

Challenges Facing Businesswomen and Their Negative Impact on the Performance of Small Businesses in the Province of Jeddah in Saudi Arabia

Nayef Al-Ghamri¹

¹ Department of Human Resources, Faculty of Economics and Administration, King Abdulaziz University, Jeddah, Saudi Arabia

Correspondence: Nayef Al-Ghamri, Department of Human Resources, Faculty of Economics and Administration, King Abdulaziz University, Jeddah, Saudi Arabia. Tel: 966-561-364-017. E-mail: nayef.alghamri@gmail.com

Received: July 14, 2016

Accepted: July 27, 2016

Online Published: August 10, 2016

doi:10.5539/ijbm.v11n9p96

URL: <http://dx.doi.org/10.5539/ijbm.v11n9p96>

Abstract

Businesswomen are increasingly playing a significant role in the economy at both, national and international levels. Women-owned businesses provide job opportunities and contribute to strengthening the family and community's cohesion. However, the majority of women business owners, whether small or big, in terms of size or those conducted without permits especially in developing countries, are all put at a disadvantage in starting businesses. The reason behind this is due to social, political, family and economic challenges faced by businesswomen in many countries. Other obstacles arise from the personality traits of women entrepreneurs and have continuously caused to hinder their engagement in businesses or their willingness to initiate their own new businesses. The impact of these challenges varies from one businesswoman to another. For instance, poor economic conditions may motivate a Chinese businesswoman; however, the same conditions may represent an obstacle to other businesswomen in some Middle Eastern countries. This research study, following an explanatory nonexperimental research design (Belli, 2008; Cook and Cook, 2008; Johnson, 2001) will focus on the most important challenges facing Saudi businesswomen, particularly including social and economic constraints, discrimination and infrastructure challenges. The study has outlined that family constraints are ranked at the top of those challenges. Recommendations aiming to help businesswomen overcome these challenges shall be drawn up in this study. The study is purposefully divided into several parts as follows:

Part I: Introduction: Addresses the research problem, its hypotheses, importance and objectives.

Part II: Addresses the research methodology, literature review and previous research.

Part III: Data collection, draw up conclusions and recommendations.

Keywords: businesswomen, small businesses, quantitative study, Saudi Arabia, commercial concealment

1. Introduction

1.1 Introduce the Problem

Our society is unable to face the challenges of the modern world or keep pace with rapid developments that have evolved in various economic, social and cultural fields without giving proper attention to women since it is upon them that rests the responsibility of raising future generations. Ignoring women's education will eventually bring up young people who are incapable of adapting to changing conditions and cultures. Nowadays, some men are putting the blame on women for not being able to manage their affairs or businesses, claiming that women are only held responsible for the management of their homes. Though this is a false accusation, the person who is to blame is the man. In a male-dominated society, the lack of a strong belief in women's ability to manage their businesses will lead to poor encouragement for supporting their role in economic and social development, frustrate their determination and shrink their contribution in the workforce. The society's perception of working women in general and businesswomen in particular is considered one of the fundamental challenges which leads to the withdrawal of women from their private businesses. Moreover, family traditions put pressure on many personal decisions taken by women. These traditions have limited women to the confines of their homes where they are only expected to raise kids and those traditions have deprived them from taking leadership positions in

many private and family businesses. Those same traditions have created within them feelings of lack of confidence, fear of failure and dependency. Although the human sex ratio in the world is roughly equal, women hold just one percent of the world's wealth (Bajpai, 2014). Since Saudi Arabia has a sizeable economic power, opportunity is more important than capital which is targeting opportunity not vice versa. Businesswomen are attracted by the existing economic opportunities and are not driven out of their economic needs (Danish, 2011). Even so, the percentage of companies registered in the name of Saudi businesswomen has only reached 4.3% of the total registered companies. Therefore, tangible and emotional resources have to be provided for businesswomen in the form of financial and moral support to alleviate their strong, valuable and primary role in economic and social development (Al-Mubarak, 2016).

1.2 Definitions of Terms Used in the Study

Entrepreneurship

“The term entrepreneurship is used to describe a dynamic process of creating incremental wealth; this wealth is created by individuals who take the major risks in terms of equity, time and career commitment for providing value to some product or services” (Esiobu, Onubogu, & Ibe, 2015, p. 92).

Unemployment:

It is the case of having an individual who is able, willing and seeking work but does not find a job at the working age).

Disguised unemployment

It is the overcrowding of employees in government jobs where more people are working than is necessary. Disguised unemployment frequently exists in developing countries. The overall productivity is not affected if those excess employees are being expelled from work

Masculinity–Femininity

Biological differences between male/female are universal. However, within societies there are differences in gender roles. Masculinity emphasizes assertiveness and competition; femininity centres on nurturance, a concern for relationships and for the living environment (Hofstede, Hofstede and Minkov, 2010).

1.3 Research Problem

- Many studies have addressed small businesses, in general, and particularly focus on businessmen; however only a few studies address the challenges faced by businesswomen.
- What are the main challenges faced by businesswomen which lead to the failure of their businesses or the discontinuity of their businesses?
- What are the perceptions, customs and traditions of the Saudi society which places barriers that hamper the performance of businesswomen?
- What are the best solutions to overcome the challenges that prevent businesswomen from operating their own small businesses and impede women's entrepreneurial potential?

1.4 The Research Hypotheses

1.4.1 The first hypothesis

There is a direct correlation of statistical significance between women's managerial and financial capacities on one hand and the challenges facing businesswomen in their businesses on the other hand.

1.4.2 The Second Hypothesis

There is a direct correlation of statistical significance between women entrepreneurship and the chances to overcome the challenges facing businesswomen in their businesses.

1.4.3 The Third Hypothesis

There is a direct correlation of statistical significance between the State's role in small businesses and the challenges facing businesswomen in their businesses.

1.4.4 The Fourth Hypothesis

There is a direct correlation of statistical significance between limited available job opportunities for women and the challenges facing businesswomen in their businesses.

1.4.5 The Fifth Hypothesis

There is a direct correlation between the dominant culture of a society and the challenges facing businesswomen in their businesses.

1.4.6 The Sixth Hypothesis

There is a relationship between the behavioural tendency of men to exploit their weaker peers and the challenges facing businesswomen in their businesses.

1.4.7 The Seventh Hypothesis

There is a relationship between the society's encouragement and the challenges facing businesswomen in their businesses.

1.5 Objectives of the Study

This study mainly aims to achieve the following objectives:

- Identify the fundamental challenges that lead to the failure of businesses conducted by businesswomen.
- Explore the economic and social problems that have acted to aggravate these challenges and their negative impact on the performance of businesses conducted by businesswomen.
- Identify the serious problems resulting from the failure of businesses conducted by female entrepreneurs.
- Provide recommendations that contribute in reducing the obstacles and challenges associated with women's businesses.

1.6 Importance of the Study

- The importance of this study lies in exploring the real business world of women engaged in small businesses within Jeddah Province in the Kingdom of Saudi Arabia (KSA).
- The Study is also important in identifying the major challenges facing businesswomen.
- The Study draws up the proper recommendations for the problems and challenges facing businesswomen.
- The study is beneficial in escalating the solutions and recommendations to official bodies and research entities, ultimately leading to the improvement of the performance levels of businesswomen engaged in their private businesses.
- The study aims to shed light on the important role played by businesswomen in economic development.
- The study also aims to enrich scientific research in the field of women entrepreneurship.

1.7 Scope and Limitations of the Study

Subject matter: A descriptive-analytic Approach has been undertaken in this study to identify the challenges facing businesswomen engaged in small businesses in Jeddah Province. It also identifies the most important means to draw up recommendations that improve the chances of businesswomen to succeed.

The Locale of the Study: This study is limited to Jeddah Province.

Corporate Limits: This study is limited to businesswomen engaged in small businesses.

Limits of Time: This study was conducted in 2016.

2. Review of Literature

2.1 The Challenges Facing Businesswomen

The perceptions and views of the society of businesswomen's work: family traditions and social customs often direct a woman to domestic work and reliance on her father, if she is not married, in any of her financial, social or crucial decisions. Traditions play an active role in the subordination of women to men - and sometimes men's domination and exploitation of women. In most cases, according to tradition, a man - either the father or husband - is the breadwinner and supporter of a woman. In a study by Hofstede (1980), it was found that man in the Middle Eastern cultures has the desire to show off his authority in the society, whereas social hierarchy is clearly depicted among the classes of the society. A father freely exercises his full authority over his family members and solely takes most of the family decisions. This concept is also supported by Pheysey's study (1993) on the status of these societies which are included among patriarchal societies (Power Culture). The same manifestation of authority is also applied in the domain of the family where a father protects and dignifies his family members and receives in turn loyalty and obedience from them. The father may play a role in woman's career as it is the case with women doctors who own their private clinics. The father assists and encourages his daughter to study

medicine in order to hold a medical profession. After graduation, he contributes in financing her to initiate a private business. By this, the father becomes proud of his daughter who has eventually become a doctor and succeeded in what he could not achieve. Fear of failure: the female's low self-esteem can originate from family education which exposes her to the complexity of the fear of failure and risk avoidance (Hassan, 2001). A father spoiling his daughter may lead her at the end to be irresponsible, dependent on others and unaware of her esteem. In most cases, the father is responsible for making a lot of his daughter's decisions; whereas after marriage, the husband is the one who makes decisions, in general (Bharthvajan, 2014). This explains how the percentage of female workers is 14% while about 40% of bank deposits are made by Saudi women beneficiaries. The amount equivalent to USD 11.5 billion is not employed in investment channels but is maintained in current accounts. The size of women's investments excluding Real Estate, such as investment in stocks, amounted to SAR 8 billion (approximately, \$2 billion); while the size of investments in Real Estate reached SAR 120 billion, approximately \$32 billion (Al-Azzal, 2014). These figures show the desire of women to invest in less risky assets such as Real Estate. The decline in oil prices may lead some private companies to exit from the market and raise the fears of many women to initiate their private businesses as it was the case in Greece (Gianna, 2015). However, this does not prevent the fact that some businesswomen have strong and challenging personalities. Many businesswomen are capable of controlling their lives while others fail to do so. As Roger Brown (2003) puts it, it is the general sense of controlling one's own life is what matters, as some people of different characters have this kind of sense while others suffer being in short of it. It should be noted that out of the Top 100 world's richest women, ten businesswomen are from the Middle East (Sadi & Al Ghazali, 2009). The relatives of businesswomen are not convinced of their abilities to manage their private or family businesses. They also lack moral support and face the beliefs that their opinions and decisions are illogical because they are often sentimental, emotional or are affected by family problems (Al-Raqab, 2009). Businesswomen face the difficulties that clients, suppliers and some businessmen are not convinced to deal with them (Anjum, 2012). If the society perceives businesswomen from a prejudiced view which differentiates between men and women at work, then this perception will most probably seem like chains to women that prevent them from progressing forward with their lives, take free actions or make the best use of their entrepreneurial creativity. Many businesses registered in the names of women are in fact owned by their husbands, sons or brothers, since some systems prevent husbands to own a private business if they hold a government position. Businesswomen encounter administrative problems represented in their inability to issue work permits for workers without a male guardian, in addition to bureaucracy, slow procedures to end business transactions and other problems related to court affairs and bankruptcy. Even if a woman's name is included in the management list of her father's company, most often a man will have a more powerful and dominating role over her (Kaleem-Ullah, 2012). This goes back to traditional education which focuses on the role of a male to manage affairs in the absence of his father. Likewise, a male is responsible for the management of the company, the financial affairs for the family hence this sense of responsibility grows with the male. However, a female is not responsible for the family's financial affairs and does not run a private business or manage the company, for example, after the death of her father, even though if she was better educated than the male or if the male was less enthusiastic to manage the business (Cappuyns, 2007). If a female is involved in a private business, her role is bound to be a mediator in case any disagreements occur between the member brothers of the company. A businesswoman may be one of the nonvoting members (silent partners) who have no right to participate in the management of the Company or perform any job duties (Gillis-Donovan & Moynihan-Bradt, 1990). If she performs any administrative tasks, it would be an unpaid work (Cappuyns, 2007). Furthermore, her role and decisions are highly marginalized in her father's company if she was married to someone outside the family (Eastern Province Chamber of Commerce, 2012). Many working women are married with children and are responsible of the traditional household duties in addition to their career responsibilities. Due to this exhausting dual role, a woman may be eventually forced to quit her business under the pressures of her husband or father to give proper care to her family life. She may also sacrifice her job due to the dominant social perception that work makes her unfaithful to her family and children (Al-Zaidi, 1995) especially that a larger number of children inevitably increases her duties. Women's work could lead to big family problems, such as divorce, and this may be one of the reasons that makes women fear to initiate their private businesses. Similar problems exist in several countries around the world, including Malaysia. According to a study, women's work has particular important impacts on the children, husband and the woman herself and may often lead to divorce (Zouzah, 2005). The strong economic status in most of the Gulf countries has attracted a lot of men and women to work in the government sector since it is characterized by job security and stability, a feature more convenient to women. The economic boom may possibly be one of the factors for attracting men to own their businesses since there are better chances of success at periods of economic prosperity. Men in the Gulf societies are more inclined to take risks than women. A few government procurement contracts

are awarded to women. In developed countries, only 5% of the total volume of government contracts is awarded to businesswomen (Cantwell, 2014). Women suffer from a damaged sense of self-worth (Bharthvajan, 2014) due to their father's patriarchy control, her brother's exploitation and her husband's negligence of her abilities to manage her home, representing her own small world. There is discrimination in the way men and women are treated due to the society's perceptions of women. This behavior may lead to economic and social oppression for women since a woman works in her home without getting paid and becomes financially dependent on a man-figure or a husband who does not mind taking a portion of the income. Discrimination against women further increases when they are seen as a minority as is the case in the United States where there are African American and Latin American women (Akel, 2014). The challenges facing women are more severe when they are married at an early age. Lack of care-giving programs for children and elderly people compel women to spend a large part of their lives meeting family needs. These obligations have restricted them from participating in the economic development, not to mention the high financial costs for child care. Lack of financial resources compel some women to depend on their savings to finance their businesses as it is a common matter in many countries. In the United States, some businesswomen resorted to their savings to initiate their businesses (Akel, 2012). Transportation and communications problems have a high impact on the performance of women. Lack of public means of transportation as in Britain (including trains, underground, scheduled buses, mass transit systems and taxi reservation by phone which is safer for women) have led women to rely on a driver in all their transportation. The work of women is limited to the education field, as a teacher, or the medical field, as a doctor, whereby many of those who work in the medical field find difficulties in night shifts as it may cause family problems. One of the challenges facing businesswomen is the availability of financial resources and the inclination of clients to deal with men rather than with women in business deals (Jubain, 2016). Moreover, lack of administrative, accounting and marketing experience for some women is also an issue. Some suitors propose to marry women on the condition of quitting their jobs (Al-Zahrani, 2011) while many men believe that women are overcrowding men in job opportunities particularly during the last few years where the unemployment rate has risen. Furthermore, it is not permitted to issue work permits for women without a sponsor.

2.2 Previous Studies

A Study by Debroux (2003) entitled "*Female Entrepreneurship in Japan*" found out that there are traditional Japanese beliefs which discourage the work of women. Everybody agreed that the work of the woman has negative effects on her husband and children. However, Japanese women believe that they are capable of assuming the responsibilities of their homes and work at the same time. Nonetheless, Japanese men think that women must be confined to the boundaries of their homes to give birth and raise children, whereas their work will cause harm to their children. This concept goes back to the traditions which act as barriers that obstruct women from pursuing to work outside their homes. In summary, the research states that the most important reasons behind the work of women in private businesses are as follows:

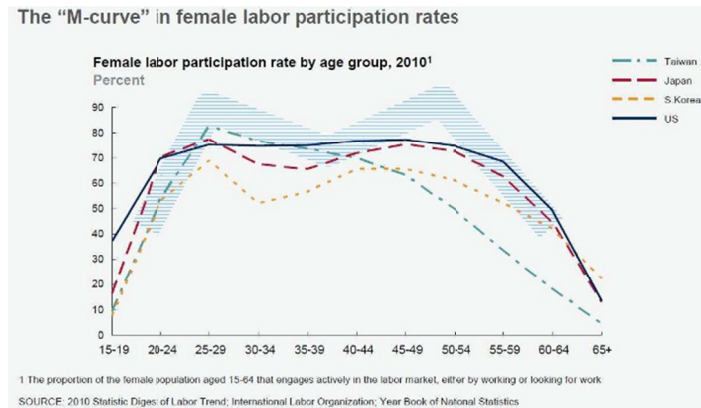
- Need for self-achievement and self-esteem.
- Wish to be one's own boss.
- Search for job satisfaction.
- Getting away from unsatisfactory work situations.
- Better combination of family life and work.

The research mentioned that the most important challenges facing businesswomen are gender related as follows:

- Discrimination.
- Personal traits such as lack of aggressiveness and risk taking.
- Lack of expertise and experience.
- Managing the business such as marketing and employment staff.

Buttner (2001) believes that the management styles of women entrepreneurs as mutual empowering, collaborative, empathy and nurturing. Similarly, the Japanese society is dominated by men (Roberson and Suzuki, 2003). The size of businesses managed by women is only 3%. Furthermore, men represent 90% of the parliament. It has been observed that the majority of the work held by women is secretarial work, paper work and hosting customers (Kitamura, 2008) and they do not hold any leadership positions. According to RT Arabic (satellite channel) in March, 2016, Japan comes the lowest in rank with only 7 percent of business executive roles held by women. (RT Arabic, 2016). Family here seems more important than work. Therefore, the Japanese

woman quits her job when she gets married and returns to work when her children grow older. This rarely happens in the United States.



The M-Curve above shows this situation (Sussmuth-Josephine, 2010). Therefore, when Japan's economy has fallen into recession, the suicide rate rose because the Japanese man - in case of losing his income-feels he has lost his manhood and appreciation within the family and society (Middle East Newspaper, 2006). The Japanese man, similar to the Saudi man, is responsible for the family's financial aspects. He often collapses following the retirement age because he loses part of his valuable manhood, as is the case in all Arab countries and Pakistan, where a man is also in control of the family's affairs (Neneth, 2014). "Businessmen in Saudi Arabia practice the paternalistic style of leadership and tend to promote collectivism, masculinity and power distance" (Hofstede, 1980). "The family members are to respect all the father's wishes and remain psychologically and physically under his domain. The male is looked upon as the aggressor and responsible actor in society" (Lipsky, 1959, p. 87). Another research study by Kaleem-Ullah (2012) on Bangladesh and Pakistan entitled "*The Roles of Women in Family Businesses: Challenges and Opportunities*" aimed to identify the most important challenges that prevent women from taking part in the management of businesses. The most important challenges are represented in the following:

A. Invisibility

It refers to the desire of businesswomen to act as an effective member in the company; however, the impact of social values prevents this from happening. It has been shown that most clients, male and female salespersons ignore dealing with them and prefer to deal with businessmen instead. This matter has been pointed out by Cole (1997) stating that although the woman is characterized by some specialized management skills, she does not get anyone's attention.

B. Differences between men and women

The society believes that women are dependent on others and that men have greater independence in the management of their businesses. Many researches proved that women are peacemakers and mediators between disagreeing and conflicting parties in the company. Moreover, women need a longer time to take managerial decisions, therefore, they should not take part in the decision-making process equally to man.

C. Balance between family and work

One of the most important obstacles facing working women in business is to balance between the family requirements of the husband and children on one hand and work demands on the other hand. Women are gifted with the ability to finalize several tasks at the same time, being one of their best advantages. Despite the change in lifestyles and private businesses during the past years, women were able to hold the family's entity underneath one roof. For unmarried women with no children, it is easier for them to adapt to business requirements. Furthermore, some businesswomen were able to complete their work from home (telework) or via computers or even request work schedules that are convenient to their needs. The study also showed that customs and traditions play a key role in helping to balance between family requirements and work. It has been observed that many husbands refuse to provide a babysitter in case the wife goes to work.

In another study by SIMO organization, the University of St. Gallen (2012) entitled "*Women Entrepreneurship in China: Past, Present and Future*", it is stated that the political and economic changes that have occurred in

China in the early nineties led to the re-shaping of the role of businesswomen nowadays. Not too long ago, the role of the woman in the Chinese society was neglected and unacceptable in business. The woman was confined to her home to give care to her children and host her husband's visitors by offering the traditional Chinese tea since she was subordinate to her husband. However, after the economic revolution, women were liberated from discrimination, family and social restrictions that have lasted for several centuries. "Women were regarded as accessories of their male 'guardians', namely their father and husband before and after marriage respectively, and of their son after their husband had died, known as 'the three obediences'" (SIMO, 2012). On the other hand, the perception of the working woman has changed these days; for now, she began to participate in the economic life thanks to the imposed laws to protect women and offer them equal rights as their male counterparts in the workplace. According to Forbes listing, only fourteen women in the world have earned their own 10-figure fortunes in 2010 and half of them are from China. One of the most important reasons for the success of Chinese businesswomen is the economic transformation which has focused on the provision of economic and investment opportunities for men and women alike. Moreover, many women were encouraged by the government. It has been observed that one of the reasons for women's entry into the private business is that before 1978, most female workers used to work in textile factories. When these factories were shut down, they were forced to look for other work since many became without income. This has served as a motivation factor for women to run their private business. In addition, the one-child policy in China has granted women some free time, to some extent, to dedicate to their work. Moreover, raising children in China is the grandmother's responsibility in case the mother has a job. Due to the large Chinese family and the presence of all its members in one household, raising a child during its first year is mostly done by the grandmother. For future trends, the pursuit of education and scientific disciplines for a lot of girls has changed their desire from initiating a private business to a more stable kind of work instead. Folker (2008) compared in his study entitled "*Women in Family Firms: Characteristics, Roles and Contributions*" the roles of men and women and pointed to the role of businesswomen throughout history where they used to work in family businesses but without any positions or salaries. Nowadays, their roles have changed and assumed other tasks such as secretarial or administrative support functions in spite that a household's requirements limit the role of women. The study also stated that women have the intellectual ability to build strong relationships with customers. They also have loyalty towards their work and flexibility in dealings. The woman always acts as a mediator in case internal disagreements occur between brothers at work. In addition, she has the ability to work within a group or a team. The study added that the female in the United States has always tried (some of them) to attract the attention of the members of her family to the family business to prove herself reliable. She is always encouraging her father, in case she works with the father, and has a sense of belonging to the business she performs due to her feminine nature. The study of "*Public Opinion on the Participation of Saudi Women in National Development*" -conducted in Al-Sayeda Khadija Bint Khuwaylid Center in Jeddah Chamber of Commerce by Ameer (2012) pointed to four major themes representing the difficulties faced by businesswomen.

The first theme

The work environment preferred by women, telework, the woman's attitude in the decision-making process and the balance between family duties and work requirements

The second theme

Focus on the guardian's role including the necessity to obtain his approval for the employment of the woman, his consent for her to travel outside the Kingdom of Saudi Arabia and the guardian's impact on taking future decisions for her.

The third theme

Training and the role of the media

The fourth theme

The most important theme in the researcher's point of view is the difficulty in accessing transportation means and the scarcity of day care centers for children.

The study also showed that women encounter some harassment at workplace. The best types of work for women are those in restaurants, pharmacies, health-related jobs and entertainment. "*Social Constraints Faced by Women Working in the Health Sector*" is a study on a Sample of Employees Working in Hospitals – Reconnaissance by Al-Zahrani (2011) showed that family problems that face female doctors who exercise medical professions. Those family problems are represented in night shifts for female doctors and their inability to stay overnight away from their homes. This matter raises problems between female doctors and their husbands due to a man's

belief that the spouse is not giving proper care to the children or the husband. Besides, the father also objects to the idea that his daughter stays overnight away from home during a night shift. On the other hand, the woman does not prefer to work in the field of technical services – even if she was educated. The study also showed that despite the prevailing customs and traditions in this conservative society, it has been found that there is an acceptance of medical professions by women's relatives. The study showed a shortage of child care facilities for the children of female doctors. In another study entitled "*Obstacles Facing a Saudi Woman and Limit her workforce participation in the Tourism Sector*" by Al Shammari (2007) in the Kingdom of Saudi Arabia, it has been concluded that Saudi women working in the tourism sector have faced difficulties represented in parental unacceptance of this type of work due to the negative perceptions of this field as having an extroverted nature of work and not a conservative one. The difficulty for women to work in this field does not lie in the woman's acceptance but in some families who do not accept this type of work due to some problems represented in mingling with individuals who are of different traditions and customs, in addition to harassments from customers and employees and the long working hours. This comes in spite that investment in family tourism is one of the most important tourism investments in the Kingdom. "*Doing Business with Impudence: A Focus on Women Entrepreneurship in Saudi Arabia*" by Sadi and Al-Ghazali (2009), is another study that showed there are many challenges facing businesswomen including lack of information and consulting services for businesses in which women want to initiate; in addition to lack of marketing and feasibility studies and the control of the commercial market by large investors. Women entrepreneurs who run their businesses also face several challenges including fierce competition in trade, in addition to social and family obstacles. The study also showed that most businesswomen who started their businesses find financial and moral support from their families, show self-confidence and have a strong network of connections in the society. A study conducted at The International Labor Office in Geneva (2008) by the World Bank Group (WBG) showed that many women in Lebanon, Bahrain, Tunisia and the United Arab Emirates want to expand their companies to become international, while some of these companies are already international. However, it was noticed that a large size of their international trade relies on import, a case which shows that the majority of the people in those countries are consumers. The study also showed reliance on technology as in using computers, the Internet and websites. Most transactions are carried out through the mobile in everyday business transactions. The most important challenges faced were financial and administrative expertise and the ways to learn and develop such skills. Another challenge, ranked as the second top challenge, is hiring skilled employment. The top third challenge is the ability to access credit and capital. Finally, the high cost of the public services such as transportation costs is also problematic. The study recommends reducing the time for the registration and regulatory procedures required for businesses and improving employment laws.

2.3 Comments on the Studies

The Arab and foreign studies have altogether shown that challenges facing women exist in all countries of the world. However, there is a difference in the type of these challenges. For example, most of the basic challenges facing women are summarized in the following points:

2.3.1 First

- Gender and Masculinity;
- Financial difficulty and Poverty;
- Support from the family and society;
- Personality of businesswomen;
- Other helping factors such as child and parent care;
- Transportation and Infrastructure;
- Lack of experience;

For example, in Saudi Arabia, as is the case in Japan and Pakistan, we find that the first challenge (Gender and Masculinity) is of particular importance in these societies, while it may be less important in other countries as China and the United States. Financial difficulties, such as bank loans, may be ranked critical in some developing countries, such as Pakistan, India, some Arab and African countries as Nigeria and Kenya but may be less intense in Saudi Arabia. The transportation problem is a source of nuisance and disturbance to Saudi businesswomen and represents one, of the challenges, which faces them. There is no transportation system as in Britain where there are several means of transportation – such as the underground, scheduled buses, trains – all designed to solve the transportation problem. Businesswomen in Nigeria suffer from bad roads especially needed to transport their agricultural products from locations far from the city center. Not to mention high transportation

costs and the recruitment of a private driver. In addition, there is a shortage in day care centers for children and a woman often leaves her child with her relatives.

2.3.2 Second

Business problems and challenges faced by women entrepreneurs in the industrialized world have been of great interest for a long time as seen in the Hawthorne Study on the productivity of women, team work and working environment. However, they have only recently emerged in developing countries since most of these countries are newly founded or liberated during the midst of the past century (Levitt & List, 2011).

2.3.3 Third

Most of the work carried out by women entrepreneurs in developing countries is related to restaurants, services and retail areas. This means that women concentrate on dealing with customers, not companies, and services, not industries.

2.3.4 Fourth

Most of the studies focused on applying the descriptive approach, especially the Saudi studies. The analytical approach was mainly applied in Western studies.

2.3.5 Fifth

Most studies focused on family businesses while the current study focuses on the challenges facing Saudi businesswomen in private and small businesses.

3. Research Methodology

This research focuses on the relationship between the challenges facing businesswomen and their performance capacities in their businesses on one hand and the continuity of these businesses on the other hand. Underpinned by a positivistic paradigmatic assumption, the main theoretical approach of this study is manifested in the descriptive and inferential statistical methods which are undertaken in this study so as to target the quantitative data gathered from the survey. This is due to the fact that providing description of a specific social or human phenomenon is more easily applicable than applying the experimental approach on humanities. The main tool used in the research is a survey since surveys are generally used to identify social and economic problems, their causes and draw up proper recommendations for them (Ryan, 2003).

3.1 The Population of the Study

The population of the study refers to the entire group of individuals to which the study and its conclusions can be applied or generalized in accordance with the research problem (Banejee & Chandhury, 2010). The population of this study refers to the entire individuals, events or observations of the subject of the research. The population in the research includes all businesswomen in Jeddah Province.

3.2 The Sample for the Research Study

The survey method is adopted in all research due to its efficiency in terms of cost, time and effort in studying the entire population. A sample is a subset of this population from which the respondents are selected according to a specific method. The proper selection of the sample will ultimately lead to draw conclusions similar to a great extent to those if the entire population at large were studied (Lunsford & Lunsford, 1995). For the sake of having an unbiased and a representative sample of the population, the researcher has opted to rely on a probability simple random sample (Blair, Czaja, & Blair, 2013) of 100 individuals ($n = 100$).

3.3 Sources of Information and Data Gathering

The study was based on two types of sources:

3.3.1 Primary Sources of Information

The survey serves as a tool for the collection of original primary data related to the topic under investigation, thus, contributing in the achievement of the study's objectives. The survey was designed to examine the hypotheses concerning the challenges facing businesswomen in their businesses; then a statistical analysis of the data was performed to verify the hypotheses of the study.

3.3.2 Secondary Sources of Information

They include literature reviews or scholarly books that have addressed the subject of the study either in books, previous studies or circulars to collect the necessary data for this study. (Feinberg, Kinnear, and Taylor, 2012).

3.4 Research Tools

To collect the required data from the sample of respondents, the researcher utilized a survey. The survey is based on a set of 100 statements divided over the main variables covering the hypotheses of the study. The survey tool also included different variables related to the characteristics of the sample such as gender, previous work experience, age and qualifications.

3.4.1 Validity Indicators of the Survey

3.4.1.1 First: Internal Consistency as a Measure for Test Validity

The researcher verified the validity of the assessment method in the exploratory phase by selecting a random sample of (15) businesswomen in Jeddah Province in order to assess the consistency of results across items of the Survey. Each Item score is correlated to determine its internal consistency with the total scores of the category to which it belongs. Furthermore, the internal consistency of the data was tested calculating the Cronbach's Alpha coefficient which will be discussed in a subsequent section of this study.

4. Data Analysis

In the previous section, the main theoretical concepts informing this investigation were outlined, as well as the methodological tenants of this study, rationales for selecting them and the details of the data collection instrument used in this study (a 50-item survey) and the participants who were selected to take part in this study. The purpose of this data analysis section is to present and analyze the gathered data by means of the survey of Saudi businesswomen within Jeddah province of Saudi Arabia. Additionally, this section presents the measures taken, including statistical measure, to ensure validity and reliability. The analysis of the data was immediately performed once all the participants completed the questionnaire. The primary data was obtained from the hard copies of the survey where data was entered into an SPSS® file (.sav). Thus, the bulk of the statistical analysis was performed using IBM SPSS Statistics 23® software. The questions were divided into two groups. The first group included 38 Likert scale statements and one open ended optional statement by the participants. The second group included demographic information which included gender, number of years in employment, age and highest academic qualification. All variables were assigned as ordinal (items 1-38) and nominal (items 40-43).

4.1 The Reliability of the Questionnaire Constructs using the Cronbach's Alpha Coefficient

The Cronbach alpha is considered by many researchers as the most commonly used indicator of internal consistency. It provides reliability estimates from the consistency of item responses from a single assessment. The generally agreed upon lower limit for Cronbach's alpha is 0.70 (Hair, Anderson, Tatham & Black, 1998). Utilizing the IBM SPSS Statistics 23® package, the consistency reliability of the data was validated by determining the Cronbach's Alpha correlation coefficient. The obtained correlation coefficient obtained was 0.965 and was statistically significant at the 0.01 level as shown in Table 1.

Table 1. Cronbach's alpha coefficient (α)

Reliability Statistics	
Cronbach's Alpha	N of Items
.965	45

The Cronbach's alpha value of the raw data was 0.874. The coefficient value for this study exceeded 0.8, thus satisfying the internal consistency requirements.

4.2 Demographic Information of the Participants

The following figures illustrate the demographics of the participants.

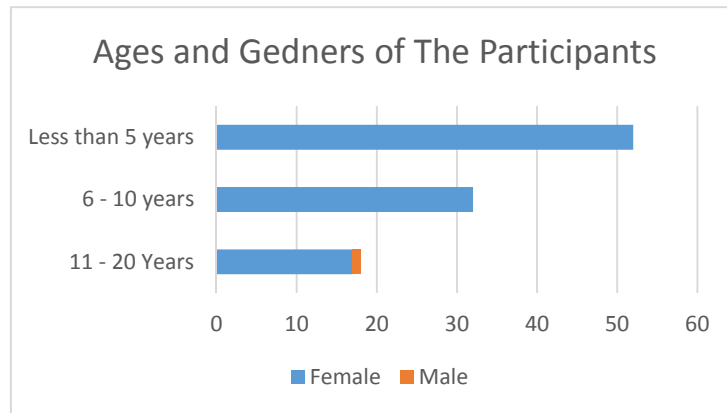


Figure 1. Ages and genders of the participants

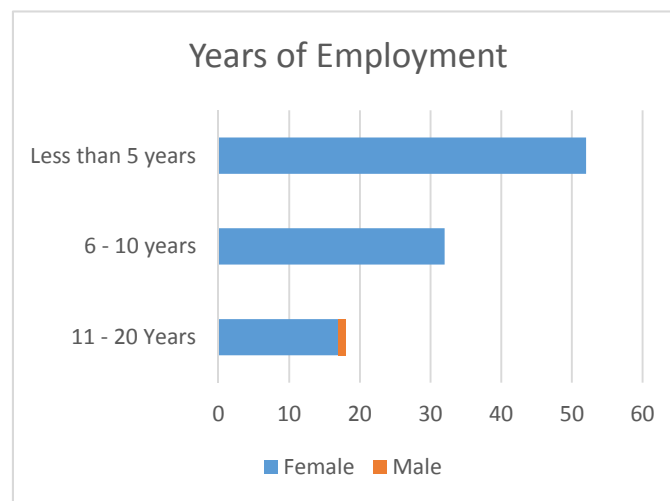


Figure 2. Years in employment

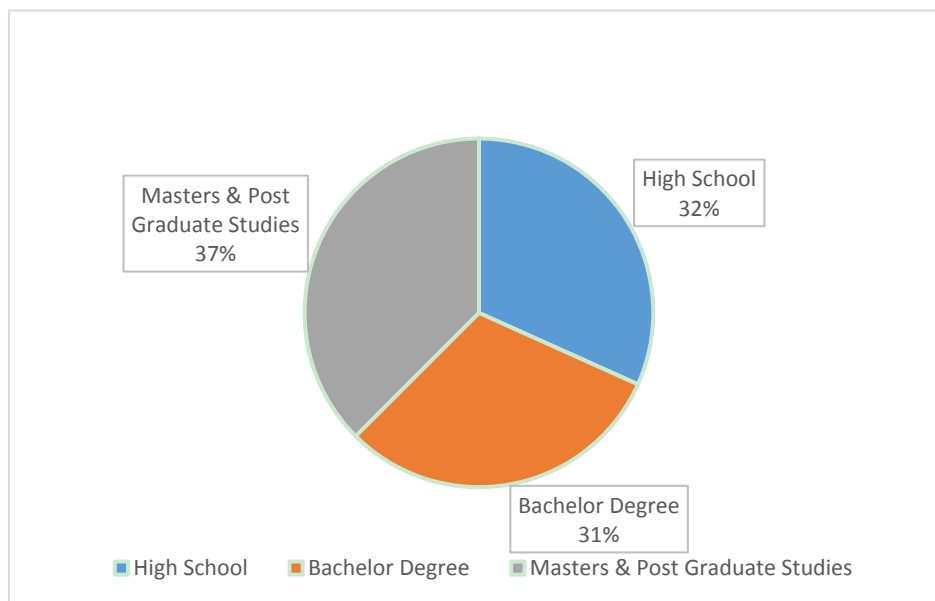


Figure 3. Highest qualification acquired

The figures above illustrate that the majority of the participants were females (99%) and most of them had between less than 5 years to 6-10 years of employment. The participants' qualifications were equally distributed between high school, bachelor degree and masters (postgraduate studies). A positive indication here is that a research that is mainly related to businesswomen is best carried out with female participants.

4.3 Likert Scale Data Analysis-Research Assumptions

As mentioned at the beginning of this research study, there are seven hypotheses that this study is based on. The statements that each hypothesis is based on are all the Likert item (ordinal nature) data which are analyzed for correlation relationship using Analysis of Variance (one-way ANOVA). In order to test the consistency and integrity of the responses as corresponding to the seven hypotheses of this study, a one-way ANOVA, which is used to determine whether there are any significant differences between the means of two or more independent (unrelated) groups (Norris, Qureshi, Howitt, & Cramer, 2014), was used to test for any inconsistencies between the responses of the participants. Thus, statements of predictable assumptions made by the researcher were tested for statistical significant differences so as to formulate a clearer view of responses given by the participants. The results of these analyses are presented below.

Table 2. One-way ANOVA of items 8,12,17,20 and 28

ANOVA						
	Sum of Squares	df	Mean Square	F	Sig.	
Majority of women prefer to secure employment with some companies rather than start their own businesses and take responsibility for any economic risks that may occur	1.506	1	1.506	1.488	.225	
	102.203	101	1.012			
Educational backgrounds in women are less than that seen in men, especially in the medical and engineering fields	.115	1	.115	.069	.794	
	169.807	101	1.681			
A prominent issue that is usually seen in businesses owned by businesswomen is that they are ill-treated by Saudi citizens and foreigners alike, where their inexperience in business and trade is exploited by men	.140	1	.140	.116	.734	
	121.782	101	1.206			
Foreign labor is one of the obstacles facing businesswomen and may lead to unfair competition and harassment in the trade industry.	2.080	1	2.080	1.492	.225	
	139.410	100	1.394			
Other problems associated with businesswomen are financial capacity to provide liquidity.	.010	1	.010	.009	.923	
	102.510	100	1.025			
Total	102.520	101				

As can be seen from Table 2, the significant p values were > 0.5 and thus, the responses of the participants did not differ statistically significantly with regards to the administrative and financial capacities of businesswomen and the obstacles faced in small businesses. This indicates that the participants were in agreement with the statements forming the first hypothesis.

Table 3. One-way ANOVA of items 8, 12, 17, 20 and 28

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
The unwillingness of many businesswomen to work with the opposite sex	Between Groups	1.032	1	1.032	.682	.411
	Within Groups	154.314	102	1.513		
	Total	155.346	103			
The desire of many women to seek employment in the government sector since there is no gender mixing, as is the case in several private sector companies	Between Groups	.399	1	.399	.359	.550
	Within Groups	113.255	102	1.110		
	Total	113.654	103			
Majority of women do not have the background knowledge of labor laws and regulations	Between Groups	.033	1	.033	.025	.876
	Within Groups	130.727	98	1.334		
	Total	130.760	99			
Majority of women do not have the leadership and entrepreneurship skills	Between Groups	3.201	1	3.201	2.372	.127
	Within Groups	133.611	99	1.350		
	Total	136.812	100			
Lack of social acceptance of the idea of woman entering the business and commercial arenas, prevents a large number of women from starting their own businesses and small enterprises.	Between Groups	.772	1	.772	.589	.445
	Within Groups	133.843	102	1.312		
	Total	134.615	103			
The desire of many businesswomen to invest in the stock market because it does not require much day to day work and is more convenient.	Between Groups	.021	1	.021	.015	.903
	Within Groups	144.658	101	1.432		
	Total	144.680	102			

Table 3 above indicates that the significant p values were > 0.5 and thus, it can be seen that the responses of the participants did not differ statistically significantly with regards to the business opportunities for businesswomen and the ability to overcome such obstacles. This indicates that the participants were in agreement with the statements forming the second hypothesis.

Table 4. One-way ANOVA of items 5, 7, 9, 10, 23 and 33

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
Inability to obtain a business license issued.	Between Groups	.000	1	.000	.000	1.000
	Within Groups	160.000	102	1.569		
	Total	160.000	103			
Other problems facing businesswomen are the sincerity of the male driver and financial problems associated with that driver due to the fact that women are not allowed to drive a car.	Between Groups	.077	1	.077	.055	.816
	Within Groups	142.040	101	1.406		
	Total	142.117	102			
Restrictions on women travelling abroad without a male guardian which may prevent businesswomen from free trading and movement.	Between Groups	.331	1	.331	.234	.629
	Within Groups	142.698	101	1.413		
	Total	143.029	102			
State support is indispensable including financial, advisory and	Between Groups	.023	1	.023	.063	.802
	Within Groups	36.814	102	.361		
	Total					

legal support.	Total	36.837	103			
Of the problems facing	Between Groups	.272	1	.272	.262	.610
businesswomen is the lack of	Within Groups	105.843	102	1.038		
transportations which may restrict	Total	106.115	103			
their free movements.						

Table 4 above indicates that the significant p values were all > 0.5 and thus, it can be seen that the responses of the participants were in coherence with each other and did not differ statistically significantly with regards to the third hypothesis relating to role of the state in small businesses and the obstacles facing businesswomen in these businesses. This indicates that the participants were in agreement with the statements forming the third hypothesis.

Table 5. One-way ANOVA of items 2, 18, and 28

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
Business enterprises for	Between Groups	.068	1	.068	.042	.838
	businesswomen is limited to	165.461	102	1.622		
	either Ladies Tailoring Atelier or	165.529	103			
hairdressing shops	Total					
Foreign labor is one of the	Between Groups	2.080	1	2.080	1.492	.225
	obstacles facing businesswomen	139.410	100	1.394		
	and may lead to unfair	141.490	101			
competition and harassment in the	Total					
trade industry.	Beauty Salons					
	Between Groups	.050	1	.050	.181	.671
	Within Groups	24.940	91	.274		
Sweets & Chocolates	Total	24.989	92			
	Between Groups	.458	1	.458	.634	.428
	Within Groups	67.226	93	.723		
Women's Garments	Total	67.684	94			
	Between Groups	.192	1	.192	.161	.689
	Within Groups	108.324	91	1.190		
Home Cooking Businesses	Total	108.516	92			
	Between Groups	7.002	1	7.002	7.455	.008
	Within Groups	86.413	92	.939		
Restaurants	Total	93.415	93			
	Between Groups	5.556	1	5.556	3.400	.069
	Within Groups	140.523	86	1.634		
Electronics and mobile phones	Total	146.080	87			
	Between Groups	.191	1	.191	.098	.755
	repair shops	155.188	80	1.940		
Paint work and construction	Total	155.378	81			
	Between Groups	.551	1	.551	.248	.620
	Within Groups	175.671	79	2.224		
Total	Total	176.222	80			

From the above table, it can be seen that although the participants were in agreement with statements 2 and 18 which is evident from the calculated p values (> 0.5) and thus indicating no statistically significant difference between the responses of the participants to statements 2 and 18. However, one of the calculated p values of the options for statement 28 about the most popular type of businesses that businesswomen like to get involved in, have a value less than 0.05 which indicates statistically significant difference between the responses of the participants with regards to choosing home cooking business as a popular choice for businesswomen. The fourth hypothesis is still accepted since, barring the home cooking business as a popular choice among businesswomen, the participants are in agreement that there is a relationship between the limited employment opportunities for

women and obstacles that are faced by businesswomen.

Table 6. One-way ANOVA of items 4, 6, 14, 15, 22, 24, 25 and 32

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
The unwillingness of many businesswomen to work with the opposite sex	Between Groups	1.032	1	1.032	.682	.411
	Within Groups	154.314	102	1.513		
	Total	155.346	103			
The desire of many women to seek employment in the government sector since there is no gender mixing, as is the case in several private sector companies	Between Groups	.399	1	.399	.359	.550
	Within Groups	113.255	102	1.110		
	Total	113.654	103			
The harassment of members of the society for businesswomen, either from those who work for the businesswomen OR customers, due to the general culture of the society (seeing men only as worthy of being owners of businesses)	Between Groups	.006	1	.006	.004	.947
	Within Groups	131.450	101	1.301		
	Total	131.456	102			
The society's perception of women as just been housewives and their place is restricted to the house and not conduct businesses and mix with men	Between Groups	.725	1	.725	.450	.504
	Within Groups	164.314	102	1.611		
	Total	165.038	103			
Lack of social acceptance of the idea of woman entering the business and commercial arenas, prevents a large number of women from starting their own businesses and small enterprises.	Between Groups	.772	1	.772	.589	.445
	Within Groups	133.843	102	1.312		
	Total	134.615	103			
Social backgrounds and society's perception have led to the presence of large numbers of foreign businesswomen who work in various projects, which Saudi businesswomen may not be able to compete with them, characterized by a large profit	Between Groups	.603	1	.603	.512	.476
	Within Groups	118.950	101	1.178		
	Total	119.553	102			
The Saudi society is a society known for its contacts and special relations and this is common amongst businessmen and not so much with businesswomen.	Between Groups	2.442	1	2.442	1.440	.233
	Within Groups	167.914	99	1.696		
	Total	170.356	100			
The desire of many businesswomen's parents (mainly the fathers) to see their businesswomen daughter invest their money in real estate because it is more secure.	Between Groups	.236	1	.236	.174	.678
	Within Groups	136.871	101	1.355		
	Total	137.107	102			

From the calculated p values in table 6 above, it can be seen that all the significant p values were > 0.5 and thus, it can be concluded that the responses of the participants were in coherence with each other and did not differ statistically significantly with regards to the third hypothesis relating to correlation between the culture of the

society and the obstacles facing businesswomen in these business project. This indicates that the participants were in agreement with the statements forming the fifth hypothesis.

Table 7. One-way ANOVA of items 13, 16, 19, and 26

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
Many private businesses owned by business women such as car workshops/garages, readymade garments' shops, construction materials' shops and restaurants are all but commercial concealment businesses	Between Groups	1.268	1	1.268	1.059	.306
	Within Groups	122.078	102	1.197		
	Total	123.346	103			
A prominent issue that is usually seen in businesses owned by businesswomen is that they are ill-treated by Saudi citizens and foreigners alike, where their inexperience in business and trade is exploited by men	Between Groups	.140	1	.140	.116	.734
	Within Groups	121.782	101	1.206		
	Total	121.922	102			
Foreign labor is one of the obstacles facing businesswomen and may lead to unfair competition and harassment in the trade industry.	Between Groups	2.080	1	2.080	1.492	.225
	Within Groups	139.410	100	1.394		
	Total	141.490	101			
The hiring of an agent (mainly male agents) by businesswomen may lead to exploitation of those businesswoman, especially in sales.	Between Groups	.639	1	.639	.665	.417
	Within Groups	95.005	99	.960		
	Total	95.644	100			

Table 7 above indicates that the significant p values were all > 0.5 and thus, it can be seen that the participants were in agreement were in coherence with each other and did not differ statistically significantly with regards to the sixth hypothesis relating to the culture of exploitation by men and the obstacles facing businesswomen in these businesses. This indicates that the participants were in agreement with the statements forming the sixth hypothesis.

Table 8. One-way ANOVA of items 3, 34, 35 and 36

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
Culture and traditions that prevent businesswomen from managing projects especially the higher management positions	Between Groups	.462	1	.462	.254	.615
	Within Groups	183.228	101	1.814		
	Total	183.689	102			
There should be some open dialogues to convince businessmen of the efficiency of businesswomen and their ability to do their jobs to the fullest in terms of management and honoring payment deadlines as well as committing themselves to work ethics.	Between Groups	.205	1	.205	.372	.543
	Within Groups	56.324	102	.552		
	Total	56.529	103			
The need to have cooperation	Between Groups	1.527	1	1.527	3.206	.076

with commercial centers and banks so as to develop a mechanism for provisions of financial loans by those commercial banks.	Within Groups	48.588	102	.476		
The need to spread cultural awareness among Saudi citizens so as to encourage businesswomen to start their own private businesses.	Between Groups	.656	1	.656	1.220	.272
	Within Groups	54.873	102	.538		
	Total	55.529	103			

In Table 8 above, it can be seen that the statements are agreed upon by the participants judging from their responses and the calculated p values which were all > 0.05 and thus indication that the participants are in agreement that society's culture and customs disadvantage businesswomen and create obstacle for them to start small businesses. Additionally, the participants' responses to statements 34, 35 and 36 which are relating to the support of the whole society in general and businessmen, banks and commercial centers, indicate that the participants are in agreement that it is crucial to have such support in order to overcome obstacles faced by businessmen in small businesses projects. Accordingly, the seventh hypothesis relating to the opposite relationship between the support of the society and the obstacles facing businesswomen in these projects, is also accepted.

5. Recommendations

1. The development of systems and laws to ensure their compatibility with the existing environment and working conditions of women.
2. The need to eliminate regulatory, social, family and personal obstacles which hinder women's businesses (Abiola, Akinbami, & Aransiola, 2016).
3. Highlight the role of social values and beliefs, religion and social changes in women's leadership, whether in private or public business (Cho et al., 2015). The impact of social challenges on businesswomen is greater than that on businessmen from the leadership perspective, especially in a country like Saudi Arabia with its conservative customs and traditions (Al-Ahmadi, 2011).
4. Combat Gender Discrimination against women and help them build self-confidence and provide them appropriate conditions (Michailidis, Morphitou, & Theophylatou, 2012).
5. Activate the role of banks through recruiting and training a number of credit employees and customer relationship managers, particularly specialized in studying women's financing requests, especially in remote areas outside of major cities (Al-Ayadah, 2016).
6. Raise awareness among women and parents to know the rights of women at the workplace.
7. Put emphasis on work ethics, issue laws to prevent immoral, offensive advances and sexual harassment. Raise awareness of such annoying actions, mechanisms to deal with them and the punishment for such conduct.
8. Focus on the role of technology, the essential use of computers and supporting software in accounting, tax systems, customers' database and setting up future plans; in addition to e-mails and video-conferencing which have become an integral part of our modern technology (Bharthvajan, 2014).
9. University education should play a role in the involvement of young men and women in the private business sector. In addition, it has been found out that university education contributes to improving business performance and hence increasing the businessmen's and businesswomen's income (Guo, Chen, & Yu, 2016).
10. Provide marketing information, feasibility studies and all other information needed by businesswomen to study investment opportunities and risks. The availability of regularly updated information keeps us away from sudden, unexpected events and risks since information leads the road to success. Information frequently brings its own reassurance, people fear the unknown; where there is information and knowledge, problems are better understood (Thompson, 1981).
11. Introduce the concept of teleworking ("work-at-home" employee) which meets the conservative personality of businesswomen. Examples include knitting, cooking, translation, medical consulting and party planning and preparations. It's worth mentioning that about 46 million American women work from home (Azzam, 2008).

12. Find solutions for transportation problems such as private transportation companies, corporate transportation for women employees and businesswomen.
13. Highlight the successful examples of women leaders to promote women's self-confidence and overcome their great fear to start their businesses. Encourage women to take advantage of economic opportunities.
14. The necessity to form governmental women committees to help to increase the number of women's participation in the private sector. Provide educational activities that help to raise women's knowledge and awareness. (Azzam, 2008).
15. Connect businesswomen companies to programs and workshops.
16. Establish nurseries, kindergartens and care centers for the elderly.
17. Establish industrial cities for women to encourage them to participate in the industrial development.
18. Appoint a female minister responsible for women's businesses.
19. Seek closer cooperation and partnership to achieve synergy among the Arab Gulf States in supporting areas for businesswomen as is the case in some countries such as the European Union. Provide financial opportunities such as the allocation of a portion of State procurement contracts for businesswomen (known as a "quota"). Provide social support by changing the patriarchal culture of the society and the perceptions towards women.
20. Revive inactive or dormant sectors in the development plan such as the tourism programs and the health insurance programs.
21. Arouse civic responsibility among citizens to uphold a common goal, namely, to build a nation with a strong economy that benefits all the members of the society.
22. Cancel the Sponsor system or the business agent system because they limit businesswomen from managing their businesses.
23. Combat disguised unemployment especially among workers in the public sector.

References

- Abiola, C., Akinbami, O., & Aransiola, J. (2012). Qualitative Exploration of Cultural Practices Inhibiting Rural Women Entrepreneurship Development in Selected Communities in Nigeria. *Journal of Small Business & Entrepreneurship*, 28(2).
- Akel, D. (2012). *Women and workplace Challenges and Opportunity Facing Women as They Age. (2012 Mother's Day Report)*. Washington, USA.
- Al-Ahmadi, H. (2011). Challenges Facing Women Leaders in Saudi Arabia. *Human Resource Development International*, 14(2).
- Al-Ayadah, K. (2016). Requesting Women's Attention to Increasing their Role in the National Economy.
- Al-Azzal, Z. (2014). Al-Malghouth Urges Businesswomen to Enter the Real Estate Investment Field.
- Al-Mubarak, O. (2016). 747 Million Riyals (\$ 200 Million) are Allocated Funding by Banks for Businesswomen's Projects in the Kingdom of Saudi Arabia.
- Al-Muqwashi, A. (2008). Women's Investments, from Blatant Commercial Concealment to The Creative Idea.
- Al-Raqab, M. (2009). Obstacles Facing Women in Projecting Leadership Skills in Higher Educations Institutions in Gaza Province and Ways to Overcome Them.
- Al-Shammaro, H. (2007). The Obstacles Facing Saudi Women and Limit Their Participation in Jobs in the Tourism Sector: A Study of the Trends of a Sample of Female Students of Geography Departments in Riyadh, Hail and Abha. "The Tourism Scientific Consortium in Hail" A vision for the future.
- Al-Tusi, A. (2001). *The Study and Sampling Society*. Petra Education Directorate. Amman, Jordan.
- Al-Zahrani, S. (2011). Social Constraints Faced by Women Working in the Health Sector. A Reconnaissance Study on a Sample of Employees Working In Hospitals. King Abdulaziz University, Jeddah, Saudi Arabia.
- Al-Zaidi, M. (1995). The Arab Woman Laborer: Reality and Prospects of Development. *Work Magazine*, (69), 58-60.
- Ameer, B. (2012). A Survey of the Public Opinion on the Participation of Saudi Women in the National Development Plan. Khadijah Bint Khuwaylid Center at Jeddah Chamber of Commerce.
- Anjum, A. (2012). Problems and Prospects of Women Entrepreneurs: A case study of Quetta- Pakistan.

- International Journal of Business and Social Science*, 3(23).
- Azzam, I. (2008). Modern Technology-Aiding Women to Start Businesses from Home.
- Bajpai, G. (2014). African Women Entrepreneur: Problems, Challenges and future Opportunities. *International Journal of Managerial Studies and Research*, 2(5), 17-22.
- Banerjee, A., & Chandhury, S. (2010). Statistics Without Tears. *Population and Samples Industrial Psychiatry Journal*, 19(1), 60-65.
- Belli, G. (2008). No experimental Quantitative Research. *Analysis and Interpretation in Nonexperimental Studies* (pp. 59-77).
- Bharthvajan, R. (2014) Women Entrepreneurs & Problems of Women Entrepreneurs. *International Journal of Innovative Research in Science Engineering and Technology*, 3(9).
- Blair, J., Czaja, R. F., & Blair, E. A. (2013). *Designing Surveys: A Guide to Decisions and Procedures: A Guide to Decisions and Procedures*.
- Brown, R. (2003). *Social Psychology* (2nd ed.). Free Press.
- Buttner, E. H. (2001). Examining female entrepreneurs' management style: An application of a relational frame. *Journal of Business Ethics*, 29(3), 253-269.
- Cantwell, M. (2014). 21st Century Barriers to Women's Entrepreneurship: Majority Report of the U.S Senate Committee on Small Business and Entrepreneurship.
- Cappuyns, K. (2007). Women behind the Scenes in Family Businesses. *Electronic Journal of Family Business Studies (EJFBS)*, 1(1).
- Cho, Y., McLean, G. N., Amornpipat, I., Chang, W. W., Hewapathirana, G. I., Horimoto, M., & Hamzah, S. R. A. (2015). Asian women in top management: Eight country cases. *Human Resource Development International*, 18(4), 407-428.
- Cole, P. M. (1997). Women in Family Business. *Family Business Review*, 10(4), 353-371.
- Cook, B. G., & Cook, L. (2008). Nonexperimental quantitative research and its role in guiding instruction. *Intervention in School and Clinic*, 44(2), 98-104.
- Debroux, P. (2003). *Female Entrepreneurship in Japan*. Soka University, Faculty of Business Administration, Tokyo, Japan.
- Eastern Province Chamber of Commerce. (2012). A Study of Activating the Role of Women in Family Businesses in Saudi Arabia. Center for Studies and Research–Economic Affairs Sector. Published: December 2012. Dammam, Saudi Arabia
- Engel, J. (1988). *Sex Differences in Beliefs Regarding Women's Employment in Japan*. Paper presented at the Annual Conference of the National Council on Family Relations, Philadelphia, November.
- Esiobu, N. S., Onuboug, G. C., & Ibe, G. O. (2015). Analysis of entrepreneurship Development in Agriculture among Arable Crop Farmers in Imo State, Nigeria. *International Journal of African and Asian Study*, 7.
- Executive Summary. (2007). Women Entrepreneurs in the Middle East and North Africa, Characteristics, Contributions and Challenges International Finance Corporation, World Bank Group, December 2007. Washington, DC.
- Feinberg, F., Kinnear, T., & Taylor, J. (2012). Modern marketing research: Concepts, methods, and cases. Cengage Learning.
- Folker, C. (2008). Women in Family Firms: Characteristics, Roles and Contributions. *Small Business Institute Research Review*, (35).
- Gallen, A. (2012). *Women Entrepreneurship in China: Past, Present, and Future*. Fair Observer.
- Gianna, E. (2015). Women's Employment and Family Business. Paper Presented at the 7th Biennial Hellenic Observatory PhD Symposium on. Contemporary Greece and Cyprus. Panteion University.
- Gillis-Donovan, J., & Moynihan-Bradt, C. (1990). The Power of Invisible Women in the Family Business. *Family Business Review*, 3(2), 153-167.
- Guo, X., Chen, W., & Yu, A. (2016). Is College Education Worth It? Evidence From Its Impacts on Entrepreneurship in the United States. *Journal of Small Business & Entrepreneurship*, 28(1).

- Hair, J. F., Anderson, R. E., Taham, R. L., & Black, W. C. (1998). *Multivariate Data Analysis*. London: Prentice Hall.
- Hassan, M. (2001). The Arab Woman Laborer: Challenges and Solutions. *Education Magazine*. The Qatari National Committee for Education, Culture and Science. Doha, Qatar.
- Hofstede, G., Hofstede G. J., & Minkov, M. (2010). *Cultures and Organizations: Software of the Mind* (3rd ed.). McGraw-Hill.
- Hofstede, G. (1980). *Cultural Consequences*. Beverly Hill, C.A., Sage Publications, UK.
- Hofstede, G. (1991). *Cultural Organizations*. Beverly Hills: McGraw Hill Book Publications.
- Johnson, B. (2001). Toward a new classification of nonexperimental quantitative research. *Educational Researcher*, 30(2), 3-13.
- Jubain, F. (2016). A Researcher's Revelation Success Factors and the Dilemmas Facing Emirati Businesswomen.
- Kaleem-Ullah, S. (2012). The Role of Women in Family Businesses: Challenges and Opportunities. *A research study on Bangladesh and Pakistan*, Master thesis within Business Administration, May, 2012.
- Kitamura, M. (2008). Gender Equality Dilemma in Japanese Society: How Traditional Ideas Affect Both Women and Men.
- Levitt, S., & List, J. (2011). Was There Really a Hawthorne Effect at the Hawthorne Plant? An Analysis of the Original Illumination Experiments. *American Economic Journal: Applied Economics*, 3, 224-238.
- Lincoln, A. (2013). Prospects and Challenges of Women Entrepreneurs in Nigeria. *Social Research Network*, Cardiff Metropolitan University, Cardiff, UK.
- Lipsky, G. (1959). *Saudi Arabia: It's People, it's Society, it's Culture*. New Haven: Harf Press.
- Lunsford, R., & Lunsford, B. (1995). Research Forum. *American Academy of Orthoptists & Prosthetists*, 7(3), 105-112.
- Michailidis, M., Morphitou, R., & Theophylatou, I. (2012). Women at Work Equality versus Inequality: Barriers for Advancing in the Workplace. *The International Journal of Human Resource Management*, 23(20).
- Neneth, B. (2014). Discovering the Shifting Gender Boundaries of Contemporary Japan. Univerzita, Japan. Masculinity in Japan.
- Norris, G., Qureshi, F., Howitt, D., & Cramer, D. (2014). Introduction to Statistics with SPSS for Social Science, Taylor & Francis.
- Pheysey, D. (1993). *Organisational Cultures: Types and Transformations*. London, UK.
- Robonson, J., & Suzuki, N. (2003). *Men and Masculinity in Contemporary Japan*. New York: Routledge Curzon Publications.
- RT (Russia Today) Arabic, (2016). Russia, World Leading Businesswomen's Incubator Country. 9-3-2016.
- Ryan, A. (2003). Utilising Qualitative and Quantitative in Research—An Exploratory Study of the Reality of the Arab Administration's Characteristics. *The Third Arab Conference on Administrative Research and Publishing*, Cairo of Egypt.
- Sadi, M., & Al-Ghazali, B. (2010). Doing business with impudence: A focus on women entrepreneurship in Saudi Arabia. *African Journal of Business Management*, 4(1), 1-11.
- SIMO. (2012). *Women Entrepreneurship in China: Past, Present, and Future*, Fair Observer. Retrieved from <http://www.fairobserver.com/article/women-entrepreneurship-china-past-present-and-future>
- Statistic Digest of Labor Trend. (2010). *International Labour Organization*. Year Book of National Statistics-from.
- Thompson, S. C. (1981). Will it Hurt if I Can Control It: A Complex Answer to a Simple Question. *Psychological Bulletin*, 90, 89-101.
- Zuzah, F. (2005). The Impact of Women Working Outside the Marital Home: A Model from Malaysia.

Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (<http://creativecommons.org/licenses/by/4.0/>).