping with controlling partners, as this shows the importance of the topic being discussed. The researcher's

diary was used as a source of documentation and memento mori when analysing data and writing up the research. Below are some extracts from the researcher's reflexive diary that used the process of analysing data and writing up the research. This was from one of the participants in the Northern region:

"I was so shocked when she said, 'I hate these women who don't cover their face or wear hijab; it's all because of these changes the government is making.' She said it with an angry voice, and even her face showed that she really doesn't like that. I was one of these women that she hated. I wasn't expecting that at all. Even when it felt awkward, I'm so glad that I managed to not take it personally. I managed to convert the conversation to another topic without making her uncomfortable. It was so hard."

Another extract from the researcher's reflexive diary after interviewing Hanan in the Southern region:

"Now that I've conducted a couple of interviews, I feel more confident about gaining most participants' trust. Even so, I was surprised when Hanan talked about how the male investors treated her when she was trying to pitch her business idea, looking for investors, and then when she opened up more about assault and harassment. Wasn't expecting that."

Another extract from the researcher's reflexive diary after interviewing Arwa in the central region:

"It was a good and very welcome interview, which I was not expecting at all because Arwa said to me four times I can meet you if you promise me that none of my business stories go out to anyone. It's clearly she is very concerned about confidentiality. She said, 'you know I'm the owner of a very well-known beauty salon.' At the beginning of the interview, she repeated that please no one can know about this, only in your research. Also, before the starting of the interview, she gave me the impression that her time was limited. I was so worried if I could ensure her concern, But after 15 minutes, she opened up beyond what I was expecting, and we ended up spending two hours. She said, 'I was not expecting to enjoy talking to you, I really like talking to you.' I was so glad that I was able to reassure Arwa and also respond to her concerns about confidentiality in a way that reassured her and got good data."

In Arwa's scenario, the researcher's reflection and compliance with ethical standards reinforced the importance of ethics and confidentiality within the research framework. Prior to initiating data collection, the researcher underwent comprehensive training in research ethics, that will be elaborated upon towards the end of this chapter.

4.8 Research Positionality and Reflexivity

The integration of feminist principles in this study was operationalized through the use of a research diary, a tool that facilitated reflexivity, ethical engagement, and sensitivity to power dynamics. Feminist methodologies emphasize relational, participant-centred research processes and a commitment to ethical, reflexive practices that amplify the voices and experiences of marginalized groups (Hesse-Biber, 2014; Letherby, 2003). These principles align with feminist ontology, which frames this study by recognizing that gendered realities are socially constructed and context-specific (Calás et al., 2009; Ahl, 2006). As Olesen (2018) highlights, feminist qualitative research emphasizes co-constructing knowledge with participants, which the research diary facilitated by documenting the researcher's positionality, biases, and interactions throughout the research process.

Feminist principles place significant value on reflexivity, requiring researchers to critically examine their positionality and how their identity influences the research process (Fischer et al., 1993; Harding, 1987). In this context, the research diary served as a structured mechanism for continuous reflexivity, capturing the researcher's thoughts, emotions, and reactions during interviews. By doing so, it aligned with feminist critiques of traditional objectivity, which often overlook the subjective nature of research (Calás et al., 2009). The diary also reflected principles of intersectionality, ensuring that participants' narratives were analysed with sensitivity to their diverse identities. This approach acknowledged how intersecting factors such as gender, class, and region shaped their responses (Crenshaw, 1989).

For instance, moments of discomfort or surprise, such as participants' emotional responses or culturally specific phrasing, were documented and critically analysed to assess the researcher's influence on the interview process. This reflexivity ensured that the research followed feminist methodologies' commitment to transparency and ethical standards (Reinharz, 1992).

The research diary was instrumental in addressing power imbalances, a core tenet of feminist methodology that prioritizes the relational and ethical dimensions of research. Feminist critiques of traditional hierarchies in research paradigms emphasize collaboration and participant driven processes (Letherby, 2003; Hesse-Biber, 2014). In this study, the diary documented moments where cultural sensitivity and relational ethics were critical, such as Arwa's insistence on anonymity and her eventual willingness to share her experiences. Reflections on these interactions informed strategies to navigate socio-cultural dynamics and build trust, aligning with feminist theories of agency, which recognize the negotiation of autonomy within structural constraints (McNay, 2000; Alkhaled, 2021).

The diary also captured ethical challenges associated with discussing sensitive topics like harassment and familial dynamics. Feminist methodologies emphasize relational ethics, which prioritize participants' emotional well-being (Olesen, 2018). By documenting the researcher's emotional labour and empathetic engagement, the diary ensured that the research process was both ethical and relationally grounded, consistent with feminist qualitative research practices (Brush et al., 2009). Feminist theories highlight the importance of understanding participants' lived experiences through an intersectional lens (Crenshaw, 1989). The diary enabled the researcher to document and reflect on non-verbal cues, such as body language and emotional expressions, which provided additional layers of meaning to participants' narratives. This practice aligns with feminist methodology's emphasis on amplifying women's voices and narratives, particularly those that challenge traditional, patriarchal accounts of entrepreneurship (Fischer et al., 1993; Ahl, 2006). Capturing these nuanced observations enriched the study's theoretical grounding and ensured a holistic understanding of participants' realities.

Beyond its ethical and reflexive functions, the research diary served as a practical tool for co-constructing knowledge with participants. As feminist scholars like Reinharz (1992) and Olesen

(2018) argue, qualitative research grounded in feminist principles emphasizes collaboration and mutual respect. The diary documented how participants' feedback informed subsequent interview approaches, ensuring a participant-centred and iterative process.

By integrating feminist principles, the research diary operationalized a participant-centred, ethically conscious approach to data collection. It reflected feminist ontology by recognizing the socially constructed nature of gendered realities and amplified participants' voices through reflexivity and ethical engagement. Ultimately, the diary ensured that the research process remained reflexive, respectful, and theoretically robust, grounded in feminist and intersectional methodologies (McNay, 2000; Crenshaw, 1989).

4.9 Preparation for the Interviews

In Saudi Arabia, the Arabic language plays a central role in communication, and it is crucial to understand the distinctions between formal and informal language. The formal language used in official and professional settings is classical Arabic (Mejdell, 2021). It is the language of education, government documents, and formal speeches (Mejdell, 2021). However, when it comes to everyday interactions and informal communication, people use dialect Arabic, which varies across different regions (Prochazka, 2015; Al-Hakami, 2023). The informal dialect Arabic is the language of choice for casual conversations, family interactions, and socializing. Each region in Saudi Arabia has its own distinct dialect, with variations in pronunciation, vocabulary, and expressions (Prochazka, 2015; Al-Hakami, 2023). These dialects reflect the rich cultural diversity of the country. While people are generally fluent in both formal and informal Arabic, the informal dialect is the primary means of communication in daily life.

Conducting interviews in the Arabic language, particularly in the local dialect, was a strategic decision aimed at fostering a sense of comfort and familiarity among the participants. Since dialect Arabic is the language commonly used in everyday communication in Saudi Arabia, employing it during the interviews helped create a more relaxed environment. This choice aimed to encourage open and authentic responses from the participants, as they could express themselves more naturally in their accustomed linguistic context. Each region has its own accent and some differences in vocabulary and expressions (Prochazka 2015; Al-Hakami 2023), and the researcher

was aware of these variations. Having lived in three different regions in the past provided the researcher with an advantage in understanding different accents and meanings. However, there were instances when the researcher wasn't sure about the meaning and had to clarify with participants in a way that didn't make them uncomfortable. A simple example is one of the participants in the Southern region used a word to describe that her husband was 'yelling' at her, where this word means 'crying' in another region. Another example is the expression 'sweetheart' in the Northern region being used in a very different way in other regions, where it is mean "my son". This confusion briefly puzzled the researcher, but she successfully understood the participant's intended meaning.

The researcher prepared for the interviews by translating the research questions into the Arabic language to ensure that the Saudi female entrepreneurs understood the questions fully and could answer them appropriately. The researcher prepared for each semi-structured interview as follows: first, the researcher gained knowledge and insight about the research topic by reviewing the literature on the topic; second, the researcher obtained information about the participant's organisation prior to the interview to encourage the interviewee to provide a more complete explanation of the issue under discussion and to get a broader understanding of their enterprise; and, third, due consideration was given to the location's suitability, since it affected the data gathering in terms of safety, comfort, and quiet. The respondents were interviewed at their workplace, at their residence or in a café, according to their preference. The researcher did her utmost to meet the participants at their preferred location and time in the hope that it would make them feel more at ease while sharing their story. The researcher was aware of the significance of establishing a rapport with participants to encourage them to freely share their stories (Dosu, 2021; de Oliveira and Figueira, 2018).

4.10 Pilot Study

A pilot study is the use of a small-scale research project that resembles the planned research, conducted prior to the full study on a small sample of respondents with a comparable cultural background as the research sample (Doody & Doody, 2015). The purpose of a pilot study is to support the design of the actual research (Zikmund et al., 2010). The goal of the pilot study is to identify any issues with the research design so that they may be resolved prior to the

commencement of the main investigation (Zikmund et al., 2010). According to Doody and Doody (2015), the pilot study not only allows the researcher to test the feasibility of their study design and procedures and to identify any potential problems that may arise during the full-scale study, but can also help researchers establish the reliability and validity of their measurement tools and procedures, which is important for ensuring the quality of the data collected. It can also provide an opportunity for researchers to practice their study procedures and refine their skills, which can help improve the quality of the full-scale study (Doody & Doody, 2015).

To ensure the feasibility and effectiveness of the research design, the researcher conducted a pilot interview with 9 Saudi female entrepreneurs. This consisted of 3 face-to-face interviews in the Southern region, 2 face-to-face interviews in the central region, 2 video call interviews in the Northern region, 1 face-to-face interview in the Western region, and 1 interview by phone in the Eastern region. The pilot interviews not only served as a test for the interview questions, they also allowed the researcher to gain a better sense of how the interviews would progress, any difficulties she might face and how long the interviews would last. In addition, they were good practice for using the recording device and practicing the introductory comments.

The participants' responses from the pilot study affected the design of the research and the second phase of the project. The researcher was able to design a more complete and improved interview guide, and assess its applicability with the aid of this small-scale pilot study. For example, the category of questions was modified, and certain complex questions were split into sub-questions for clarity. In addition, several questions were totally rewritten since the pilot research participants deemed them imprecise and unclear. These modifications made the data gathering processes more coherent and targeted to the research's primary goals and objectives. The pilot research confirmed the consistency and clarity of the remaining interview questions. This study confirmed that pilot interviews help the researcher to identify potential issues before embarking on the full-scale interviews.

4.11 Challenges During the Data Collection Process

This section discusses the challenges faced during the data collection process, including issues with the interview schedule, the target and actual samples, the interview recordings, and issues

related to cost, and time. The vast majority of the Saudi female businesswomen identified during the sampling process liked being approached and interviewed; they were highly supportive of the study and wanted to have their perspectives heard. Throughout the course of the data collection, the following obstacles were identified.

4.11.1 Regional Difficulties

Traveling between regions presented significant challenges in the data collection process. The researcher had to secure full commitment from participants and agree on the time and place for interviews before planning journeys to other regions. Finding flights and accommodations proved time-consuming and costly. For instance, the researcher had five participants who initially agreed to participate from the North. After planning flights and accommodations, all five participants withdrew their agreement, forcing the researcher into a difficult situation. She had to delay the journey, search for new participants, and ensure their full commitment before planning travel to the North region, resulting in both time and monetary expenses.

Finding participants varied in difficulty across regions. The researcher had strong connections in the central region, where she used to live, making it easier to identify potential participants even with a high rate of cancellations and refusals. However, challenges arose in other regions, with the South and North proving to be particularly hard in terms of finding suitable participants. Leveraging her network, the researcher managed to reach female entrepreneurs in both the North and South regions. Notably, participants from these regions exhibited enthusiasm about sharing their voices, a contrast to the relatively lower interest from potential participants in the West and East. While the researcher successfully engaged with a substantial number of entrepreneurs in these areas, the agreement rate was comparatively lower than in the North and South regions. The snowballing strategy emerged as more effective in the North and South, surpassing its efficacy in any other region.

Even though Saudi Arabia is known to be a welcoming and generous society, ensuring safety was a concern for the researcher, particularly when conducting interviews in participants' private

homes. The researcher addressed this challenge by coordinating with her family, who played a crucial role in ensuring her safety during the research process. They were always informed about the location and timing of the interviews, acting as a support system that could be contacted in case of any unforeseen circumstances. This collaborative approach not only provided an additional layer of security but also contributed to the overall success and smooth collecting data from all different regions of Saudi Arabia.

One of the challenges faced by the researcher is the societal undervaluation of her profession. During the phase of seeking potential participants, the researcher encountered negative comments about her work on multiple occasions. For instance, remarks such as *"You're so crazy collecting data from all over Saudi Arabia and not even doing it through the phone; you will travel there; you just like doing the hard stuff"* Another frequent comment was, *"Can I pretend to be an entrepreneur, and you can interview me? No one will ever know."* These comments conveyed the perception that some individuals did not appreciate the significance of research and its potential contributions to knowledge and the improvement of people's lives.

Despite these challenges, the researcher found unwavering support from her family, which became a crucial source of encouragement. The family consistently emphasized the importance of the fieldwork and the precision of collecting valuable data, reinforcing the researcher's commitment to her work.

Another notable challenge encountered during the research process was navigating the diverse accents and vocabulary used in different regions. While dialect Arabic is commonly used in daily interactions across Saudi Arabia, interviews were conducted in this informal language to create a comfortable environment. Despite being a native Arabic speaker, the researcher acknowledged her unfamiliarity with just a few of the dialects employed by participants in the North and Southern regions. This became apparent in three instances during interviews in these regions, where the researcher faced uncertainties in fully understanding certain expressions. However, the researcher managed these situations by seeking confirmation and clarification from the participants, ensuring a clear understanding of the points being said.

In the North and South regions, uncomfortable situations arose when the participants became critical and angry about females that did not cover their faces with the hijab, blaming the Kingdom

for encouraging women to be more liberal. This made things awkward for the researcher who did not wear the hijab and made it hard for her to respond; however, she tried to shift the focus firmly on the research questions. This situation aligns with the research findings, indicating that the North and South regions are more socially conservative compared to the more heavily researched business areas. Additionally, this supports the researcher's choice of qualitative research, recognizing that not all Saudi Arabian women have the same perspectives.

The challenges of qualitative research extend beyond methodological considerations to the emotional difficulties that might be faced by the researcher. The well-being of inexperienced researchers involved in emotionally challenging studies is a major worry for educators (Kumar and Cavallaro, 2017; Kabir, 2022). The researcher's well-being is in jeopardy when their past or present experiences align closely with those of the participants, as noted by Johnson (2009). At present, there is a greater emphasis on ensuring the physical safety of researchers, with less attention directed towards the researcher's mental, emotional, and psychological well-being. (Kumar and Cavallaro, 2017; Kabir, 2022) In this instance, the researcher struggles with the process of listening to and empathizing with the stories of the women interviewed. As some women conveyed acceptance of men's authority, while others expressed anger and vulnerability in the face of patriarchy, the researcher found herself experiencing a complex blend of emotions, including both anger and sadness. This emotional reaction went beyond the scope of female entrepreneurs, highlighting a broader issue for all Saudi women. The challenges encountered by the researcher extended beyond the fieldwork, persisting through the phases of transcription, translation, coding, and data analysis. Throughout these stages, the researcher vividly recalled the participants' faces and emotions, leading to a nuanced involvement with their experiences that left her emotionally vulnerable. This aligns with the experiences detailed by Kabir (2022) in the context of conducting research with vulnerable and disempowered participants in a developing country. To address these emotions and maintain emotional well-being, the researcher adopted a valuable strategy of discussing these feelings with colleagues and friends, particularly those who were also pursuing Ph.D. research in Saudi Arabia. Additionally, the researcher received valuable assistance from the university, which encompassed consistent communication with the supervisory team. The support extended to therapeutic interventions through student services, proving instrumental in aiding the researcher effectively. This unwavering support played a crucial role in keeping the researcher focused on her objective: ensuring the authentic and fair representation of these women's stories,

with the hope that this study could contribute meaningfully to their well-being. This practice of offloading emotional burdens through dialogue served as a valid technique in qualitative research, acknowledging the significance of managing one's emotional responses when engaging with interviewees' stories. Reflecting on these experiences through the reflexive diary of the researcher reinforced the importance of emotional self-care in the research process.

4.11.2 Interview Schedule

The researcher was constantly under pressure to find suitable candidates to interview due to cancellations. There were six instances of cancellations, five of which occurred in the Northern area. The researcher had to postpone her journey to the Northern region by one week in order to locate new participants. The cancellations were due to health concerns, family obligations, and out-of-town trips. Another challenge was following up with potential participants who had agreed to participate in the research when first contacted but who could subsequently not be reached by text or phone to schedule time and place to hold the interview, which was time consuming and confusing. A direct refusal to participate in the study would have spared the researcher time and effort. Only one female declined to participate with apologies when first contacted. Directly refusing to participate in the research goes against the Saudi cultural norm of being helpful and polite. Another difficulty with the interview schedule was that most participants chose to meet quite late in the evening, at around 8-10 PM, which is considered normal in Saudi culture but was inconvenient for the researcher due to family commitments. Considering that the researcher lived abroad for more than 13 years, she considered these late meetings difficult but still tried to be as flexible as she could to get the data collection done. The researcher overcame this difficulty with the help and support of her family, who live in Saudi Arabia. Another challenge faced by the researcher was participants not arriving at the agreed-upon time. This added an additional layer of difficulty for the researcher. However, this aspect is reflective of the cultural norms in Saudi Arabia.

4.11.3 Target Sample and Real Sample

The research aimed to conduct interviews with female entrepreneurs leading enterprises across different regions of Saudi Arabia. Despite facing challenges in achieving an equal number of interviews from each region due to scheduling difficulties, the researcher provided a concise

overview, highlighting the diversity within the study sample. Difficulty in finding participants varied across regions, with the central region benefiting from the researcher's strong connections, easing the identification of potential participants despite cancellations and refusals. Conversely, the South and North regions posed notable challenges in locating suitable participants. Leveraging her network, the researcher successfully reached female entrepreneurs in both the North and South regions, where participants showed enthusiasm in sharing their experiences. This enthusiasm contrasted with relatively lower interest from potential participants in the West and East regions. Although the researcher engaged with a substantial number of entrepreneurs in these areas, the agreement rate was comparatively lower than in the North and South regions.

4.11.4 Recording the Interview

Two participants expressed reservations about recording the interview. In the initial phone call, the researcher introduced herself as a PhD student engaged in entrepreneurship research. She shows a keen interest in hearing their experiences and understanding the challenges they faced. The researcher also mentioned that the interview would be recorded. However, some participants felt uneasy about the recording aspect. One participant stated, *"My voice is not attractive, and I dislike the audio recorder; however, if you promise to erase it afterwards, I will consent to the recording."* Another participant insisted, *"You must guarantee that no men will hear my voice and that it will be deleted after you are finished."* In response, the researcher empathetically addressed their concerns, explaining that the recording was solely for research purposes and would remain confidential. She emphasized that only she would have access to the recording, and participants' responses would be kept anonymous throughout the study. With these assurances, the participants consented to the interview being recorded.

4.11.5 Cost and Time

In March 2020, immediately after the completion of the data collection phase, COVID-19 hit globally, and lockdown measures were implemented. During this challenging period, the researcher was unable to maintain the required working hours and therefore employed a specialist to transcribe part of the interviews for the purposes of data analysis. Importantly, this transcription service provider signed a confidentiality agreement to ensure the privacy and integrity of the data. To respect participants' sensitivities and protect their anonymity, the researcher ensured that none

of the transcribed interviews included participants who had expressed concern or discomfort about their voice being heard by anyone other than the researcher. This proved to be quite an expense. Time and money constraints proved to be obstacles to the research. One of the disadvantages of the interview method in qualitative research is that it requires a significant amount of time to schedule interviews, travel between regions to conduct the interviews, and transcribe and translate the data, which are steps that are not required by other qualitative research methods. But nevertheless, it was important that these attempts were made so that a range of Saudi Arabian women's voices and views were heard.

4.11.6 Translation and Transcribing

As the interviews were held in Arabic, translation from Arabic to English and back was required for the interview questions, the consent form, the invitation letter, and the quotations used as examples to illustrate key points in the finding chapters. All the translations were made by the researcher, and a translation professional was recruited to verify the correctness and appropriateness of the translated material and also to ensure that the meaning was clear.

The data was collected in Arabic so translation from Arabic to English was necessary. It should be noted that not all of the interview content was translated; instead, the analysis was conducted in Arabic, and then illustrative quotes were selectively translated to exemplify key points. The processes of transcription and translation are time-consuming. According to Arksey and Knight (1999), different researchers estimate a range of transcription times. For instance, Hart (1987) estimates that each hour of interview requires four hours to transcribe, while Pidgeon and Henwood (1996) estimate between eight to ten hours of transcription for one hour of interview. After completing the data collection phase in March 2020, the researcher hired an expert to transcribe part of the interviews. The researcher checked all the transcripts for accuracy. Arksey and Knight (1999) provide two strategies to use to ensure the highest level of accuracy during the transcribing process. First, they suggest reviewing the transcript to verify that it is rational and makes sense; this procedure is quick and needs no more steps beyond the correction of evident mistakes. The second strategy involves the researcher reading over the transcript while concurrently listening to the audio recording of the interview. The researcher followed the second approach to check the accuracy and appropriateness of the transcripts and to engage with the data and made minor changes to the structure of some passages to improve readability

4.12 Data Analysis

Analysing qualitative data is a critical phase of research, particularly when exploring complex social phenomena such as the entrepreneurial journeys of Saudi women. Unlike quantitative data, qualitative data is naturally varied and context-dependent, requiring careful interpretation to uncover meaning and address the research questions effectively. This study employed thematic analysis as the primary method for identifying and interpreting patterns within the data, transforming narratives into meaningful insights aligned with the research objectives (Saunders et al., 2019).

4.12.1 Thematic analysis

Thematic analysis is widely recognized for its flexibility and adaptability, allowing researchers to explore the socio-cultural and institutional contexts shaping participants' experiences (Braun & Clarke, 2006). It is particularly well-suited for feminist research, as it prioritizes amplifying marginalized voices and exploring the intersections of gender, culture, and power (Hesse-Biber, 2014). This approach enabled the researcher to move beyond surface-level descriptions, uncovering deeper insights into how participants construct and interpret their realities. The process systematically identified themes across the dataset, linking individual narratives to broader societal structures and aligning findings with the theoretical frameworks of intersectionality, feminist methodology, and agency.

The researcher followed Braun and Clarke's (2006) six-phase framework for thematic analysis, which included familiarizing with the data, generating initial codes, searching for themes, reviewing and refining themes, defining and naming themes, and producing the final report. This cyclical process allowed the researcher to revisit earlier phases as new patterns emerged, ensuring a thorough exploration of the data. Atlas.ti, a qualitative data analysis software, was used to systematically manage and analyse the data. It enabled efficient coding, visualization of thematic relationships, and frequency analysis, providing a structured framework for organizing and interpreting the data.

The researcher created a secure project in Atlas.ti, protected with a unique password, and uploaded all 32 interview transcripts. These were organized into five groups based on geographic locations

to facilitate region specific analysis. Line-by-line coding was performed, generating a comprehensive coding list (see Appendix 6). Noteworthy passages were documented in a separate file for inclusion in the results chapters. Codes were subsequently grouped and interconnected to produce thematic codes, reflecting key patterns and insights within the dataset. Atlas.ti's tools for thematic mapping and network diagramming were invaluable for visualizing relationships between codes and themes, enhancing the systematic organization and presentation of findings.

To preserve cultural accuracy and avoid misinterpretation, the analysis was conducted in Arabic, the language in which the interviews were conducted. This decision ensured that participants' voices and cultural nuances were accurately captured. Field notes and existing literature were cross-referenced during the thematic analysis to strengthen contextual relevance and ensure alignment with the study's objectives. Another PhD student reviewed the initial coding list to enhance reliability and reduce bias.

Reflexivity was central to the analysis, aligning with feminist methodologies that emphasize acknowledging the researcher's positionality and its influence on the research process (Hesse-Biber, 2014; Denzin & Lincoln, 2018). The researcher maintained a reflexive journal to document thoughts, biases, and evolving insights throughout the analysis. This reflexive approach enhanced clarity and trustworthiness, ensuring that the analysis was ethically grounded and participant centred.

Intersectionality provided a critical lens for analysing the data, revealing how overlapping social identities, such as gender, class, ethnicity, and geographic location, shaped participants' entrepreneurial experiences (Crenshaw, 1989; Bürkner, 2012). This perspective highlighted the unique challenges faced by women in rural regions, such as restricted mobility and limited access to resources, compared to their urban counterparts. By incorporating intersectionality into the thematic analysis, the researcher ensured that the findings reflected the complexity and diversity of participants' experiences within their socio-cultural contexts.

Throughout this study, an intersectional approach is used to analyse the varied and complex experiences of Saudi women entrepreneurs. By recognizing that gender is not the sole factor shaping their entrepreneurial journeys, this research considers how intersecting identities such as socioeconomic status, regional background, education, and family expectations combine to create

distinct experiences. By applying an intersectional lens throughout the analysis, this study provides a deeper understanding of the diverse realities faced by Saudi women entrepreneurs. It moves beyond treating "women entrepreneurs" as a homogeneous group, instead recognizing the complex ways in which various identities intersect to shape their experiences. This approach not only enriches the analysis but also helps to identify specific areas where targeted support and policies can be developed to address the unique challenges faced by different groups of women.

The thematic analysis, guided by feminist methodologies and supported by intersectionality, provided a comprehensive and theoretically grounded understanding of the socio-cultural and institutional dynamics influencing Saudi women's entrepreneurial journeys. The integration of reflexive practices, ethical considerations, and systematic analytical strategies ensured that the findings were both credible and meaningful. This approach contributes valuable insights to feminist and intersectional scholarship, offering a detailed understanding of the lived realities of Saudi women entrepreneurs.

4.13 Research Ethics

It is essential that any researcher considers the full ethical implications of their research design and collecting, analysing or reporting any data when conducting their research. The researcher followed the University of East Anglia's (UEA) ethics procedures and regulations and ensured compliance with data protection legislation. The researcher undertook research ethics training prior to embarking on the data collection for the study. All research projects have ethical issues regarding volunteering, participants, and the right of the participants to withdraw (Saunders et al., 2019). All these significant ethical considerations were adhered to throughout the research process. The ethical principles were applied to protect the researcher's rights and those of their participants; i.e., female entrepreneurs in Saudi Arabia. Maintaining confidentiality was a fundamental ethical principle in this study. All participant information was securely stored and kept strictly confidential, ensuring it was not disclosed to any unauthorized individuals. The data were used for the research purpose specified and will follow the data retention policy guidelines and rules regarding how long data, including recordings or other information, will be stored or retained before it is permanently deleted or disposed of. It is ensuring that the data only kept for the necessary duration. The participants were anonymised so that they could not be recognised under

any circumstances. At the outset of this study, all the participants were informed about the purpose and the processes of the interview, such as the use of digital recording, and assured of anonymity and confidentiality. Permission was obtained from the participants to digitally record the interview. In addition, the researcher did not force any female entrepreneur to participate in this study and all the interviewees were willing participants. Moreover, the researcher observed the interviewees' right to stop the interview at any time and withdraw from the study.

In this study, the researcher was acutely aware of ethical concerns that may have an impact on either the research process or its results (Saunders et al., 2019). As this study involved interaction between the researcher and the research participants, it necessitated the consideration of numerous ethical aspects. Maintaining integrity and objectivity as a researcher is crucial, particularly in qualitative research where establishing a connection with participants can introduce a subjective element, which is also important. According to a feminist social approach, while it's not possible to completely remove the influence of gender (since everyone has one), women can become more conscious of any biases by engaging in self-reflection, being aware of how a gender might shape perceptions and interactions. This self-awareness around subjectivity is important in this research along with recognizing the significance of upholding integrity throughout the study, the researcher had to handle the collected data impartially, ensuring it accurately represented the stories shared by women. The researcher approached the study with honesty, making diligent efforts to preserve the truthfulness and authenticity of the entire report, with misappropriation of data. In addition, respecting the participants and protection against harm were paramount in this study. The researcher prioritized creating trust and maintaining respect with all participants, ensuring their dignity was upheld throughout the research process. To safeguard against harm, the researcher took great care to avoid causing any negative consequences, including humiliation, tension, discomfort, or any personal remarks on societal standards. Confidentiality and privacy were diligently upheld, emphasizing the importance of protecting the personal data of the study participants. From data collection to analysis, the researcher ensured data anonymity and refrained from sharing any sensitive information. In terms of consent, prior to conducting interviews, the participants were fully informed, granting them the knowledge and right to make their own participation choices. The researcher obtained explicit permission from all 32 participants, as

detailed in [Appendix 1](#). Anonymity was a key focus throughout the study, aiming to shield individuals and organizations from potential harm associated with revealing their identities or involvement in the research. Moreover, voluntary participation was emphasized, highlighting that interviewees willingly took part in the research study and retained the right to withdraw at any stage if they were uncomfortable answering certain questions.

4.14 Conclusion

This chapter has presented a detailed account of the methodological framework employed to address the research questions, highlighting the rationale for selecting a qualitative approach to achieve a deeper, context-sensitive understanding of Saudi female entrepreneurs' experiences. The chapter articulates the alignment between the study's research objectives, its interpretivist epistemological stance, and the feminist methodological approach, emphasizing their collective contribution to uncovering the complexities of women's entrepreneurial journeys in Saudi Arabia.

The qualitative exploratory design was justified for its ability to capture the complex interplay of cultural, social, and institutional factors shaping participants' realities. Grounded in feminist theory, intersectionality, and the concept of agency, the methodology emphasizes the lived experiences of women, amplifying their voices in a context where they have traditionally been underrepresented in entrepreneurial research. These philosophical foundations guided the selection of semi-structured, face-to-face interviews as the primary data collection method, enabling participants to share their narratives in a flexible and participant-centred manner.

Data collection was conducted with thoroughness and cultural sensitivity, involving 32 semi-structured interviews with women entrepreneurs across all five regions of Saudi Arabia: 12 in the Central region, 3 in the West, 3 in the East, 7 in the North, and 8 in the South. This regional distribution was purposeful and aligned with the study's aim to capture a range of experiences shaped by geographical, cultural, and institutional differences. While the number of participants varied between regions, due to factors such as accessibility, local gatekeepers, and willingness to participate, the sample still reflects a broad cross-section of entrepreneurial women. Even regions with fewer participants revealed meaningful insights into localised constraints, community

expectations, and modes of agency. Participants were recruited through a combination of snowball sampling, professional networks, and entrepreneurship support organisations, ensuring a diversity of ages, business types, and family backgrounds. All interviews were conducted in Arabic and transcribed word for word to preserve linguistic and cultural nuance. Atlas.ti qualitative analysis software facilitated a systematic and transparent thematic analysis, following Braun and Clarke's (2006) six-phase framework. This approach enabled the researcher to identify and interpret patterns across narratives, linking individual experiences to broader socio-cultural and institutional dynamics.

The chapter also addresses the challenges encountered during the research process, such as navigating regional differences, building rapport with participants, and addressing sensitive topics like harassment and familial dynamics. Reflexivity played a central role in managing these challenges, with the researcher maintaining a reflexive journal to document thoughts, and evolving interpretations. This commitment to reflexivity aligns with feminist methodologies' emphasis on ethical and participant-centred research practices.

Ethical considerations were paramount throughout the study, with measures taken to protect participants' privacy and confidentiality. The use of member checking and careful anonymization of data ensured that participants' voices were accurately and respectfully represented. These practices highlight the study's dedication to upholding the ethical principles central to feminist and intersectional research.

In conclusion, this chapter has demonstrated the coherence of the methodological approach, illustrating how the chosen framework effectively supports the exploration of Saudi women's entrepreneurial experiences. By integrating feminist and intersectional perspectives, the study not only sheds light on the challenges and motivations of Saudi female entrepreneurs but also contributes to a more inclusive understanding of entrepreneurship within its unique cultural and regional contexts. The next chapter will dive into the findings, offering a detailed analysis and interpretation of the data collected through this methodological framework.

Table 4.1: Interviews Summary

Numb er of parti -pants	Pseudo nyms Names	Age	Mar ital stat us	Educ ation al level	Nu mb er of chi ldr en	Re gio n	Live d in a for eig n cou ntr y	Num ber of empl oyee s	Type of business	Busin ess indus try secto r	Empl oyme nt befor e you start ed the busin ess	Using suppo rt provid ed for femal e entrep reneur s	Type of suppo rt	Startin g your enterp rise date	Your close family currentl y run or previou sly ran an enterpri se?	who
1	Nouf	39	Marr ied	Bache lor's	4	Cen tre	Yes- USA	More than 20	Trading business	Retail	Yes, and still	No	-	2008	Yes	Father and Brother
2	Sarah	38	Marr ied	Maste r's	4	Cen tre	Yes- UK	5 to 10	Trading business / Consultan t/ Training solutions	servic e	Yes	No	-	First busines s 2007, second busines s 2014	Yes	Father and all Brothers
3	Sumayh	35	Marr ied	Bache lor's	3	Cen tre	No	5 to 10	Trading business	Retail - Onlin e	Yes, and still	No	-	2017	Yes	Father

4	Lama	36	Divorced	Bachelor's	4	Centre	No	8	Trading business	service	No	No	-	2012	Yes	Parents and Uncles.
5	Lena	59	Widow	Bachelor's	6	Centre	No	more than 20	Trading business	service	Yes	yes	Financial support	2003	Yes	Husband, father, brothers, sisters and daughter
6	Kholod	39	Married	PhD	1	Centre	No	more than 20	Consultant business, Teaching business and food industry	Service and Manufacture	Yes	Yes	Training courses and workshops	2010	Yes	Brothers and Sisters
7	Malak	36	Single	Master's	0	Centre	No	more than 20	Consultant business	service	Yes	Yes	Training courses and workshops, financially, support	2010	No	
8	Rana	43	Married	Bachelor's	3		No	5	Teaching business	service	No	Yes	Training courses and	2008	Yes	Father

						Centre							worksh ops			
9	Eman	35	Marr ied	Bache lor's	2	Centre	No	11	Trading business	servic e	No	No	-	2015	Yes	Husband and Uncles
10	Arwa	43	Marr ied	Bache lor's	4	Centre	No	more than 20	Trading business	servic e	No	No	-	1997	yes	Husband and Father
11	Latefa	39	Divo rced	Bache lor's	4	Centre	No	5	Trading business	Retail	No	No	-	2008	yes	x- husband, uncle, aunt
12	Atheer	33	Marr ied	Bache lor's	0	We st	No	less than 4	Trading business	Retail	Yes	No	-	2018	Yes	Father and father- in-law
13	Laila	29	Marr ied	Bache lor's	2	We st	No	4	Trading business	Retail	Yes	No	-	2014	Yes	Father
14	Haya	27	Singl e	Bache lor's	0	We st	No	4	Trading business	Retail	Yes	No	-	2017	Yes	Father

15	Lulu	44	Marr ied	Maste r's	3	Eas t	Yes- USA	More than 20	Trading business	servic e	No	No	-	2007	YES	Father and Brothers
16	Sahar	38	Marr ied	Bache lor's	3	Eas t	No	None	Trading business	Retail - Onlin e	Yes	No	-	2017	No	
17	Rowayd a	36	Marr ied	Bache lor's	2	Eas t	Yes USA	7	Trading business	Lighti ng engin eering and desig n	No	No	-	2015	Yes	Father
18	Asma	28	Singl e	Bache lor's	0	Nor th	No	Less than 4	Trading business	servic e	No	Yes	Financi al suppor t (fund), training and worksh ops.	2017	Yes	Father
19	Waad	28	Divo rced	Bache lor's	3	Nor th	No	4	Trading business	Retail	No	Yes	Financi al suppor t (fund), training and	2017	No	

													worksh ops.			
20	Kadi	29	Singl e	Bache lor's	0	Nor th	No	Less than 4	Trading business	servic e	No	Yes	Financi al suppor t (fund), training and worksh ops.	2016	Yes	Father
21	Areej	34	Marr ied	Bache lor's	3	Nor th	No	None	Trading business	Retail	No	Yes	Financi al suppor t (fund), training and worksh ops.	2017	Yes	Husband
22	Tala	27	Singl e	Bache lor's	0	Nor th	No	None	Trading business	Retail	No	Yes	Financi al suppor t (fund), training and worksh ops.	2017	Yes	Father and Brothers
23	Shooq	37	Marr ied	Bache lor's	4		No	18 + contr	Trading business	Servic e	No	Yes	Financi al	2013	Yes	Father, Brother,

						North		acts with specialists when needed					support (fund), training and worksh ops.			and sister
24	Hind	40	Marr ied	Bache lor's	5	Nor th	No	None	Trading business	Retail	Yes	Yes	Financi al suppor t (fund), training and worksh ops.	2018	Yes	Father, Brother, and sister
25	Deema	35	Marr ied	Bache lor's	4	Sou th	No	5	Trading business	Retail	No	No	-	2014	Yes	Father and Brothers
26	Hessa	31	Singl e	Maste r's	0	Sou th	No	14	Trading business	Servic e (Wed ding plann er)	Yes	No	-	2018	Yes	Father
27	Layan	47	Marr ied	High schoo l	6	Sou th	No	10	Trading business and real estate activities	Servic e (beau ty salon)	Yes	No	-	2004	No	

28	Hanan	32	Marr ied	Bache lor's	2	Sou th	No	4 + contr acts with specia lists when neede d	Trading business	Servic e (diga l marke ting)	Yes	No	-	2015	No	
29	Maha	47	Marr ied	High school	8	Sou th	Yes UK, Chin a	More than 20	Trading business	Servic e (beau ty salon)	No	No	-	1996	No	
30	Fawzia	32	Marr ied	Bache lor's	5	Sou th	No	Less than 4	Trading business	Retail	Yes	No	-	2018	Yes	Father and Brother
31	Huda	55	Marr ied	High school	5	Sou th	Yes USA	More than 20	Trading business	Servic e (beau ty salon) and Teach ing busin ess	Yes	No	-	1995	No	

32	Johara	52	Married	High school	6	South	No	4	Teaching business	Beauty training centre	No	Yes	Training courses	2008	Yes	Husband, father and brothers
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Chapter 5: Factors Influencing Female's Motivations to Become Entrepreneurs

5.1 Introductions

The purpose of this chapter is to present the findings of this study in relation to the research questions through data collected from thirty-two female business owners. All the details for the participant's characteristics are provided in [Table 3.1](#). The aim of the first research question was to explore the key motivations of Saudi female business owners, and whether it was push or pull factors or both or other factors which motivated them to pursue business or entrepreneurship. To achieve an inclusive understanding of entrepreneurs' motivation, we must consider the context within which they reside; in particular, the regulations, social norms, culture and family norms to which they must conform. The factors found to motivate Saudi female entrepreneurs to start their own businesses varied. Chief motivations could be classified under: participant's identity, family, culture, and changes in regulations.

5.2 Female Entrepreneurs' Identity

This theme relates to how a female's identity plays an important factor when identifying female motivation to become an entrepreneur. Scholars have argued that an individual's identity is a crucial aspect when identifying opportunity, possession of previous information within the entrepreneurial process (Fauchart and Gruber, 2011). Based on collected data, achievement of one's personal goals, and a passion to succeed are key in the participants' decision to start their own businesses. Some expressed a need to be successful, simply to prove to themselves that they could be. For example, Huda stated that:

" It was something that I have always wanted to achieve, not for financial reasons. As I told you, I have had a job ever since I was 17 years old. I had my own salary, and my husband is an engineer who gets paid a good salary and that made us financially comfortable. We do not have any financial issues at all, but I was motivated by self-fulfillment reasons. This is how I encourage the females who set up small businesses. I always advise them that it is not all about money. You will feel empowered, distinguished

and recognized by people around you. I am not talking here about money as much as about self-actualization. Even if you lose or feel drained in the beginning, be resilient and try to achieve your goal.” (Huda, South)

From Huda’s quote we can see that feelings regarding being successful and being appreciated encouraged females to commit to a life of entrepreneurship. The participant interview data provided evidence of the above factor throughout; both as a motivation for females to start their own businesses and to continue them in the face of challenges. Many females claimed that personal satisfaction is crucial, as is the need to do something to realise their potential. Thus, the desire for self-actualisation, was a key motivator for females to become entrepreneurs (Sadi & Ghazali, 2010; 2012; Ahmed, 2011). Some participants mentioned that they were not only motivated by their own desire for life-satisfaction and self-efficacy, but also wished to contribute to creating a supportive environment to help other females to succeed in their region. As Hanan stated that:

“I started my business when I moved in here. I was frustrated by the status of women. I chose to participate in your research because there is something in common between you and me, that is I am a researcher and interested in society more than just being a businesswoman. My objective was not purely financially as much as seeking societal change and transformation. In other words, the situation women relegated to here in the Southern region disturbed me. There is a lack of empowerment, lack of voice and it looks like women do not exist.” (Hanan, South)

Making a positive change in society to help others is a very big driving factor for females to do something new and start their own business. This is illustrated by the case of Hanan who started her business to improve the situation of other women in the area. Ambitions like changing a female's life, providing convenience to their lives would be the kind of driving forces, which pull females to think and start their own businesses. Many other participants started their own businesses to escape routine working environments that they felt restricted their chances to improve. So, they had left well paid jobs in the fields of academia, banking, marketing and training to start their own businesses. They were motivated by a desire to be more creative, challenge themselves, achieve self-satisfaction, self-development, self-realization, and utilize their energy to

truly become the best they can be. The section below provides a cross-section of the answers given by participants. Kholod said that:

"Let me tell you that I used to dream of being an academic and I was longing to become a university lecturer. As soon as I secured a job at the university, I found myself confined by the university walls, routines, and monotony. Nothing was innovative or creative. I hate routine so much. I have a habit of making things work and after I get the job done, I move on to start something new. I realised that working as an academic does not fulfil my dream because of its bureaucracy and monotony and thus I decided to start my own business and quit my university job." (Kholod, Centre)

Atheer also observed that:

"I was employed for 8 years; I didn't find myself in the job I was doing. Even though I used to meet the target, I felt like I was not making any personal progress or achieving growth. It felt like being caught in a vicious circle. You see, when you work in a company, you follow the orders, meet your obligations and continue on that basis. At the end of the year, you complete all transactions and that is it. As a person, I hardly benefited anything and thus I had to resign suddenly. I let them know that I didn't benefit anything from working there and I would rather do something I love and grow year after year." (Atheer, West)

Kholod didn't like doing the same thing every day, so really wanted to do something new. The creativity and doing something new seemed to be the driving force for her to start her business. Also, Atheer emphasized that doing something that she could learn and improved from is the main source of motivation for her to start her business.

Some mentioned their chosen field as a motivation, stating that it generated ideas in their minds. Latifa observed that:

"I quit my job and stayed home to practice recycling as a hobby in my house. Anyone entering my house then would sense that I loved recycling. I never thought that it would become a business. I once found a neglected car number plate in the garage of some relatives which I liked and used as a bag. While visiting a local handicrafts exhibition, I was asked about that handmade bag and I said I made it. It was suggested to me to think

about starting a recycling business. I didn't know how to start a business back then as I belong to a consumerist society who throw out old stuff and buy new ones all the time. We did not have a waste recycling culture. So, I took on the challenge and as I already had the materials, it only took me 20 days to get ready and open my first booth in 2008. It was a huge success.” (Latifa, Centre)

The above quote clarifies that the participant had commenced a life of entrepreneurship because she identified with or had been presented with an opportunity to make a difference in her chosen field. This was also true of another participant, Lama from the central region who has a beauty salon.

Some of the participants stated that the rate of pay for the available jobs does not align with their expectations based on their qualifications, and that this pushed them to start their own enterprise. Tala stated that:

“To be honest, I do not want to be employed by a private kindergarten. The salary scheme here is not worth it at all, RS 1500-2000 a month. A competent teacher would make RS 2000 a month. I thought I would rather save my energy for myself, not for others. I told myself why would I build a name for someone else, and not build a name for myself? This was my idea in a nutshell.” (Tala, North)

Waad also observed that:

“I believe that it is not worth it to work on a job for a monthly salary of RS 3000 when you fully know that you have abilities and capabilities to make more than that amount. Such low paid jobs will only waste your time and waste yourself without achieving anything. I used to always think so much about the future, far beyond the daily expenses. I was thinking about securing a long-term source of income.” (Waad, North)

As outlined in the above quotations above, difficulty finding a good job was a strong motive stated by many of the participants. It is apparent that the way females see themselves impacts their beliefs about what they consider a good job. Generally, the jobs participants mentioned were in the educational sector.

5.2.1 Seeking Autonomy

Female entrepreneurs cited the desire for autonomy as a major motivation for them. Men in Saudi Arabia must take care of their wife and children by providing all their needs of food, drink, clothing and accommodation, depending on their financial ability. Saudi society builds on the idea that men provide, and women obey. Therefore, most participants pushed to be financially independent to feel safe, strong, and not financially controlled by their guardians. Asma stated that:

"Frankly speaking, although I loved this field and loved making money, financial independence or autonomy was my first and foremost goal. Even at university days, when my monthly stipend was nothing compared to my expenses, I realized my autonomy and did not use to ask anyone for anything. In fact, I found it embarrassing to ask my father for money. Thus, the first motive behind opening my own business was autonomy and financial independence. Naturally, I am not a negative person and I do not like to focus on the negative aspects of society. However, males who constitute a large segment of society think that if they spend money on you, in return, they expect you to obey whatever they say, no matter what. This is annoying, let's say for 90% of women here in society and for me personally. These men think that because they support you financially, they can turn you into a slave. The things that they control, I mean simple things, sometimes they reach a degree of control, preventing women from their most basic rights. I don't want this to happen for me." (Asma, North)

Social independence is a huge driving force for many females to start their businesses. Women want to be independent and do not want to be supervised for things that are personal or private to them. Being dependent could also mean that their basic rights might also be compromised, which would not be acceptable to an independent individual. These rights encompass the ability to work, access healthcare, pursue education, travel freely, and enjoy unrestricted mobility.

In Asma's case, she states that for her being financially independent is vital in a patriarchal society and this pushed her to start her own enterprise.

Some other participants also believed that having their own business would increase their income and enable them to get financial satisfaction as well as diversifying their sources of income. Others seemed to be motivated by necessity. Some of the main drivers here were their family's financial

difficulties, a need to contribute towards household income, price increases, living costs, being a single mother, and the desire to give their children a good education and decent life. Sumayh stated that:

“I am a private school teacher. As you know salaries in the independent school sector are not at all high. Life took new turns, the cost of living became high, and the demands of life have increased. I am married and have 3 children. So, with the rise in cost of living, I had to think of a gig job and find another income stream beside my basic salary which does not cover the expenses. Even though my husband is employed we struggle to make ends meet because we must pay the mortgage and car loan. The situation has become increasingly difficult. So, I thought that I had to find a second source of income.” (Sumayh, Central)

Rowayda also said:

“The main reason was to increase the income. To be frank, my husband and I faced financial difficulties after returning from a studying abroad program. The allowance we received from the university was our main source of income. Consequently, I thought that my husband’s income could drop at any time. Even though both my husband and I come from rich families we did not rely on them to support us financially. I found myself obliged to improve my financial skills, especially that I am a talented woman whose expenditures would increase comfortably by securing an additional income stream. By doing so, I would reduce the financial burden on my husband. The whole purpose was to relieve the pressure on my husband and not push him to apply for loans just to make ends meet.” (Rowayda, West)

As discussed earlier, the aim of the first research question was to identify the different sources of entrepreneurial motivation driving Saudi females to start their own businesses. The various responses received in this regard were positive and mainly indicated pull factors as dominant over push factors. Several participants were driven to start their own business out of necessity, while the majority were influenced by the different life goals that they wanted to achieve. According to Serviere (2010), entrepreneurial behavior is reinforced by various essential motivations inherent to the individual, and these motivations are significantly shaped by the sociocultural and contextual setting. The study also states that it should not be assumed that all ventures began under the same

circumstances or with the same motivations, whether social, economic, or psychological. Different social circumstances and motivations have an influence on the way that an individual perceives entrepreneurship.

5.3 Family Effect

This theme relates to how family life impacts women's motivation to become entrepreneurs in different regions of Saudi Arabia. Family is a critical factor to consider when studying Saudi women's decisions to become entrepreneurs. Family power dynamics in Saudi Arabia award the "husband or father" with the power to permit or deny women's engagement with an activity. Women in Saudi Arabia typically have to adhere to family rules set by men. When referring to 'family', for married women this includes a husband and children, and for single women parents and siblings. Family support, trust and belief in the participants played a significant role in their ability to start and grow their businesses.

Some of the participants stated that their husbands play a crucial role in their entrepreneurship activity. This includes, giving authority, offering financial and moral support, allowing them to travel, and agreeing to the type of business. When husbands give their wives authority and trust this is essential support in such a patriarchal society. However, some participants reported that their husband's approval came with some conditions, that includes female-only type of business, husband not being involved in their business, and having a balance between their work and family responsibilities. Nouf stated that:

" My husband is the most supportive person for me, when it comes to offering moral support. He did not put obstacles in my way, nor caused me problems or objects. I know many females with ideas better than ours, but they can't make them work because of their husbands or fathers. Sometimes men allow women to start their own businesses and later on cause problems which makes women hate their work and stop." (Nouf, Centre)

In addition, Layan stated:

"From the beginning, my husband supported me. Despite everything, he was the shoulder to lean on. Even in the first year of the business, when I struggled with financial difficulties and

risks, and inability to pay my staff, I used to take money from his salary and pay the wages of the workers. So, he was very supportive.” (Layan, South)

In fact, in Saudi Society, where females are highly dependent on males, the entrepreneurial activity is highly influenced by how supportive the males are. As also mentioned by the above participants, this is the most critical factor controlling the success of female entrepreneurs in Saudi Arabia. The majority of the single participants identified their father as the most supportive individual when asked who motivated them to become an entrepreneur. Support that was provided included authority, trust and financial and moral support. For example, Rana said:

“My father is so happy for me and very supportive. When I was in college studying Business, he promised me that if I graduate, he will give me the capital to start a business, and so it happened. Moreover, my father even purchased the building which hosts the children’s centre I launched. His idea was to save me the headache of securing a premise. That said, I used to pay him the rent. To be honest, in Saudi Arabia, it is quite difficult to invest or run a business unless you are supported by a man.” (Rana, Centre)

Asma similarly related that:

“My father used to say that he would unequivocally fund me even if I lost money in a business venture. I call this “unequivocal support”. Meanwhile, my mother was a bit reserved about this and may hold views that confine women in the traditional gender roles. As the ultimate decision was my father’s, I got the green light to go ahead with setting up my business.” (Asma, North)

In fact, it is very clear that in a society like Saudi Arabia male support is very important for women to run and start their entrepreneurial activity. Husband or parents support has been considered critical by participants for grooming their business ideas. On the other hand, several of the women mentioned their mothers as the most supportive person encouraging and believing in them, noting they were more understanding and more supportive than the father. For instance, Kadi stated:

“My mother is the most supportive person. Her support is embodied in “do not hesitate to take any work-related decision in your business as long as I am behind you”. This includes major steps like signing a contract with other companies and conducting meetings with

other parties as the business is growing. She instilled in me the lack of fear of male relatives' views, be it a father's or a brother's." (Kadi, North)

It is apparent from Kadi's quote that her mother is closer to her and more supportive than her father. Typically, mothers believe in their daughters and can see their potential, in all cases where the mother is the most supportive person, the fathers did not object, they just showed less faith in their daughter's ability to succeed.

In addition, growing up or living with a business owner, mostly father or husbands, encouraged some of the participants to start their own business, and enabled them to succeed and navigate and overcome many of the problems they face. For instance, Kadi commented:

"I am more like my father who hates to stay idle or be lazy. He would quit a public service job to work as self-employed. I was influenced by my father's character and did not like to stay idle." (Kadi, North)

Also, Lena observed:

"I benefited tremendously from the business owners around me. This included conversations opening new horizons, and assistance in disseminating information related to support programs. Even at times of crises there are mechanisms for crisis management. It is very necessary to have a business owner around you. Frankly speaking, I benefited a lot from having them by my side." (Lena, Centre)

Others reported that owning a business had been a dream since a young age. Tala started that:

" Ever since I was little, I dreamed of being like my father and looked up to him. I wanted to have my own business like he did, something that I own and make. From an early age, I used to accompany my father to his business place and maybe that influenced me deep down and made me love owning a business. When I was in the first or second grade, I used to go with him, sit in his office and earn 5 or 10 Saudi Rials at the end of the day. I still remember it today." (Tala, North)

This clearly shows that some females have their own ideals and want to become like them. This turns out to be a driving force for some female entrepreneurs to start their own successful business.

Some participants were inspired by a close family relative like their father to start their own enterprises. In addition, they benefit from business owners around them to overcome and face challenges. Therefore, some participants gave the role model factor as a reason besides pull and push factors as their entrepreneurial intention of starting their own business.

One of the factors that helped females to start a business related to support structures which gave them the opportunity to attain a balance between work and family life. These included access to full time childcare, a housekeeper, a private tutor, and a private driver. All these factors were hugely important in allowing participants the time for their work and even motivated them to make the decision to start their own businesses. Another beneficial factor was having older children; indeed, some participants stated that getting married at a young age meant they have older children and so have the time and energy to start their own business, which makes them feel more valuable. Older children can also assist with fulfilling some household responsibilities. For example: Maha stated:

I would say managing the house, family and work is nearly impossible to manage without external support. External support is needed everywhere; at home I have a domestic worker, a tutor for my kids, and a driver. I rely on all those to avoid putting pressure on my husband who may get impatient with all these demands. In my business, good governance, accountability, and an expeditor who handles the paperwork and transactions and follow-up reduce about 80% of the workload I used to do on a daily basis. I outsourced all these business aspects. I wanted to be free and comfortable at home so that I can spend quality time with my kids away from household chores. When I get home my kid would have done all the things they needed to do. I don't stress out with 5 kids. I would not be a businesswoman without having external support." (Maha. South)

Many scholars have argued that women spend more time on unpaid work that includes childcare and housework than men. This is so inherent in society that none of the participants indicated that they receive help from their husbands or fathers with child-care and housework. Therefore, it has become increasingly important for mothers to be able to employ full time child-care, housekeepers, and drivers (who are often foreigners) to live with them in the same house to achieve balance between work and family's responsibilities. Most of the participants emphasised that hiring a

permanent maid is a good way to balance their business needs with family requirements. Maids allowed female entrepreneurs the chance to focus on their professional responsibilities. Outsourcing household chores can help women entrepreneurs manage their responsibilities. However, it doesn't change the overall social context for women entrepreneurs, but it is a strategy that successful female entrepreneurs can use. Indeed, some participants mentioned that they have to sacrifice one thing to gain something else; i.e. they need to prioritise and sacrifice.

Some participants were pushed to start their business due to having a difficult social life. The participants believe that owning a business offers an escape from a challenging social life that leads them to feel remote from the surrounding community and offers a distraction and support when wanting to get divorced. Shooq stated that:

“I got married when I was about 13 and had my daughter at the age of 14. In the 9th grade I decided to drop out of school for a while. After thinking out my ambition and future, I then realized that I needed to go back to school to achieve self-fulfillment and did not want to be kept. I pursued my education with a great difficulty balancing home and studying and eventually graduated with a bachelor’s degree. During my undergraduate studies I used to get pregnant, and things were hard to manage because I did not have a maid like many other Saudi households do. After graduation, I thought I could easily get a job but that was not the case and so I got frustrated. Fifteen years ago, getting a job was very hard and opportunities were limited, unlike now. I then thought about working in commerce which I saw as a liberating force, given the deteriorating relationship with my husband. So, work represented a getaway from domestic problems. My motive was to engage in business to become financially independent and have more stamina to deal with problems with my husband, but I was wrong. Avoiding my husband was my motivation for success in business. I was afraid to leave the relationship thinking about how to survive economically after divorce and I was afraid that he may take my children away. Working in business gave me the confidence to seek divorce and start a new life, to become resilient and make a good decision about my new relationship.” (Shooq, North)

Being financially independent was essential for Shooq and similar participants to overcome the challenges in their lives. She uses entrepreneurship as an escape from difficult situations. Not only Shooq, but also Hind, Asma, and Areej in the North region mentioned lack of jobs as another

factor, alongside a difficult social life, for entering a life of entrepreneurship. It is clear that financial independence is one of the key reasons why some females turn to running their own business. Clearly, some females in the Northern region believe that the pay for the available jobs doesn't match their qualifications. This encouraged them to start their own businesses. How these individuals view themselves has influenced their choice to become entrepreneurs instead of seeking employment. It's important to note that the jobs they talked about were mainly in the education sector, which is an environment dominated by women.

5.4 Culture Effect

This theme identifies how culture and society impact female entrepreneurs in Saudi Arabia.

Saudi Arabia has been through tremendous regulatory changes in recent years, that include alterations to the guardianship system, allowing women to drive, a child custody system and many more. The majority of the participants agreed that the extent of these changes have a clear impact on the culture of the society and have changed the view that is linked to females' entrepreneurs in Saudi. These changes vary from one region to another. Asma, an entrepreneur in the North region, stated that:

"Look, if I talk about society, there is a big big change happening. One cannot imagine how huge that change is. If we take for example employment and job opportunities, women are now working as cashiers, café waitresses, or retail store assistants. To be honest, this societal transformation is very impressive and heart rendering. That said, my family did not change, they still hold traditional views about female jobs." (Asma, North)

Also, Johara said:

" In the last five years with the current rules that support women, society has started accepting females to work, if she has a talent, she can start her own business. No one will say anything for her. I feel society has started to be more supportive. However, I think society still doesn't accept the idea of working with men, especially here in the South." (Johara, South)

Deema stated:

"I am no longer being looked at in a certain way. It is normal to see women take up jobs anywhere and everyone is minding their business. In the city of Najran, over the last two years people became more accepting and supportive, unlike in the past. Things are far better now, and I feel that if a woman opens her own business, people will do their best to support her." (Deema, South)

The participants very clearly highlighted recent regulations as very supportive for them when starting their business activities. These regulations are also giving direction to society and making it easier for women and their families to make business decisions. While Saudi Arabia is known to have a gender-based culture, recent changes that can benefit female entrepreneurs include, having permission to work with and meet male clients and suppliers in some regions. However, social change is inconsistently implemented, as social groups vary significantly in how and to what degree they are exposed to the areas affected by change (Newman and O'Brien, 1995). Usually, there is a time gap between making new laws and regulations and the actual shift in society's customs and behaviour, as described by Goffman (1959). This is evident in Asma's situation where her family adheres to traditional job roles for women and opposes her working in different jobs. Furthermore, Asma still respects her family's preferences when considering job opportunities, even though she is legally free to choose any job without needing her father's approval.

Additionally, growing acceptance of women as entrepreneurs, and even in male dominated business domains, have been big motivators for some of the participants when deciding to start their own business. Waad stated:

"Some men do not mind their daughters working in a mixed workplace with men, but they find it difficult to confront society with that. Not the case with my father. Nowadays, I see a lot of men on various social media outlets, especially on Twitter expressing how proud they are of their daughters. They talk about their daughter in a proud way. Things are changing now." (Waad, North)

Malak also said:

"Previously around 2010 and 2011, women used to visit my office surreptitiously and ask for a feasibility study without letting their male guardians know. Women used to run their

businesses discretely because they fully knew that their men would not approve of that. Now, consultation sessions are attended by the whole family. It is impressive to see the potential female business owner comes to my sessions with her father, brother, son, and daughters expressing their interest in setting up a business and discussing the project and roles of each one. We are witnessing a cultural change here.” (Malak, Centre)

These quotations emphasise the ongoing change in Saudi society. This change will take time to embed in the different regions in Saudi Arabia. These rapid transitions are empowering women in many fields, but the pace of change varies regionally. With the positive regulations introduced by the Saudi Government supporting women work rights, Saudi society is now more supportive of, and even eulogizes female entrepreneurs. This clearly indicates that even in the past many families may have wanted their daughters to work, but just could not encourage them due to trends in society. However, now with government support for new regulations, these scenarios have completely changed, and opportunities for female entrepreneurs are increasing. Furthermore, there has been a significant trend towards women becoming entrepreneurs and starting local businesses, and this is more widely appreciated than ever before. In regards Sumayh stated:

“Our society now looks differently at female entrepreneurs. Such women are now looked at as classy and educated. If you have a business you are regarded as someone affluent, unlike in the past when women engaged in business were seen as though their husbands were going through financial hardship. Successful or not, now if a woman has a business, she is considered by society as ambitious, strong, autonomous and a member of the wealthy class. People appreciate your resilience and determination to pursue your passion to build a brighter future and not just give up and stick to traditional gender roles.” (Sumayh, Centre)

Also, Kadi observed that:

Facilities and regulations have developed in addition to the increased awareness that young people have about not waiting for a public service job and instead setting up their own business. For example, almost no one knew about “Riyadah” in the past. But now it has become popular to many young people who plan to contact them immediately after

graduation. People started to emulate each other when it comes to business projects and there are so many small business projects in our city. This has become the common culture now. There is more training and workshops about how to set up your own business organised by schools, chambers of commerce.” (Kadi, North)

"Riyadah" is a self-sufficient, non-profit organization formed by the Ministry of Energy and the Technical and Vocational Training Corporation, originally named the National Entrepreneurship Institute.

Arwa reported:

“You would be surprised by the boom happening now, women now are like a popcorn machine, opening their businesses, but will they succeed or not!? This is not right and that is not how progress should be. I have seen many young people overstretching their business limits and wondered if they were going to make it. It is sad to see them fail after exhausting their time and resources just to become entrepreneurs. In the past, people used to go to school and work at the same time in order to eventually secure public service jobs as they were seen as a stable source of employment. The current trend in the country now is leaning toward entrepreneurship. This is not quite right, and they should not instil this culture in the new generation. Entrepreneurship has specific requirements to meet.” (Arwa, Centre)

The current trend of entrepreneurship is providing encouragement to many young female entrepreneurs, who are riding the wave of this societal shift. Society is also preferring and supporting local businesses more than ever before. These factors play a big role in motivating females to be entrepreneurs.

Arwa's quote expresses a view on the wave of women entrepreneurs, likening it to a rapid "popcorn machine" boom. While acknowledging this entrepreneurial wave, Arwa questions the likelihood of success and critiques the current societal shift favouring entrepreneurship over traditional paths. There's a sense of dissatisfaction with the pace of progress and a nostalgic reflection on past practices, where individuals pursued education and stable public service jobs simultaneously. She argues against instilling an entrepreneurial culture in the new generation, suggesting that entrepreneurship has specific requirements and may not be universally suitable. Overall, there's a

concern about the sustainability and success of the current trend, urging a more measured approach to societal and economic progress.

Some of the participants confirmed that belonging to a specific tribe or having a particular family's name could assist them in their business dealings. This includes access to some governmental services, customer trust and increased sales and options for marketing the business. Belonging to some tribes could give women some advantages. Atheer stated:

“To be honest, my family name helped me when I rented the store, because my business is new, it was hard to sign a lease. However, I come from a well-known business family which helped me to get the lease. It also gives me access to pay on credit with many suppliers.”
(Atheer, West)

Arwa commented:

“Family reputation matters in business even now. People still rely on their surnames to get access, and anyone who say the otherwise is either not living with us or does not want to admit that, or probably apprehensive to say so.” (Arwa, Centre)

Asma also observed:

“For me saying that while I don't like it, it is discrimination although I personally benefit from it. When I say my family name in the government department, they say oh you are a well-known family, then I get the best service. They talked about my family's achievements. I really don't care, I present myself, why are you referring my family achievements to me? even some customers when they know my family name, they say we will consider you forever. It is there, discrimination is still there, and it is a lot, in a way you can't imagine Bushra. It is wrong. I hate this thing; I hate it a lot.” (Asma, North)

The remarks by Atheer, Arwa, and Asma shed light on the remaining significance of family reputation within the business landscape of Saudi society. This dependence on family surnames to gain access to various opportunities is reflective of a broader societal norm in the region. In Saudi society, belonging to a specific family or tribe often serves as a valuable source of support and facilitates access to various forms of business assistance. Entrepreneurs frequently leverage these

family connections strategically to ease their way into the business world, as it can offer a competitive advantage. However, as Asma observes, this practice can also conform to a form of discrimination. While some female entrepreneurs openly embrace their family name and use them to their advantage, others aspire to establish their own identity.

5.5 Change in Regulations

All the participants strongly agreed that the recent change in regulations supporting the rights of women in the Kingdom, including the rights of women to drive, vote, pursue education abroad, to the guardianship system, and the right to run as candidates in local elections, have strongly and positively impacted their lives and their businesses. All the participants confirmed that these changes make them feel stronger, more confident, and secure when conducting business. The changes have also made some business processes easier, as they can meet and work with men and visit government departments. In this regard Laila said:

“Women become more empowered. The new regulation is 100 % on her side. People become more polite, do you remember before how men were harassing? How are they don’t afraid of anything? Now they are afraid. I became stronger than before, I mean before I was afraid of what to say to him, now my situation is stronger than his and I know what to do.”
(Laila, West)

Waad explained:

“Frankly, these laws have given us strength. I mean, in terms of male domination, this made men fear a little. Honestly, it made them afraid. I can travel, drive, I can go anywhere now. It is a really good law serving such a society here. I did not use any of these rights yet, but as long as it is there, I don’t know how to say it, it makes men don’t cross lines, they are afraid and not so dominant.” (Waad, North)

As Sumayh stated:

“Nowadays, society does not make a big deal when it comes to men and women discussing business or engaging in negotiation. It has become normal to see three women talking to three men in a company or a business setting. In the past such behaviour was disgraceful

and resented, and a woman was expected to have a male guardian by her side. I'm sure that vision 2030 has clearly stated that we are transitioning from extremism to moderation. People, in general, look up to their kings. Vision 2030 heralded change and transformation in society.” (Sumayh, Centre)

Lulu also noted:

“It is something extraordinary and beyond amazing. it makes me happy, not only that I can drive, but I enter the government departments, before they used to dismiss me. Now I enter with the respect everyone respects me. This is what I always dreamed would happen, and it happens fast. This 2030 vision has changed people’s character. Wherever you go, everyone will respect you. This vision gives women respect. King Abdullah started it but there was fear of culture and norms, but King Salman applied it strongly without fear. Now women enter the business more. Now, women nominate themselves to the Chamber of Commerce. Do you imagine our situation fifty years ago, now we can nominate and do everything. I have no hesitation that the past two years have pulled out women at the right time.” (Lulu, Centre)

These quotations illustrate the positive impact of the recent changes in regulations on the participants’ personal lives and their own business endeavours. Lulu’s statement describes the change as it pulled women out from their previous conditions with segregation, guardian systems, and mobility and the right to travel and drive. All the participants emphasised that Saudi females feel more confident when pursuing their business objectives, and when working with men. This enhances respect from the opposite gender, and acceptance from society and the government with regard to women meeting men in both public and private places and teaches women how to act if facing harassment from men. Nevertheless, as previously mentioned, it is crucial to take into account the local perceptions of these changes in different regions. For instance, Lulu, in the Eastern region, holds a positive view of the changes and affirms that she has personally gained from them. Conversely, in Asma's situation, from the Northern region, the strict adherence to cultural norms within her family has limited the extent of her benefits from these transformations. Additionally, Waad, in the Northern region, has also expressed that she personally didn't enjoy much benefit from the new changes, further highlighting the diversity of experiences and opinions regarding these societal shifts.

The participants' interviews indicate that the new regulations, especially with Vision 2030, have brought tremendous changes in the society, making it easier than before for women to work or to start their own business. This is something that gives encouragement for women to start their own businesses. The participants agreed that the process of starting and registering their business has become easier than it was previously due to increasing utilisation of online systems. They no longer have to leave their home to get a business license, which is very convenient for most participants. Hessa stated:

“Even though all government departments were open, I submitted all the applications and did 90% of the paperwork online. I did not have to go to any government department.”
(Hessa, South)

Atheer also acknowledged:

“Any woman can now obtain a business registration under her name. Women were required to have an agent in the past. Now, any woman can apply online for a business registration from the comfort of her house, pay the fees and get her business registered.”
(Atheer, West)

Sarah noted:

“When I started to do business, I had to pull myself up by my bootstraps. Regulations were difficult and I worked even triple times harder than men to get to what I am in now. I started from very difficult circumstances and now things became easier and more official. As everything is online things are good. In the past, I did not rely on expediter services and used to follow everything by myself. I get comfortable now when everything can be electronically done.” (Sarah, Centre)

Participants emphasized that the tremendous developments in the electronic media, especially supported by the Government, has made it easier for them to get business licenses, get online training and accomplish different business activities without even going physically to different offices. This is something which makes it easier for women to support their business activities.

Some of the participants further highlighted that the changes have impacted their guardian's attitude favourably, especially in terms of willingness to grant them permission to start their business. The changes allow men's wives and daughters to be released from their traditional roles as wives and mothers. The participants also believe that because of the changes in regulations their guardians are more afraid of losing their wives or daughters if they refuse, especially if being restrictive on matters that the government actively supports women with. On this topic Johara said:

"I have seen the effects of these laws on my husband who was so strict and did not allow me to travel abroad. Now, I can talk to him about attending a training in Turkey or traveling to Italy and he would not object. It is normal now, and it was impossible before. He knows fully well that the decision is mine and if I insist on traveling on my own, I could file for divorce and he does not have control over me. My husband also has to keep up with my three daughters. In such an open-minded environment it is not recommended to be strict on our children. Lest they run away from the house. You see how my husband used to be strict and would not allow me to get outside the house and now he would not object to traveling to Italy." (Johara, South)

"He is so scared in fact. When the decision to allow women to drive cars was announced, my husband asked me if I would drive a car and he also asked my daughters the same question. I told him yes, I will. He did not oppose that nor say anything as he was apprehensive." (Johara, South)

This participant is describing that the government regulations are making men obliged to give women rights to go out. The men's authority as was previously has been decreased, which is giving women more independence to outdoor work activities. Some participants also claimed that they have benefited from the government support offered to Saudi entrepreneurs and mentioned receiving financial support and training from the Government. Tala stated:

"My brother got funded by "Riyadah". Honestly, from the start I was wondering how to obtain funding. I specifically did not want to get funded by or rely on my family. Early on, I wanted to be self-dependent. So, as I remembered that my brother got funded by "Riyadah" I asked him about the application process, fees, etc. I applied and got accepted.

*I was later on called for an interview and I was successful and so I received the funding.”
(Tala, North)*

Kadi also explained:

“The application process and other related procedures were quite easy. All you need to do is to book an online appointment and wait for an appointment confirmation. As soon as I finished the interview, I got the job. The course took 3 weeks and 2 months later I received the funding in instalments. I learned about that from the people who joined before us. The program was around for 3 or 4 years, and it was not new. I know the names of the people who got funded before me, as we live in a small city where we all know each other. I put in mind that whenever I needed funding for my project, I would contact “Riyadah”.” (Kadi, North)

From both quotes the participants emphasized the ease of access to funds and training in “Riyadah”. “Riyadah” is an independent, non-profit national organization established by the Ministry of Energy and the Technical and Vocational Training Corporation under the name (National Entrepreneurship Institute). Clearly this program has had a tremendous impact on female entrepreneurs and has been helpful to some participants. Interestingly, from the research sample, it was observed that only females in the North regions had received financial support from “Riyadah.”

5.6 Differences and Similarities Based on Regions

Due to the significance of an entrepreneurs’ context, it is crucial when examining Saudi female entrepreneurs to shed light on their geographical location. From the data collected it is apparent that some of the participants in the Northern and Southern regions consider the payments for available jobs do not reflect their qualifications, and this pushed them to start their own business. The way participants see themselves has impacted their decision to become an entrepreneur rather than taking a job. It is also worth mentioning that the jobs participants spoke about were primarily in the educational sector, which is a female only environment. Interestingly, none of the participants in the other regions mentioned this push factor as a motivation to start their own businesses. On the other hand, some of the participants in the Northern and Southern regions were

pushed to start their business as a result of their difficult social life. The participants felt owning a business would offer an escape from personal difficulties such as being a single mother, unappreciated by the surrounding community, and the desire to get divorced. From the gathered data we can see that some families in the North and South regions are conservative. For example, getting divorced and working in a mixed gender role are not allowed as in the case of Waad from the North region. In these circumstances, lack of family support for individual decisions and a difficult social life has pushed participants to start their own businesses and free themselves.

Other participants in the Northern and Southern regions argued that the recent changes in regulations have impacted their guardians. They have been more willing to permit them to start their businesses. Allowing their wives and daughters to be liberated from their traditional roles as wives and mothers. The participants believe that because of the changes in the regulations their guardians are more cautious about preventing their wives and daughters from engaging in activities approved by the government, such as travelling. As mentioned previously, the Northern and Southern regions are more conservative than the other regions.

Before recent regulatory changes, many women were not permitted to leave their homes for employment. Some were restricted to specific job roles, such as teaching, due to gender segregation policies. In these roles, women would work exclusively with other females. Additionally, some women were not allowed to pursue further education. Most entrepreneurs were not, and some still are not, allowed to communicate with men at all. With the recent changes in regulations and shift in society their guardians are loosening some of these restrictions, allowing females to start their own business, albeit with some conditions on business type. Most of the participants focus on businesses targeted at females only, like boutiques, female dress design, beauty salons, and nursery care, to ensure their guardians endorsement and support.

Some of the participants in the Southern region are not only motivated by their own life-satisfaction and self-efficacy but also by the desire to help other females succeed in their region. We can see that living abroad and exploring women's place in liberal society has motivated female entrepreneurs to change the situation for women in the Southern region of Saudi Arabia.

All the participants in the Northern region claimed that they benefited from the government support offered to Saudi entrepreneurs, referring to both financial support and training offered by

the Chamber of Commerce. It is the only region in which all the entrepreneurs who participated had started their businesses with funding from the government. As mentioned by the participant Kadi, the Northern society is known for its strong sense of unity and for people often copying each other's ways, especially in how they start and run their businesses. This behaviour, which was described by participants as a mimicking society, means that entrepreneurs in the area tend to follow the same patterns and methods in their business ventures, which could explain the extension of funding to female entrepreneurs. The majority of the participants claimed that the process of applying for funding was easy. However, two of the participants agreed that they faced some difficulties when applying for funds, due to the type of business specified by the funder. Only female entrepreneurs with businesses that target females receive approval and support from the government. Interestingly, among the research sample, it was observed that only females in the North region had received financial support from “Riyadah”. The majority of the female participants in the central, East, and West regions are motivated by pull factors like passion to succeed, self-satisfaction a desire to start their business viewed themselves as potential risk takers and offer an unusual male- dominated type of business, new to the market type of business, and a mixed gender business, such as a consulting and training centre, wellbeing centre, or concept stores. Living in less conservative regions and recent regulation changes are important supportive factors that have helped females open and run businesses.

5.7 Summary

In conclusion, the findings of this study provide valuable insights into the motivations and experiences of Saudi female entrepreneurs within the context of their geographical regions. These findings underscore the profound impact of location, cultural norms, and regulatory changes on the entrepreneurial journey of women in Saudi Arabia.

First, it is evident that Saudi female entrepreneurs in different regions exhibit varying motivations for starting their own businesses. While some are driven by the perception that job opportunities do not align with their qualifications, particularly in the Northern and Southern regions, others are motivated by personal circumstances such as seeking escape from difficult social lives or oppressive family dynamics. Moreover, the participants in these regions pointed out that the recent

regulatory changes have influenced their guardians' willingness to permit them to pursue entrepreneurial ventures, liberating them from traditional roles.

The Northern and Southern regions, known for their conservatism, have witnessed a shift in societal dynamics due to the evolving regulatory landscape. Women who were previously confined to specific job roles, such as teaching, due to gender segregation policies, now find opportunities to establish businesses aimed at female clients. This approach helps secure their guardians' support and approval.

Interestingly, some participants in the Southern region draw inspiration from their experiences abroad in more liberal societies, motivating them not only to achieve personal success but also to create opportunities for other women in their region.

In contrast, this study finds that in the Northern region the society is characterized not only by its cohesiveness but also by a tendency of individuals to emulate each other's behaviours and choices, a phenomenon we describe as a mimicking society. Within this context, the term refers to the tendency of entrepreneurs in the region to follow similar paths and approaches, particularly in the field of business initiation and development. where all the entrepreneurs in this study received government support to initiate their businesses. This funding refers to the region's unique sociocultural dynamics and the government's concerted efforts to promote entrepreneurship. However, it's worth noting that female entrepreneurs outside the Northern region have had to rely more on pull factors, such as passion, self-satisfaction, and the desire to introduce innovative and unconventional business concepts to the market.

Ultimately, the research findings illustrate the complex interplay of regional influences, cultural norms, and regulatory changes that shape the motivations and experiences of Saudi female entrepreneurs. These diverse experiences confirm the significance of understanding the local context when examining entrepreneurship in Saudi Arabia and highlight the transformative power of Vision 2030 in promoting gender equality and female participation in the business landscape.

In summary, this chapter has explored the motivations and experiences of Saudi female entrepreneurs across regions, emphasizing the role of culture, regulations, and regional dynamics. The next chapter will dive into the challenges these women and their families face while running businesses in diverse Saudi regions, providing insights into the barriers and opportunities they encounter in their entrepreneurial endeavours.

Chapter 6: Challenges Faced by Female Entrepreneurs

6.1 Introduction

This chapter explores the core findings regarding the specific challenges encountered by Saudi female entrepreneurs, addressing the second research question of this thesis: "What are the similarities and differences in terms of the challenges that Saudi women entrepreneurs face in different regions and industries?" The investigation is anchored in a comprehensive analysis across various regions of Saudi Arabia, uncovering the nuanced experiences of these women in their entrepreneurial journeys. Central to this chapter is the exploration of three primary themes: family dynamics, cultural barriers, and regulatory hurdles. Each of these themes is expounded to understand their impact on female entrepreneurship within the distinct context of Saudi Arabia's diverse regions. In the context of family dynamics, the study uncovers the intricate challenges posed by patriarchal norms and the dynamics of family power, alongside the implications of guardianship rules. These aspects vary in intensity and influence across different regions, shedding light on how familial structures and expectations can either hinder or support women's entrepreneurial ambitions. The cultural landscape presents its own set of challenges. Data reveals a notable societal resistance towards female entrepreneurs, particularly when they venture into male-dominated sectors. This resistance is compounded by issues of gender segregation and stereotyping, which are pervasive across various regions but manifest differently in intensity and impact. Additionally, instances of harassment, although not initially a focus point of the research, emerged significantly in the data, highlighting an unspoken yet critical challenge faced by these entrepreneurs. Regulatory constraints are another crucial factor examined in this chapter. Despite progressive regulations aimed at empowering women, unintended consequences have surfaced. Programs like the feminization initiative and Saudization regulations, coupled with frequent and abrupt changes in the regulatory environment, pose unique challenges. These factors often complicate the ability of female entrepreneurs to formulate and execute long-term business strategies, with these impacts varying across different regions and industries. By analysing these themes, this chapter aims to provide a comprehensive understanding of the multi-faceted challenges faced by Saudi female entrepreneurs. It highlights not only the commonalities but also the distinct differences in their experiences, influenced by regional contexts. The insights gathered

are crucial for developing targeted strategies and policies to support and empower female entrepreneurship in Saudi Arabia.

6.2 Family Constraints

The observation of a family's role through a gender lens is crucial in order to understand how the family impacts women's decisions when pursuing entrepreneurial opportunities (Al Balushi & Baghzouz, 2022). This category relates to the important part the family role plays when identifying the obstacles they face when starting and running their own businesses. It should be made clear that, in Saudi culture, women are required to follow family rules in a specific way. Family/business conflict in this study focuses on cases where the family hinders the woman's decision to start up her own business.

Based on the data obtained, this study found that conflict between family and business interests arises with regard to working with the opposite sex, overseas travel and mobility, fear and trust, and balancing family and work commitments.

Female entrepreneurs stated that one of the biggest challenges they face is working and meeting with the opposite sex. Their guardians do not allow them to have mixed-gender businesses, or to work with or talk to men. As Asma observed:

“Although my father has always been a great support to me, he was and still is the biggest obstacle I have. He has put a condition in place whereby my store will be available for women only, and I am not permitted to deal with men in any way. I have to engage with men due to the nature of my business; if I want to purchase products or request business-related consultations, only men are available for this in our city. All of this is forbidden by my father: he says, ‘I will give you all you want and do whatever you want, but don’t contact men in any way, even if it is only a phone call’. This is the reason I wanted to be as independent as I could possibly be, this is the most pressure that I have. I’m working, not playing; I have to deal with men because women do not work in this sector. All of the suppliers are men.” (Asma, North.)

Fawzia also observed:

“My husband used to say, ‘You don’t have to work, I’m not negligent of you. You should stay home and take care of our children’. He is against the idea of me having my own business. After I fought for it for a long time, he allowed me to do it on two conditions: that the store will serve women only, and that I’m not permitted to go to the store all the time. I had to hire a female to work there for me. I respect his wishes because I wanted to move on and start my own business.” (Fawzia, South.)

Waad stated:

"My father told me the most important thing is that the shop is for women only, and that men are not allowed to enter it. I said, Okay, even though deep down inside I know I don’t have to accept his condition; I just go along with his condition so I can continue with my business.” (Waad, North.)

As illustrated in the above quotations, we can see the gender construct and balance of power within Saudi families. It shows that men are in control of women, and females dependent on males. Obtaining permission from a guardian to start a business is one hurdle that some participants face. A husband believes that for a woman to be working is a sign of his failure to provide for her. Also, he may fear that it could lead to his wife neglecting the children and the domestic chores. In addition, working and meeting with the opposite sex is not allowed by the guardians, which is one of the biggest obstacles faced by participants. It impacts on the business process and the type of business permitted by the guardians. It is clear that females follow the guardians’ preferences in matters concerning both their personal and business lives, which means that women are limited to doing business with the same sex. The quotations illustrate these challenges through the example of Asma, who navigates these constraints by aligning with her father's rules, such as serving exclusively female customers. While her father acts as an intermediary with suppliers, who are always men, Asma occasionally bypasses this by directly contacting suppliers, without her father's knowledge. This scenario varies among participants; some view these limitations as a significant barrier, while others accept them as part of their guardians' rights. The overarching theme is the significant influence of male guardians on the personal and professional choices of women, shaping the nature and scope of their entrepreneurial ventures. Segregation in education and family

life starts at an early age; in the past, it was also sanctioned by society and the law. Despite the recent changes in the law and regulations regarding segregation, which allow men and women to meet and work in mixed-gender environments, some guardians are still acting in the same way they used to, which hinders some female entrepreneurs. Changes in society's and guardians' attitudes toward segregation may take some time to occur. This is supported by William F. Ogburn's concept of cultural lag, which explains that while material culture, such as technology and institutions, may evolve quickly, non-material culture, including norms and values, often takes longer to adapt (Ogburn, 1957). This disparity can shed light on why stereotypes, which are elements of non-material culture, continue to exist even as other parts of society advance. By objecting to the idea of a female interacting with a male, families are reinforcing the patriarchy that exists in this context. Therefore, these participants purposefully exclude themselves from those business activities that have men as clients so as to reduce conflict between their families and businesses. Females' perception of the role of the family might affect the choices they make when starting up their own businesses. So, it is fair to say that a women's engagement in certain activities is not a reflection of her own real preferences and desires, but those of her family. This illustrates the role a family plays in determining the activity of women in general, and entrepreneurs in particular.

When asking participants about their coping strategies, Asma said:

"I let my father contact the suppliers, and occasionally I emailed or texted them. I tried to avoid talking to men as much as I could, but the situation started to become very difficult. If I have an issue that could be sorted out in thirty minutes, it takes two or three days instead. Why am I doing this! I should contact the supplier myself. My father is challenging me. At first I felt kind of guilty; however, I'm past this feeling now. I will be a rational person and think about myself and my business interests without considering my feelings about my father. These feelings will not benefit my business. But I will never cross the red line."
(Asma, North.)

Waad stated:

"Just lately I've changed towards my family, especially my father and brothers. I was harsh and strict with them, so they were afraid of me, they were afraid of my responses, so if I was

like I was before, they would reject the idea of me having my own business. But I changed toward my husband, my parents, and my brothers. Your role is over from this point, from now on I will choose what I want. They were silent, they did not want to force me into doing something drastic. I left my husband as I was not getting on well with him, but my father and brothers got involved and asked me to return to my house, as divorce is not acceptable in our family. In the end I went to the court and said I wanted to get divorced, and no one can interfere with that. I will take on my responsibility. I will take care of everything, even the money. When they noticed my new reactions to how I wanted my life to be, they seemed to withdraw from my personal life and let me enjoy a little bit of freedom; I think that way of behaving more or less helped with making some of my own decisions that I used to be prevented from doing.” (Waad, North.)

From Asma’s quotation, we can see that she recognizes the need not to follow her father's wishes without consulting him about it. Whilst her store still serves women customers only, her strategy is to talk to male suppliers and manage her business without her father knowing. However, she still cannot expand her business to service both genders because of her father’s restrictions. In Waad’s case, she reached a point where she had to stop her father and brother from interfering in her life by getting divorced without consulting them, which gave her the strength to start up her business. She believed that if she did not take the step of getting divorced, her father would never allow her to start her own business. However, her father’s condition was that she should start a business that served women only. Under the new regulations regarding the guardianship system, women can now do everything without guardian permission. That includes obtaining a business licence, accessing health care, enrolling in the education system, living alone without a guardian, applying for a job, and solo international travel. This could be an explanation for why Waad’s father did not push hard, and allowed her to start her business that serves only women. She has the ability to be independent if she chooses to; however, society would still find this unacceptable, which is why her father is attempting to prevent such a situation.

Furthermore, the data shows that family rules are stringent when it comes to women’s international travel for business-related activities. In the main, women were asked to travel with a male relative, such as a brother, son, husband, or father. As Tala said:

“If I want to travel, I only need to figure out who will travel with me; the important thing is that a male goes with me if I want to travel overseas to buy products.” (Tala, North.)

The evidence throughout the data was found to be similar to Layan’s claim:

“Look, the most important thing for my husband and my brothers is that I don’t travel alone; travelling alone is considered a calamity. My husband says ‘I trust you, but we need to be careful’; also, as I told you, I have two sons in high school who also dismiss the idea of me travelling alone, they say one of them should go with me, even though they know I am capable. I could not convince them. Travelling inside Saudi Arabia, they just about allow me to go to Riyadh by myself since I have a brother who lives there, but travelling internationally by myself is absolutely forbidden.” (Layan, South.)

The above quotations clearly confirm the power and authority of the family over women’s international travel. When the interview was conducted, the policy for female travel had just changed to women not being subjected to the guardianship system, and they can now travel without permission from their guardians (this is now state policy). In the past, male guardians were supported by the policy and given the power to forbid women to travel internationally. This also clearly shows that women’s travel could possibly reflect gender role expectations. A family’s objection to a female’s travel could be because it gives women a sense of independence and freedom. In the case of Layan, the power shifted from her husband and brother to her sons who are in high school. This informs us of men’s control over women. Layan’s sons act like their father and uncles, and Layan did not view this as a big problem. Her husband is willing to let her travel; by saying ‘we need to be careful’, it makes it socially acceptable. Interestingly, some of the participants do not consider objections toward their travelling alone as an obstacle. On consideration that, because it used to be a legal requirement, they accepted it from a young age. Another factor could be that they are geographically constrained and do not interact with other cultures that are more liberal than where they live. The case of Layan not only highlights the cultural lag between policy and practice but also the resilience of patriarchal structures within the family, despite the legal advancements aimed at empowering women.

Despite the legislative advancements in Saudi Arabia granting women the autonomy to travel without a male guardian's consent, the deep-seated family authority over women's mobility underscores a significant cultural lag, where entrenched gender norms have yet to catch up with the progressive state policies. Layan's experience, where familial control over her travel decisions has merely shifted hands within the family rather than being eliminated, exemplifies how societal values persistently uphold traditional gender roles, even in the face of legal reforms designed to foster gender equality.

It is not only travel that posed problems for participants: one mentioned that mobility, especially for business-related activities, is another obstacle. Taking the permission from a guardian to drive a car is another challenge faced by women. As Areej claims:

"I suffer so much by having a private driver. I want to drive the car so badly, both my husband and my father allow me to, but my oldest brother doesn't. I can't do anything about it because my husband mostly works outside our city, so if something bad happened to me when I was driving the police would definitely call my brother when they saw my name. They would know that he is my brother as he is very well known here, and I don't want to embarrass him."
(Areej, North.)

Again, the above quotation illustrates the family's power over women's mobility. It is more complicated in Areej's case: her brother, who is not her guardian, is the one affecting her mobility. She capitalizes on her brother's reputation to speed up interactions with customs officials. This was crucial for her business, as she imported merchandise from Turkey to sell in her store, and speeding up the customs process was essential. She stated that:

"In my business, which involves exporting goods from Turkey, I frequently deal with customs. I've noticed that my brother's significant position and his well-known name greatly assist me in expediting the customs process. When workers at customs hear my name, they recognize me as his sister and consequently speed up the processing of my shipments." (Areej, North)

From Areej's quote, it becomes evident how personal and familial connections can significantly influence business efficiency, particularly in the areas of customs and export. Despite the changes in legislation, some family members still do not accept women driving. In Areej's case, her brother's position and reputation in the city appear to have bestowed upon him the power and authority to prevent his sister from driving the car; it might also explain Areej's acceptance and obedience towards her brother. It is clear that, even though the law has changed and women are now allowed to drive, some parts of society are resistant to this change because it may challenge their traditional image of gender.

Some participants state that their family fears of losing or getting approval from society was an obstacle, along with not trusting females' decisions to become entrepreneurs. As Malak states:

"I didn't tell my family about the business until after I got the business licence; they neither objected nor supported me because they did not realize what I was doing. I still had my job and my salary, but when I quit my job they started to realize and began arguing with me about it. 'Just stop what you are doing and go back to your job where you have a salary and specific working times' – because I was working day and night, even on the weekends, and still wasn't making any profit. So they fought to make me stop. My father and my sister were the most annoyed. My sister used to threaten to lock the door and not let me in the house if I didn't stop and get a job, because I always asked her for money. They started to believe in me and support me after I became successful." (Malak, Centre.)

Areej also said,

"My father told me that I would go to prison, I would not succeed, and he would not repay the funder. He said it through fear." (Areej, North.)

In addition, Maha stated:

"My parents were afraid, that's not to say they were against me, but they were afraid of a treacherous society. They said as long as you don't have financial difficulties, you don't have to work. You know, my father offered me money just to stay at home. My parents were afraid that someone would hurt me mentally or physically. They used to say, 'You don't know people,

you have always lived with us and your husband, so you don't know other people. Not everyone is like your parents and your husband, people are different'." (Maha, South.)

It is clear that most parents are still trying to protect their daughters by preventing them from starting their businesses. Most of their fears relate to possible financial loss, others are because of society's reactions. Some families have issues with trusting their daughters when it comes to decision-making. It also emphasizes the power of families over women's choices, which indicates that women need to negotiate with their families about their intention to start their businesses, and overcome their families' fears and objections in addition to their own. Most parents who are afraid of and object to their daughters starting their businesses have no personal experience of entrepreneurship, which could be an explanation for their worries and disapproval.

One participant mentioned that her husband had a condition that he was not to be involved in her business in any way, and when she faced a difficult time managing her business, he convinced her to stop and close it down. She believes that, because he is so busy with his job, running her business affected her ability to look after her house and her children. Although she didn't consider it to be an obstacle, she believes that her husband did not support her because of his own job. Her statement was:

"From the beginning my husband said, 'Go and start your business, do whatever you want, but do not affect your life/work balance, and do not say anything to me about your work, do not involve me in your business'. By the way, he works in an important and sensitive government position, so he is always busy. He said he wanted to relax when he came home. He really approves of the traditional role for women, being stay-at-home mums. He offered me a lot of things, all physical things, money and expensive gifts and trips, in exchange for quitting and closing my business." (Rana, Centre.)

Many participants mention that one of the obstacles most Saudi females face is that their husbands do not want to relinquish control and feel that their wives have more power, which leads to them stopping women from pursuing their business interests. In this regard, Tala said:

"My friends, I know them personally, their husbands were the biggest obstacles they faced in running their businesses. You know, one of them, her husband, he said, 'You should choose between me or your business'. So she got divorced. At the beginning he was supportive and

said, 'I will help you', but after the business succeeded, and he saw his wife's success, he became a different man. He does not like it when a female is financially independent, has power, or in an important position. He likes it when a woman is weaker than a man. Some men are afraid of strong women, women that have power. Some men feel if their wives are financially independent, they could abandon them, or they will no longer need them. I have two friends who got divorced because of their businesses." (Tala, North.)

Also, Latefa stated:

"You should know that the business was 100% successful, my employees and my customers were happy. I closed the store because my husband interfered. He asked me not to do some stuff, not to travel, and not to meet some people. One time I was invited by people from Amsterdam to assist with building a statue from recycled materials, alongside other people from around the world. My husband did not allow me to participate. It was a very good opportunity. He doesn't want me to improve and flourish, he wants me to be under his wing. He said it loud and clear, 'I don't like it when my wife is financially independent. You women are all the same. If you are financially independent, you turn against us'. I'm not like that; I had a good salary in my previous job, I don't know why he is annoyed now but not before. He did not like my evident success; he did not like it at all. You know, some Western men have this problem, and it is the same problem with my husband." (Latefa, Centre.)

From what the participants shared, it's clear that some women view starting a business as a way to become less dependent on their husbands. But not all want to end their marriages, so they often give up their business goals to keep their marriage stable. Men might be used to seeing women in their traditional roles or as employees, but not as entrepreneurs. Being successful gives a clear signal for financial independence and women's freedom.

A major concern for the female business owners was creating a balance between family responsibilities and business needs. Those respondents who operated their businesses outside their homes found it difficult to keep a balance between the mothering roles, the household responsibilities, and the requirements of business. In this regard, Hessah said:

“For me, honestly, the obstacle I face is that I’m always so busy, I just don’t have enough time. This is the biggest challenge I have now, to be able to balance my personal life, my family, my business, and my job. I work at the hospital; you know, our working hours are long. I feel I don’t have enough time for my family. For me it is difficult to manage my time.”
(Hessah, South.)

Also, Sarah explained:

"The most challenging thing that I face is my children; their schools and their education. I'm not like other mums, I don't have time to visit school and follow up with their teachers. I'm not like the other mums, I feel jealous that I can't give to my kids like other mums do. Because I am a mother and my job is to take care of my kids, I always feel I'm not doing it the right way, and this makes me feel overwhelmed. I had a time when this feeling hindered me doing my business... You know, when I get interviewed as a successful entrepreneur, I have always been asked how I balance my business and my family. I would say no one can balance and even if they can, it cannot last for a long time. It is very hard.” (Sarah, Centre.)

Areej stated:

“I can’t balance between my business and my kids. I feel that it takes me away from my kids, I mean I would be sitting with my kids and they’d be talking to me, but I would be busy with my phone. It annoys them. They say, ‘Everything is about your business, your business, Mama’. Although I do everything they need me to, I feel that there is a barrier between me and them, and that barrier is my business.” (Areej, North.)

"My oldest daughter is 20 years old, and she helps me a lot with caring for my youngest kids when I am away. I rely on her. I don’t see myself falling short of my duties as a mother, but the problem is whenever I travel and am away from my kids, I feel very stressed. This is my problem, which I always think is just me: I feel stressed if I leave my kids.” (Hind, North.)

The above quotations emphasise that these participants are challenging themselves to reach a balance between their families and their businesses. Most of the entrepreneurs in the sample referred to the support and the encouragement they received from their families, along with hiring maids, as the main factors for achieving a balance between business requirements and family

needs. However, some participants feel that, despite the support they receive, they still feel unsatisfied, and that these feelings of guilt, stress, and being overwhelmed are considered to be challenges for these participants. Drawing on insights from the Malaysian study (Latip, Rahaman, Ayupp, & Lau, 2022), it is evident that entrepreneurs worldwide grapple with similar challenges in juggling their business responsibilities and family life. This global pattern underscores the vital need for strategies that address role conflicts, thereby enhancing overall satisfaction and well-being in both personal and professional realms.

6.3 Cultural Constraints

Female entrepreneurs in Saudi Arabia face some obstacles that are common in the general context of running a business; however, they must also navigate challenges that are unique to conservative Saudi culture. Some societal and cultural aspects are considered to hinder the achievements of female Saudi entrepreneurs. One of the themes emerging from the data related to how society rejects female entrepreneurs when they embark upon ventures in male-dominated sectors. Some participants mentioned the negative perceptions they received from customers, peers, and society regarding their abilities as business owners, largely because of the type of service or products offered by them. For example, Malak stated:

“We don’t serve anybody. We have specific agents represented by limited public sectors so that there is not a lot of pressure on us. We did not serve people who did not accept or understand me.” (Malak, Centre)

Malak works as a consultant, and this is a role commonly thought of as male. She is aware that society may reject a woman carrying out this role, so she initially chose not to serve all of society, instead starting with an agent she already knew and limiting her clientele, as a way to avoid social rejection and gain trust. When people started to understand her business model and trust her, she began to open up her business and serve other customers. Other participants were unable to avoid some rejection from society, and started their businesses as a way to try to prove their ability. On this issue, Asma commented:

“I always felt down when dealing with some female customers, as they would make me feel that my experience – as a woman – is inadequate compared to that of a man: for example, I

had a female client coming in to my shop to have her mobile fixed, and we had a bit of a conversation about how she had heard about my business; she said she had been advised by her husband not to go to female technicians due to their lack of experience compared to men. However, I can now prove to my customers that I have the ability to fix what some men cannot.”
(Asma, North)

“The criticism I received was not just from men, but from women as well. And I would rather tell them that if you don't trust my abilities – as a businesswoman – then you don't have to come to me. From 2017 to 2018 I suffered a lot from the impression some people had about my abilities.” (Asma, North)

Asma owns a phone repair store and was the first female in the region to work in this role. She had a difficult time trying to gain customer trust and proving that she is capable. This attitude of societal rejection is present among both male and female customers, even though Asma had thought women might be more understanding and accept her. Customers would criticise her and suggest that her services would be inadequate. However, after two years in the business she succeeded in gaining customer trust and respect from both men and women. There remains a requirement for society to adjust, to avoid placing obstacles in the way of businesswomen. Until society fully commits to such a change, female entrepreneurs will continue to face resistance that they will need to employ strategies to overcome. A concern with regard to Saudi culture and society is that women are not taken seriously even when they perform well. Despite this, all the participants had experienced success and were continuing with their businesses, suggesting their customers eventually adapted and accepted them. Ogburn's (1957) idea of cultural lag, helps explain how society changes. He noted that technology and institutions (material culture) can change quickly, but the way people think and what they value (non-material culture) often change slowly. This difference helps us understand why stereotypes, which are part of our beliefs and values, remain even when other parts of society are moving forward.

Another barrier to Saudi females is society's rejection of the idea that they can be entrepreneurs, or work in sectors that do not align with the conventional role of females, such as the education sector or hair and beauty salons.

Latefa said:

“I would say a big part of my problems with my husband – around 70% – was because of society. This affected our relationship. In actual fact, my husband is open-minded and has lived and studied abroad. Trust was not an issue between us. Suddenly, he started to say no to everything concerning me. For a certain segment of our society, women were not expected to be autonomous or be in a position of responsibility. For example, one of my husband’s friends came into our office and saw me training the workers. Later on, he spoke to my husband and asked him why he would allow his wife to train the workers. Consequently, my husband did not let me go to the office for fear of what people would say. They would tell him ‘She will take over the money, be in control of the funds, you will look like a fool’. Women are not supposed to be running these things, people would say. However, I still kept going to the office until he banned me from meeting people. What added insult to injury is that one of my female friends said – referring to me – ‘Why doesn’t this woman stay at home? What a failed wife!’. When I got divorced people mocked me, thinking that the divorce was caused by my involvement in business and not because of what was taking place.” (Latefa, Centre)

Layan also stated:

“I was in charge of the make-up section in my beauty salon and, coming from a tribal society, doing this work was a bit challenging. Fifteen years ago, people would say ‘You come from such-and-such family and as a daughter of high social status people, you should never engage in such a profession’. My family did not know about the job I was doing as it was extremely socially unacceptable and was relegated to people from a lower social status.” (Layan, South)

Shooq had a similar experience:

“I used to be ridiculed, scorned, and called crazy by my family, and was told that running a business was an impossible thing to do. Back in 2008, it was difficult for a woman in our society to open a café. It was only acceptable for women to run a beauty salon, but not a café which was considered on a par with corrupting girls.” (Shooq, North)

Asma also said:

“Before I started my business, I was asked by some relatives, such as maternal uncles and cousins, ‘Why are you interested in taking out loans? Why would you look for loss? It is better to find a paid job’.” (Asma, North)

The quotations above illustrates society’s reluctance to accept female entrepreneurs. In some cases, society fights against women’s independence and women working in a mixed gender environment, as in Latefa’s case. Some members of Saudi society are reluctant to relinquish established norms whereby men are in charge of financially supporting their dependents, and women look after the children and the house. If women want to work, it is expected that they will do so in a women-only environment; any different roles are resisted. This is considered an insurmountable obstacle for some female Saudi entrepreneurs. Some rejection, as in Layan’s case, came about because of the type of business, such as working as a hairdresser or make-up artist, even though these businesses are not male-dominated sectors. This kind of work was limited to foreign workers only, and was not accepted by Saudi females because of their perceived low social status. Some participants had to keep their work secret from their families and other relatives, and only recently has society accepted them working in these fields.

Arguably, because of the changes that Saudi Arabia is going through as it modernises, people have started to become more open-minded about different situations. With the aid of social media, individuals have begun to compare practices in their localities with those in other regions of Saudi Arabia, as well as other countries. Some of the rejection faced by the participants was simply a result of choosing an entrepreneurial path in a society that prefers a salaried job, and conceives of taking out loans as an unreasonable risk. Furthermore, Saudi society looks unfavourably upon women working in roles that do not align with the accepted culture and norms.

Rejection by society was reported to mostly be limited to criticism and verbal expression of how individuals felt about the women’s activities, and did not stop the entrepreneurs in this research from pursuing their business interests. However, in Malak’s case the type of business she owned prevented her from getting married, because all of her suitors had asked her to quit her business as a condition of their marrying her, some even offering her an alternative job. As she said:

“When it came to marriage, all the men who proposed to me asked me not to work as they knew that the nature of my work required dealing with men. Some offered me a job. This was the reason for my refusal to marry. My family and friends think that I am abnormal for not giving up my business.” (Malak, Centre)

Malak faced pressure from her family and society because her business model requires her to work in a mixed-gender environment. Refusing to close her business or accept another job to marry put Malak under pressure from her family, as they do not understand why she has made this choice. This may be because she is not following accepted norms and turning down what they consider to be a great opportunity. Marrying young (i.e. in her twenties) was considered important by both Malak’s family, as it is by the majority of Saudi society. If women stay single until they are thirty, their chances of marrying are perceived to diminish and people pity them. Malak took no notice of what other people thought; she wanted to pursue her business interests and be successful. Discussing the marriage issue was not easy for her. After one hour of speaking with her, when I concluded the interview, I asked her if there was anything she wanted to add. It was at this point that she opened up and talked about the marriage issue. She informed me that she had not been planning to talk about it since it is a very sensitive subject; however, she considers how society views her as a single woman in her thirties to be one of the challenges she faces daily.

6.3.1 Gender Stereotyping

Another major barrier for Saudi females emerging from the data relates to their gender. The majority of the participants confirmed the need to have a man carry out some tasks in an efficient manner. These mostly concerned suppliers, decorating, and activities related to real estate. Many of the participants mentioned difficulties being fully independent when starting up and pursuing their businesses. Female entrepreneurs were treated badly and taken advantage of by some suppliers, real estate agents, and decorators. All of these individuals were men. As a result the participants reported that they asked relatives, usually husbands or fathers, to deal with these matters. On this topic, Rana noted:

“To be honest, I reckon that it would be very difficult to do well in a business in Saudi Arabia unless you are backed by a man. Yes, a man, unfortunately!” (Rana, Centre)

Tala stated:

“A male supplier may, for example, deliver defective or inferior goods to a female customer. I often see this happening; it requires the presence of a man who will stand up to these suppliers and confront them. Suppliers believe that women can be easily deceived, so they might receive faulty products or items that don’t sell well.” (Tala, North)

Maha said:

“I wanted to purchase land and I spoke with the landowner. I realised that the price was inflated and unjustifiably too high. I mentioned this to my father who picked up the phone and called the landowner. My father told the man off and thus I got the price reduced by a hundred thousand Saudi Rial. Can you believe this! This is just one of many examples where I had to rely on my father or husband to receive fair treatment or secure a good deal.” (Maha, South)

Nouf said:

“Your business will improve if you have a man with you. The presence of a man in any business will increase productivity and consumer confidence. People have more trust in men. I never deal financially with people as I completely leave that side of things to my husband. I feel that people are inclined to swindle women, but they do not do it to men.” (Nouf, Centre)

These narratives shed light on the substantial challenges faced by female entrepreneurs in Saudi Arabia, revealing a pattern of gender-based discrimination in their interactions with male suppliers, real estate agents, and decorators. The narratives of Rana, Tala, Maha, and Nouf underscore a deep-seated societal bias, where women in business are frequently perceived as easily deceived, leading to unfair treatment such as receiving inferior goods or inflated prices. This discrimination forces these women to rely on male relatives for business dealings, undermining their autonomy and highlighting a broader cultural norm that undervalues women's capabilities in the business sector. These experiences not only hinder the individual success of female entrepreneurs but also reflect systemic issues in the business environment, calling for significant societal and cultural changes towards gender equality to empower women in business fully.

Some participants spoke of negative experiences surrounding their ability to access social capital. Another challenge regarding their gender that participants highlight is that most business and development opportunities are only available to men. Female entrepreneurs find it difficult to access such resources because of social and cultural restrictions. For instance, Kholod said:

“You see, back then there were several real obstacles which stood in the way of women who wanted to engage in business activities. Women knew nothing about investment projects or business in general. This was because all the business industries were run by men, and to this day a woman cannot run a business without having to deal with men. Nearly all the business sector is made up of men, all the related connections and projects, too. No women are on the scene. This makes it difficult for a woman to go to dinner with a potential male business partner with the aim of strengthening business ties. At the same time, it is not appropriate for a woman to invite a man for dinner. It is hard to do from both a psychological and a religious aspect. Even though society has become more open-minded nowadays, we still have our customs and traditions that we cannot ignore. I speak from a personal perspective, as I find it extremely difficult to sit laughing and making conversation with men at a dinner table. Maybe other women can cross this line. I do not have the inner strength to break that taboo and overcome that anxiety. Men are still in control despite the ongoing efforts to strengthen female empowerment, which in this respect remains very limited.”
(Kholod, Centre)

As the above quotations illustrate, most business opportunities are chiefly available to men only. Saudi females usually owned micro and small businesses. Kholod stated that she misses out on many business opportunities because she is unable to make connections with businessmen. She believes that most opportunities present themselves in informal meetings and gatherings and do not generally happen in the formal business meetings that take place in the office environment. However, she finds it difficult, if not impossible, to make connections or strengthen her existing relationships with male entrepreneurs.

We can therefore see that some Saudi women cannot form informal relationships with male entrepreneurs because of social and cultural restrictions. In earlier times there were legal restrictions regarding relationships, including business ones, between women and men whereby

males and females could not meet in public if they were not related. Lifting this restriction should give both genders the opportunity to build business relationships; however, none of the participants find it easy due to cultural and societal norms. Conservative cultures tend to impose restrictions on women's interactions with men outside the home and negatively impact their ability to socialize with men outside the domestic environment. Some participants hire a male manager to overcome this challenge, as Kholod said:

“I have realised that things become much easier if you hire a male manager rather than a female one. Men have easier accessibility and can forge relationships more quickly.” (Kholod, Centre)

6.3.2. Harassment

One of the challenges faced by participants that emerged from the data is harassment. This is an extremely sensitive issue, especially in a very conservative culture like Saudi Arabia. Participants were not specifically asked about harassment; however, a couple of the participants discussed their feelings about instances when they have been harassed. Other participants were not direct when discussing this delicate matter. Participants described some of their experiences as hurtful, disturbing, and provocative. Some females consider harassment a barrier to growing and expanding their businesses. Hanan said:

“One of the additional challenges is that a woman could be well educated, independent, and open minded, but the man would only see her feminine side. It is hurtful and very painful to be in a business meeting and be talking passionately about your business, trying to convince a male entrepreneur about it, and he would ignore your ideas and focus only on your physical attractions. He would accept and support the proposed idea, not because he is convinced by the proposition but because he felt an admiration for you as a woman.” (Hanan, South)

In addition, Maha said:

“Engaging with men, I mean, I encountered things. Most men look at women as sexual objects. They are not interested at all in her mental abilities or skills. I have seen this with Arabs, foreigners, and Saudis. I mean, for local men, if you have a longstanding business

relationship with them, they would turn your business dealings with them into a romantic endeavour. They would text you late at night. Because of this, I prefer not to be shocked by such behaviour.” (Maha, South)

Hanan, who runs a digital marketing company, said that one of the challenges she has faced is related to how men view her, and the fact that a businesswoman is looked at as predominantly feminine. She has experienced difficulties when discussing her business with high-profile men who can effect changes. She confirmed that some men were more interested in her as a woman than in her business ideas, only viewing her through the lens of desire and lust. Difficulties building a business relationship with men was a severe obstacle for her. She subsequently began to ask her husband to help whenever possible if she needed to contact men (e.g. to complete essential governmental processes) simply to avoid being harassed. In a similar situation to Maha, she avoids having long-term working relationships with men in order to protect herself from harassment. She mentioned that she has experienced some issues in this regard; however, she did not go into any detail about the matter, but instead shared her strategies to avoid unwanted and unwelcome behaviour. She prefers to avoid expanding or varying her business to include any type of enterprise that services both genders, simply to protect herself from harassment by men. Some participants have not encountered harassment personally; however, they did mention this topic, and how it impacts upon and hinders their businesses.

The section below provides a cross-section of the replies given by respondents. Rowayda stated:

“Sometimes a business transaction would turn into defiance and challenging behaviour, where an employee handling a case submitted by a female applicant may try to deliberately make things complicated and difficult. More specifically, this happens if they realize that the female applicant is respectful and self-confident, so they try to force her into a situation where she needs to beg, or engage in lengthy conversation with them, or... you know! You know! you know! I don’t know. I’m not saying that there are many men like this, but unfortunately, some men think women are 'An easy target', which is annoying. Nobody can deny it.” (Rowayda, East)

Sarah also said:

“As a businesswoman, sometimes you are asked to engage in unethical behaviour such as financial corruption. The first time I was asked directly to bribe someone I told my female colleagues, and one of them said that she sent one of her female staff to a client and she got harassed. Harassment occurs in one way or another. It is such a vast and encompassing term. One of my team members mentioned that a male client addressed her by saying “are you dumb?!” I told her that this is not acceptable. I advise my staff that, if they feel offended in a meeting, they should leave immediately to show disapproval of any type of harassment. I taught my team members to identify harassing behaviours in the workplace, as well as avoiding wearing high-heeled shoes or red nail polish, for their own safety.”
(Sarah, Centre)

The above quotations illustrate the harassment females have experienced either from clients or agents and workers in institutions that are male dominated. Female entrepreneurs report hesitancy from men when processing their business-related requests, and the expectation of some kind of favour in exchange. As Rowayda pointed out, this happened because she is a woman. Sarah has a consultation and training company; her female employees sometimes are insulted by male clients because of their gender, and some also report sexual harassment from clients. Sarah explains to her employees that such events are unacceptable, and they should leave the client instantly should they feel threatened. She also instigated a dress code for her employees in order to protect them from sexual harassment. Other participants report applying similar strategies to avoid being harassed. As Shooq said:

“I make sure that I'm not all dressed up when I go out, to avoid the unwanted attention of men or the general public.” (Shooq, North)

Unlike Shooq, Areej decided not to allow male customers into her store, simply to protect herself from any potential harassment. As she said:

“You know young men round here! So to avoid any unwanted incidents involving young men, I put a ‘family only’ sign on the doors of my shop. I only offer a takeaway service for men.”
(Areej, North)

6.3.3 Tribe

Several of the participants mentioned the negative impact of their tribe on their business processes and development. The majority agreed that tribal affiliation is weaker now than in the past; however, tribalism remains a fixture of Saudi Arabian culture. It plays a more crucial role in marriage than in business or other areas of life. Maha has experienced both positive and negative impacts from her tribe in her business ventures. She said:

“It is a double edge sword which I suffered from a lot. People would say ‘She is so-and-so’s wife, let’s block her transaction or paperwork’. In other situations, though, they would welcome me warmly because of my husband’s connections.” (Maha, South)

Laila agreed with this:

“I was shocked to discover the level of racism in Jeddah, which is widely known as a more racially tolerant and accepting place. The more you mingle with a certain social class, the more you are able to see a different picture. I upgraded my business and rubbed shoulders with Jeddah’s most influential families, and at that level people want to know who’s who. If they do not know your family then you won’t be taken seriously or given important jobs.” (Laila, West)

In the context of Areej's case, previously discussed in the section on family constraints of this chapter, her experience running a shop specializing in the export of Turkish goods offers insightful perspectives on the influence of personal connections in business. Her frequent interactions with customs authorities reveal the substantial impact of her family ties, particularly those with her brother, whose prominent position and reputation have been crucial for simplifying her customs dealings. This situation illuminates the significant role that personal and familial networks can play in enhancing business efficiency, especially in sectors involving exports and customs procedures.

We can see that tribalism is another obstacle that negatively effects some Saudi females, as in the case of Maha who said, “I suffered a lot”. She was not able to gain access to some services because her family name was an obstacle. In Laila’s case, she was born and raised in Jeddah (a diverse, multicultural, and commercial city in Western Saudi Arabia); however, she originates from a

central tribe. She believed that tribes are not considered crucial nowadays, especially in the Western region of Saudi Arabia, which is known for being more liberal. However, she was surprised by how her tribal affiliation affected her when she started competing with well-known names and families, preventing her from accessing certain services.

6.4 Change in Regulations

The Kingdom's Vision 2030 (produced by the Saudi Arabian government and the relevant authorities, such as the Ministry of Human Resources and Social Development) attach great importance to the role of women. One of the Vision's goals is to guarantee a rise in women's participation in the labour market, in order to make Saudi females effective partners in national development in all fields and at all levels. One of the Ministry's strategies to achieve this is its feminization policy.

“The policy aims to nationalize and feminize shops selling women-only necessities, namely perfumes, shoes, bags, women's socks, ready-to-wear clothes, kiosks, and fabrics aimed at women, in addition to department stores selling women's clothes along with other staples. It also targets independent and small stores that sell soirée gowns, wedding dresses, Abaya (cloaks), accessories, Jalabiyas (traditional dresses), mother and baby products, and pharmacies inside indoor malls with sections that sell accessories and cosmetics.” (Hrsd.gov, 2018)

The feminization program has been further extended to include the hospitality sector. In addition, the Saudi government reformed regulations surrounding foreign workers in an attempt to increase employment opportunities for Saudi nationals in the private sector, and to reduce the number of foreign workers by raising their cost to business owners, who now have to cover their fees for residence permits.

One of the themes emerging from the data concerning the challenges faced by female Saudi entrepreneurs is the regulations imposed by the Ministry of Labour. The majority of the participants in this study faced constant changes in labour regulations that hindered their businesses, including the feminization policy and the increased costs for hiring foreign workers.

One of the conditions for feminizing retail outlets is that female workers in these premises are required to be Saudi citizens. Due to the nature of their businesses, most participants were therefore required to recruit Saudi females and many of them spoke of the frustration engendered by this rule, in particular how it hinders their business's performance and, in some cases, its growth. The major issue raised was high employee turnover. For example, Hanan stated:

"The primary obstacle that nearly all the local entrepreneurs are faced with is the decisions of the Ministry of Labour. Now it has become almost impossible to start a business and be able to survive as people could in the past. Previously, business owners were able to sponsor hundreds of foreign workers and get them to do the job as efficiently as the machines. Nowadays, you are forced to employ Saudis despite the lack of regulations governing the contracting of local workers. You could employ a local worker who steals your business ideas and goes on to open his or her own business and becomes a competitor. There is no protection or guarantee in this respect. This will lead to an inability to continue trading, and it is unacceptable. There should be laws and regulations that enforce the legal requirements of a work contract. The Saudization program creates a real crisis." (Hanan, South)

In addition, Kadi said:

"There is a lack of punctuality when clocking in and out of work, and also a disregard of completing the term of the contract. You find women who quit their jobs without any notice because they are getting engaged or married. The problem is that when a woman takes on work as pastime, she can just quit whenever. I have a new female staff member every six to eight months." (Kadi, North)

It is interesting to note how these recent reforms have unintended consequences that have impacted Saudi businesses. The above quotations illustrate the vast problem surrounding the hiring of Saudi females. High rates of employee turnover cost the participants in this study both time and money. When questioned about the reasons for the staffing problems their responses vary, with some suggesting that Saudi women may not be accustomed to starting work in the afternoon and finishing at night, might dislike long working hours, or might not be prepared to work for somebody else and therefore move on to start their own businesses. Other participants believe that some employees are not serious about working and apply for a post because they view it as a way

of spending their free time, and whenever a major event occurs in their lives, such as engagement, marriage, or pregnancy, they quit. Still others simply want immediate income and leave the job once they receive their first pay packet. On this issue, Maha commented:

“It is seen as a great achievement if a woman stays in the job for more than three months. The likelihood of her quitting after the fourth month is extremely high. Women still do not need to work as checkout girls.” (Maha, South)

One of the successful coping strategies that solves the issue of high employee turnover is to hire females who are relatives, as Hessa said:

“In fact, I only hire females I know personally, so I had to ignore applicants with impeccable resumé. Employing relatives increases the social bonding and cohesion in the organization.” (Hessa, South)

Only a small number of participants employed this strategy, whereas others continued to experience difficulties with high staff turnover even when they offered higher salaries and associated benefits packages.

It is clear that complying with the feminization policy creates an obstacle for owners of small businesses. Most participants face significant challenges when attempting to recruit Saudi females, regardless of the type of work on offer. The problem may be rooted in the cultural and social norms that Saudi women have known from an early age. As previously mentioned, it is the role of a woman’s guardian – her father or husband – to make financial provision for their families. Some females will therefore be financially secure, with no necessity to take on what they consider to be inferior jobs such as a checkout assistant or in a gym, or to work long hours in the afternoons and evenings. Also, travel could make it more difficult for women to get to work or work late hours. Training programs for Saudi females may help female entrepreneurs with future recruitment. More awareness programs targeting Saudi nationals could encourage women into non-traditional work. It would also assist businesswomen if there were more regulations concerning the contracting of female workers.

In addition to the problem of high staff turnover, some participants in this study are negatively affected by the increase in the cost of foreign workers and the policy Saudization. Kholod stated:

“It is my opinion that the Saudization laws are unfair to a certain extent. It is not possible to treat small businesses in the same way as big companies. We have limited income and liabilities and a smaller profit margin, and it is not logical to impose Saudization on such industries by 100 percent. For example, it is equally impossible to impose complete Saudization on international schools. This is just not logical. We are struggling with the rising costs of doing business as we pay around eight thousand Saudi Rials as annual fees for each foreign worker, in addition to paying an extra four thousand Saudi Rials for the work permit for each worker. Our profit margin is shrinking while our costs and liabilities are rising.”
(Kholod, Centre)

We can see from Kholod’s words that she has been negatively impacted by the Saudization regulations, as well as the increase in costs relating to foreign workers. She feels that these policies penalize small and medium-sized businesses. In her case, applying the Saudization law to her international school was extremely difficult, and affected her international school’s efficiency and ranking. She believes that small and medium-sized businesses should be supported to facilitate the implementation of Saudization, as well as the increased costs of a foreign labour force. The reforms to the laws regarding the latter have disruptive effects, especially for small businesses short term.

Another theme emerging from the data is the impact of the frequent and abrupt changes to regulations, which make it difficult to develop long-term business strategy plans. Kholod commented:

“Look, the first difficulty that we face is the sudden and unexpected government decisions. Laws change constantly and are constantly abolished. We are caught in the middle and can’t plan ahead at all. In the past the regulations were clear, and I was able to plan, schedule, and draw up a budget. All that is cancelled now and suddenly we must pay taxes; expats have to pay fees and suddenly we have to get a work permit. After that, we were asked to get medical insurance. Things were on and off and we were lost and confused.” (Kholod, Centre)

Frequent changes in regulation have created uncertainty and confusion for Saudi businesswomen as they have to comply with new laws alongside a constant revision of their business strategies and plans.

Some participants faced severe challenges when dealing with the Ministry of Municipal and Rural Affairs and Housing, as various municipal workers do not appear to fully understand some of the Municipalities' rules. On this issue, Lulu said:

“We cried a lot and got angry because of the Labour Office. Now the municipal workers keep popping in, dropping into our stores every day. They do not have a set of fixed guidelines or checklists to follow. They are improvising rules and each municipal member of staff has no specific mandate. I do not think they have any job description. Each public official should be given a set of laws and regulations in addition to a checklist to follow, which should also be shared with the business owners. This process should be organized. What is more frustrating is to have the municipality allow you to build business premises, and after obtaining the permits which indicates their approval, a staff member comes in and vetoes it and we are forced to close down the restaurant and change it according to their new directive. I am still suffering from this.” (Lulu, East)

Unclear and vague rules from the Ministry of Municipal and Rural Affairs and Housing are considered an enormous challenge among most participants in this study. More specifically, most of them face the same issue whereby different municipal staff apply different rules, which creates a huge obstacle for the success and growth of their businesses.

Some participants mentioned difficulties with customs when importing goods. Having imports released from customs can take a long time, and in some cases, participants used their connections (‘wasta’) to help speed the process. Participants confirm that they follow all the rules and pay all the requisite fees, and customs officials nevertheless still retain their goods. As Rowayda said:

“As well as the issues with employment and enforcing random regulations, customs laws can cause a major delay to one’s business. It can happen that you import a very expensive shipment, and you find yourself obliged to pay double the shipment costs because they raise the tariff to get it released or cleared from customs.” (Rowayda, East)

Participants believe that customs officials are unnecessarily prolonging the process, creating a situation where influential connections are needed in order to speed things up – a problem which

stands alongside the perpetual changes of regulations regarding customs' fees, specifications, and standards.

Some entrepreneurs also face challenges when attempting to gain business licences, a procedure which is complicated and prolonged. Hanan commented:

"I faced challenges because I'm a female. I had difficulty in securing a business site and obtaining the mandatory business licences and permits. The mere mention of the word 'licence' sends a chill down my spine before even embarking on a business project. This is because we often hear that many businesses have been put on hold due to lacking the necessary licences and permits. Despite all these fears I went ahead with my plan, rented a shop and spent a huge sum to revamp the place. I believe that the bad reputation of this process has to change to cope with the constantly evolving world. Unfortunately, I met the same fate as my predecessors and was denied a business licence for ridiculous reasons." (Hanan, South)

In Hanan's case she could not obtain the licence for the restaurant she was planning to open because of what she described as 'ridiculous reasons' – that is to say, malicious complaints from people in the vicinity of her business site. However, all of the other participants managed to acquire business licences, albeit after an extensive period of time. On this topic, Lama said:

"I asked some people and learned that if the business premises are ready the licence will take three to five months to obtain. I wondered why I had to bear the loss during those months of waiting. My case is different: it took me a year to get the licence because I was renovating the place." (Lama, Centre)

The long process of obtaining business licences is considered a challenge for most participants.

6.5 Differences and Similarities Based on Regions

When searching for Saudi female entrepreneurs, it is important to understand their geographical locations. From the data collected it is apparent that most of the participants in the Northern and Southern regions prefer to have women-only businesses (see above). This is either a family restriction or it is their own choices due to their culture and society. Society in the Northern region

is more conservative; here some of the participants found it difficult to apply some marketing methods or to present their products as it would not be acceptable to society. One example was posting pictures on their social media accounts of female models or females' hands. These restrictions hindered business improvement according to the participants. A few participants in the Southern region faced difficulties with customers as the society did not value their work. Hessa, the owner of a wedding planning enterprise in the Southern region, faced challenges with getting her customers to value her work and accept her prices. She thought that she was targeting a class that did not value her business and was not willing to pay the offered prices even if they could afford it. This may have been because it was a new type of business in the region, and society undervalued it. Some entrepreneurs in the Southern region believe that Saudization and feminization policies are more difficult to comply with there, compared to other regions, because of the limitation of the private sectors; the majority of the population work in public jobs, so some employees do not value jobs in private sectors. This constitutes a challenge for entrepreneurs.

In the Northern region, one of the funders “Riyadah” imposes conditions that they only fund women if they have women-only businesses. “Riyadah” is an independent, non-profit national organization established by the Ministry of Energy and the Technical and Vocational Training Corporation under the name of the National Entrepreneurship Institute. This condition narrows the available options for women in the Northern region and emphasizes the segregation between genders. According to the participants, many businesses lost income and shut down because of this condition. The conditions were reformed in early 2020 and they then allowed women to apply for funds for businesses that serviced both genders. One notable challenge, specific to entrepreneurs in the Northern and Southern regions, pertained to the procurement of essential raw materials for their businesses. The majority of these participants were compelled to journey to either the Western or Central regions to secure the necessary supplies. This requirement for travel presents an added layer of difficulty, particularly for women in the Northern and Southern regions, where mobility constraints pose additional hurdles.

6.6 Summary

In summary, this chapter has presented a detailed exploration of the challenges faced by Saudi female entrepreneurs, responding to the second research question of this thesis. Through a

comprehensive analysis spanning various regions of Saudi Arabia, it has shed light on the diverse experiences of these women in their entrepreneurial endeavours. The chapter focused on three central themes: family dynamics, cultural barriers, and regulatory hurdles, each dissected to understand their specific impact on female entrepreneurship within the unique Saudi context. The examination of family dynamics revealed the significant role played by patriarchal norms, family power structures, and guardianship rules. These factors differ in their influence across regions, illustrating how they can either obstruct or facilitate the entrepreneurial aspirations of Saudi women. In the cultural realm, the research highlighted societal resistance against female entrepreneurs, especially in male-dominated sectors, and the challenges posed by gender segregation and stereotyping. The emergence of harassment issues in the data underscored a critical, often overlooked challenge. The analysis of regulatory constraints pointed out the complex landscape shaped by well-intentioned but sometimes counterproductive regulations. Programs like the feminization initiative and Saudization, along with the frequent and unpredictable regulatory changes, present unique challenges, influencing the ability to develop sustainable business strategies. These impacts vary across different regions and industries. This chapter has thus offered an understanding of the varied challenges Saudi female entrepreneurs face, emphasizing both shared experiences and regional differences. These insights are essential for crafting effective strategies and policies to support and empower women entrepreneurs in Saudi Arabia. Looking ahead, the next chapter will delve into the identity and background of female entrepreneurs in Saudi Arabia.

Chapter 7: Experience, Background, and Identity

7.1 Introduction

The purpose of this chapter is to illuminate the intricate connections between women entrepreneurs' past experiences, backgrounds, and their present experience of running businesses in Saudi Arabia. A central focus lies on understanding not only the practical implications but also the profound impact on their identity. Thus, the research question guiding this exploration is: How do women's past experiences and background inform their present experience of running their businesses in Saudi Arabia, and how does this influence shape their identity?

As the researcher navigates through the findings presented in this chapter, she embarks on a nuanced exploration of the multifaceted relationships between personal histories, cultural contexts, entrepreneurial endeavours, and the formation of identity. This inquiry seeks to unveil the layers of influence that extend beyond the operational aspects of business, delving into the deeply personal and often transformative journey that shapes the entrepreneurial identity of women in Saudi Arabia across different regions.

The analysis of the data collected demonstrates how female entrepreneurs construct their identity and recognise opportunities by being motivated and using their mind, past experiences and vision as capital in their entrepreneurial thinking and performance. The findings of these research questions fall within three categories, namely: the female identity, family, and culture. All three themes are discussed in depth in this chapter. The participants' characteristics are detailed in [Table 4.1](#).

7.2 Female Identity

This theme relates to how a woman's past experience and background plays an important factor in forming her entrepreneurial identity. It helps shine a light on the female identity and how it informs females' experience of being entrepreneurs and running their business. The use of an identity lens helps the researcher better understand females' entrepreneurial motivation and their choice to

remain engaged in empire-building. Identities can affect motivation, activities and commitment and are essential to sense making (Svenningsson & Alvensson, 2003). Thus, an understanding of entrepreneurial identities can lead to a better understanding of the launch process (Zhang & Chun, 2017) and entrepreneurial practice. The data demonstrates that some participants were motivated to start their business to satisfy an entrepreneurial identity that they had had since childhood. Some participants had started carrying out business activities at a young age in school and in the neighbourhood. They had, thus, had a particular passion for entrepreneurship since childhood and when the opportunity presented itself, they started their own business. Huda recounted how she started selling sweets at a very young age:

“Ever since I was a young kid in the third grade, I used to sell sweets to my neighbours and to the kids in the neighbourhood. Everybody knew me as the girl who sold sweets, except my father, as I used to go outside the house to sell my sweets during the time my father was taking his usual afternoon nap. He was a law enforcement agent and usually came home at noon time. Day after day, I managed to open the door at the same time and sell the sweets. I became financially capable of buying all the things that little kids dream of. Back then we used to live in the town of Tabuk and used to travel to Jordan. There, I used to buy cards with superstar pictures as well as magazines and sell them to my female friends upon return to Tabuk. Additionally, at the age of nine, I used to make icy pops made of berry syrup. I had such a fulfilled childhood as I always had disposable cash to buy whatever I liked. I was also able to purchase Mother’s Day gifts for my mother, unlike my sister. She didn’t have money to buy a gift for my mother.” (Huda, South).

Huda showed an inclination to become a high achiever and to be responsible for herself at a young age. She had a very strong work ethic, which she recognised as a defining characteristic that was not shared with her sister.

Shooq recounted a similar experience:

“As a trader I used to chase any business opportunity no matter what it was. For example, if I happened to see a woman wearing a nice outfit, I would immediately approach her and ask her where she had got it from. As soon as I found out the merchant address, I would go to meet the person and take commodities on credit. That means that I would have to sell

the products to be able to pay the merchant. In high school and until the early years of college, I imported bracelets from the Philippines (a Filipino nurse who worked at the hospital helped me) and sold them through the people I knew. This was the most common trading system available to women at that time. Women would stay home and get their money through a network of female resellers". (Shooq, North).

These participants have been practising business since childhood. These women have seen themselves as entrepreneurs from a young age and being an entrepreneur is one of their identities alongside other identity such as being a mother, wife, daughter, or sister. They were motivated to start their business to satisfy a former entrepreneurial identity that they had built since childhood. This identity was essential to their sense of self, which motivated them to decide to start their own business. In addition, participating in school activities made some participants see themselves as influencers and changers seeker from an early age. As Maram said:

"I was generally considered to belong to the generation of influencers. I had always engaged in school radio programmes and constantly participated in various social media platforms." (Hanan, South).

Hanan is the owner of a digital marketing company and an influencer. She has considered herself to be an influencer and change seeker since she was very young. She was highly motivated to set up her business to fulfil this identity and to spearhead change for females in her Southern region. as she said:

"I started my business when I moved in here. I was frustrated by the status of women. I chose to participate in your research because there is something in common between you and me, that is I am a researcher and interested in society more than just being a businesswoman. My objective was not purely financially as much as seeking societal change and transformation. In other words, the situation women relegated to here in the Southern region anger me. There is a lack of empowerment, lack of voice and it looks like women do not exist." (Hanan, South).

Rana, too, wanted to be an entrepreneur from a young age:

“I’m married and I appreciate my family, and love the world of business and finance, and this has been my interest since I was young. I graduated from business school. I had this idea that it was impossible for me to be employed. I had to be the one who employed people, I had to innovate and start a non-traditional business for women.” (Rana, Centre).

From a young age, Rana dreamed of being an entrepreneur, fascinated by the worlds of business and finance. This passion guided her to graduate from business school, with the firm belief that she wanted to create job opportunities rather than take them. She saw herself breaking the mold by starting a non-traditional business for women.

This quote reveals Rana's long-standing entrepreneurial identity. However, it also highlights a crucial aspect: women like Rana aren't discarding their roles as wives and mothers. Instead, they're embracing these roles while also giving space for their entrepreneurial selves to thrive. This finding aligns with research by Lewis et al. (2016), which highlights the idea that women entrepreneurs often navigate and integrate their various roles, seeking congruence between their identities as mothers and their entrepreneurial endeavours. Rana, for instance, sees herself not only as a successful mother but also as a thriving entrepreneur. This balance speaks to the intricate dance of multiple identities, where women can wear different hats without rejecting other essential roles in their lives. This finding fits well with Cesaroni et al. (2021). Their research suggests that women entrepreneurs can handle their different roles in two ways: by transforming any problems into positive relationships or by letting conflicts gradually lessen. Rana's ability to balance being a successful mother and a thriving entrepreneur reflects this idea. It shows that women can smoothly manage different aspects of their lives without giving up important roles, supporting what Cesaroni discovered about how women entrepreneurs handle their various identities over time. Furthermore, Rana's narrative suggests that her entrepreneurial pursuits are intertwined with notions of power and command. The desire to be the one who employs others underscores her aspiration for influence and authority within her chosen entrepreneurial path.

Most of the participants felt it necessary to state that they appreciated their family and that their family is their first priority. Most succeeded in reconciling their identity as an entrepreneur and their identity as a mother. This was emphasised by Lulu:

“I was a housewife, I was focusing on raising my children, my kids are number one to me. Even though I studied business in America for 9 years and got two Masters degrees in business, I was not working. My family is number one to me, when I felt that my children had grown up a little, I decided to do something for me and start my business.” (Lulu, East).

Like Lulu, most of the participants only started their business when their children had grown up. With help and support from their family they succeeded in reconciling their entrepreneur identity and their other identities, overcoming a number of obstacles in the process.

Latefa is an entrepreneur who sees herself as a successful entrepreneur, a successful mother and a great role model for other females within her society. One of her characteristics as an entrepreneur is being able to overcome any obstacle that may hinder her acting on this identity. When her husband forbade Latefa from going to her store, she decided to divorce him in order to become the independent, entrepreneurial person she saw herself to be. She said:

“ I closed the store because my husband interfered. He asked me not to do some stuff, not to travel and not to meet some people. I decided to get divorced and get back to my business.” (Latefa, Centre)

Latefa’s husband had wanted her to work from home and to be subordinate to him. This conflicted with her entrepreneur identity and affected her mobility and independence. She insisted on choosing her own way of life and her vocation path and got a divorce to enable her to practise her entrepreneur identity and continue managing her business. It shows the strength of the emerging entrepreneurial identity and its impact on her other multiple identities. Strong and unique characteristics of female entrepreneurs need to be developed to effectively integrate and fulfil an entrepreneurial identity. In line with the findings of Fitzsimmons et al.’s (2014) study conducted on the corporate sector in Australia, all female CEOs in the study sample remained unmarried after their divorce or sought out supportive partners who understood, support and accept their role as CEO.

7.3 Family Factors

One of the themes that emerged from the data is family. The participants spoke about how having close family members (generally a husband or father) who were also entrepreneurs affected their decision to become entrepreneurs, shaped their identity as entrepreneurs and informed their business management strategy. Some participants started a business or chose the sector to work in on their husband's suggestion. Maha described how she became an entrepreneur:

“In 1998, my sister-in-law was running a hairdressing salon. She did not have any business background, nor had a vision for development. It was her husband who advised her to open a hairdressing salon. As a result, she quit the job nearly 3 months later and told her brother to take over the business. My husband then suggested that I run the business knowing exactly how energetic I was.” (Maha, South).

Johara had a similar story to tell:

“My husband saw how I struggled with the municipality more than anything else because they did not have clearly stated regulations on their website and even their staff had no clue about what they were talking about. As we did not know which rules to follow, in addition to the struggles we were going through, my husband suggested I close down the business and save myself the headache. However, I felt that I could not quit and stay home and I resisted closing down hoping that things would soon improve. Then my husband proposed alternatives such as opening a training centre and took it upon himself to conduct a market feasibility study in order to determine the most suitable area to set the centre in.” (Johara, South).

The participants above started their business on their husbands' suggestion. Their motivation to start a business is not rooted in a former entrepreneurial identity; they constructed the entrepreneurial identity while working on building up the business and turned to family members with business experience to help and support them. Johara, for example, benefits from her husband's experience in entrepreneurial activities; he suggests solutions to overcome business difficulties, provides accounting help, and carried out a feasibility study. With no previous experience in business management, Johara depends on her husband's support and experience to help her run her business.

Some participants talked about how being an entrepreneur impacts their family and society. They said that being an entrepreneur improves their quality of life and wellbeing of their family and changes how others see them. As entrepreneurs, they are respected and trusted and are sometimes considered to be role models for other females in their societies. The characteristics of a female entrepreneur help form a great family atmosphere which promotes deeper positive sentiments in the family such as love, empathy, and respect (Yousafzai et al., 2022). Being financially independent through entrepreneurial activity helps female entrepreneurs gain respect from their spouses (Zhang & Chun. 2018). Adding value to their families and society is a way to motivate females to continue building their empire and construct their entrepreneur identity. As Maha and Hind stated:

“Having money with me and with my husband helped us to move two or three classes above the rest of society. I was able to teach my children, I was able to support them, I was able to live a luxurious life. I overcame the stage of destitution in many things.” (Maha, South).

“When I first started my business, my husband did not offer any financial support, he just said do whatever you want. He is like most people who don’t like to take risks. When he saw my success and the way I managed my business, he trusted me and offered financial support if I needed” (Hind, North).

Some participants grow up surrounded by business owners who shape their identity and help and motivate them to enter the entrepreneur world. For Tala, her father, who is a business owner, was a role model. Growing up around him motivated her to start her business. She said:

“Ever since I was little, I dreamed of being like my father and looked up to him. I wanted to have my own business like he did, something that I owned and made. From an early age, I used to accompany my father to his business place and maybe that influenced me deep down and made me love owning a business. When I was in the first or second grade, I used to go with him, sit in his office and earn 5 or 10 Saudi Rials at the end of the day. I still remember it today.” (Tala, North).

Tala was motivated to start her business to fulfil a former entrepreneurial identity. She managed to start her business with the support of her parents. Unlike Tala, Sarah had no former entrepreneurial identity. She struggled to find out who she was, until she found herself as a mother and an entrepreneur.

“First of all, I did not realise that I had entrepreneurial skills, I had no clue what entrepreneurship was, nor had I imagined myself to be a businesswoman someday. In the beginning I used to hear my father and brothers talk about business at the dinner table every day. These talks stayed with me on a subconscious level. None of my family members was an employee. Later in college, I heard my friends talk about applying for jobs and so I did the same after graduation. Whenever I was offered a job, I said to myself this would be my dream job and I would stick with it till I retired.

So, when I joined the chamber of commerce, I thought that was it and worked myself up to become the head of the branch. Nearly two years later, I felt immensely unsatisfied and resigned. Another idea crossed my mind and I decided to dedicate my life to charity work. And so, I joined a cancer organisation which I made the centre of my life. I worked in the charity sector for four years and afterwards I felt like I had no energy to carry on.

After that, I received a job offer from King Saud University to work as a public servant. I took up the offer and thought I had landed my dream job. No one back then would have hesitated to accept a leadership role in the public service where I was supervising 15 staff. I worked extremely hard in the first year and toward the second year, I started to explore the work environment around me. I realised that it was a sluggish work environment that lacked productivity and motivation. For example, whenever I submitted a proposal to my superior, she would say it is a beautiful idea however, we are not used to doing such things, we do not want to raise problems. And she would put the proposal in the drawer. I started to feel suffocated and this burst the bubble. Two years after working at the university where I occupied a leadership position and enjoyed a good relationship with my superiors, I began to observe things. Once, in the lift, I looked at the mirror and asked who this was. She did not look like me and I did not like this girl. I was dressed in black, wearing my hair

up and had no makeup on. I did not feel that it was me. I discovered that was the first alarm to indicate something was wrong. I realised that I had put on 8 kgs in two years.

On the last day of the summer term, I was given a lift by one of my colleagues, who is also an administration staff member. Our work days were idle since there were no students on campus. A friend approached me and asked me if I would work with her on a mega project. She was a businesswoman and I have always surrounded myself with women of her calibre and that might have left some influence on me. After we met, my friend said, 'Sarah, this is not your place.' I thought she was jealous of my enviable public service job. Why would I quit such a good job? She explained that she wanted me to work with her on her project and suggested I take a month's leave. She was confident that I would automatically resign from my job after working with her. I thought she was crazy. Then she asked me about my achievements in the last months. I was baffled by the timing of the question and informed her that the last three months were a summer holiday in which we outlined some plans to implement when the students returned. She said we all have plans, I am asking you about your achievements. She interrupted me saying, 'You say, that is not who you are.' I finally agreed to take a month off and work with her as a way of testing the waters. And so I did. She was renting an office in the business lounge and I began to work with her immediately. The following day, the manager came in and said that she was expecting a Singaporean businesswoman who is on a business trip and would like to meet with her Saudi counterparts. Staff were requested to dress well, meet and greet her. A number of local businesswomen and entrepreneurs attended the meeting and took the opportunity to introduce themselves and talk about what they do. When my turn came, my mind went blank and I had nothing meaningful to say. I was worried about saying that I worked for the university lest the Singaporean lady say what are you doing here. I opened my mouth and said, 'Hi, my name is Sarah, I work with Nora.' It felt like a sudden reality check. Total devastation and frustration. It felt like a rude awakening when I had to face my reality. I ran to the room and closed the door behind me in complete shock. My friend followed me out of the room and yelled 'What did you do! Why didn't you introduce yourself properly? Sarah, you have represented your country in many international events and have a long record of achievements to boast about. Why don't you go back and reintroduce yourself to the lady!' I felt powerless, started to cry and said I could not. I asked my friend to leave

me alone as I had hit rock bottom. At that moment my friend said that she knew that I was a good person deep down and that she believed in me and it did not matter whether or not I went to reintroduce myself. As soon as she left, I turned on my laptop and sent my resume and qualifications to one of my friends who was looking for a university offer in the UK and asked her to help me get enrolled in a Masters' degree course. Once I received the acceptance letter I resigned and went abroad to study.” (Sarah, Centre).

It is clear from Sarah's narrative that she struggled to find who she was. Frustration with her identity and self-assessment motivated her to take up an entrepreneurial identity. Surrounding herself with entrepreneurs has impacted Sarah and helped her identify who she was. She confirmed that sitting at the dining table and listening to her father and brother talking about their business every day had unconsciously impacted her. Each time she assessed herself, she was left with a sense of dissatisfaction. It took her a while to realise that she was looking for success like her father, brother, and entrepreneur friends. From this narrative it can be deduced that female identities that are acknowledged later on in life are closely related to the images and messages transmitted by the father primarily. Family members and close friends could significantly inspire a female to be an entrepreneur by providing her access to networks and resources (Bullough et al., 2017).

7.4 Bad Past Experience

The data analysis highlighted another group of participants who strove to free themselves after going through difficult times or traumatic events and sought to create a life that reflected their personal selves. Such participants were motivated to start their own business to get over unpleasant situations in their lives. Through entrepreneurial efforts, some participants succeed in increasing their freedom. Waad said:

“I left my husband as I was not getting on well with him, but my father and brothers got involved and asked me to return to my house, as divorce is not acceptable in our family. In the end I went to court and said I wanted to get divorced, and no one can interfere with that. I will take on responsibility for myself. I will take care of everything, even the money. When they saw vision of how I wanted my life to be, they withdrew from my personal life

and let me enjoy a little bit of freedom. I think that way of behaving more or less helped with making some of my own decisions that I used to be prevented from doing.” (Waad, North)

Asma said:

“I hunted for jobs exhaustively through recruitment websites and was not able to secure any job at banks or universities, so I decided to pursue my postgraduate studies. I got enrolled in a Masters degree course, thanks to the proliferation of government-funded scholarship programmes during the late king Abdullah’s time. As I was in the middle of my paperwork preparation, I realised that I was not able to secure a male guardian to travel with due to personal reasons. I was devastated and all the excitement turned into frustration. Study abroad is a life-changing experience that will leave its hallmarks on one’s personality. Once the initial shock had worn off, my father supported me running my own business project since I was creative in this field.” (Asma, North)

Johara said:

“Moreover, working in business has other social advantages such as keeping you busy. For example, before my mother-in-law passed away she used to spend most of her time with me to the extent that she would stay at my place for weeks. After her death, I felt so sad and I was lucky to have a business to occupy my time, otherwise I would have been grief-stricken and my mental health condition would have deteriorated.” (Johara, South).

Shooq said:

“My marital life was horrible and for that reason I was studying and looking for work at the same time in order to maintain financial independence and use that as a gateway to put an end to that relationship. When I broached the topic of opening my own business, my husband rejected the idea categorically. I knew how money minded and stingy he was and so I pitched the idea in a particular way, exploiting his weakness toward money. I said that this project will bring us a windfall of money (roughly 30 - 40 thousand Rials a day) and I am willing to make him my business partner and soon we would be rich. He said women are like penned animals who have to be locked as soon as sunset falls. In other words, he

refused the idea. Later on, he changed his mind when he thought about the financial gain to him. I was keen to appease him and pretended to be gullible and to be a cash cow.”
(Shooq, North).

All the participants quoted above, with the exception of Shooq, had no previous entrepreneur identity. Shooq was married at the age of 13 and being married at this age affected her identity. She started practising trading at a young age, as mentioned before. Like the other participants, Shooq chose to be an entrepreneur to free herself from a specific group and recover from unpleasant situations, including an unhappy marriage, being forbidden from studying abroad due to guardianship restrictions, and grief. All used business as a way to free themselves. These women did not conform with patriarchal interpretations; instead, they tried to build their own entrepreneurial identity in a conservative, masculine society, gain control of their life and chase their goals in their individual and professional lives. The decision to start a business is frequently motivated by an event. Significant life events, such as losing a job, can trigger entrepreneurial activity (Krueger, Reilly, & Carsrud, 2000).

In conclusion, although the data indicates a connection between entrepreneurial motivation and identity, it was found in the analysis that some participants were motivated to fulfil a former entrepreneurial identity, while other participants were originally motivated by non-entrepreneurial identities. The data analysis highlights the entrepreneurial identity construction, conflict and reconciliation.

7.5 Culture

7.5.1 Travelling and living abroad

Many participants had the experience of living abroad and mixing with different cultures, which has informed and impacted their identity, the way they see themselves and how to run their businesses. Sarah said:

“My life has turned upside down in many respects ever since I went overseas to follow my Masters’ in the UK. In particular, this journey changed my relationship with my husband and made me appreciate him more in light of the struggle I met while living abroad on my

own. My relationship with my kids, too, had improved and become stronger as I adopted a new outlook to life. I realised that things may go against the plan. Unlike back in Riyadh, where household chores are divided between the family members and the maid, in the UK I learned how to adapt and accept my limitations. Moreover, I learned not to be meticulous or a perfectionist. For example, if I am planning to attend a wedding, I have realised that there is no need to dress to the nines and be elaborately lavish. I figured out that procrastination has adverse impacts on the outcomes of things. Some of my friends take too long to launch a business project because they are perfectionists and do not cease to do minor tweaking or adjustments. They forget that the early bird gets the worm. Thus, they tend to miss opportunities, given the already crowded and competitive market landscape.” (Sarah, Centre).

Sarah followed her Masters’ degree in business in the UK following her identity crisis mentioned above. She was not happy about who she truly was and decided to continue her studies and look for a way to satisfy her ambition. This journey impacted Sarah and helped her when she came to run her business. It also helped her deal with any guilt that she felt when she was not able to achieve the life and work balance she looked for. Not looking for perfection and accepting change was her way of reconciling her identities.

Rowyda also found that the experience of living abroad had helped her balance work and family responsibilities. When living abroad, she was unable to benefit from help by close family members and maids. In Saudi most families employ maids who live with them in the same house.

“It’s normal as living overseas tends to make individuals more resilient and able to juggle family affairs.” (Rowyda, East).

It is clear from the data collected that living abroad has benefited the participants in many ways in their personal lives, in the way they manage their business and, in their ability, to identify opportunities. In Huda’s case, knowing English opened up a world of opportunities. She also gained a great deal of knowledge about managing a business with high standards. She said:

“I have been managing this kindergarten ever since I came back from the US. After I got married I went to study English in the US in a junior college. Upon returning to Saudi Arabia, I got acquainted with a royal princess who admired my command of the English

language and encouraged me to be the principal of this kindergarten. It is an international institution but back then we did not call them international kindergartens. The plan was as such, if the kindergarten decided to employ staff from the US or UK in the future, I would be in a position to deal with and manage the team. At that time, the overall condition of kindergartens in the country was suboptimal in terms of service provision, customer service and hygiene practices. Furthermore, a culture change was necessary as staff were not open to change. Ultimately, I decided to establish a pilot kindergarten where kids learn through hands-on learning programmes and activities.” (Huda, North).

Mixing with different cultures within Saudi Arabia has also helped participants. Lulu said:

“Since I got married, my husband knew fully well that I was different from mainstream Saudi girls in terms of individuality, way of thinking, not being a crowd follower or accepting things I am not happy with.” (Lulu, East).

When asked what made her different and stand out from the rest of the Saudi women, Lulu said:

“I would say this is due to certain factors such as exposure to different cultures, and the freedom of expression I enjoyed at home when I was growing up. My father instilled in us the right to hold opinions without interference. He also did not discriminate between us in terms of gender or sex. Home upbringing is the solid foundation on which one can stand to challenge the world. I was fortunate to be able to interact with foreigners from an early age as we were at a certain point living in one of the compounds of Aramco. Additionally, we used to travel a lot when I was growing up. All these factors helped me to express my opinion without fear.” (Lulu, East).

This narrative highlights a couple of factors that shaped Lulu’s identity throughout her life and helped her pursue her business. Living on the Aramco compounds (Saudi Arabian Oil Company, known for its diverse expat communities) gave her a chance to interact with people from other countries and different cultures. This, and having an open-minded father, gave Lulu the ability to express herself without fear of society. Lulu succeeded in managing her unusual businesses. Lulu’s first business was a coffee shop with an art gallery. Customers could enjoy a coffee and purchase art pieces by well-known artists. Lulu faced all types of rejection from society and had to challenge

some governmental policies before they were changed. She decided to run her business in a different and challenging way, where she would have one seating area for both genders, while it was required by law to have an area for men and an area for women in the coffee shop. She also challenged the law by having music streaming in her shop; this was not allowed by law and was not acceptable by the conservative society at that time. She was challenging society and paying a number of fines to government. With a shift in the government's vision, society started accepting her business model. Lulu's second business was a female gym and wellbeing centre, which is a new concept within her society. Lulu sees herself as a successful entrepreneur and a mother. Hanan also mixed with other culture, she said:

"I was living temporarily in Riyadh for 3 years because I was working for an international company that did not have any headquarters or branches in the Southern region of Saudi Arabia back in 2015. At that time, when I came back home, there were no big companies operating outside the capital area, except for a few bank branches. I was thinking that if I ever chose to work in the banking sector then I would rather work in the main office, not in a provincial branch. However, I had reluctantly accepted to work in a bank branch, but after 7 months I exhausted my energy. This coincided with an inspiring quote I read which made me tender my resignation immediately. The quote read: 'If you don't build your dream, someone will hire you to help build theirs.' This means that as an employee you are realising someone else's dream. 'Why not realise my own dream?' I thought, and immediately resigned." (Hanan, South)

Hanan lived in Riyadh, the capital city of Saudi Arabia, for 3 years. Mixing with the culture of the central region impacted Hanan and her ideas regarding what she wanted to be and what she accepted to be as a woman. When she returned back to the Southern region, she found two things that she did not like and wanted to change. A limited range of jobs was available to women; women in the Southern region were not looking for or expecting to work in jobs outside the education sector. After having been in the central city, Hanan wanted to start changing the situation of women in the Southern region, encouraging females to look for job opportunities in sectors other than education and maybe enter the entrepreneurial world. Female entrepreneurial activity could change how society views females, affecting gender norms, increasing the respect toward women in society and helping women become role models who lead to encourage and motivate other females

to become entrepreneurs and increase their independence (Haugh and Talwar, 2014; Mayoux and Mackie, 2007).

Interestingly, most of the participants who experienced living aboard and/or mixed with different cultures tended to choose to own the type of businesses that are not usually owned or managed by Saudi females such as supermarkets, training and consultation businesses, lighting engineering and design businesses, and a wellbeing centre. As Shooq said:

“Back in 2008 ... it was only acceptable for women to run a beauty salon.” (Shooq, North).

7.6 Differences and Similarities Based on Regions

This study revealed a significant impact of location on women's experiences. In urban areas, women tend to be more successful in shaping a feminine identity that doesn't strictly conform to traditional modesty expectations in Saudi Arabia. However, in less developed regions, women may feel more pressure to adhere to traditional norms, and there are fewer female role models challenging traditional notions of femininity.

For instance, consider the case of Malak in the Central region, who challenged societal and familial expectations by starting a consulting business, typically considered a male-dominated field. Another example is Lulu in the East region, who defied societal norms by establishing a coffee shop with mixed-gender seating with music playing, going against government restrictions at the time. She also chose not to adhere to the traditional Saudi dress code by not wearing a hijab and covering her hair. While these women may not be part of an organized feminist movement, their individual acts enhance a growing awareness of feminist ideals and collective agency for social change, as highlighted by Alkhaled (2021). This illustrates how personal choices in business and clothing can contribute significantly to broader societal shifts.

On the other hand, in the Northern region, Kadi ran a retail store selling flowers and gifts. She encountered difficulties in marketing her business on social media due to societal norms that discouraged her from posting pictures of females or even any part of her body. For instance, she couldn't share a picture of female hands holding a flower bouquet. This is just one example

illustrating the challenges. Despite these obstacles, Kadi opted not to confront her society and felt obliged to adhere to traditional expectations, underscoring the pressure faced by women in such regions to maintain modesty. This diversity of experiences showcases the complex interplay between location, societal norms, and individual choices shaping the entrepreneurial landscape for women in Saudi Arabia.

The research also looked at how geography influences the types of businesses women start. Despite changes in the law, most female entrepreneurs in both Northern and Southern regions tend to choose businesses that cater exclusively to women. This preference is influenced by the deeply ingrained cultural practice of gender segregation, making some women more comfortable working in female-only environments. In contrast, in other parts of Saudi Arabia, female entrepreneurs develop businesses that serve both men and women.

In Saudi society, there's a strong expectation for women to conform to traditional roles as mothers, wives, daughters, or sisters. These roles come with certain expectations of modesty and adherence to societal norms, including a specific dress code, gender segregation, and recognition of a patriarchal social structure. Even when not required by law, women entrepreneurs in both Northern and Southern regions tend to stick to these expectations, choosing women-only businesses to align with societal norms. This illustrates how societal expectations shape the identity of Saudi women in various aspects of their lives.

In terms of the participants' ambition to develop and maintain their businesses within their region and industry, the data reveals that a number of participants were not planning to expand their business and are happy with the small business that they are managing. Their reasons for not wanting to expand varied between the high costs arising from new labour and other regulations, the impact of freelancers and online businesses, and difficulty to manage the business if it expanded outside the region. Huda said:

“Nowadays, e-commerce has become prevalent all over the country. I had an idea to open a clothes boutique but realised that some clothing boutiques in Riyadh have closed down due to inability to compete with online outlets. When asked about the reasons for liquidation, I was informed that the shop owners pay expenses such as rents, wages and

insurance as well as hefty sponsorship fees for foreign workers. Therefore, it is not worth it if the business is not super profitable.” (Huda, South).

Eman said:

“Frankly speaking, I feel that the new regulations are not in favour of business owners. Take for example, the renewal of the visa of a single foreign worker used to cost us 200 SR and now it went up to 8 - 10 thousand SR. Can you imagine that! In addition to their wages, I have to pay insurance for the workers every year. That's why I cannot expand my business activities.” (Eman, Centre).

Most of the participants who own beauty salons were not planning to expand due to the increased cost of foreign workers and lack of Saudi workers available for this type of work. In addition, all the salon owners agreed that those Saudi females who have the required skills already worked independently and did not want to work for beauty salons. In addition, most participants in the North and South regions were happy with their business and were not adverse to the idea of expansion within their region, but not in other regions, due to the difficulty of managing the business. Participants think it would be challenging to manage their businesses in different regions. Therefore, any plans to grow and expand their business would be limited to within the region. Most of the participants coming from the North, South, West, and East Regions had micro businesses, only a few have a small business.

Few of the participants have expanded or had plans to grow their business and expand to different regions. The participants who were considering expanding their business and including other regions hailed mostly from the Central region and had a type of business that would typically be owned by a man. Malak, the owner of consultancy company, said:

“I set a target of integrated units. Every two years, I had to enter a new venture. The way I start a new business is either through offering an improved and innovative approach to my already existing services, such as setting new standards or target different categories of customers, or by making inroads in new geographic areas. I am currently present in 7 regions of Saudi Arabia and provinces. Having this target in mind, every two years, we kickstart a new project or a new integrated unit. With the new regulations and opening up

the country to the world there are ample and unprecedented opportunities. The bar is raised and so are the standards and customer selection methods. There is also a change in attitude in order to cope with the new regulations. This means building coalitions or entering new sectors in order not to miss any business opportunities. For example, we did not have entertainment industries in the past and our hospitality industry was not as profitable and robust as they are now. This indicates that we now have diversification of investment.” (Malak, Centre).

Sarah said:

“I have reached a point in which I routinely review my services every year and focus on market needs. Expansion remains a possibility and for that reason, I visited Kuwait, Oman and Bahrain. I also visited Jizan, Al-sharqiya and Tabuk. I have an excellent team who can carry out most of the responsibilities and, thus, I do not have to travel often. I see more growth in the offing.” (Sarah, Centre).

Sarah is the owner of a consulting and training company in Riyadh, she has a good team and is expanding her service outside Saudi Arabia and within different regions in Saudi Arabia.

The data shows that most participants in the North and South regions had no work experience prior to launching their business. They were not enrolled in any jobs before launching their business. They mostly sought advice and support from close business owners, mostly fathers or husbands.

“I told my husband that I don’t have any managerial skills and knowledge. You need to help me with management and accounting, if you don’t help me, I will lose. He has a Bachelor’s degree in accounting and he is a manager in his job. He agreed to support me with everything he can.” (Joharah, South).

Interestingly, some participants from both North and South regions tend to prefer a women only business, even after the change in law. Segregation between genders is culturally embedded, which makes some female entrepreneurs feel more comfortable working in female only environments. As Kadi said:

“Only women can enter my store, but we do delivery only for male customers, I might allow them in my store in the future but now I’m in the starting phase so I wanted to be in my store all time and I am more comfortable around women only, I will not be as comfortable if there are men working with me. I wanted to take my time and let people start understanding me and my business before allowing men in my store.” (Kadi, North).

Maha said:

“Engaging with men, I mean, I encountered things. Most men look at women as sexual objects. They are not interested at all in her mental abilities or skills. I have seen this with Arabs, foreigners, and Saudis. I mean, for local men, if you have a longstanding business relationship with them, they would turn your business dealings with them into a romantic endeavour. They would text you late at night. Because of this, I prefer not to be shocked by such behaviour.” (Maha, South)

Maha prefers to avoid expanding or varying her business to include any type of enterprise that services both genders, simply to protect herself from harassment by men as discussed in the previous chapter.

Even though the majority of the participants in the North and South regions choose to have only female businesses for personal reasons or because they are forced by their guardians, few of the participants in the North and South regions choose to challenge their society and start a business in a mixed gender environment.

7.7 Conclusion

In conclusion, this chapter has delved into the intricate connections between the past experiences and backgrounds of women entrepreneurs in Saudi Arabia and how these elements shape their present experiences in running businesses. The overarching aim was to explore not only the practical implications but also the profound impact on their identity.

The findings presented in this chapter reveal multifaceted relationships between personal histories, cultural contexts, entrepreneurial endeavours, and the formation of identity. The research addresses the transformative journey that shapes the entrepreneurial identity of women in Saudi Arabia across different regions.

The analysis of the collected data demonstrates that a woman's previous experiences and personal background are crucial factors in shaping her identity, including her entrepreneurial identity. The study underscores that some female entrepreneurs have envisioned themselves as entrepreneurs from a young age, with entrepreneurship forming one of their identities alongside roles such as mother, wife, daughter, or sister. For others, entrepreneurial identity is constructed after the initiation of their businesses. This study highlights the strength of emerging entrepreneurial identity and its impact on multiple aspects of a woman's life, integrating with roles like motherhood and wifery.

Among the most significant findings is the theme of family, indicating how close family members, particularly husbands or fathers who were entrepreneurs, influenced the participants' decisions to become entrepreneurs. This familial influence not only shaped their identity as entrepreneurs but also informed their business management strategies.

Additionally, the research identified a group of participants who sought entrepreneurship as a means of freeing themselves from difficult or traumatic experiences. These individuals embarked on an entrepreneurial journey to overcome unpleasant situations, with the success of their business endeavours contributing to an increase in personal freedom.

Furthermore, the study highlighted the impact of living abroad and engaging with diverse cultures on female entrepreneurs. This experience informed and shaped their entrepreneurial identity, influencing how they perceive themselves and how they choose to run their businesses.

This study also substantiated another significant geographical distinction, indicating that women living in urban areas have demonstrated greater success in shaping a feminine identity that enables them to diverge from conventional expectations related to the modesty linked with Saudi

female norms. In contrast, in underdeveloped regions, women may face heightened scrutiny in maintaining modesty.

In summary, this chapter confirms the importance of considering the intricate interplay between past experiences, cultural contexts, and familial influences in understanding the

Women's entrepreneurial identity as well as their other multiple identities as wife, mother, and daughter, in which cultural norms and collectivist contexts are influential. The findings contribute valuable insights into the multifaceted nature of female entrepreneurship, emphasizing the need to recognize and nurture the unique characteristics that define the entrepreneurial identity of women in the region. The subsequent chapter will delve into a discussion of these findings.

Chapter 8: Discussion

8.1 Introduction

This chapter discusses the research findings, critically engaging with previous literature and theoretical perspectives to illuminate the identity and motivations of Saudi female entrepreneurs. It explores the challenges they face and how they navigate them, particularly across regions that have been underrepresented in the existing research. The chapter is structured around the following research questions:

1. What factors influence women's motivations to become entrepreneurs in different regions and industries in Saudi Arabia?
2. What are the similarities and differences in the challenges faced by Saudi women entrepreneurs across regions and industries?
3. How do women's past experiences and backgrounds inform their present entrepreneurial experiences in Saudi Arabia?

By critically comparing findings with existing literature and theoretical frameworks, this chapter evaluates whether the experiences of Saudi female entrepreneurs confirm, challenge, or refine prior research findings.

8.2 Family Expectations

Family dynamics play a fundamental role in shaping Saudi women's entrepreneurial experiences, influencing both their decision to start a business and their ability to sustain it. The findings of this study, supported by existing literature, reveal that family structures, expectations, and behaviours serve as both barriers and facilitators in women's entrepreneurial journeys (Shafii, 2015; Tariq, 2016; Aldrich & Cliff, 2003). In Saudi Arabia, where familial ties are deeply embedded in socio-economic and cultural frameworks, women often navigate business opportunities within the boundaries set by their immediate and extended families (Alshareef & Al-Dajani, 2024). The interplay between entrepreneurship and family expectations is particularly significant in a society

where male guardianship and family honour influence women's professional mobility (Aldossari & Chaudhry, 2024).

For some women, family constraints manifest as barriers, restricting their autonomy in making business decisions, limiting the types of businesses they can establish, or imposing conditions on their professional engagements. These limitations often stem from patriarchal norms that position men as gatekeepers of economic and social mobility (Salem & Yount, 2019). However, for others, family members, particularly male guardians, serve as key motivators, providing financial support, business mentorship, and social recognition, which facilitate women's participation in entrepreneurship (Alshareef, 2022). This dual role of family highlights the importance of analysing both the restrictive and supportive dimensions of family influence on women's entrepreneurship.

The following sections explore these contrasting experiences, beginning with family as a barrier, where patriarchal expectations and gendered constraints restrict women's entrepreneurial agency, followed by family as a motivator, which highlights cases where family support enables women to navigate and succeed in their business ventures.

8.2.1 Family as a Barrier

Family dynamics play a decisive role in shaping Saudi women's entrepreneurial journeys, with family members often exercising significant influence over their decisions to start and manage businesses. The findings of this study highlight how male guardians, particularly fathers and husbands, can function as gatekeepers, restricting women's business activities through conditions and limitations that reflect deeply entrenched patriarchal norms. Participants described instances where they were required to obtain family permission to engage in business, with constraints imposed on the type of enterprises they could establish, their ability to work with men, and their mobility for business-related activities. These findings align with existing literature, which emphasizes the powerful role of family structures in either facilitating or obstructing women's entrepreneurship in conservative societies (Alshareef, 2017; Al-Asfour et al., 2017).

Several participants expressed how their guardians' conditions significantly shaped their business choices. For instance, Asma and Waad, both from the North, were only granted permission to operate businesses on the condition that they exclusively serve female customers, a restriction that

limited their market reach. Similarly, Fawzia from the South was permitted to start her business only if she agreed to refrain from being physically present at her store at all times. Such conditions illustrate how family members, particularly male guardians, exert control over women's entrepreneurial engagement, aligning with social feminist theory (Ahl, 2006; Huq, Tan, and Venugopal, 2020), which highlights how gendered socialization processes instil different expectations and constraints for men and women. From an intersectional perspective (Crenshaw, 1989), these restrictions reflect the compounded effect of gender and cultural norms, whereby women's entrepreneurial agency is mediated not only by gender but also by their geographical and familial backgrounds. Women from more conservative regions face stricter expectations, reinforcing the role of regional and familial structures in shaping women's access to business opportunities.

The data further reveal that family objections are not solely economic but also rooted in cultural anxieties about gender roles and interactions with men. Many participants described how their guardians explicitly prohibited them from engaging in mixed gender business activities. Asma's father, for example, imposed a strict condition that she must avoid all direct contact with men, even in professional settings, forcing her to find indirect means of communication, such as relying on male intermediaries to communicate with suppliers. This practice reflects a broader cultural pattern where women's independence is perceived as a potential threat to social and familial stability (Salem & Yount, 2019). The reluctance of male guardians to permit mixed gender interactions aligns with patriarchal constraints described in feminist scholarship, where men's control over women's mobility and work stems from broader socio-cultural expectations regarding gender segregation (Walby, 1990).

Moreover, agency theory (McNay, 2000; Martin, 2004) provides a useful lens for understanding how women entrepreneurs navigate these restrictions. While some participants actively negotiated their guardians' conditions to pursue business ventures, their agency remained constrained within patriarchal boundaries. Waad, from the North, for instance, outwardly complied with her father's condition of restricting her shop to female customers, but internally acknowledged that she did so as a strategic compromise to maintain her business rather than as an authentic reflection of her own preferences. This aligns with Martin's (2004) argument that agency is not simply about

resisting constraints but also about strategically adapting to them in ways that allow for gradual shifts in power dynamics.

The role of family-business conflict also emerged as a significant barrier, particularly in relation to the intersection of marriage and entrepreneurship. The study found that some husbands viewed their wives' business success as a challenge to their authority, leading them to withdraw support or impose further restrictions. Several participants reported instances where their husbands initially expressed support but later objected when their wives' businesses began to thrive. This aligns with findings from BenMozeil (2019), which suggest that within patriarchal societies, a woman's financial independence can be perceived as a disruption to traditional gender hierarchies. Latefa's experience is particularly illustrative of this dynamic, her husband explicitly stated that he disliked financially independent women and ultimately pressured her to close her business. This response highlights how male guardians may actively resist women's empowerment when it threatens the existing gender order, reinforcing patriarchal control over women's economic agency.

These findings also resonate with the 5M framework (Brush et al., 2009), which conceptualizes family as a fundamental factor influencing female entrepreneurship. Within the Motherhood and Macro environment dimensions, familial expectations place a dual burden on women, requiring them to balance entrepreneurial ambitions with societal expectations of domestic responsibility. Some participants, such as Fawzia, were explicitly required to limit their business activities to maintain their perceived family roles. Others, such as Layan, reported that their family's fears of societal backlash led to discouragement, illustrating how social norms surrounding respectability and family honour shape women's professional decisions. The 5M framework helps situate these experiences within broader structural and cultural constraints, highlighting how the macro-level expectations surrounding women's roles influence their entrepreneurial agency at the micro-level.

A particularly striking aspect of the findings is how some women actively resist and renegotiate family-imposed barriers. While most participants adapted to familial restrictions, a minority, such as Waad and Latefa, took decisive steps to reclaim control over their lives. Waad, for example, defied her family's attempts to intervene in her personal and professional decisions, ultimately securing a divorce and asserting financial independence. This aligns with research by Alshareef and Al-Dajani (2024), which highlights how some Saudi women entrepreneurs challenge

patriarchal constraints by leveraging legal and financial autonomy. However, these cases remain the exception rather than the norm, with most participants opting for compliance or negotiation rather than outright defiance.

Furthermore, the concept of cultural lag (Ogburn, 1957) provides a useful framework for understanding the persistence of family-imposed restrictions despite recent legal reforms in Saudi Arabia that have granted women greater economic and personal freedoms. While state policies now allow women to start businesses and travel without male permission, many participants still face resistance from family members who strictly follow traditional guardianship norms. This discrepancy highlights how legal advancements do not automatically translate into cultural shifts, as deep-seated patriarchal attitudes continue to shape women's lived experiences.

In conclusion, family expectations serve as both structural and cultural barriers to Saudi women's entrepreneurship, reinforcing patriarchal control through explicit restrictions on business activities, gender interactions, and mobility. The findings illustrate how male guardians impose conditions that limit women's autonomy, aligning with social feminist theory's (Ahl, 2006; Huq, Tan, and Venugopal, 2020) emphasis on gendered constraints in entrepreneurship. Intersectionality theory (Crenshaw, 1989) further highlights how these barriers are compounded by regional, economic, and familial factors, creating varied experiences among Saudi female entrepreneurs. While some women strategically navigate these constraints, others actively resist them, demonstrating the complex interplay between agency and structural limitations. The persistence of these barriers despite legal reforms highlights the need for continued societal change to ensure that women's entrepreneurial aspirations are not restricted by deeply rooted familial norms.

8.2.2 Family as a Motivator

While familial expectations can serve as restrictive barriers to women's entrepreneurial agency, this study also highlights how family, particularly male relatives, can play a crucial enabling role in supporting female entrepreneurs. In the Saudi context, where social structures are deeply intertwined with patriarchal norms, women's ability to engage in entrepreneurship is often contingent upon the approval and backing of their male guardians, be it a father, husband, or brother. The findings of this study reveal that many Saudi women benefit from familial

encouragement, financial assistance, and moral support, all of which contribute to their ability to establish and sustain businesses. This reflects broader research suggesting that family support is a critical factor in entrepreneurial success, particularly in cultures where women's mobility and decision-making autonomy remain socially regulated (Alshareef & Al-Dajani, 2024; Aldossari & Chaudhry, 2024).

The nature and extent of family support vary across cases. Some participants in this study described their fathers or husbands as active facilitators, offering financial capital, business mentorship, and legitimacy within the entrepreneurial ecosystem. For instance, growing up in a household where a father or male guardian is an entrepreneur significantly influenced some women's aspirations and business strategies. This aligns with research by Hoffmann et al. (2014), who highlights the role of parental entrepreneurial experience in shaping business preferences and self-employment likelihood. In Saudi Arabia, where entrepreneurship is still a developing field for women, paternal role models and mentorship serve as significant sources of encouragement, reinforcing findings from previous studies that link family entrepreneurial backgrounds with increased female participation in business (Welsh et al., 2014; Al-Asfour et al., 2017).

However, while male guardians may encourage and enable entrepreneurship, their support is often conditional, reflecting broader gendered expectations. Some participants noted that while their fathers or husbands permitted and even financed their businesses, they did so under specific constraints, for instance, requiring the business to cater exclusively to women, restricting direct engagement with male clients, or imposing limitations on physical mobility, such as travel restrictions. These findings are consistent with previous studies highlighting the contradiction of male support, wherein women are granted permission to work but within carefully controlled limits that reinforce gender norms rather than challenge them (Salem & Yount, 2019; Aldossari & Murphy, 2023). This demonstrates how women exercise situated agency, leveraging available support while still operating within patriarchal constraints, a phenomenon extensively discussed in feminist entrepreneurship research (Ahl, 2006; Calás et al., 2009).

Moreover, this study's findings illustrate that moral and emotional support from family members plays a key role in building women's confidence in their entrepreneurial ventures. Several participants emphasized how having a supportive family environment empowered them to

navigate business challenges, particularly in male-dominated sectors where doubt toward female entrepreneurs persists. This aligns with prior research, which suggests that emotional backing from immediate family members can counterbalance societal opposition and enhance women's entrepreneurial resilience (Alshareef & Al-Dajani, 2024; Hashim, 2023)

From a theoretical perspective, the significance of family support in women's entrepreneurship can be understood through the 5M framework (Brush et al., 2009). The "Motherhood" component of the model reflects how women's familial obligations intersect with their business roles, while the "Market" and "Money" dimensions highlight how family-backed financial capital and social networks provide women with critical resources. The 'Macro' element further contextualizes these dynamics within broader socio-cultural and legal frameworks, including Saudi Arabia's evolving gender policies under Vision 2030, which have facilitated greater institutional support for female entrepreneurs (Aldossari & Chaudhry, 2024; Alshareef & Al-Dajani, 2024).

Despite the positive influence of family support, this study highlights that women's entrepreneurial autonomy remains dependent on male approval, reflecting entrenched gender norms that position men as gatekeepers of economic mobility. While some women leverage familial backing as a strategic advantage, others find that male involvement in their business decisions reaffirms traditional gender hierarchies rather than challenging them (Aldossari & Chaudhry, 2024). This contrast reinforces the argument that while family support is instrumental in enabling women's entrepreneurship, it does not necessarily translate to unrestricted agency, rather, it must be analysed within the framework of intersectional constraints and gendered power relations (Crenshaw, 1989; McNay, 2000).

In summary, the findings of this study confirm that family expectations shape Saudi women's entrepreneurial experiences in complex and varied ways. While some women encounter family-imposed barriers that limit their professional aspirations, others benefit from strong family support that facilitates business success. However, even when male guardians are supportive, their involvement often comes with clear or hidden conditions that reflect patriarchal control over women's economic activities. Understanding these dynamics requires an approach that moves beyond binary categories of "supportive" or "restrictive" family roles, instead recognizing that

women's agency in entrepreneurship is deeply embedded in and negotiated within socio-cultural structures (Alshareef & Al-Dajani, 2024; Hashim, 2023).

8.3 Role of Government

Saudi Arabia's Vision 2030 has significantly transformed the socio-economic landscape, particularly for female entrepreneurs. As a national strategy aimed at diversifying the economy and reducing oil dependency, Vision 2030 includes reforms designed to empower women through improved access to employment, financial support, and business opportunities (Vision 2030, n.d.). The government has introduced policies that ease business registration, increase access to funding, and promote gender-inclusive labour market reforms. Saudi women have surpassed the labour-force participation targets set by Vision 2030. The percentage of female labour-force participation exceeded the initial 2030 target of 30 percent, rising from 21 percent in 2017 to 33.2 percent in 2020 (Vision 2030, n.d.a). In just two years, female labour-force participation grew by an impressive 64 percent, highlighting the significant role women are expected to play in the Kingdom's economic future (Vision 2030, n.d.a). However, while government-led changes have enhanced women's economic participation, challenges persist, particularly in overcoming socio-cultural resistance and adapting to ongoing regulatory uncertainties.

Government interventions supporting female entrepreneurs align with the 5M framework (Brush et al., 2009), which conceptualizes entrepreneurship through the lenses of Market, Money, Management, Motherhood, and Macro factors. Vision 2030 directly impacts Market access by creating regulatory conditions that facilitate business ownership and operation for women. The Money component is reflected in the expansion of financing options and loan programs available to female entrepreneurs. This aligns with the findings of this study, which show that all the female entrepreneurs interviewed in the Northern region successfully accessed government funding to start their businesses, demonstrating the tangible impact of government-driven financial support on women's entrepreneurship. However, Macro factors, such as the shifting legal landscape, introduce uncertainty due to sudden regulatory changes, such as evolving labour laws that affect hiring policies for female-run businesses (Alsahli, 2020).

One of the most notable reforms under Vision 2030 has been the removal of certain guardianship restrictions, granting women greater autonomy in their business ventures. Previously, female entrepreneurs faced administrative barriers requiring male permission for various transactions, such as securing business licenses and traveling for professional purposes (Welsh et al., 2014; Alturki & Braswell, 2010; Sadi & Al-Ghazali, 2009). The elimination of such barriers has been instrumental in fostering a more independent entrepreneurial environment. For example, female business owners like Lulu and Lena, who previously struggled with restrictions on engaging with male clients, now operate their businesses with greater ease. Lulu's mixed-gender café and Lena's interior design business exemplify how institutional reforms have translated into increased mobility and operational freedom for women.

However, while formal policy changes have facilitated women's economic inclusion, informal socio-cultural barriers persist. Social feminist theory (Ahl, 2006; Huq, Tan, & Venugopal, 2020) explains that deeply embedded gender norms continue to influence the experiences of female entrepreneurs. This study finds that many women, particularly in rural or conservative regions, still encounter resistance from family members and male colleagues, limiting their ability to fully utilize the freedoms granted by legal reforms. This aligns with intersectionality theory (Crenshaw, 1989), which emphasizes how women's experiences are shaped by multiple overlapping factors, including class, and traditional expectations. Female entrepreneurs in urban areas may find it easier to capitalize on government initiatives, whereas those in more conservative regions often encounter additional layers of familial and social restrictions that shape their entrepreneurial pathways (Alshareef, 2022).

The government's role in fostering a digital business environment has further supported women's entrepreneurship by reducing physical barriers. Online business registration platforms and digital banking services have simplified administrative procedures, allowing women to launch businesses from home without male mediation (Vision 2030, n.d.). This transformation has been particularly beneficial for women in remote areas, where social mobility remains limited (Hashim, 2023). However, the unpredictability of regulatory changes presents a challenge for business continuity. Frequent shifts in policies, such as fluctuating labour laws and tax regulations, create instability for female entrepreneurs attempting to develop long-term business strategies (Alsahli, 2020).

This study confirms that the feminization policy has negatively affected female business owners. Regardless of the type of employment being offered, the majority of participants experienced considerable obstacles to recruiting Saudi females. This may be a consequence of the cultural and societal conventions that Saudi women have been exposed to since childhood. In the Saudi context, it is the role of a woman's guardian, i.e., her father or husband, to provide financially for the family. Some females will therefore be financially secure, meaning they are not motivated to take on what they perceive to be inferior jobs such as a checkout assistant or worker in a gym, or to work long hours in the afternoons and evenings. However, greater awareness of programmes targeting Saudi nationals could encourage women into non-traditional work. It would also assist Saudi businesswomen if there were more regulations pertaining to the contracting of female workers. This finding is consistent with Al-Khoraimi and Hamas (2021) study, which confirms that empowering women who work in sales favourably influences a number of factors, lowering the Saudi women's unemployment rate and increasing the percentage of local employers. On the other hand, the feminization policy had a negative effect on the retail industry, since the majority of women did not work long-term, owing to their role as housewives and a broad societal view that did not favor working women (Al-Khoraimi & Hamas, 2021).

Despite these obstacles, government led reforms have played a crucial role in reshaping entrepreneurial norms. By supporting female entrepreneurs through funding, regulatory adjustments, and digitization, the government has signalled a shift toward gender inclusivity in business (Tlaiss and Khanin, 2023, Alshareef and Al-Dajani, 2024). However, as McDonald and Crandall (2015) argue, legal changes alone are insufficient to transform societal norms, a broader cultural shift, including education initiatives and community engagement, is necessary to ensure that policy advancements translate into tangible, sustainable empowerment for Saudi women.

This discussion highlights the complexity of government intervention in female entrepreneurship. While Vision 2030 has lowered formal barriers, informal gendered expectations, socio-cultural resistance, and bureaucratic unpredictability continue to shape the realities of female business ownership.

8.4 Culture and Societal Environment

8.4.1 Change Acceptance

The structural reforms introduced under Vision 2030 have significantly reshaped Saudi Arabia's socio-economic landscape, particularly for female entrepreneurs. These reforms include legal modifications that ease restrictions on mobility, employment, and business ownership, leading to a visible transformation in Saudi women's roles within the economy (Vision 2030, n.d.a). However, while policy changes have been implemented rapidly, societal acceptance of these reforms varies across regions and social groups. This study finds that while many female entrepreneurs embrace these changes, they must still navigate deeply rooted social norms and gendered expectations. The shifting perception of female entrepreneurship reflects broader challenges between progressive policies and established cultural attitudes.

The findings reveal that Saudi society is undergoing a transition, with increasing acceptance of women's participation in the workforce and business ownership. Some participants emphasized that public attitudes toward female entrepreneurs have improved considerably, making it easier for women to establish businesses in historically male-dominated sectors. For instance, Deema from the South noted that while female business ownership was previously met with doubt, recent years have witnessed a shift in attitudes, with society becoming more supportive. Similarly, Sumayh highlighted that female entrepreneurs are now regarded as ambitious and financially independent rather than solely pursuing entrepreneurship out of economic necessity. These insights align with Tlaiss (2022), who argues that female entrepreneurs in Saudi Arabia are not simply beneficiaries of reform but active agents of societal change. Women's increasing participation in business contributes to reshaping gender norms by challenging conventional expectations of economic dependency.

This transformation can also be analysed through the lens of Social Feminist Theory, which posits that gender roles are shaped through lifelong socialization processes that influence women's career choices and economic behaviours (Ahl, 2006; Fischer et al., 1993; Huq et al., 2020). The acceptance of female entrepreneurship is not just a response to policy changes but a gradual reconfiguration of how women's economic roles are understood and valued within society.

However, socialization processes remain deeply embedded in Saudi culture, particularly in non-urban regions, where traditional expectations surrounding women's roles continue to limit their entrepreneurial opportunities. This aligns with Al-Asfour et al. (2017), who emphasize that while legal reforms may offer new possibilities, deeply ingrained cultural values shape the extent to which women can fully capitalize on these opportunities.

Despite the positive momentum, the extent of cultural transformation remains inconsistent. Asma from the North observed that while national reforms have facilitated women's access to employment and entrepreneurship, her immediate family continues to hold traditional views on gender roles. Similarly, Johara from the South stated that although female entrepreneurship is now more accepted, resistance remains, particularly regarding women working alongside men. This regional and familial variation in attitudes reflects Alshareef (2022), who examines how women's entrepreneurial experiences are shaped by spatial and social contexts. Her study highlights that while some regions embrace economic reforms, others remain more resistant due to deeply rooted patriarchal norms.

This inconsistency in societal acceptance aligns with intersectionality theory (Crenshaw, 1989), which emphasizes that gendered experiences are shaped by intersecting factors such as class, and social background. Women in urban centres such as Riyadh and Jeddah benefit from more progressive attitudes, while those in conservative regions encounter heightened resistance. Tlaiss and Kauser (2019) similarly highlight how patriarchal influences on Arab female entrepreneurs vary across locations, demonstrating that while policy reforms offer new opportunities, societal norms continue to influence women's ability to succeed in business. This intersectional perspective reinforces the need to examine how broader legal changes interact with localized cultural dynamics.

Another critical dimension of this change is women's agency, particularly in how they navigate societal expectations while leveraging new business opportunities. The findings suggest that while legal advancements empower women, they do not automatically break down patriarchal structures. Many female entrepreneurs continue to encounter underlying prejudices, requiring them to adopt strategic responses to secure recognition and success. Some participants reported using impression management strategies (Goffman, 1959) to mitigate potential backlash, such as emphasizing their

roles as wives and mothers to frame their businesses as extensions of their familial responsibilities rather than independent professional pursuits. This demonstrates constrained agency (McNay, 2000), where women exercise entrepreneurship within the limits.

This finding aligns with Tawfiq and Ogle (2022), who highlight that Saudi women often adopt adaptive behaviours to maintain legitimacy in male-dominated environments. Similarly, Aldossari & Chaudhry (2024) emphasize that while legal reforms may provide new opportunities, patriarchal norms and state policies continue to shape women's ability to fully capitalize on these changes, reinforcing the argument that cultural transformation often lags behind policy reform (Ogburn, 1922). Aldossari and Chaudhry (2024) further highlight that despite the expansion of economic opportunities for Saudi women, gendered expectations continue to shape the degree of autonomy female entrepreneurs can exercise in decision-making.

While Vision 2030 has opened pathways for women's increased labour force participation, cultural attitudes toward work and gender remain deeply embedded and continue to shape female entrepreneurs' experiences. Some participants expressed that even when women are formally allowed to work, they still face subtle discouragement from families and communities that expect them to prioritize domestic responsibilities. For instance, Maha from the South explained that while her family supported her business, they expected her to manage it in a way that did not interfere with traditional gender roles. Similarly, Areej from the North stated that she was encouraged to pursue entrepreneurship, but only under the condition that her business catered exclusively to women.

This reflects broader cultural constraints surrounding women's labour market participation, where social expectations often dictate the type of work deemed acceptable. Salem and Yount (2019) highlight that Arab women frequently face workplace segregation and social scrutiny, which influence their career trajectories and entrepreneurial choices. This aligns with Aldossari and Murphy (2023), who argue that even as labour laws become more inclusive, cultural ideologies about appropriate gender roles persist, shaping the scope and nature of women's economic engagement.

The 5M framework (Brush et al., 2009) provides a useful lens for analysing the ways in which Vision 2030 has influenced female entrepreneurship in Saudi Arabia. The Market component is

reflected in the expansion of entrepreneurial opportunities, as reforms have fostered a more inclusive business environment that encourages women's participation in various industries. The Money aspect is evident in the increased availability of government-backed financial support, which has been particularly beneficial for women in the North, as indicated in this study's findings. The Management dimension highlights how female entrepreneurs strategically adapt to societal expectations while leveraging new business opportunities, demonstrating both resilience and innovation in navigating a rapidly evolving landscape. The Motherhood component remains significant, as many women frame their businesses in ways that align with traditional gender roles, ensuring social acceptability while still exercising economic agency. Finally, the Macro factors encompass the broader regulatory changes and cultural shifts that continue to shape the entrepreneurial ecosystem in Saudi Arabia. By situating the findings within this framework, it becomes evident that while Vision 2030 has played a crucial role in facilitating female entrepreneurship, cultural and structural influences continue to shape women's experiences and decision-making processes.

In sum, while Vision 2030 has created substantial opportunities for female entrepreneurs, societal acceptance of these changes is still evolving. The findings highlight the complex interplay between policy reforms, cultural norms, and individual agency, demonstrating that while legal frameworks can facilitate change, broader societal transformation requires more time. As noted by Alkhaled and Berglund (2018), genuine empowerment requires not only policy support but also cultural shifts that enable women to participate in the economy without facing structural or social barriers. This research contributes to that discussion by illustrating how Saudi female entrepreneurs are both shaping and being shaped by the changing landscape of business and gender in the Kingdom.

8.4.2 Harassment as a Challenge

Harassment is an underexplored yet significant challenge that emerged from the participants' narratives, particularly within Saudi Arabia's conservative socio-cultural environment. While not all participants explicitly discussed harassment, those who did, described their experiences as deeply unsettling, emotionally distressing, and, in some cases, a direct deterrent to business growth. The findings highlight that harassment operates as both a psychological and structural barrier to Saudi female entrepreneurs, influencing their decision-making processes and shaping

the types of businesses they establish. Several participants described instances where they encountered harassment from male colleagues, clients, and officials, illustrating how patriarchal norms manifest in professional and business environments.

The experiences of Hanan and Maha demonstrate the pervasive gendered biases that shape interactions between female entrepreneurs and male stakeholders. Hanan, a digital marketing entrepreneur, recounted how her business pitches were often dismissed, with male business leaders focusing on her physical appearance rather than her professional competence. Similarly, Maha described how long-term professional engagements with men frequently transformed into unwelcome personal or romantic advances. These narratives align with social feminist theory (Ahl, 2006; Huq, Tan, & Venugopal, 2020), which argues that women entrepreneurs face structural barriers that arise from deeply ingrained gender norms, limiting their recognition in male dominated spaces. Moreover, these findings intersect with McNay's (2000) and Martin's (2004) critiques of agency, which emphasize that social structures do not simply restrict women's choices but actively shape the ways in which their agency is exercised. In this context, male actors in business settings reinforce patriarchal power by diminishing women's entrepreneurial credibility, reducing their professional roles to their gendered identities.

In response to these challenges, some participants developed strategies to minimize their exposure to harassment. For instance, Hanan began involving her husband in business interactions to lessen unwanted attention. While this adaptation allows her to navigate professional challenges, it also highlights the structural limits on women's autonomy in Saudi business settings, reinforcing their reliance on male guardianship. This finding aligns with Alshareef and Al-Dajani (2024), who illustrate how Saudi women entrepreneurs often adopt coping mechanisms that conform to cultural expectations to maintain acceptance while reducing risks. Intersectionality theory (Crenshaw, 1989; Collins, 2000) further clarifies how experiences of harassment vary across socio-economic and regional lines. Women in urban business hubs, such as Riyadh and Jeddah, may have greater legal recourse and institutional backing against harassment than those operating in more conservative or rural areas, where gender norms remain stricter and public accountability is limited.

Sarah's experience further illustrates how harassment extends beyond sexual misconduct to include verbal intimidation and workplace hostility. As the owner of a consulting and training firm, she recounted instances where male clients insulted her female employees, including one who was called "dumb." Additionally, some of her team members reported experiencing sexual harassment, prompting Sarah to implement a strict dress code policy, prohibiting high heels and red nail polish, to reduce the risk of unwanted advances. While these self-regulatory measures reflect strategic responses to a challenging environment, they also reinforce victim-blaming narratives, wherein the responsibility for preventing harassment is placed on women rather than on the structures that enable it. This mirrors findings by Salem and Yount (2019), who argue that in highly gendered labour markets, women often modify their behaviour and interactions as a survival strategy, rather than expecting institutional support or systemic change. Aldossari and Murphy (2023) further highlight how such adaptations reinforce patriarchal control by compelling women to adopt pre-emptive behaviours instead of challenging the structural imbalances that sustain workplace harassment.

Beyond personal experiences, some women proactively restricted their business models or customer demographics to avoid harassment. For instance, Areej implemented a "family-only" policy in her shop, preventing young male customers from entering to avoid uncomfortable encounters. Similarly, Shooq deliberately modified her public appearance, ensuring that she was not "too dressed up" to minimize unwanted attention. These defensive strategies exemplify constrained agency, where women exercise autonomy within patriarchal boundaries, but their choices remain structurally restricted McNay (2000). The degree of exposure to harassment is not uniform; rather, it is shaped by intersecting factors such as industry type, regional setting, class background, and access to male allies who can mediate business transactions (Crenshaw, 1989). Women operating in male dominated sectors face heightened risks, whereas those in female centric industries or conservative regions often develop avoidance-based strategies to mitigate harassment.

The role of gender-based restrictions in bureaucratic and professional settings was also evident in Rowayda's experiences. She described how some male employees in government offices intentionally created barriers to business transactions for female applicants, forcing them to engage in lengthy bureaucratic processes, indirectly exerting control over their professional autonomy.

Her frustration highlights how patriarchal power manifests through institutionalized resistance, requiring women not only to navigate workplace harassment but also to contend with covert forms of professional obstruction. Similar patterns have been observed in other Gulf contexts, where women in leadership roles face bureaucratic barriers as a means of maintaining male dominance in business and public administration (Rodriguez & Scurry, 2019).

From the perspective of the 5M framework, harassment functions as a constraint at multiple levels. At the Market level, it limits women's ability to engage freely in business transactions. At the Management level, it shapes hiring policies, workplace behaviours, and client interactions, often forcing women to implement self-regulating measures such as dress codes and selective customer engagement. At the Macro level, while legal reforms such as the Anti-Harassment Law (2018) offer a partial safety net, they fail to address the deep-seated cultural attitudes that normalize gender discrimination. While some women find ways to circumvent these barriers through adaptive agency, others remain constrained by systemic risks and social costs associated with harassment.

The persistence of harassment as a barrier to female entrepreneurship raises concerns regarding the effectiveness of legal protections in Saudi Arabia. Despite the introduction of the Anti-Harassment Law in 2018, many participants expressed scepticism about its enforcement. Sarah, for example, indicated that while legal measures exist, women remain reluctant to report harassment due to societal victim-blaming and fears of professional repercussions. This aligns with Alsubaie's (2020) critique of the Saudi Anti-Harassment Law, which suggests that cultural stigma and inadequate legal implementation continue to deter women from seeking justice. Similar patterns are evident in Pakistan, where Khan et al. (2018) found that social shame and fear of retaliation contribute to underreporting of harassment cases. Walby (1990) and Piscopo & Walsh (2020) argue that legal reforms alone are insufficient, emphasizing that broader cultural shifts are necessary to dismantle the patriarchal norms that sustain workplace harassment.

Another critical insight is the impact of harassment on business strategies, particularly regarding industry selection and workplace policies. Participants like Shooq and Areej adopted pre-emptive measures to reduce their exposure to harassment, demonstrating how patriarchal constraints shape women's entrepreneurial decisions. This reflects Collinson and Collinson's (1996) argument that

when women 'step out of line' by entering male-dominated spaces, patriarchal resistance manifests through harassment as a form of social control. These avoidance-based strategies underscore the structural constraints on women's entrepreneurial agency, reinforcing the need for institutional reforms and stronger workplace protections.

In response to these findings, this study proposes a multi-level approach to addressing harassment in Saudi Arabia's entrepreneurial landscape. First, policy interventions should strengthen the enforcement of anti-harassment laws and introduce clearer reporting mechanisms that protect women from professional retaliation. Second, awareness campaigns should challenge cultural stereotypes that blame women, emphasizing the importance of holding perpetrators accountable. Finally, business networks and mentoring initiatives should provide women with support structures to navigate gendered business environments while pushing for broader systemic change (Alkhaled, 2021).

Overall, harassment remains a persistent barrier for Saudi female entrepreneurs, shaping their agency, business strategies, and professional interactions. Addressing this challenge requires not just legal interventions but also cultural and institutional transformations to create a safer and more inclusive entrepreneurial ecosystem.

8.5 Female Entrepreneurs' Identity

8.5.1 Constructing Entrepreneurial Identity

Entrepreneurial identity is not fixed; it is a dynamic process influenced by an individual's personal history, social environment, and lived experiences (Gherardi, 2015). Identity plays a crucial role in how female entrepreneurs navigate opportunities, barriers, and self-perception in Saudi Arabia, where cultural norms, gender expectations, and familial roles remain deeply embedded (Alkhaled & Berglund, 2018). This study finds that women's entrepreneurial identities are shaped in different ways, some female entrepreneurs have always seen themselves as business oriented, while others only developed an entrepreneurial identity after starting their business.

For many women in this study, entrepreneurship was not simply a means of economic survival but a mechanism for identity construction and self-realization, aligning with social feminist theory,

which emphasizes the role of gendered socialization in shaping women's experiences and opportunities (Ahl, 2006; Tlaiss & Kauser, 2019; Huq et al. 2020). Women's entrepreneurial aspirations were influenced by their personal agency, the ability to make independent choices despite social constraints (McNay, 2000). However, this agency was often negotiated within patriarchal structures, requiring women to balance multiple, and sometimes conflicting, identities, such as being a mother, daughter, or wife, alongside being an entrepreneur.

This study reveals two distinct patterns of entrepreneurial identity formation. First, some participants displayed a pre-existing entrepreneurial identity, having shown a natural talent for business from an early age. Their strong work ethic and business aspirations were often inspired by familial role models, particularly fathers or brothers who were business owners. This aligns with prior research suggesting that family members play a crucial role in shaping women's entrepreneurial self-perception (Alshareef & Al-Dajani, 2024). These women saw entrepreneurship as an extension of their personal ambitions and were driven by a strong sense of independence and achievement (Obschonka et al., 2014).

Second, other women discovered their entrepreneurial identity later, often after experiencing dissatisfaction with traditional employment or family expectations. These women entered business as a means of self-definition, rather than having a natural business drive from an early age. For some, entrepreneurship became a means of reconciling their personal and professional aspirations after facing identity crises or social limitations. Women in this study exercised practical agency, as they navigated and redefined gendered expectations rather than outright rejecting them.

For many Saudi women, entrepreneurial identity intersects with familial and cultural expectations, requiring strategic negotiation. The findings show that mothers often delayed entrepreneurial ambitions until their children grew up, reinforcing that entrepreneurial pursuits do not necessarily replace traditional roles, but instead must be integrated within them. This aligns with research suggesting that women entrepreneurs often engage in "identity work" to balance personal and professional commitments (Zhang & Chun, 2017). Similarly, the findings reflect the 5M framework (Brush et al., 2009), where the "Motherhood" component highlights the influence of family obligations on entrepreneurial decision-making.

8.5.2 Entrepreneurial Identity and Cultural Constraints

Women's ability to adopt an entrepreneurial identity is significantly shaped by cultural expectations regarding modesty, gender segregation, and familial roles. Saudi Arabia remains a collectivist and highly judgmental society (Tawfiq & Ogle, 2022), where social approval plays a crucial role in shaping women's entrepreneurial choices. This study confirms that many female entrepreneurs employed impression management strategies (Goffman, 1959) to align their businesses with societal expectations and reduce potential backlash. For instance, some women deliberately restricted their businesses to female-only environments, aligning with cultural norms of gender segregation. Others emphasized their roles as mothers and wives to justify their professional ambitions.

Moreover, regional differences further shape entrepreneurial identity formation. This study finds that women in conservative regions (North and South) were more likely to experience pressure to conform to traditional expectations, whereas those in major cities like Riyadh and Jeddah had greater social acceptance of their entrepreneurial ambitions. This reflects intersectionality theory (Crenshaw, 1989), where gender intersects with class, and social norms to shape entrepreneurial experiences. The study's findings align with Alshareef (2022), who argues that spatial and cultural contexts significantly influence the types of businesses women pursue and the societal responses they receive.

8.5.3 Entrepreneurial Identity as a Form of Agency

The findings demonstrate that entrepreneurial identity is not only a form of self-expression but also a tool through which Saudi women negotiate patriarchal expectations and assert agency. In line with McNay's (2000) concept of "bounded agency," many participants' entrepreneurial choices were influenced by familial or social conditions, demonstrating how agency is often constrained yet creatively exercised within structural limits. This aligns with Social Feminist Theory, which argues that women's experiences of entrepreneurship are fundamentally shaped by societal expectations and relational goals (Calás, Smircich, & Bourne, 2009). For example, participants who relied on male guardians for financial or operational support often found their

agency limited, reinforcing traditional power structures even as they pursued economic independence.

However, the study also highlights that entrepreneurial identity can be a powerful tool for challenging societal norms. By embracing an entrepreneurial identity, some women have been able to actively resist and reshape traditional gender roles. As demonstrated in the findings, several participants remained unmarried or divorced unsupportive spouses in order to fully embrace their entrepreneurial identity. This decision-making process reflects the concept of agency within the framework of Intersectional Feminism, which recognizes how gender, marital status, and social expectations intersect to shape women's experiences.

Additionally, Social Feminist Theory emphasizes that women's entrepreneurial activities are often motivated by relational goals such as improving family well-being and contributing to their communities (Huq, Tan, & Venugopal, 2020). This was evident in cases where participants viewed entrepreneurship as a means to gain respect from their families and communities, even if their ventures had to conform to societal expectations. For instance, women in rural and conservative areas were more likely to establish businesses catering exclusively to women, reflecting how their entrepreneurial agency is negotiated within cultural norms.

Furthermore, the findings demonstrate how entrepreneurial identity intersects with family identity. Women who embraced their entrepreneurial identity often had to navigate complex dynamics between their roles as business owners, mothers, wives, and daughters. While some participants successfully reconciled these identities, others found themselves compelled to choose between their entrepreneurial aspirations and societal expectations about female modesty and familial duties. The 5M Framework (Brush et al., 2009) is helpful in understanding these dynamics, particularly the "Motherhood" and "Macro" components. Women often framed their businesses as extensions of their familial roles, positioning their entrepreneurial activities as complementary rather than contradictory to their identities as mothers and wives.

The findings also support Jamjoom and Mills (2023), who emphasize that Saudi women employ discreet resistance strategies rather than direct confrontation to challenge patriarchal narratives. This aligns with McNay's (2000) critique of traditional agencies that fail to account for the ways women actively negotiate their circumstances rather than simply resisting them. Moreover,

Alshareef (2022) highlights how location influences agency, with urban women exhibiting greater flexibility in challenging gender norms compared to those in rural areas.

The tension between empowerment and restriction is evident in the participants' narratives, particularly in how they leverage their entrepreneurial identity to gain legitimacy and social acceptance. This contrast is critical for understanding how women's agency is expressed and constrained within the broader cultural and social context of Saudi Arabia. Women in this study exercised creative adaptation rather than outright defiance, challenging patriarchal structures by working within acceptable boundaries.

Moreover, the Social Feminist Theory perspective suggests that women's agency in entrepreneurship is not just about economic independence but also about identity construction and validation. For many participants, entrepreneurial identity offered a pathway to assert their individuality and redefine their societal roles. This resonates with Alkhaled's (2021) argument that Saudi women's entrepreneurship can be seen as a form of subtle resistance or "activism in disguise." Even when women conformed to societal expectations, their entrepreneurial efforts allowed them to create new identities that challenge traditional gender norms.

Ultimately, the findings demonstrate that entrepreneurial identity serves as both a coping mechanism and a platform for empowerment. While some women use entrepreneurship as a strategy to reconcile conflicting identities, others actively challenge societal expectations to redefine their roles. This complex interplay between empowerment and restriction highlights the need for a nuanced understanding of agency, one that acknowledges how women navigate and transform the cultural, social, and familial landscapes in which they operate.

8.5.4 The Role of Family and Male Guardians in Entrepreneurial Identity Formation

Family plays a dual role in shaping female entrepreneurs' identities, acting as both a source of support and a site of restriction. Many participants noted that having a business-oriented father or husband positively influenced their entrepreneurial self-perception, aligning with prior studies highlighting the importance of male mentors in patriarchal societies (Alshareef & Al-Dajani, 2024). However, family support often came with conditions, reinforcing male authority over

women's economic participation. Some participants were only permitted to start businesses if they catered exclusively to female customers or remained within culturally acceptable industries (e.g., beauty, fashion, childcare).

This conditional support reflects the conflicting nature of male guardianship, where some men encouraged their wives or daughters to become entrepreneurs, yet simultaneously imposed restrictive boundaries that maintained traditional gender hierarchies (Aldossari & Murphy, 2023). This aligns with social feminist perspectives, which argue that women's economic empowerment does not automatically lead to gender equality, as patriarchal structures adapt to maintain control (Ahl, 2006).

8.5.5 Entrepreneurial Identity as Negotiation

This study reinforces the argument that Saudi female entrepreneurs engage in ongoing identity work, constantly negotiating societal expectations, familial roles, and professional ambitions. While entrepreneurship offers a pathway for empowerment, it does not always lead to unrestricted autonomy, as many women must strategically align their entrepreneurial pursuits with cultural and familial norms. The findings contribute to social feminist scholarship, illustrating how Saudi women exercise situated agency, pushing the boundaries of gender norms while remaining within the broader framework of societal expectations.

Entrepreneurial identity for Saudi women is thus flexible and adaptive. It is not a singular, fixed construct but a negotiated and evolving process, shaped by family, cultural expectations, and access to opportunities. While some women leverage business ownership to assert independence, others remain constrained by gendered power structures, highlighting the complex interplay between empowerment and restriction.

8.5.6 Entrepreneurism as Escape

This study highlights that for many Saudi female entrepreneurs, the motivation to start a business is not always rooted in a desire to fulfil an entrepreneurial identity but often emerges as a coping mechanism to escape restrictive or challenging personal circumstances. Women facing unhappy marriages, restrictive guardianship, grief, or limited professional opportunities, initiated

businesses as a means to reclaim control over their lives and construct a sense of self-worth and autonomy. This phenomenon aligns with McNay's (2000) concept of bounded agency, where women exercise agency within restrictive societal structures, navigating societal expectations to pursue personal empowerment while operating within patriarchal frameworks.

The findings of this study demonstrate that entrepreneurship is frequently employed as a tool for exercising agency when formal avenues of personal freedom are restricted. For instance, Waad, Asma, Johara, and Shooq did not necessarily perceive themselves as entrepreneurs at the beginning of their journeys. Instead, their entrepreneurial activities were driven by the need to escape difficult circumstances, reclaim personal autonomy, or find validation through economic independence. This resonates with Fitzsimmons et al. (2014), who argue that significant life events, such as family breakdowns or personal crises, often prompt women to seek alternative paths for empowerment and fulfilment through entrepreneurship. This also aligns with the findings of Krueger, Reilly, & Carsrud (2000), who state that a significant life crisis, such as a job loss or family breakdown, frequently serves as a catalyst for entrepreneurial efforts. The traumatic events or life disruptions women encounter can act as powerful motivators, pushing them to seek new pathways for personal and economic empowerment.

Moreover, Alkhaled and Berglund (2018) highlight how Saudi women employ entrepreneurship as a means of resisting societal constraints in indirect ways. They argue that while these women are not openly challenging patriarchal norms, their entrepreneurial activities act as a form of strategic agency. This aligns well with Social Feminist Theory, which emphasizes that women's entrepreneurial efforts are often shaped by their negotiation of gendered social norms rather than serve as complete rebellion against them (Ahl, 2006; Calás et al., 2009).

Furthermore, Alkhaled (2021) illustrates that Saudi women's entrepreneurial activities can be interpreted as forms of feminist solidarity and political activism. While not explicitly framed as resistance, these activities contribute to shifting societal expectations around women's roles. This also ties into Intersectionality Theory (Crenshaw, 1989), which recognizes that the experiences of women entrepreneurs are shaped by overlapping factors. While women in urban centres may have greater opportunities to assert their agency through entrepreneurship, those in rural areas face additional layers of restriction.

In conclusion, the findings demonstrate that entrepreneurship serves as a form of constrained yet strategic agency, where women use business ownership as a pathway to regain control over their lives and challenge restrictive societal structures. Rather than completely breaking down patriarchal power structures, these women are finding ways to navigate them and express their identities within the limitations placed upon them.

8.5.7 Traveling and Living Abroad

This study further reveals that cultural exposure, whether through living abroad or interacting with diverse cultures within Saudi Arabia, significantly impacts female entrepreneurs' identity formation and their approach to business. These experiences enhance their ability to navigate gendered expectations, develop resilience, and effectively engage with broader societal changes.

Participants such as Huda and Sarah demonstrate how exposure to different cultural norms through living abroad influenced their entrepreneurial identities and approaches to business. For instance, Huda's proficiency in English and familiarity with international business standards greatly facilitated her entrepreneurial journey, enabling her to negotiate both Saudi cultural expectations and professional challenges. Sarah's exposure to Western culture helped her balance work and family expectations by adopting a practical approach that acknowledged but did not entirely conform to societal norms.

This finding aligns with Alshareef (2022), who emphasizes that spatial context plays a significant role in shaping women's entrepreneurial experiences. Women in urban areas, such as Riyadh and Jeddah, are more likely to benefit from institutional support and progressive attitudes compared to those in rural or conservative areas. Intersectionality Theory (Crenshaw, 1989) helps to explain how women's experiences of entrepreneurship are shaped by overlapping factors, such as region, class, and cultural exposure. Women who have had the opportunity to interact with diverse cultures are often better equipped to navigate societal expectations and express their agency.

Furthermore, the experiences of Lulu, who did not live abroad but regularly interacted with expatriates on Aramco compounds, highlight how cultural exposure within Saudi Arabia itself can significantly influence entrepreneurial identity. Lulu's fearless attitude and determination to establish her business in a socially conservative environment demonstrate how women use their

entrepreneurial activities as a means of challenging and reshaping cultural norms, even if they do so subtly.

The role of cultural exposure in shaping female entrepreneurial identity also aligns with Social Feminist Theory (Ahl, 2006), which posits that women's entrepreneurship cannot be understood solely through economic or market-driven frameworks but must also consider the social, cultural, and familial contexts that shape their experiences. As women navigate various cultural influences, they are constantly negotiating their entrepreneurial identities, balancing their desire for empowerment with the societal expectations that seek to constrain them.

Additionally, Tlaiss (2022) emphasizes that Saudi women entrepreneurs are not just passive recipients of reform but are actively shaping the cultural landscape by demonstrating resilience and adaptability in the face of societal expectations. This perspective aligns with McNay's (2000) concept of agency, where women are seen as active agents who creatively navigate power structures rather than being completely restricted by them.

The findings of this study suggest that cultural exposure enhances women's capacity for exercising agency, enabling them to challenge restrictive gender norms and assert their entrepreneurial identities in creative ways. This dynamic interplay between cultural exposure and identity formation demonstrates how women strategically leverage their experiences to navigate societal constraints and advance their entrepreneurial goals.

8.6 Differences and Changes in Regions

The findings of this study reveal that regional disparities significantly shape the experiences of female entrepreneurs in Saudi Arabia. Geographical location influences not only access to resources and opportunities but also how women negotiate cultural expectations and exercise agency. While legal reforms under Vision 2030 have aimed at promoting women's entrepreneurship, the extent to which these reforms are embraced and implemented varies across different regions.

Women living in urban areas such as Riyadh, Jeddah, and the Eastern Province generally experience more social acceptance of female entrepreneurship and benefit from greater access to

governmental support and business networks. These urban environments are characterized by relatively progressive attitudes toward female empowerment, allowing women to establish businesses that serve both male and female clients. This aligns with Intersectionality Theory (Crenshaw, 1989), which highlights how overlapping social categories, such as region, class, and gender, interact to shape individual experiences. Women in urban areas, particularly those with greater financial resources and higher educational attainment, are better positioned to leverage governmental reforms and economic opportunities compared to their counterparts in rural or conservative areas.

The findings of this study reinforce the importance of class as a contextual factor influencing women's entrepreneurial experiences in Saudi Arabia. Drawing on the concept of intersectionality, class, understood here as a combination of socio-economic status, educational background, and tribal or family affiliations, intersects with gender, region, and family expectations in complex ways. While most participants accessed similar government funding mechanisms, class appeared to shape other forms of support. For example, some women from well-known families benefited from informal privileges, such as easier access to commercial spaces through private landlords or smoother bureaucratic processes due to their family name. In contrast, two participants mentioned their lack of influential family background hindered their ability to secure support from community influencers. These examples suggest that class in Saudi Arabia is not solely about financial capital but is deeply embedded in social status, networks, and reputation (Al-Rasheed, 2013; Al-Khateeb, 2014; Meijer, 2020). This finding supports and expands existing literature by showing how class-based privilege functions subtly, often through interpersonal or reputational channels, shaping not only access to resources but also the legitimacy and ease with which women can operate entrepreneurial ventures within patriarchal frameworks.

However, the findings also emphasize that women in the Northern and Southern regions face heightened cultural restrictions. This is consistent with Alshareef and Al-Dajani (2024), who demonstrate how conservative regions of Saudi Arabia impose stricter cultural expectations that complicate women's efforts to participate in entrepreneurship. In these areas, female entrepreneurs tend to establish women-only businesses, aligning their ventures with societal expectations of modesty and gender segregation. As Tlaiss (2022) notes, Saudi women often act as agents of

change by creating spaces that empower other women, even when operating within culturally restrictive frameworks.

The persistence of cultural norms rooted in patriarchal expectations poses challenges for female entrepreneurs, particularly in non-urban areas where traditional gender roles remain dominant. The findings suggest that women in these regions often adopt adaptive strategies to navigate social expectations. For example, Waad, Asma, Johara, and Shooq demonstrated how entrepreneurship can be a form of strategic agency (McNay, 2000) to escape restrictive social structures and claim economic independence. These women are not necessarily rejecting cultural norms outright; rather, they are selectively negotiating their identities to achieve personal and professional autonomy.

The application of Social Feminism (Ahl, 2006; Calás et al., 2009) further supports the interpretation that women's entrepreneurship in these conservative regions is often framed within familial and community expectations. Many women seek to align their entrepreneurial pursuits with acceptable social roles, presenting their businesses as extensions of their familial duties or community service. This finding is consistent with Aldossari & Chaudhry (2024), who argue that women's entrepreneurial agency is frequently shaped by social and familial expectations rather than entirely autonomous decision-making.

Additionally, the findings reveal that exposure to different cultures through travel or living abroad has a significant impact on how women conceptualize their entrepreneurial identities. This is evident in the experiences of participants such as Hanan, Maha, and Huda, who had either lived abroad or been exposed to multicultural environments within Saudi Arabia. Such exposure facilitated the development of more confident entrepreneurial identities, enabling these women to challenge and negotiate the expectations of their conservative societies. This finding aligns with Tlaiss (2022), who highlights how Saudi women entrepreneurs actively shape social change by creating new norms and expectations through their business practices.

The 5M Framework (Brush et al., 2009) provides a useful lens for understanding these regional differences. From a "Macro" perspective, governmental reforms aimed at promoting women's entrepreneurship are more accessible to women in urban areas, while those in rural regions face greater challenges. The "Market" aspect highlights the limited availability of resources and

opportunities for female entrepreneurs in conservative areas, where establishing businesses that serve both genders is often met with resistance. The “Management” dimension is evident in the strategies employed by women to navigate social expectations and establish their entrepreneurial identities. The “Motherhood” aspect continues to influence women’s entrepreneurial motivations and practices, particularly in regions where family expectations remain more traditional.

Furthermore, the findings suggest that the government's efforts to promote women's entrepreneurship through financial assistance and training are not equally accessible across all regions. Interestingly, all of female entrepreneurs in the Northern area that were interviewed reported benefiting from government assistance, including financial aid and training provided by the Chamber of Commerce. This finding raises important questions about the extent to which regional disparities influence the effectiveness of governmental support. As noted by Al-Asfour et al. (2017), while formal policies may promote gender equality, their implementation is often uneven, reflecting broader structural inequalities within Saudi society.

The persistence of regional disparities in women’s entrepreneurial experiences highlights the need for a more nuanced understanding of how social and cultural contexts shape agency. Intersectionality Theory (Crenshaw, 1989) is particularly relevant in this regard, as it emphasizes how gender intersects with other social categories, such as region and class, to influence women’s ability to exercise agency. The findings also support McNay’s (2000) concept of constrained agency, where women’s entrepreneurial activities are shaped by broader social structures even as they attempt to establish their own identities.

Overall, the findings confirm that regional differences continue to play a significant role in shaping the entrepreneurial experiences of Saudi women. While governmental reforms under Vision 2030 have opened new opportunities, cultural and social barriers remain, particularly in conservative areas where patriarchal norms are more deeply entrenched. This highlights the ongoing tension between formal policy changes and the gradual evolution of societal attitudes, a dynamic that continues to influence how women navigate the entrepreneurial landscape.

8.7 Chapter Summary

This chapter discussed the research findings by connecting participants' experiences with existing literature and theoretical frameworks, particularly agency theory, social feminism, intersectionality theory, and the 5M framework. The findings illustrate the complex interplay between societal expectations, family dynamics, cultural norms, and legal reforms in shaping the entrepreneurial experiences of Saudi women.

Family dynamics emerged as a critical factor influencing female entrepreneurship, operating as both a barrier and a motivator. Patriarchal norms continue to constrain women's autonomy, particularly in less developed regions where family permission and gender segregation remain strong. However, family support, particularly from male guardians, also serves as a vital resource enabling women's entrepreneurial efforts. The findings highlight how women strategically navigate familial expectations to gain approval for their businesses, demonstrating constrained agency as they negotiate cultural norms rather than openly challenging them.

The study also emphasized the impact of recent regulatory changes under Vision 2030, which have created new opportunities for women's economic participation. Legal reforms, such as easing guardianship restrictions and allowing women to drive, have facilitated female entrepreneurship, particularly in urban areas. However, cultural acceptance of these reforms remains uneven, with less developed regions showing greater resistance. This gap highlights the concept of cultural lag (Ogburn, 1922), where formal regulations change faster than societal attitudes.

Furthermore, the findings indicate that sexual harassment remains a persistent challenge for Saudi women entrepreneurs, particularly in male-dominated spaces. Despite the introduction of the Anti-Harassment Law in 2018, cultural stigmas and societal victim-blaming discourage many women from reporting harassment, especially in conservative regions. Women adopt various coping strategies, such as self-policing their appearance and limiting interactions with male clients, which highlight how agency is shaped and constrained by societal norms.

Entrepreneurial identity also emerged as a key theme, with women's experiences shaped by their personal histories, familial influences, and exposure to different cultures. For some, entrepreneurship serves as a form of agency to escape restrictive circumstances or assert their

identity in a patriarchal society. Women who lived abroad or were exposed to diverse cultural experiences exhibited a stronger sense of entrepreneurial identity and confidence in challenging societal expectations. These findings align with social feminist theory, which emphasizes how women's agency is exercised within the boundaries of gendered power structures.

Additionally, the study revealed regional disparities in how women experience entrepreneurship. Urban areas offer greater opportunities for women to challenge traditional gender norms, while less developed areas present more rigid cultural barriers. Notably, government financial support is more accessible in the Northern region, providing an essential resource for female entrepreneurs to navigate societal expectations and establish their businesses.

The findings highlight the importance of region-specific policies that address the unique challenges faced by female entrepreneurs across Saudi Arabia. While Vision 2030 has introduced positive changes, its effectiveness varies across geographical and cultural contexts. Policymakers must consider these variations when designing interventions to support women's entrepreneurship, ensuring that cultural and social barriers are addressed alongside legal reforms.

The persistence of cultural barriers and gendered power structures demonstrates that while women exercise agency through entrepreneurship, their autonomy remains shaped by broader societal forces. Acknowledging these complexities is essential for developing more inclusive policies that effectively support Saudi women entrepreneurs across all regions.

Chapter 9: Conclusion

9.1 Introduction

This thesis has explored female entrepreneurship in Saudi Arabia, with a focus on understanding how family dynamics, cultural and regional differences, entrepreneurial identity, and government policies intersect to shape women's entrepreneurial experiences. The research aimed to provide a comprehensive examination of female entrepreneurship across the diverse regions of Saudi Arabia, covering the Northern, Southern, Central, Eastern, and Western areas. This approach allowed for a nuanced analysis of how women's motivations, challenges, and strategies differ based on their geographical and social contexts.

The findings of this research contribute to the broader discourse on female entrepreneurship by offering new insights into how Saudi women navigate cultural expectations, family obligations, and institutional frameworks to pursue entrepreneurial aspirations. Moreover, it highlights the importance of considering regional disparities and socio-cultural dynamics when formulating policies to support female entrepreneurs. This chapter will summarize the key findings, discuss their theoretical and practical implications, acknowledge the study's limitations, suggest avenues for future research, and present final reflections.

9.2 Summary of Key Findings

The findings of this study reveal that Saudi female entrepreneurs' experiences are shaped by multiple intersecting factors, including family expectations, societal norms, government policies, and regional differences.

Family dynamics emerged as both barriers and motivators. While patriarchal norms continue to restrict women's autonomy, supportive male guardians can facilitate business success by providing financial and emotional backing. However, this support is often conditional, reflecting broader gendered expectations. This was particularly evident in the Northern and Southern regions, where women often conform to traditional norms while negotiating their entrepreneurial activities.

Cultural expectations also play a critical role. In more conservative areas, women tend to establish businesses that cater exclusively to female clients, aligning with societal expectations of modesty and gender segregation. Conversely, women in urban areas such as Riyadh and Jeddah benefit from more progressive attitudes, enabling them to challenge cultural norms more readily. Nonetheless, socialization processes remain deeply embedded in Saudi culture, especially in non-urban regions, where conservative values persist despite legal reforms.

The research also found that harassment continues to be a significant challenge, particularly for women working in mixed-gender environments or unconventional sectors. Although legal measures have been implemented to address harassment, societal stigma surrounding the issue persists, particularly in conservative areas where reporting harassment is still considered taboo.

Entrepreneurial identity emerged as a complex and evolving construct. Some women are driven by pre-existing entrepreneurial aspirations, while others develop their entrepreneurial identity through their experiences. For some, entrepreneurship serves as a means of asserting agency and autonomy within restrictive social structures. Women in this study demonstrated agency by actively shaping their entrepreneurial identities to navigate societal expectations and family obligations.

This study also contributes to a more detailed understanding of how class functions in the Saudi context. By conceptualising class as a combination of socio-economic status, educational background, and family or tribal affiliation, the findings reveal that women's access to support and legitimacy in entrepreneurship is not only shaped by gender and region, but also by social reputation and lineage. This reinforces the importance of adopting an intersectional lens that captures how class-based privilege and marginalisation interact with other factors to shape women's entrepreneurial agency.

Government policies, particularly those introduced under Vision 2030, have positively impacted female entrepreneurship by providing financial support, simplifying administrative processes, and promoting gender equality. However, the effectiveness of these reforms varies across regions. In the Northern region, government assistance has been particularly effective in promoting women's entrepreneurial activities, while in the Southern region, cultural resistance remains a significant barrier.

9.3 Theoretical Contributions

This study makes significant contributions to the wider field of female entrepreneurship by addressing theoretical gaps identified in the literature review and extending existing frameworks to the context of Saudi female entrepreneurs. By drawing on Feminist Conceptualizations of Agency (McNay, 2000; Martin, 2004), Social Feminism (Huq et al., 2020; Ahl, 2006; Calás et al., 2009), Intersectionality (Crenshaw, 1989), Push-Pull Theory (Kuhn & Schuetze, 1998; Zgheib, 2018), and the 5M Framework (Brush et al., 2009), this research provides a comprehensive understanding of how Saudi women navigate complex socio-cultural landscapes to establish their entrepreneurial identities and assert their agency. The following sections detail how each framework has been supported, challenged, or extended by the findings of this study.

The concept of agency used in this research is grounded in Feminist and Sociological Theory, particularly the work of McNay (2000) and Martin (2004). Agency here refers to the capacity of individuals to act independently and make choices, even when operating within restrictive social and cultural structures. This perspective emphasizes strategic negotiation, adaptation, and subtle resistance rather than outright defiance. The findings reveal that although women's agency is often constrained by familial and societal expectations, entrepreneurship provides a means for them to assert their agency within these limitations. Rather than perceiving agency as a binary construct of either compliance or rebellion, this study illustrates that agency can be exercised within traditional frameworks through strategic engagement and adaptation. This aligns with McNay's (2000) concept of "bounded agency," where agency is not entirely constrained nor completely liberated but instead operates within the intersections of structural limitations and individual actions. By demonstrating that agency can be exercised within traditional frameworks rather than solely by defying them, the study contributes to feminist conceptualizations of agency by illustrating how women creatively navigate power structures rather than being entirely dominated by them. Furthermore, this study highlights the adaptability and resilience of Saudi women in asserting their agency within culturally specific and patriarchal contexts, thereby addressing literature gaps regarding how agency functions in restrictive environments (McNay, 2000; Tlaiss, 2015; Al-Dajani & Marlow, 2013).

The integration of Social Feminism in this study emphasizes how Saudi female entrepreneurs' experiences are shaped by cultural, familial, and social structures. Building on the work of Huq et al. (2020), Ahl (2006), and Calás et al. (2009), this research demonstrates that women strategically align their entrepreneurial ventures with socially accepted roles to gain legitimacy and autonomy. By focusing on adaptation rather than confrontation, the findings extend Social Feminist theory by showing how women exercise agency within conservative societies through subtle negotiation rather than direct challenges to patriarchal norms. This contributes to existing literature by providing insights into how female entrepreneurs reconcile business ambitions with traditional expectations in culturally specific contexts, highlighting the importance of culturally situated forms of agency.

This study also makes a contribution through its application of Intersectionality Theory by illustrating how gender intersects with regional, class, and cultural differences to produce unique entrepreneurial challenges and opportunities. While Crenshaw's (1989) theory emphasizes how overlapping systems of power create diverse experiences, this research highlights how regional disparities within Saudi Arabia significantly influence women's entrepreneurial experiences. The findings demonstrate that women in urban areas encounter more progressive attitudes and institutional support, whereas those in conservative regions face increased social policing and resistance. By highlighting these regional disparities, the study challenges oversimplified portrayals of Saudi female entrepreneurs and addresses gaps in the literature concerning regional and cultural diversity within intersectional frameworks. Moreover, it underscores how intersectional factors such as region, class, and cultural exposure collectively shape women's entrepreneurial agency.

Regarding Push-Pull Theory, this study offers critical insights by challenging the simplistic categorization of entrepreneurial motivations as either push (necessity-driven) or pull (opportunity-driven). The findings reveal that motivations are multifaceted and dynamic, with many women experiencing a blend of push and pull factors simultaneously. For instance, while personal crises such as difficult marriages or financial struggles align with push factors, many participants also pursue entrepreneurship for self-fulfilment, financial independence, and identity formation, which align with pull factors. This complexity extends Push-Pull Theory by demonstrating that motivational drivers are not fixed categories but rather interact and evolve over

time. Additionally, the availability of institutional support, such as government funding and reforms under Vision 2030, facilitates the transition from push-motivated entrepreneurship to pull-motivated entrepreneurship. These findings respond to gaps in the literature concerning motivational complexity and illustrate the fluid nature of entrepreneurial motivations in conservative societies (Zgheib, 2018; Itani et al., 2011; Roomi & Parrott, 2008).

The application of the 5M Framework (Brush et al., 2009) further enriches the theoretical contributions of this study by contextualizing its components, Market, Money, Management, Motherhood, and Macro/Meso environmental factors, within the Saudi entrepreneurial landscape. The findings challenge traditional interpretations of “Motherhood” by showing that it extends beyond balancing family and business responsibilities to include broader familial expectations and social norms. Additionally, the “Macro” dimension is significantly shaped by institutional reforms under Vision 2030, which have expanded opportunities for female entrepreneurs but are not uniformly accessible across regions.

This study contributes theoretically by refining and recontextualizing the “Motherhood” component of the 5M Framework, showing that in the Saudi context it reflects a culturally embedded set of social obligations beyond maternal roles. Moreover, it extends the “Macro” dimension by illustrating how national reforms are filtered through localised socio-cultural structures, particularly in tribal and rural regions. These refinements offer a stronger lens for applying the 5M model in conservative or patriarchal societies, where institutional change does not always translate into social change.

This integration of intersectional perspectives into the 5M Framework offers a deeper understanding of how cultural and regional differences influence entrepreneurial experiences, thereby filling gaps in the literature regarding the applicability of the 5M Framework in conservative societies.

Overall, this study contributes to the wider field of female entrepreneurship by offering a more comprehensive understanding of how Saudi women navigate entrepreneurial pathways within culturally specific contexts. By explicitly linking its findings to existing theories, the research provides a robust theoretical framework that supports, challenges, and extends current conceptualizations of agency, social structures, intersectionality, motivational drivers, and

institutional frameworks, particularly those shaped by recent policy reforms such as Saudi Arabia's Vision 2030.

9.4 Practical Implications

The findings of this study have significant implications for policy makers, educational institutions, and entrepreneurship support organizations seeking to empower Saudi women entrepreneurs. These practical implications are particularly crucial in the context of Vision 2030's objectives to enhance female economic participation and promote gender equality in the business environment.

From a policy-making perspective, the study highlights the importance of region-specific interventions. Policymakers should recognize that female entrepreneurs in less developed regions, particularly the Northern and Southern areas, face unique challenges compared to their counterparts in urban centres like Riyadh and Jeddah. In these conservative regions, cultural norms and familial expectations heavily influence women's entrepreneurial activities. Therefore, policies aimed at supporting female entrepreneurship should be tailored to address localized cultural dynamics. This requires working closely with community leaders and family members to promote acceptance of women's business ventures, especially in areas where traditional norms are more pronounced.

The government's role in providing financial support through the Chamber of Commerce and other institutions has been shown to positively influence women's entrepreneurial efforts, particularly in the Northern region. Expanding such financial support mechanisms to other underserved areas could significantly enhance women's access to capital and resources. Additionally, targeted mentorship programs aimed at building women's business skills and confidence could further empower female entrepreneurs, particularly those operating in sectors where cultural resistance remains strong.

Furthermore, the findings emphasize the need for awareness campaigns that not only promote female entrepreneurship but also educate families and communities about the broader economic and social benefits of women's business ownership. Creating a supportive social environment is essential for enabling women to exercise agency and pursue their entrepreneurial aspirations. Additionally, efforts to combat cultural stereotypes surrounding gender roles should be prioritized.

This includes promoting positive narratives of successful female entrepreneurs through media channels and public forums.

The findings of this study also call for improved legal frameworks to protect female entrepreneurs from harassment and ensure their safety in business environments. Despite the introduction of the Anti-Harassment Law in 2018, cultural and social norms continue to discourage women from reporting incidents of harassment. Policymakers should implement culturally sensitive awareness programs that encourage women to assert their rights without fear of cultural backlash. Additionally, creating accessible reporting mechanisms and support systems for victims of harassment is essential for promoting a safer and more inclusive entrepreneurial ecosystem.

In the Southern region, female entrepreneurs who have been exposed to diverse cultural experiences, either through living abroad or interacting with more liberal communities, demonstrate the potential to act as agents of change. Policies that leverage this potential should focus on promoting mentorship and networking opportunities for women with broader cultural perspectives. Additionally, providing financial incentives for women-led businesses that contribute to social change could further empower these entrepreneurs to challenge traditional norms and serve as role models for younger women.

For both the Northern and Southern regions, policymakers should acknowledge the persistent preference for women-only businesses as a culturally sensitive approach to entrepreneurship. While Vision 2030 has made great strides in promoting gender equality, the societal acceptance of female entrepreneurs remains uneven across the country. To address this issue, policy interventions must be context-specific, recognizing the diversity of women's experiences and aspirations within Saudi Arabia.

The effectiveness of existing government initiatives, such as the Chamber of Commerce's financial support programs, demonstrates the importance of providing tailored assistance to female entrepreneurs. Policymakers should consider exporting successful models from the Northern region to other parts of the country. Additionally, promoting accessible, high-quality training programs can equip women with the knowledge and skills necessary to navigate business challenges.

Lastly, while Vision 2030 has successfully initiated legal reforms to enhance female participation in the workforce, cultural transformation remains a gradual process. This study's findings emphasize the need for sustained efforts to align policy reforms with cultural acceptance. Policymakers must continue to promote legal awareness and encourage societal acceptance of women's economic participation through targeted educational initiatives, public awareness campaigns, and community engagement.

Overall, this study highlights the importance of a comprehensive and culturally sensitive approach to supporting female entrepreneurs in Saudi Arabia. By addressing the specific needs and challenges faced by women in different regions, policymakers can contribute to the advancement of gender equality, economic empowerment, and a more inclusive entrepreneurial landscape across the nation.

9.5 Limitations & Future Research

Despite its comprehensive scope, this study has several limitations that must be acknowledged. First, the qualitative nature of the research, while providing rich, context-specific insights, limits the generalizability of the findings. The in-depth interviews capture the personal experiences of a select group of Saudi female entrepreneurs; however, the small sample size means that the results cannot be extrapolated to all female entrepreneurs across Saudi Arabia. Additionally, the uneven distribution of participants from different regions may affect the comprehensiveness of the findings. While the study successfully covered urban areas like Riyadh and Jeddah, as well as more conservative and less-developed regions like the North and South, the overall sample size was not proportionally balanced across these locations.

Another limitation involves the scope of the research, which did not extensively examine economic factors or financial challenges beyond their connection to family dynamics and cultural norms. Additionally, while the research incorporated multiple theoretical frameworks, the focus was predominantly on agency, identity construction, family dynamics, and socio-cultural norms, rather than on broader economic or policy-related theories. Furthermore, the study's methodology relied exclusively on interviews, which could result in biased responses due to participants' personal perceptions and willingness to discuss sensitive topics.

Given these limitations, future research should strive for a more balanced sample size across various regions of Saudi Arabia, particularly focusing on underrepresented areas like the North and South. Comparative studies examining women's entrepreneurial experiences in urban versus rural regions could provide a more nuanced understanding of regional disparities in entrepreneurship. Additionally, considering the rapidly evolving socio-economic landscape of Saudi Arabia, longitudinal research would be valuable for tracking the development of female entrepreneurship over time. Such studies could reveal how shifts in legal, cultural, and economic frameworks influence women's entrepreneurial experiences and identities.

While this study primarily focused on cultural, familial, and identity-related aspects of female entrepreneurship, future research should delve deeper into economic factors such as access to finance, government-backed loans, and the impact of economic policies on women's businesses. Examining these aspects would contribute to a more holistic understanding of women's entrepreneurial journeys in Saudi Arabia. Although this research highlighted the positive and negative impacts of Vision 2030 reforms, more comprehensive studies are needed to assess the long-term effects of these reforms on female entrepreneurship. Future research could examine how specific initiatives under Vision 2030 contribute to reducing gender disparities and promoting women's economic empowerment.

Future studies should also adopt a more explicit intersectional approach to examine how various social categories, including gender, class, tribe, region, and family background, intersect to influence women's entrepreneurial experiences. This could help identify particular groups of women who may face compounded disadvantages due to their intersecting identities. Comparative research investigating how the experiences of Saudi female entrepreneurs differ from those of women in other Middle Eastern countries undergoing similar socio-economic transitions could also offer valuable insights into how national policies and cultural norms shape women's entrepreneurship in various contexts.

Another area of interest for future research is the growing significance of digital platforms in business operations, particularly how women leverage digital technologies to overcome cultural, logistical, and financial barriers. This area is especially relevant for women in conservative regions where mobility and social interactions are more restricted. Additionally, research could explore

specific industries or business types that have not yet been widely studied, such as tech entrepreneurship, social enterprises, and creative industries, to provide a broader understanding of how women are navigating new and emerging sectors.

While this study focused on female entrepreneurs, future research could examine how male guardians perceive and influence women's entrepreneurship. Understanding their perspectives could offer valuable insights for developing policies aimed at promoting greater acceptance of female entrepreneurship across all regions. Additionally, considering the sensitive nature of sexual harassment and its impact on women's business experiences, future research should delve deeper into how harassment affects female entrepreneurs' business growth, decision-making, and emotional well-being. It would also be essential to explore how legal reforms and awareness campaigns influence women's ability to report and address harassment.

9.6 Final Thoughts

This thesis has aimed to deepen our understanding of female entrepreneurship in Saudi Arabia, particularly by examining the experiences of women across diverse regions and socio-cultural settings. By engaging with theoretical frameworks such as Agency, Social Feminism, Intersectionality, and the 5M Framework, this study has provided nuanced insights into the ways Saudi women navigate, negotiate, and reshape their entrepreneurial identities within the constraints of patriarchal norms. The findings highlight how family dynamics, societal expectations, geographical differences, and evolving legal frameworks intersect to shape women's entrepreneurial experiences.

Importantly, this research has demonstrated that Saudi women entrepreneurs are not passive recipients of reform; they actively engage in a process of identity negotiation, exercising agency in ways that are both constrained and enabled by their social environments. The study's findings challenge simplistic narratives of oppression versus empowerment, emphasizing instead how women strategically operate within, and sometimes beyond, established socio-cultural structures. This dynamic interplay between agency and constraint highlights the complexity of female entrepreneurship in Saudi Arabia, contributing valuable insights to the broader field of female entrepreneurship studies.

Furthermore, the study's implications extend beyond theoretical contributions. It provides practical recommendations for policymakers aimed at creating a more inclusive and supportive entrepreneurial landscape for women across Saudi Arabia. As the Kingdom continues to evolve under Vision 2030, this research highlights the importance of addressing regional disparities, cultural perceptions, and institutional barriers to ensure that all women can fully participate in the economic and social transformation of their country.

Ultimately, this thesis has highlighted the resilience, creativity, and determination of Saudi female entrepreneurs. It is hoped that the insights generated from this research will inspire future studies, inform policy interventions, and contribute to a more comprehensive understanding of female entrepreneurship, both within Saudi Arabia and beyond.

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Appendix

Appendix 1

Culture – Guardianship- -Acceptance of women being entrepreneurs.

Family -Marital Status – Children -Trust -Supports

Identity – Experiences- -Circumstance- Goals

Interview Questions:

- 1- To help us to get to know each other, please tell me about the history of your life?
- 2- How did you start your business? [Regulations- Motivations](#)
- 3- What makes you choose specifically this sort of business? [Sector](#)
- 4- Please describe how you perceive yourself and your role in the family since becoming an entrepreneur? did your perception of this role change as a result of becoming an entrepreneur? [Family- Identity](#)
- 5- Please describe how you perceive yourself and your role in the community and in the society since becoming an entrepreneur? did your perception of this role change as a result of becoming an entrepreneur? [Family- Identity](#)
- 6- How would you describe your family's support for your plan to become an entrepreneur? [Family- Support](#)
- 7- who is the most supportive person for you? [Support](#)
- 8- Do you think having close relative who is running their own businesses could impact you as entrepreneur?
- 9- How do you see the impact of the change in society in you and your business?
- 10- How do you see the impact of the change in the guardianship system on female entrepreneur?
- 11- What is the idea behind this enterprise? (for example, wealth creation, self-improvement, benefit)? [Motivations](#)
- 12- How long did it take you to plan for this enterprise? [Regulations](#)
- 13- What was the process in order to start up your business? [Regulations](#)
- 14- What type of obstacles did you face when you start up your business? [obstacles](#)
- 15- What is the main problem you faced in starting up a business? [obstacles](#)
- 16- How can you overcome these obstacles? [Support- background](#)
- 17- Do you have plans to expand your business? [Development of the business](#)
- 18- How do you think culture impact on Saudi female and their business? [Culture](#)
- 19- What are the external pressures that you have encountered, and how does it affect the environment of your business? [Culture- regulations](#)
- 20- Does your tribe helps or hinder you in any way to start and success your business?
- 21- [If not answer #20](#), Do you think being belong to a specific tribe may help or hinder female entrepreneur in your region or in other regions? [Different regions](#)

Appendix 2



Information Sheet and consent statement

University of East Anglia

Norwich, United Kingdom

Research Project Title: Female Entrepreneurs; Motivations, Challenges, and Experience in the Saudi Arabia Context
Version Date: 1/8/2019

You are invited to participate in a research study conducted by Bushra Alturki doctoral candidate under the direction of Professor Sara Connolly and Dr. Susan Sayce of Norwich Business School at University of East Anglia (UEA). The purpose of this study is to understand what motivates and challenges women to become entrepreneurs, and to learn from their experience in the Kingdom of Saudi Arabia (KSA). Taking part in this research study is entirely voluntary, if you choose to take part in this study you will be asked to participate in an interview. The total amount of time you will be spent and connecting with this study is approximately 60 minutes on face-to-face interview. You may refuse to answer any of the questions and you may stop the interview at any time. With your agreement, the interview will be recorded using audio recorder.

Although you will not receive a financial compensation for your participation in the study, there will be benefits to not only to science but also to Saudi women entrepreneurs. For example, the findings from the study will add to the body of the literature on women entrepreneurs in the context of Saudi Arabia. This exploration has implications for understanding the beneficial method and practices used in women owned and managed businesses, particularly those which have been helpful in overcoming any difficulties operating a business within the normative structure.

This research received ethics approval 17 November 2019 and is fully compliant with the university code of practice (<https://portal.uea.ac.uk/rin/research-integrity/research-ethics/research-ethics-policy>). You can participate in this interview with our full assurance that your personal data will not be disclosed and that your anonymity is guaranteed. Our study is fully compliant with the General Data Protection Regulation (<https://portal.uea.ac.uk/information-services/strategy-planning-and-compliance/regulations-and-policies/information-regulations-and-policies/data-protection/further-information>). The risks of participating in this study are minimal. Every effort will be made to keep your information

confidential. All data collected will be saved with pseudonyms in a password protected file within a password protected computer. All findings will be presented in aggregated form and any direct quotation that will be used will be selected in such a way that recognition of the participants or their affiliation is not possible. If the results of this research study are reported in a journal or at academic conferences, the people who participated in this study and their affiliation will not be identified.

By agreeing to the interview, you are giving consent for us to use your data for the purposes of the research described above. It is important for you to know that your anonymity is guaranteed and the answers you give will not be used for any other purpose.

Further information regarding this study may be obtained by contacting Bushra Alturki at b.alturki@uea.ac.uk , +44(0)7367278668 or +966 505578000, or Professor Sara Connolly at sara.connolly@uea.ac.uk.

Please keep a copy of this document in case you want to read it again.

Participant's Name: Signature: Date.....

Researcher's Name: Signature: Date.....

Consent Form

Research project title: Female Entrepreneurs; Motivations, Challenges, and Experiences in the Saudi Arabia Context

Researcher: Bushra Alturki

Contact details: Phone: +44(0)7367278668 or +966 505578000

Email: b.alturki@uea.ac.uk or bushramt@hotmail.com

This consent form is designed to check that you understand the purpose of the research and you are aware of your rights as a participant and to confirm that you are willing to take part in the study.

Please tick as appropriate:

1. I have received sufficient information about the study for me to decide whether to take part.
2. I understand that I am free to refuse to take part if I wish.
3. I understand that I may withdraw from the study at any time without having to provide any reasons.
4. I know I can ask further information about the study from the researcher.
5. I know that it will not be possible to identify any individual respondent in the study report, including myself.
6. I agree to take part in the study.
7. I agree to record the interview using audio recorder.

Participant's Name: Signature: Date.....

Researcher's Name: Signature: Date.....

Appendix 2- Arabic



وثيقة معلومات وبيان الموافقة

جامعة إيسٲ أنجلٲا

نورويتش، المملكة المتحدة

عنوان المشروع البحثي: رائدات الأعمال؛ الدوافع والتحديات والخبرة في السياق السعودي

1/8/2019

تاريخ النسخة:

تمت دعوتك للمشاركة في دراسة بحثية تستعرضها بشرى التركي المرشحة للحصول على درجة الدكتوراه تحت إشراف البروفسورة/ سارة كونولي والدكتورة/ سوزان سايس من كلية نورويتش للأعمال في جامعة إيسٲ أنجلٲا (UEA). ويتمثل الغرض من هذه الدراسة في فهم ما يحفز النساء والتحديات التي تواجههن ليصبحن رائدات، والتعلم من تجربتهن في المملكة العربية السعودية. إن المشاركة في هذه الدراسة البحثية تطوعية تمامًا، وإذا اخترت المشاركة في هذه الدراسة، فسيُطلب منك المشاركة في مقابلة تحاورية. وكذلك يبلغ إجمالي الوقت الذي ستقضيه وأعمال التواصل التي ستجري بشأن هذه الدراسة حوالي 60 دقيقة في مقابلة مباشرة معكم. بإمكانك رفض الإجابة على أي من الأسئلة، ويمكنك إيقاف المقابلة في أي وقت. وبعد الحصول على موافقتك فسيتم تسجيل المقابلة باستخدام مسجل الصوت.

وعلى الرغم من أنك لن تتلقى تعويضًا ماليًا عن مشاركتك في الدراسة، إلا أنه ستكون هناك فوائد لا تتعلق بالعلم فحسب ولكن أيضًا لرائدات الأعمال السعوديات. فعلى سبيل المثال، ستضيف النتائج التي توصلت إليها الدراسة إلى مجموعة من الأدبيات المسجلة حول رائدات الأعمال في سياق المملكة العربية السعودية. كما يتضمن هذا الاستكشاف آثًا لفهم الطريقة والممارسات المفيدة المستخدمة في الشركات التي تملكها وتديرها النساء، خاصة تلك التي ساعدت في التغلب على أي صعوبات في إدارة الأعمال داخل الهيكل الاعتيادي للأعمال.

حصل هذا البحث على الاعتماد الأخلاقي بتاريخ 2019/7/21 ويُعد بذلك متوافق تمامًا مع قواعد الممارسة والسلوكيات الجامعية (<https://portal.uea.ac.uk/rin/research-integrity/research-ethics/research-ethics-policy>). بإمكانك المشاركة في هذه المقابلة التحاورية مع تأكيدنا الكامل بأنه لن يتم الكشف عن بياناتك الشخصية وضمان عدم الكشف عن هويتك. وكذلك فإننا نؤكد على أن دراستنا متوافقة بالكامل مع اللائحة العامة لحماية البيانات (<https://portal.uea.ac.uk/information-services/strategy-planning-and-compliance/regulations-and-policies/information-regulations-and-policies/data-protection/further-information>). تُعد مخاطر المشاركة في هذه الدراسة ضئيلة. وسيتم

بذل كل جهد ممكن للحفاظ على سرية معلوماتك. وكذلك سيتم حفظ جميع البيانات التي تم جمعها بأسماء مستعارة في ملف خاضع للحماية بكلمة مرور داخل جهاز كمبيوتر محمي بكلمة مرور. سيتم تقديم جميع النتائج في شكل تجميعي وسيتم اختيار أي اقتباس مباشر يمكن استخدامه بتلك الطريقة بحيث يتعذر التعرف على المشاركين أو انتمائهم. وإذا تم نشر نتائج هذه الدراسة البحثية في مجلة أو في مؤتمرات أكاديمية، فلن يتم تحديد الأشخاص الذين شاركوا في هذه الدراسة أو انتمائاتهم.

بموجب موافقتك على إجراء المقابلة، فإنك تمنحنا بذلك الموافقة على استخدام بياناتك لأغراض البحث الموضحة أعلاه. من المهم بالنسبة لك أن تتعرف على ضمان إخفاء هويتك وأن الإجابات التي تقدمها لن تستخدم لأي غرض آخر.

يمكن الحصول على مزيد من المعلومات حول هذه الدراسة عن طريق الاتصال ببشرى التركي على البريد الإلكتروني b.alturki@uea.ac.uk ، أو عبر الهاتف +44 (0) 7367278668 أو +966 505578000، أو التواصل مع البروفيسور سارة كونولي على sara.connolly@uea.ac.uk.

يُرجى الاحتفاظ بنسخة من هذا المستند في حال ما كنت ترغب في قراءتها مرة أخرى.

اسم المشترك: التوقيع: التاريخ

اسم الباحث: التوقيع: التاريخ

نموذج الموافقة

عنوان المشروع البحثي: رائدات الأعمال؛ الدوافع والتحديات والخبرة في السياق السعودي

الباحثة: بشرى التركي

بيانات التواصل: الهاتف: +966 505578000 أو +44 (0)7367278668

البريد الإلكتروني: b.alturki@uea.ac.uk أو

bushramt@hotmail.com

صُمم نموذج الموافقة هذا من أجل التأكد من أنك تفهم الغرض من البحث وأنت على علم بالحقوق بكونك مشارك وللتأكيد على أنك ترغب في المشاركة بالدراسة.

برجاء الموافقة على النقاط المناسبة:

1. لقد حصلت على المعلومات الكافية بشأن الدراسة المقدم لي من أجل تحديد ما إذا كان من الواجب المشاركة.
2. إنني أعني بأن لدي الحرية في رفض المشاركة في حالة رغبتني في ذلك.
3. إنني أعني بأنه يجوز لي الانسحاب من الدراسة في أي وقت بدون الحاجة إلى توفير أي أسباب.
4. إنني أعلم بأنه يمكنني طلب المزيد من المعلومات بشأن الدراسة من الباحث.
5. إنني أعلم بأنه لن يصبح من الممكن التعرف على أي مشارك منفرد في تقرير الدراسة، بما في ذلك أنا شخصيًا.
6. إنني أوافق على المشاركة في الدراسة.
7. إنني أوافق على تسجيل اللقاء الحوارى باستخدام المسجل الصوتي.

اسم المشترك: التوقيع: التاريخ:

اسم الباحث: التوقيع: التاريخ:

Appendix 3

Recruitment Email/Message

Dear participant,

I hope this message finds you well. I'm sending this email/message to invite you to participate in my study.

I am a doctoral student at the University of East Anglia in Norwich in the United Kingdom. I'm working on my dissertation, which aims to extend upon the understanding of female entrepreneurs; motivations, challenges, and experiences. I'm reaching out to kindly ask for your participation in this study. You have been asked to participate in this study because you are Saudi female entrepreneur who established, owned, and managed a business for at least one year in North/Middle/South of Saudi Arabia. Understanding your experiences can help give guidance to future Saudi female entrepreneurs, as well as inform programs that aim to develop female entrepreneurs in Saudi Arabia.

To conduct my study, I would like to interview you. The interview could last 60 minutes. In order to ensure the confidentiality of your discussion I will use a pseudonym instead of your real name. additionally, you will be free to skip any questions if you don't feel comfortable answering. Your participation is totally voluntarily.

If you are interested in participating in this study, please let me know.

I look forward to hearing from you.

Thank you,
Bushra Alturki.

Phone: +44(0)7367278668 or +966 505578000

Email: b.alturki@uea.ac.uk or bushramt@hotmail.com

Appendix 3- Arabic



رسالة دعوة للمشاركة

عزيزتي المشاركة،

السلام عليكم ورحمة الله وبركاته،،

اتمنى أن تكوني بخير عند استلام هذه الرسالة

أنا بشرى التركي طالبة متقدمة لدرجة الدكتوراه في جامعة إيست أنجليا في نورويتش بالمملكة المتحدة. أعمل على إعداد رسالتي، والتي تهدف إلى تمديد أصول فهمي واستيعابي لرائدات الأعمال: بما في ذلك دوافعهم وتحدياتهم وخبراتهم ارجب وكلي أمل في مشاركتكم في تلك الدراسة حيث أنك واحدة من رائدات الأعمال السعوديات اللاتي أنشأن وأمتلكن ويقومون بإدارة الأعمال لمدة عام واحد في شمال / وسط / وجنوب المملكة العربية السعودية. إن فهم تجاربكن يمكن أن يساعد في توفير التوجيه لرائدات الأعمال السعوديات في المستقبل، بالإضافة إلى إنشاء والتعريف ببرامج تهدف إلى تطوير سيدات أعمال بالمملكة العربية السعودية.

ومن أجل إجراء دراستي، فإنني أود إجراء مقابلة شخصية معك شاكراً لك ومقدرة.

يمكن أن تستمر المقابلة لـ ٣٠ دقيقة. ولضمان سرية النقاش، سأستخدم اسم مستعار بدلاً من اسمك الحقيقي. بالإضافة إلى ذلك، سيكون لديك مطلق الحرية في تخطي أي أسئلة إذا كنت لا تشعرين بالراحة في الإجابة. مشاركتك طوعية تساعدني لإنهاء رسالتي للدكتوراه وتساهم في تطوير مجال الأعمال في السعودية ، ولك جزيل الشكر وعظيم الاجر .

إذا كنت مهتمة بالمشاركة في هذه الدراسة ، نرجو إخبارنا بذلك.

دمتم بود و يوم سعيد أتمناه لك .

شكراً لك،

بشرى التركي.

الهاتف: +44 (0) 7367278668 أو +966 505578000

البريد الإلكتروني: b.alturki@uea.ac.uk أو bushramt@hotmail.com

Appendix 4



Interview Details Form

Heading	Remark/Date
Interview Number	
Name	
Email	
Contact Number	
Date of Conducting the interview	
Duration: Start-End Time	
City	
Location	
Context Form is Checked for Completeness	
Qualitative and Demographic Questions are Checked for Completeness	
Unexpected Circumstances	

Appendix 5



Qualitative Questions Before Starting the Interviews

1. Age:	
	Less than 18-years-old
	18 to 24-years-old
	25 to 31-years-old
	32 to 39-years-old
	40 to 46-years-old
	47- to retirement age year-old
	Retirement age or older
2. Marital Status:	
	Married
	Divorced
	Single
	Widow
3. Educational level:	
	Primary School
	High school
	Bachelor's degree (or equivalent)
	Master's degree (or equivalent)

	PhD (or equivalent)
4. Number of dependent (children):	
	None
	1 to 3 children
	4 to 6 children
	7 children or more
5. Age of youngest dependent child:	
	Less than 6-year-old
	6 to 12-year-old
	13 to 18-year-old
	More than 18-year-old
6. Have you lived in a foreign country before?	
	Yes
	No
If yes, can you name the country?	
7. When did you first start your enterprise?	
8. Were you in employment before you started your business?	
	Yes

	No
9. Does any member of your close family currently run (or previously ran) an enterprise?	
	Yes
	No
10. Did you start your enterprise on your own?	
	Yes
	No
11. Where is your enterprise located?	
	Northern region
	Southern region
	Western region
	Eastern region
	Central region
12. How many employees do you have?	
	None
	Less than 4 employees
	5- 10 employees 11-20 employees
	More than 20 employees
13. What kind of business do you own?	
	Investment business

	Trading business
	Real estate activities
	Health and medical business
	Hotel business
	Teaching business
	Consultant business
	Manufacturing
	Construction and building related activities
	Wholesale trade
	Retailing
	Financial services
	Other- specify please
15. In which sector is your?	
	Agriculture
	Manufacturing
	Construction
	Retail/ Repairs/ Wholesale
	Technology
	Financial service

	Advertisement
	Manufacture
	Other- specify please
14. Have you ever consider using any support provided for female entrepreneurs?	
	Yes
	No
If yes, please give details,	
15. Are you satisfied with the amount of support provided to female entrepreneurs in your city?	
	Yes
	No
If no, please give details,	
Thank you for completing my short questionnaire	

1. العمر:	
أقل من 18 عام	
من 18 إلى 24 عام	
من 25 إلى 31 عام	
من 32 إلى 39 عام	
من 40 إلى 46 عام	
من 47 إلى 60 عام	
في سن التقاعد أو أكبر	
2. الحالة الاجتماعية	
متزوجة	
مطلقة	
عزباء	
أرملة	
3. المستوى التعليمي:	
المدرسة الابتدائية	
المدرسة الثانوية	
درجة البكالوريوس (أو ما يماثلها)	
درجة الماجستير (أو ما يماثلها)	
درجة الدكتوراة (أو ما يماثلها)	
4. عدد المعولين (الأطفال):	
لا يوجد	
1 إلى 3 أطفال	
4 إلى 6 أطفال	
7 أطفال أو أكثر	

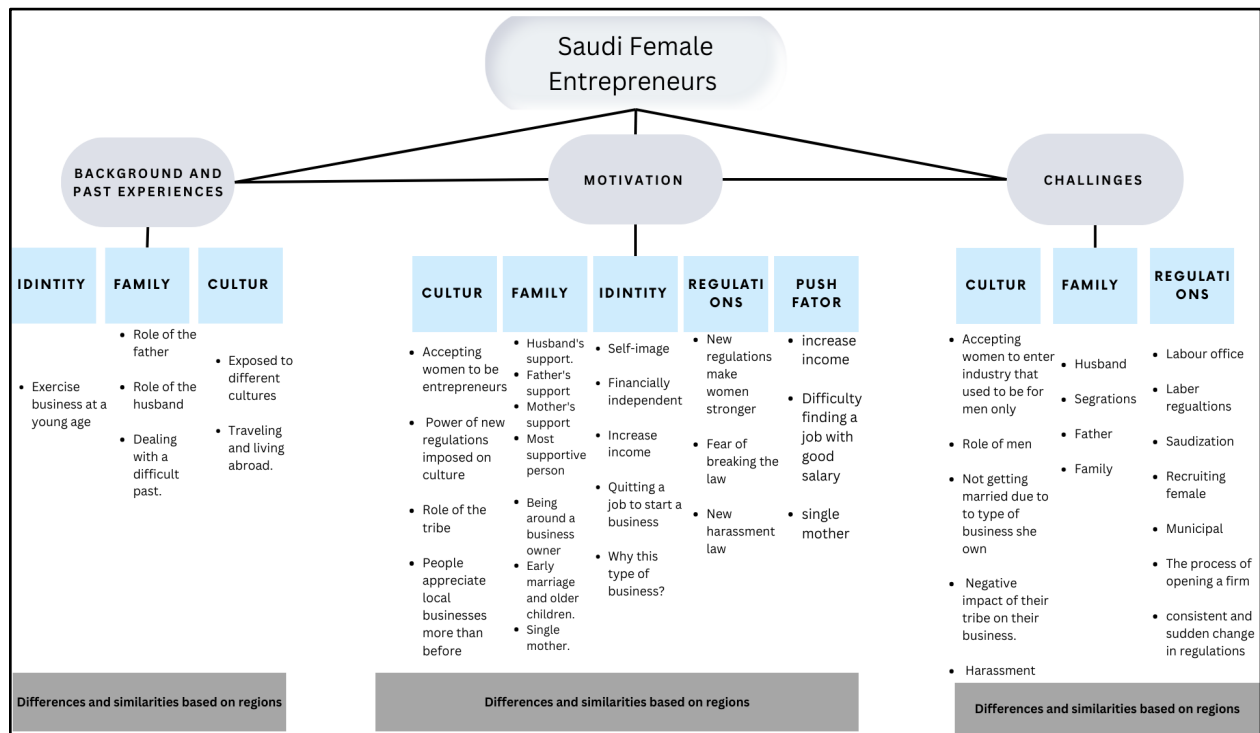
5. عمر الأطفال المعولين:	
أقل من عمر 6 سنوات	
6 إلى 12 سنة	
13 إلى 18 سنة	
أكثر من 18 سنة	
6. هل سكنت في بلد أجنبي من قبل؟	
نعم	
لا	
إن كانت الإجابة بنعم، برجا تحديد اسم الدولة؟	
7. متى كان أول تاريخ لبدء مؤسستك؟	
8. هل كنت تعملين قبل البدء في أعمالك الخاصة؟	
نعم	
لا	
9. هل يدير أي من أفراد عائلتك في الوقت الحالي (أو كان يدير في السابق) مؤسسة خاصة؟	
نعم	
لا	
10. هل بدأت في إنشاء مؤسستك بنفسك؟	
نعم	
لا	
11. أين تقع مؤسستك؟	
المنطقة الشمالية	
المنطقة الجنوبية	
المنطقة الغربية	
المنطقة الشرقية	
المنطقة الوسطى	

12. كم عدد الموظفين العاملين لديك؟	
لا يوجد	
أقل من 4 موظفين	
5 - 10 موظفين	
11 - 20 موظف	
أكثر من 20 موظف	
13. ما نوع الأعمال التي تمتلكها؟	
أعمال استثمارية	
أعمال تجارية	
أنشطة عقارية	
أعمال متعلقة بالصحة والطب	
أعمال فندقية	
أعمال تعليمية	
أعمال استشارية	
تصنيع	
أنشطة متعلقة بالإنشاءات والمباني	
التجارة بالجملة	
البيع بالقطاعي	
الخدمات المالية	
أخرى - برجاء التحديد	
14. لأي قطاع تتبع أعمالك؟	
الزراعة	
التصنيع	
الإنشاء	
التجارة بالقطاعي / الإصلاحات / التجارة بالجملة	
التكنولوجيا	

الخدمات المالية	
الإعلانات	
التصنيع	
أخرى - برجاا التحديد	
14. هل فكرت من قبل في استخدام الدعم المقدم لرائدات الأعمال؟	
نعم	
لا	
إن كانت الإجابة نعم، برجاا توضيح تفاصيل.	
15. هل أنت راضية عن حجم الدعم المتوفر لرائدات الأعمال في مدينتك؟	
نعم	
لا	
إن كانت الإجابة بلا، برجاا توضيح التفاصيل،	
نشكرك على استكمال هذا الاستبيان القصير	

Appendix 6

Coding Frame and Themes



Background and Past Experience		
Identity	Family	Culture
Exercised business at a young age (in school, college, and neighbourhood).	Role of husband. (introducing the business)	Traveling and living abroad.
Participating in many events since school days.	Role of father (being a businessman).	Exposed to different cultures (Aramco, another region).

	Had a bad experience.	
Developing and maintaining the business		
Small and medium businesses.	Location of the business.	Reasons for not expanding the business: High cost with new regulations and the impact of freelancers and online businesses.
Differences and similarities based on regions		
Exposed to different culture, and travel resulted to start unusual type of business.	North and South regions female tend to prefer a woman only business, even after the change in law.	Some families in North and South regions accepted that their wife or daughter starts a business after they have been in bad personal life experience.
Most businesses that are planning to expand are in the central and East region.	Most female in North and South regions didn't have work experience (doesn't have a job before the business)	Females in the North and South regions tend to have micro businesses.

Motivation			
Identity	Family	Culture	Regulations
Self- image.	Husband's support. (type of support)	Accepting women to be entrepreneurs (positive impact of new regulations).	New harassment law.
Increase income to support the husband and live a better life and get extra and luxury things.	Father's support. (type of support)	Power of new regulations imposed a change in culture.	New regulations make female stronger

Seeking autonomy, being financially independent. (reasons) not asking anyone for money, no one has control on them because they give them money and feel safe.	Mother's support. (type of support)	Fear of breaking the law.	Fear of breaking the law.
Quitting their jobs to start a business.	Most supportive person.	Role of tribe. Belong to a specific tribe and family name with help in some governmental process, increase sales and sometime in marketing for the business.	
Could not find a good job with a good salary.	Being around business owners.	People appreciated local business more than before.	
New wave or trend for women to start business.	Early marriage and older children		
New regulations make females stronger.	Being a single mother.		
Why this type of business, (passion, love, easy for them, getting a chance, follow father steps, more convenient)			
Differences and similarities based on regions			

Female's goal in Central, West, and East tended to be to increase income and participate with household expenses.	Most females in the North and South start their business because they could not find a good job.		
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Challenges		
Regulations	Family	Culture
Labour regulations, and labour office, Saudization, and recruiting females.	Husband -segregation between men and women. -don't want to lose control and feel wife have power	Accepting women to intern in some industries that were for men only.
Municipal.	Father, not allowing her to talk to any man.	Role of men. (Mostly you need a man for some kind of work to be done efficiently)
Process of opening a firm.	Marital status - married and single (balance between work and home).	Didn't get married because of the business owned.
Consistent and sudden change in Regulations. Can't have 5-year strategy plan.	Not supporting family.	Negative Impact of your tribe on your business.
		Harassment.
Differences and similarities based on regions		
North, females sometimes can't apply some of the marketing or design	One of the past challenges in the North region was that Monshaat will lend you money if you will start a business that serves	North and South: few females can't talk or deal with men.

ways because it is not acceptable from society.	women only {this rule changes in Jan 2020}.	
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