

business planning challenge. A bivariate correlation was carried out and challenges are correlated here separately (not factor wise).

These correlations provide factual results. The most difficulties are being faced by the 1) interior design, 2) women related, clothing and lingerie and 3) dentistry clinic businesses. These businesses are new and, therefore, the graduates who start their own business in these industries face numerous difficulties. The women in 1) beauty parlour, therapies and Spa, 2) children entertainment, and 3) education seem to have the least challenges, most likely due to the fact that these are relatively more traditional businesses (Table 8).

		Knowledge of business planning	Knowledge of budgeting	Knowledge of HR issues	Knowledge of Saudi Labour Law	Knowledge of How to start business
Jewellery related	Pearson Correlation	0.315**	0.185*	-0.001	0.285*	0.246**
	Sig. (2-tailed)	0.005	0.045	0.994	0.054	0.008
	N	80	80	79	80	79
Spa related	Pearson Correlation	.251**	.179**	0.092	0.058	.257*
	Sig. (2-tailed)	0.007	0.006	0.42	0.612	0.019
	N	80	80	79	80	79
Boutique including Abaya	Pearson Correlation	0.266**	0.097	0.173	0.009	.219*
	Sig. (2-tailed)	0.008	0.394	0.128	0.936	0.037
	N	80	80	79	80	79
Food including restaurant and home	Pearson Correlation	-0.142	-0.121	-0.183	-0.146	-0.122
	Sig. (2-tailed)	0.208	0.284	0.107	0.197	0.285
	N	80	80	79	80	79
Beauty related	Pearson Correlation	0.023	0.294**	0.173	0.009	0.103

	Sig. (2-tailed)	0.838	0.004	0.128	0.936	0.367
	N	80	80	79	80	79
Event Planning	Pearson Correlation	0.264**	0.289*	-0.069	0.17	0.103
	Sig. (2-tailed)	0.003	0.039	0.543	0.131	0.367
	N	80	80	79	80	79
Web Design and Computers	Pearson Correlation	0.237*	0.137	0.073	-0.044	0.031
	Sig. (2-tailed)	0.038	0.224	0.52	0.696	0.788
	N	80	80	79	80	79
Graphic Design & IT	Pearson Correlation	0.285*	0.279*	0.247**	0.310**	
						0.246
	Sig. (2-tailed)	0.011	0.032	0.002	0.005	0.103
	N	80	80	79	80	79

** Correlation is significant at the 0.01 level (2-tailed)

		Restrictions from family	Restrictions from husband	Managing family and business affairs	Finding right organization to approach for assistance	Knowledge of suppliers	Business communication skills
Jewelry related	Pearson Correlation	-0.019	0.052	0.257**	0.285**	-0.104	0.274*
	Sig. (2-tailed)	0.868	0.646	0.006	0.009	0.358	0.01
	N	79	80	79	80	80	79
Spa related	Pearson Correlation	0.199	0.086	0.154	0.273**	-0.019	0.021
	Sig. (2-tailed)	0.079	0.446	0.177	0.004	0.868	0.857
	N	79	80	79	80	80	79

Boutique including Abaya	Pearson Correlation	0.027	0.042	0.021	0.081	-0.006	0.267*
	Sig. (2-tailed)	0.812	0.715	0.851	0.047	0.96	0.099
	N	79	80	79	80	80	79
Food including restaurant and home	Pearson Correlation	0.235*	-0.157	-0.162	.281**	-0.126	0.251*
	Sig. (2-tailed)	0.097	0.164	0.002	0.002	0.264	0.029
	N	79	80	79	80	80	79
Beauty related	Pearson Correlation	0.027	0.042	0.021	0.081	-0.006	-0.002
	Sig. (2-tailed)	0.812	0.715	0.851	0.473	0.96	0.987
	N	79	80	79	80	80	79
Event Planning	Pearson Correlation	0.186	0.121	.266*	.243*	0.069	-0.154
	Sig. (2-tailed)	0.1	0.287	0.06	0.047	0.54	0.176
	N	79	80	79	80	80	79
Web Design and Computers	Pearson Correlation	-0.018	0.003	0.145	0.247*	0.099	0.105
	Sig. (2-tailed)	0.875	0.98	0.201	0.013	0.383	0.356
	N	79	80	79	80	80	79
Graphic Design & IT	Pearson Correlation	0.229	-0.198	.285*	-0.264	0.279	.263*
	Sig. (2-tailed)	0.304	0.079	0.03	0.402	0.201	0.014
	N	79	80	79	80	80	79

*. Correlation is significant at the 0.05 level (2-tailed)

	Sales skills	Team building and maintaining	Finding the right employees	Knowledge of Government al policies/ pro cedures	Knowledge of product launching
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Jewelry related	Pearson Correlation	0.063	-0.059	-0.059	.197**	0.065
	Sig. (2-tailed)	0.584	0.604	0.605	0.007	0.57
	N	79	80	80	80	80
Spa related	Pearson Correlation	0.054	0.071	0.142	0.035	0.188
	Sig. (2-tailed)	0.64	0.532	0.209	0.761	0.094
	N	79	80	80	80	80
Boutique including Abaya	Pearson Correlation	0.08	0.093	-0.057	-0.064	-0.058
	Sig. (2-tailed)	0.486	0.41	0.618	0.575	0.609
	N	79	80	80	80	80
Food including restaurant and home	Pearson Correlation	-0.203	-0.178	-0.157	-0.13	-0.118
	Sig. (2-tailed)	0.073	0.114	0.163	0.251	0.295
	N	79	80	80	80	80
Beauty related	Pearson Correlation	0.08	0.093	-0.057	-0.064	-0.058
	Sig. (2-tailed)	0.486	0.41	0.618	0.575	0.609
	N	79	80	80	80	80
Event Planning	Pearson Correlation	0	-0.148	-0.057	.271*	.266*
	Sig. (2-tailed)	1	0.191	0.618	0.037	0.084
	N	79	80	80	80	80
Web Design and Computers	Pearson Correlation	0.17	0.076	0.095	0.026	0.091
	Sig. (2-tailed)	0.134	0.504	0.401	0.817	0.42
	N	79	80	80	80	80

Graphic Design & IT	Pearson Correlation	-0.284	-0.26	.255*	-0.256	-0.243
	Sig. (2-tailed)	0.301	0.702	0.031	0.22	0.12
	N	79	80	80	80	80

The marketing, Operations, Strategic and financial planning are put together for analysis.

The majority of the female start-ups seem to have issues with planning, knowledge of Saudi labour law, team building and governmental policies. These skills are not taught at most colleges and universities. Many start-ups also do not know the governmental procedures and policies, causing delays in obtaining their licenses. This can result in unnecessary interruption, suspension, or temporary lapses in the start-ups, as much of the work is done by expatriates. Obtaining visas and finding immigrant workers are already an issue and a lack of knowledge of law and polices aggravates the situation.

Females commencing and establishing a start-up in a social arena face the least difficulty, which is based on the fact that such projects are generally initiated by women belonging to wealthier families, who have established reputations and credentials. We have numerous examples of philanthropic and social enterprises being started by the women of leading business families in Saudi Arabia.

Female Start-Up Motivations

The findings as shown in Figure 5 somewhat support the work of Robinson (2001), Dhaliwal (1998), Orhan and Scott (2001), Dechant and Al-Lamky (2005) and Dechant and Al-Lamky (2005), regarding the push and pull factors of motivation. However, the study refutes the narrative of Wennekers et al. (2001).

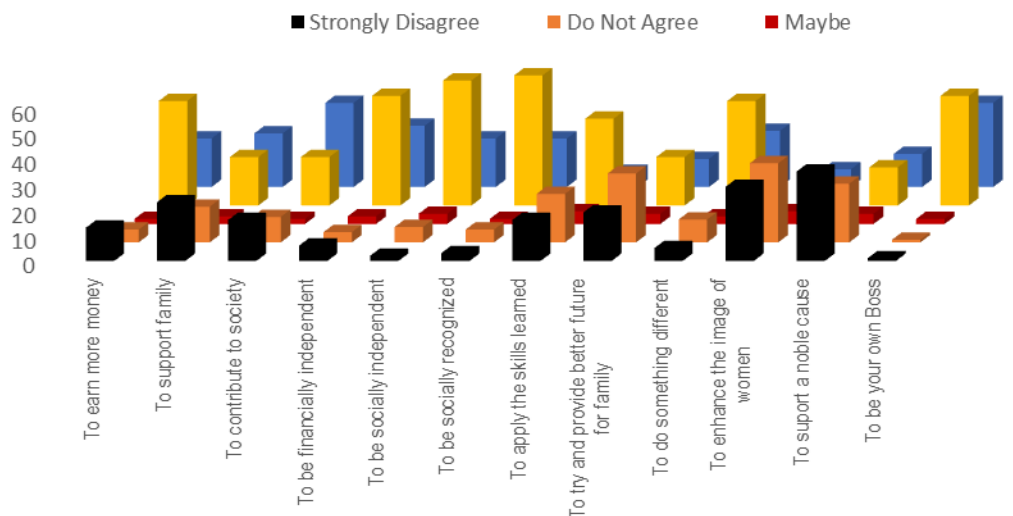


FIGURE 5
FEMALE STARTUP MOTIVATIONS

The push and pull factors for female start-ups vary a bit from what literature suggests as a general factor. The Saudi females seem to be more pulled than pushed in start-ups. As the society is becoming more and more liberal, female start-ups commence their venture to seek more social independence, recognition, enhance image and become her own boss. The circumstances also have been pushing them to support their families, as they are largely motivated by ‘wanting to earn more money’ and be ‘financially independent,’ perhaps influenced by the recent downturn in the Saudi economy. Women start-ups are equally divided over their desire to contribute positively to society.

Motivation Antecedents

Table 9 shows the motivations by motherhood category (yes, no) and reveals interesting results. Being a mother seems to affect the family thought on the female start-ups in motivating them ‘to try to provide a better future for their families’ and ‘to be their own boss’.

Similarly, they are more concerned with enhancing the image of women, to be socially recognized and apply the skills they learned. This is an exciting development in a society such as Saudi Arabia and can imply the ‘breaking of shackles.’ The non-mother females also desire to do something different and enhance the image of women.

	To earn more money	To support family	To contribute to society	To be financially independent	To be socially independent	To be socially recognized
	Mean	Mean	Mean	Mean	Mean	Mean
Mother	4.53	1.63	2.96	3.55	4.39	5.61
Not Mother	3.96	2.14	2.68	2.61	3.54	4.54
	To apply the skills learned	To try and provide better future for family	To do something different	To enhance the image of women	To support a noble cause	To be your own Boss
	Mean	Mean	Mean	Mean	Mean	Mean
Mother	7.27	8.47	7.94	8.75	9.73	10.12
Not Mother	5.5	6.07	6.07	6.64	7.32	7.43

A notable number of responses suggest that start-ups are purely commercial based and not created to support noble causes. It is mostly pull factors that help them to attempt to establish a start-up. A notable number of responses did not start their business to support their family.

The correlations between ‘being a mother’ and motivations to start an enterprise reveal some interesting information, as shown in Table 10. It shows that intrinsic motivations are ‘to earn more money,’ ‘to support their family,’ and ‘to provide a better future for their family.’ This

shows that the female start-ups are now willing to take an active role in society and be productive both in the family and economy.

	To earn more money	To support family	To contribute to society	To be financially independent	To be socially independent	To be socially
Being Mother	0.103*	0.162*	-0.015	-0.145	-0.112	-0.107
	0.003	0.002	0.895	0.2	0.324	0.346
	80	80	80	80	80	80
	To apply the skills learned	To try and provide better future for family	To do something different	To enhance the image of women	To support a noble cause	To be your own Boss
Being Mother	-0.17	.229**	-0.184	-0.196	-0.218	-0.212
	0.131	0	0.102	0.082	0.052	0.06
	80	80	80	80	80	80

** Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed)

Soft Skills and Tools Required

The literature identifies a number of soft skills required by first-stage entrepreneurs to successfully commence a start-up. Acknowledging the literature findings and seeking validation, a more relevant and newer question was asked, i.e. how can these skills be provided? What tools are more appropriate and how can these skills is acquired? The responses are shown in Figure 6.

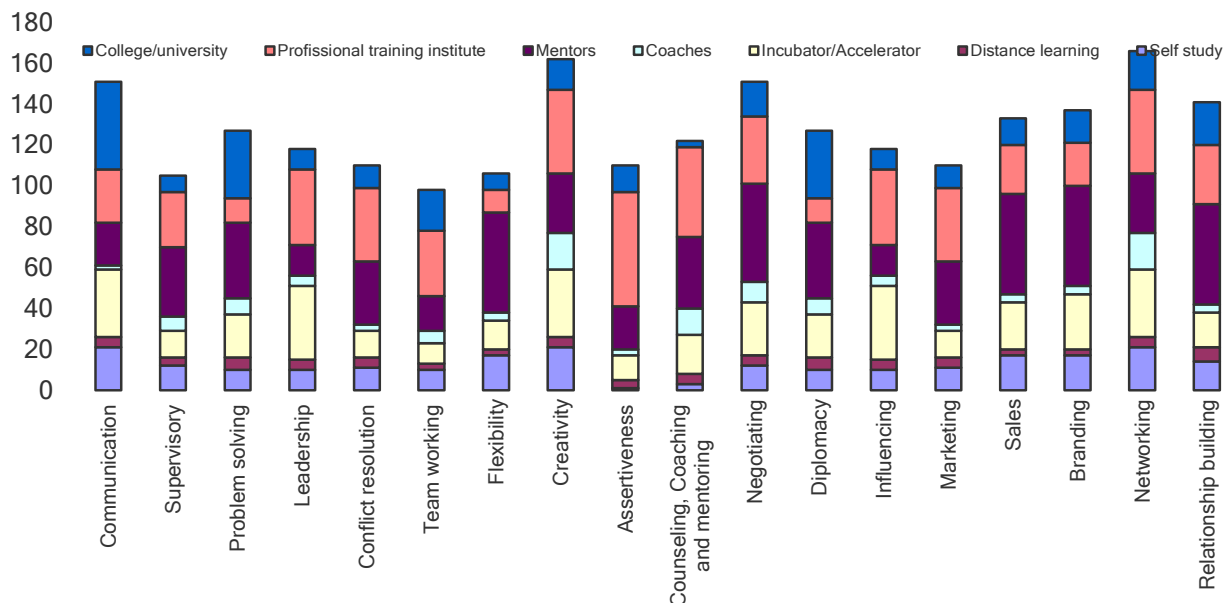


FIGURE 6
FEMALE STARTUPS SOFT SKILLS AND THEIR TOOLS

The role of professional training institutes, mentors and incubators tops the other modes of skills development. The role of universities follows these top three. It has been pointed out by the respondents that the soft skills incubators can help build are creativity, influencing, communications, leadership, negotiations and problem solving skills. Whereas, the mentors can successfully help the start-ups develop their relationship building, branding, marketing, diplomacy, negotiations, flexibility, conflict resolution and problem solving skills. Similarly, the female start-ups seem to opine that professional training institutes can polish their leadership, conflict resolution, assertiveness, counselling, influencing and relationship building skills. This supports the older studies and justifies the work of Khan (2013).

CONCLUSION

Referring to the questions raised at the end of the literature review, it can be concluded that the role of society, including family and husband has changed tremendously. The women are now more dynamically meeting the challenges and ecosystem is assisting in several ways. The motivational factors are not limited to a few, there is a good mix of push and pull factors.

These are now discussed in more detail in the paragraphs below.

It was witnessed in the literature review that there is a lack of evidence on female start-ups in general and for Saudi Arabian start-ups in particular. This research hopes to open the doors for further research and enhance our understanding of the deficiencies and efficiencies in the entrepreneurship ecosystem for women start-ups in Saudi Arabia.

The findings above have contributed both to our knowledge of female entrepreneurs in the Arab region and globally, however, there are some unique findings owing to different cultures and norms in Saudi Arabia. The Saudi Arabian female start-up motivations and challenges emanate from their traditional culture, which as Afaf et al. (2014) states “is a masculine society...strongly affected by cultural traditions and religion. The separation of the genders is obligatory in Saudi cultures and societal norms impact on all sides of life”.

However, this study may hint that shackles on women empowerment are being broken and that societal taboos and restrictions are under transition to a society and cultural of adaptability. There are numerous indicators for optimism for the women start-ups alongside the risks. The Literature pointed out that in the Arab countries women participation in the labor force is influenced by culture and shaped by the Islamic principles. The Dechant and Al-Lamky (2005) study pointed to some cultural practices that might prevent women from conducting their business as compared to men.

This study again provides an updated view that the society is more accommodating and supportive of female entrepreneurship. The role of family, husband and the society in general has been seen as a positive factor in contributing to female start-ups in Saudi Arabia. Similarly, it has been revealed that motherhood and economic conditions also affect the choice of females to commence a commercial venture.

Similarly, the motivational factors provide a stark contrast between Saudi female start-ups and elsewhere. Prior studies have asserted that in general women join the work force out of the need for achievement and desire for respect. However, in Saudi Arabia, in addition to independence and recognition, we also witnessed the economic reasons (push factors) to start a business.

Our findings on the challenges being faced by female start-ups are in contrast to those found by Nilufer (2001), Carswell and Rolland (2004) and Salehi-Isfahani (2000). Their findings were different than what we found in Saudi Arabia. Start-up related challenges are quite significant in Saudi Arabia, as compared to the developed and industrialized countries, where an ecosystem is more evolved. This highlights the need to further strengthen the ecosystem's institutional stakeholders so that they can enable enterprise.

Society and team related challenges are not highlighted significantly in the literature. The challenges envisaged by Ram (1996) and Ozgen and Ufuk (1998) determined some basic values and properties, whereas, this study points out specific challenges. We also show that the culture is evolving. The families and husbands are more cooperative and Saudi society is generally more accepting of women in business. However, a lack of business development and related support from the spouse continues to be evident.

RECOMMENDATIONS

The perceived deficiency in governmental support is clear from our findings. Many challenges can be eradicated with effective legislation and creation of enablers in the institutional and strategic levels of entrepreneurship ecosystem of Saudi Arabia as noted by Rahatullah (2016). For example, government can help train female entrepreneurs if they want to have a more profound impact on improving and modernizing their economy. There is a need to have women-specific legislation to ease the burden on female start-ups and to help them set up and

manage their businesses effectively and efficiently.

Building on the work of Rahatullah (2016), who mapped the existing entrepreneurship ecosystem of Saudi Arabia and then the evolution of the ecosystem, this study acts as a catalyst highlighting opportunities for potential institutional stakeholders. Aspiring entrepreneurs must be able to exploit the services like training and development, coaching and mentoring organizations and freelancers. There is a clear need for lobbying professionals and firms to establish workshops, training and other forms of assistance for female start-ups. The universities and institutions need to create courses in soft skills, project management, operations, basic finance, accounting, communications and branding. These organizations can also hold workshops and seminars for female start-ups on understanding the legal framework of the Kingdom and communicate any legal assistance that is available. Our study sheds light on the need for making the venture funding procedures simpler for the female start-ups knowing that they are taking initiatives and need support from key strategic and institutional stakeholders. Crowd funding platforms could be an ideal forum for the venture funding and these platforms could take the shape of equity and philanthropic types.

Finally, we recommend a future comprehensive study on the risks associated with business failure. By identifying these risks and causes of failure, we can begin to identify feasible solutions to support more women start-ups in Saudi Arabia in particular and in the Middle East in general. Since business failure is viewed differently in the Middle East, although it is a relatively common part of starting entrepreneurial ventures, we believe it is critical that the business community and government organizations collaborate to support businesses before they fail – and to provide safety nets for after businesses fail.

LIMITATIONS

Like every research this study also faced difficulties as enumerated hereunder.

1. It had been extremely difficult and time consuming to identify and reach out to the female start-ups. Even though, these women are in business majority of them took their time to respond to the questionnaires. It requires help from locals, local chambers of commerce and friends and families, networks, universities and colleges in the areas.

2. The study benefits only from the sectors reported; perhaps more business sectors can be added.

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