

## **Factors Affecting the Development of Women Entrepreneurs: A Comprehensive Model for Arab Countries**

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**Abstract.** This research aimed to engage in an exhaustive literature review and uses qualitative methodology to categorize and rank factors affecting the development of women entrepreneurs in the Arab World. Thirteen articles related to Arab countries and published after 2010 were included in the current study. Therefore, the research proposed four factors: internal factors, external factors, financial factors, and socio-cultural factors can help women entrepreneurship development in Arab countries. This research offers a broad overview of the factors affecting the development of women entrepreneurs in Arab world. This research bridges the gap between entrepreneurship theory and practice and gives recommendations to policy makers in creating a conducive environment for the development of women entrepreneurs. Moreover, this research has provided several implications for academicians, educationists, religion preachers, sociologists and economists.

**Keywords:** Socio-culture, Entrepreneurship, Culture, Microfinance Institutions, Education, Arab, Religion, Social Support, Risk Taking.

## 1. Introduction

Nowadays, the subject of women entrepreneurship has become the ultimate focus of scholars, targeting the emerging economies and the Arab World as a priority (Ramadani et al., 2015; Al-Kwafi et al., 2020; Ennis, 2019; Faisal et al., 2017; Welsh et al., 2014). A group of scholars has argued that the concept of women entrepreneurs is strongly linked to women's liberation and can be seen as a key contributor to economic growth (Anggadwita et al., 2017; Ramadani, Hisrich, et al., 2015). It is important to understand that entrepreneurs faced multiple challenges regardless of their gender. Social entrepreneurship has the potential to be a viable solution to meet the needs of sustainable and effective community development (Aziz, Zulkifle, & Sarhan, 2023).

Therefore, we can say that women have a different level of motivation, multiple external barriers, and lack of family and social support than men, which discourages the idea that entrepreneurship is a gender-neutral career approach (Abbas et al., 2018; Madichie and Nkamnebe, 2010; Nelson, 2004). For example, the 22 Arab countries in the Middle East where gender inequality still exists and women have fewer rights and freedom to work than men negatively affect the perception of women entrepreneurs. Roy *et al.*, (2011) reported that the Arab World has the largest segment of the young population, including women, representing half the population of most Arab countries (World Bank, 2016b). Regardless of the richness of Arab Gulf countries, there has been a high level of unemployment throughout the region (except the Gulf Cooperation Council (GCC) countries), particularly the decline in women entrepreneurship due to several factors. Thus, the scholars called for an in-depth analysis of the factors affecting women's entrepreneurship in Arab countries and learned ideas to overcome these barriers (Ameen and Willis, 2016). Many scholars have revealed that the idea of women's entrepreneurship has not received much attention in the Middle East and North Africa (MENA), but there is still a wide range of literature on women's entrepreneurship in the context of the Arab World (Jamali, 2009; Azmat, 2013). The fact is that there are fewer women entrepreneurs in the Middle East than in any other middle-income country. It is important to understand that the idea of women's entrepreneurship reflects women's empowerment in a country that attracts foreign investments and is an easy way to open new gates of export markets. Moreover, women-owned firms are equally productive and contributing positively to the economy. Therefore, officials must remove barriers that prevent entrepreneurs' creation of new firms and implement entrepreneurial policies to support and enhance the capabilities of entrepreneurs. According to Chamlou et al., (2008), these barriers are the ultimate reasons that prevent women from starting a business and demonstrating their abilities in the business world. For example, multiple barriers limit the entrepreneurial activities of Arab women, including social, cultural, and traditional barriers. Such barriers also restrict Arab women entrepreneurs from carrying out their business activities and operations not far from their homes and families (Ahmad, 2011).

Many studies tried to provide the reasons behind fewer women entrepreneurship in Arab countries. However, still, there is no research focusing on the comprehensive model to develop women entrepreneurship by keenly analyzing and working on the factors that are a hurdle in development. Moreover, the reviewed studies in this research focus on entrepreneurial characteristics, micro financial, entrepreneurial ship success, opportunities and challenges, gender complexity, and cultural constrains (Ahmad, 2011; Ahmad, 2012; Alkwifi, 2020; Danish & Erogul, 2011; Ennis, 2012) in KSA, UAE, Yemen, Jordan, Oman, Bahrain, Sudan, and Qatar. While the current research tries to determine the factor that affect the development of women entrepreneurship in Arab world.

Therefore, this research has provided a comprehensive model showing that internal environmental factors, external environmental factors, financial and socio-cultural factors are the possible factors that can increase women's entrepreneurship in Arab countries. In addition, each factor is further facilitated by certain sub-factors or issues that critically affect women's development. For example, in external factors, education, networking and training are major hurdles in women's progress. In addition, internal factors like risk-tasking, self-confidence, and need of achievement are considered important issues

affecting women's entrepreneurship development. Similarly, the socio-cultural factors, including “culture, social support and religion” and financial factors like “ease in landing and presence of microfinance institutions,” can also contribute in developing the entrepreneurial spirit in Arab Women, only if these factors are carefully analyzed positively. Therefore, this study aimed to highlight every aspect and factors that can possibly affect the women entrepreneurship development in Arab World

## 2. Literature review

In this research, we conducted a deep analysis of several studies on the development of minority or women's entrepreneurship from the perspective of Arab countries. This analysis enabled the analysis of the literature-based view for identifying, investigating, and highlighting the challenges or barriers faced by women entrepreneurs of Arab countries. Based on this analysis, these challenges were grouped into five broader areas, as they appeared in most studies but were not aligned in any research. The highlighted areas were projected as essential barriers to developing women's entrepreneurship in all the Arab countries. Table 1, given below, has shown these challenges based on their literate identification. The challenges or factors affecting women's entrepreneurship development include internal environmental factors (risk-taking, self-confidence and need of achievement), external environmental factors (education, networking and training), socio-cultural factors (culture, social support, religion) and financial factors (lending policies and microfinance institutions).

**Table 1:** Factors identified by previous studies (Perspective of Arab World)

	<b>Factors affecting (WED)*</b>	<b>Studies</b>
1	<u>Internal environmental factors</u> <i>Risk-taking</i> <i>Self-confidence</i> <i>Need of achievement</i>	Ghouse, McElwee, & Durrah, (2019), Ennis, (2019), Al-Kwifit et al., (2020),
2	<u>External environmental factors</u> <i>Education</i> <i>Networking</i> <i>Training</i>	Mathew, (2010), Ahmad (2011), Al-Kwifit et al., (2020), Mehtap et al., (2017)
3	<u>Socio-cultural factors</u> <i>Culture</i> <i>Social support</i> <i>Religion</i>	Ahmad, S. Z. (2011), Naguib, & Jamali, (2015), Goby, & Erogul, (2011), Ennis, (2019), Erogul, Rod, & Barragan, (2019), Mehtap et al., (2017)
4	<u>Financial factors</u> <i>Lending policies</i> <i>Microfinance institutions</i>	Ahmad, (2011), Sadi, & Al-Ghazali, (2012), Welsh, Memili, Kaciak, & Ahmed, (2013), Ahmad, (2012)

\*Women entrepreneurship development

This research has suggested four propositions to prove the factors affecting women entrepreneurship in Arab World and their effect on women entrepreneurship development at the macro level. These proposed relations need further testing and will provide the foundation for a specific research agenda.

### 2.1. Internal Environmental Factors & Women Entrepreneurship Development

Khan et al., (2021) explained that according to Echelon's theory, the external factors and internal factors (need for achievement, risk-taking and self-confidence) are critical in developing the success of any business. Many researchers highlight these factors because of their generalizability. In Arab countries, the need for achievement, risk-taking behavior and self-confidence important aspects that can affect entrepreneurship development and especially the entrepreneurial abilities of women (See definitions in Table 2). Achievement is the most critical factor influencing female entrepreneurial abilities and overall women's entrepreneurship development in Arab countries. Danish & Smith (2012) and Sadi & Al-Ghazali, (2010) focused on female entrepreneurship in Saudi Arabia and highlighted that self-achievement is an essential motivational factor that can enhance the entrepreneurial spirit.

**Table 2:** Defining the Internal Factors

Internal Factors	Definition	Source
Self-Confidence	"It is the human feeling, which has trust in their qualities, abilities and judgment."	(Twibell et al., 2008)
Risk-Taking	"The degree to which managers are willing to make large and risky resource commitments, that is, those which have a reasonable chance of costly failures."	(Miller & Friesen, 1982)
Need of Achievement	"It refers to the motivation derived from the desire for success and represents the economic need to improve the overall quality of life"	(Shahzadi, 2014)

Dabic et al., (2012) highlighted that male entrepreneurs are more confident than their female counterparts. Thus, it is argued that women's business success is entirely based on their entrepreneurial intention and self-confidence (Sengupta et al., 2013). According to Begley & Boyd (1987), women entrepreneurship is mostly associated with risk management that unties women entrepreneurship from other employees and managers. Therefore, a woman's ability to cope with risk can significantly affect the firm's performance (Pattillo & Soderbom, 2000). Zeffane (2013) provided a conceptual framework to highlight and understand the gender differences in entrepreneurial potentials. He took the sample of university students of UAE to identify the factors that may account for the gender gap in entrepreneurial intentions, and results revealed that among several characteristics, only risk-taking was different across gender groups. Internal environmental factors, including achievement, self-confidence, and risk taking are critical in the success of women-owned enterprises (Khan et al., 2021). Focus on these factors can enhance women's entrepreneurship development in Arab countries. Therefore, it is proposed that:

*P<sub>1</sub>: The focus on internal environmental factors can impact the women entrepreneurship development in Arab countries.*

### 2.2. External Environmental Factors & Women Entrepreneurship Development

The external barriers can affect the Arab woman externally (outside the home) and also internally (within home or family) (Ameen and Willis, 2016) so that they can think of entrepreneurship and successful ventures. Networking is an important external factor, and lack of networking can negatively affect business performance (Chell and Baines, 2000). It's the responsibility of policy makers to respond to barriers that inhibit networking as a form of entrepreneurial activity (Danish, and Smith, 2012). Still, it's also important to highlight the root cause of networking. In Saudi female entrepreneurs, the

networking opportunities of private organizations with public agencies can begin the successful business (Robb and Coleman, 2010), and Saudi organizations should allow businesswomen associations to facilitate networking (Sadi, and Al-Ghazali, 2010). Moreover, the lack of general space for gathering women is also the reason behind slow networking opportunities for UAE women (Al-Dabbagh, 2008). The increase in their networking or interaction can enable them to overcome any challenges or unforeseen business situation (Erogul, 2009).

In all Arab countries, there are diverse differences in the educational system (Mehtap et al., 2017); every country has its learning and teaching techniques and patterns. Moreover, their educational system is not aligned with emerging market needs and trends; this reason is the cause of excess unemployable graduates (The World Bank, 2006). The entrepreneurship education to these students and especially to female unemployed Arab students can enable them to earn their livelihood by boosting economy. As per WEF (2011), only 10 % of universities offer courses related to entrepreneurship in the MENA region. Furthermore, only 17 universities have entrepreneurship centers, but only five of them offer specialization specifically in entrepreneurship. In UAE, the emerging trend of higher education has boosted the entrepreneurial drive, especially in women (Nelson, 2004). The chamber of commerce of Saudi Arabia should establish specific women-related training programs (Sadi, and Al-Ghazali, 2010). Mehtap et al., (2017) studied women's entrepreneurship in Jordan and highlight that in Arab countries, the role of women is quite marked, and a supportive education system can encourage them to participate in entrepreneurial ventures actively. Similarly, every Arab country, including “Jordan, Yemen, UAE, Bahrain, Tunisia, Palestine, Kuwait, Comoros, Algeria, Djibouti, Egypt, Iraq, Lebanon, Libya, Mauritania, Morocco, Oman, Qatar, Saudi Arabia, Somalia, Syria and Sudan” should focus on training, education and networking of female entrepreneurs because these are the external factors that can result in overall women entrepreneurship development. Therefore, it is proposed that:

*P<sub>2</sub>: The focus on external environmental factors can impact the women entrepreneurship development in Arab countries.*

### **2.3.Socio-Cultural Factors & Women Entrepreneurship Development**

In a socio-cultural context, social support, culture and religion can affect women's entrepreneurship. Family and friends are the foremost important motivators, and social support can lead to positive environmental conditions, enabling them to do successful entrepreneurial ventures (Madichie, 2010). Baughn et al., (2006) highlighted the importance of socio-culture in entrepreneurship and explained that social acceptability, stereotyping and gender role ideologies can play an essential role in entrepreneurship development. Similarly, it can be seen that in Arab countries, women still need approval from the male or dominant family member before starting a business (Al-Dajani and Marlow, 2010). According to the Gender Entrepreneurship Markets (2006) report, UAE stood last among 42 countries in terms of female entrepreneurial activities because of the different and unique social norms that restrain them from launching a business. Moreover, the UAE is a religion and tradition dominant society that is still affecting the females involved in businesses. The cultural norms have made it difficult for Emirati women to enhance or even reveal their entrepreneurial talent (Preiss and McCrohan, 2006). In addition, many women thinking of business get straight discouragement from their father or husband (Baud and Mahgoub, 1999).

In Jordan, women have a significant proportion in the overall population and they can contribute to overall *economic* development but currently, it's impossible because of the social and cultural constraints that always demotivate the women entrepreneurs (Mehtap et al., 2017). It's still a tradition in most Arab countries that women are only committed to their children and houses (El-Rahmony, 2002). Whereas, the men are responsible for earning livelihood for their wives and families, similar to Jordanian society's situation (Mehtap et al., 2017). Therefore, in the Arab World, Arab women constitute only 25 % of works (Barcucci & Mryyan, 2014). Many researchers focusing on female entrepreneurship in the context of Arab countries highlighted the role of socio-cultural factors or

constraints (Erogul, 2011; Goby and Erogul, 2011; Mehtap et al., 2017). These factors can have a comprehensive list, but religion, culture, and social support are the most important factors and significantly affect the women entrepreneurship development in Arab countries. Therefore, it is proposed that:

*P<sub>3</sub>: The focus on socio-cultural factors can impact the women entrepreneurship development in Arab countries.*

### 2.4. Financial Factors & Women Entrepreneurship Development

The women entrepreneurs face several barriers in starting or continuing their business, lack of access to capital and land are also considered as an important barriers (Roomi, 2005). Moreover, women entrepreneurs require small loans for their start-ups and general banks are reluctant in providing such loans due to their cost issues (Jalbert, 2000). Therefore, the microfinance institution encourage females so that they can overcome their economic and social barriers by interest free loans (Morrison et al., 2007). This credit is more important for female empowerment (Ashe et al., 2011) and can lead to women entrepreneurship development in Arab countries. Mehtap et al., (2017) highlighted that to overcome the barriers to female entrepreneurship, the government of Jordan can enable the private government agencies to create a new young generation with an entrepreneurial mindset by providing them business incentives and access to finance. The banking and finance sector of UAE is growing faster. These institutions can play an important role in providing the finances or lending to female entrepreneurs of UAE (Goby and Erogul, 2011) for overall economic development. In financial factors, the ease in lending procedures by banks and the presence of microfinance institutions can help in women's entrepreneurship development in Arab countries. Therefore, it is proposed that:

*P<sub>4</sub>: The focus on financial factors can impact the women entrepreneurship development in Arab countries.*

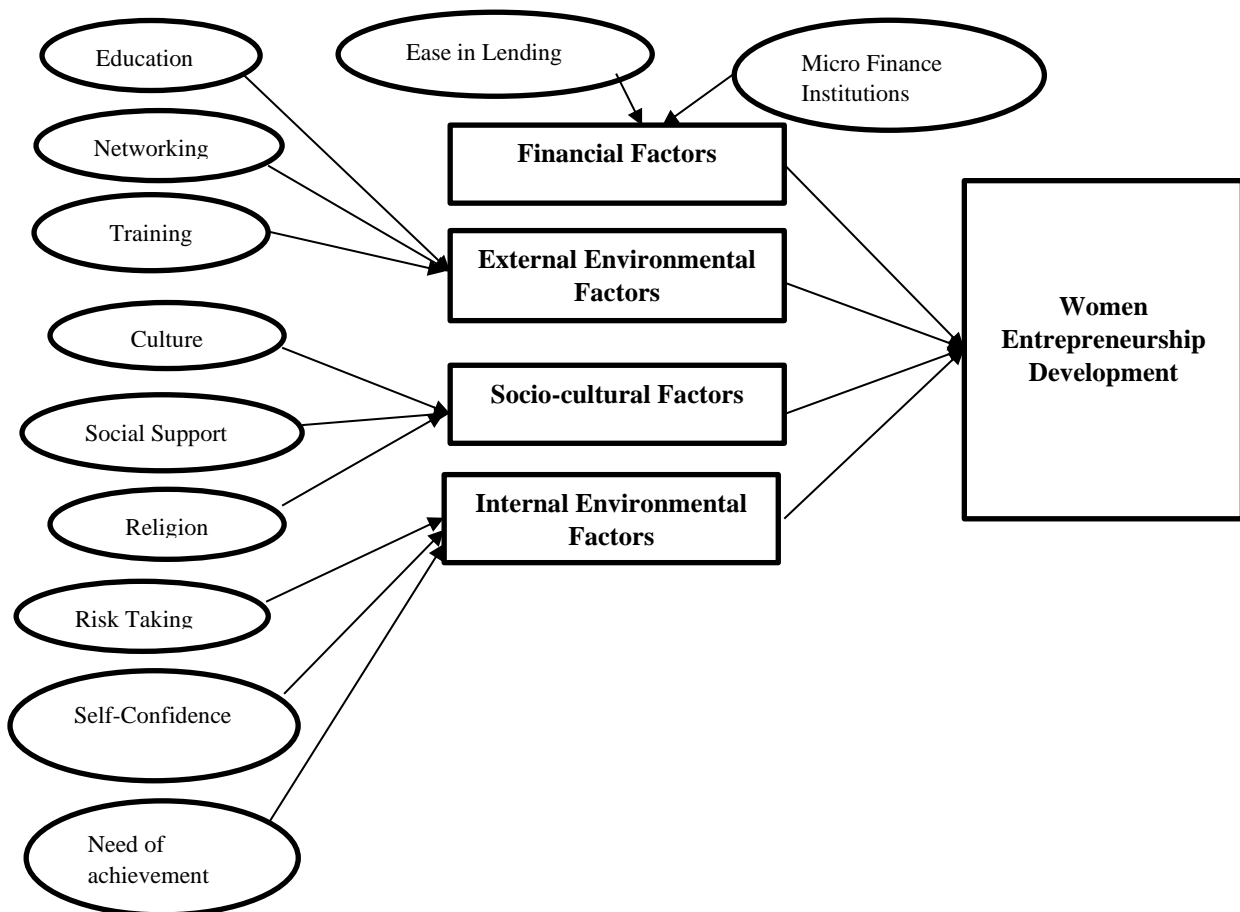


Fig. 1: Proposed Model for Women Entrepreneurship development in Arab World

### 3. Methodology

A systematic search of online databases such as Google Scholar, EBSCO and PROQUEST was conducted using the keywords “Factors affecting the development of women entrepreneurs”, “women entrepreneurship” and “female entrepreneurship”. Only peer-reviewed scholarly articles published on or after 2010 were considered to enhance the validity and relevance of the study. The search resulted in 25 articles. Studies not based on Arab country were excluded. The final list included 13 articles and covered 8 Arabic countries (KSA, UAE, Yemen, Jordan, Oman, Bahrain, Sudan, and Qatar). The issues after revised the select articles that the articles not cover all Arab world countries, which may affect the research findings.

### 4. Results

There is a lack of literature and research on conceptual studies proposing the solution to issues faced by women entrepreneurs in the domain or broad area of entrepreneurship. This study has emphasized on qualitative research to highlight the factors that can influence the women entrepreneurship development in Arab countries. Stenbacka (2001) highlighted that the validity of qualitative research has several problems and also very difficult to predict. Therefore, to maintain the reliability and validity of this research, the collected data was taken from reliable resources. Furthermore, the data for this research was gathered from literature, and such data is also called secondary data. Therefore, the collected data was linked with the literature aspect to justify every proposition of the research. On the basis of data collected from literature, the results highlighted that all external environmental, internal environmental, socio-cultural and financial factors can help in development of women entrepreneurship in Arab countries. The literature presented in this study has highlighted every possible factor affecting women's entrepreneurship development in Arab countries. Based on this extensive discussion, the results of study proposed a comprehensive model (See, figure 1) specifically for women's entrepreneurship development in Arab countries. This proposed model covered every aspect, factor or constraint that affects the success of women entrepreneurs.

### 5. Discussion

Ameen and Willis (2016) explained that the importance and capabilities of Arab women entrepreneurs cannot be neglected in generating new business opportunities, higher family income, and reducing unemployment. In the context of the Arab World, scholars have reported two stages of women entrepreneurship, which include microeconomic and macroeconomic. The first stage discloses that women have the right to play an active role in business and to take advantage of new business opportunities to ensure higher incomes for their families. Besides, the second stage highlights the contribution of women entrepreneurs to the country's economy. Therefore, the governments must implement gender-neutral entrepreneurial policies to promote and help women entrepreneurs (Swedish Institute Alexandria, 2014). In view of Caputo et al., (2016), Jordan leads the group of Arab countries in terms of women's literacy and business opportunities. However, similar to other Arab countries Jordanian social and cultural norms only fit women in specific roles and do not allow them to participate fully in the workforce (Zubaidi et al., 2011). It is their strong social and traditional belief that the husband/father has to provide food and shelter to the women and prescribed that a woman fits only in household roles, such as first a daughter and then a wife and then a mother (Al-Dajani and Marlow, 2010). According to Chamlou et al., (2008), the trend of women entrepreneurs is growing in Arab countries (e.g., Egypt, Lebanon, and Saudi Arabia) is considerably lower than that of male-owned firms. The area of “women business success or “women/female entrepreneurship " has been a hot debate since the last decade. The majority of studies on this domain have ignored or not properly covered all external and internal factors in emerging economies (Lai et al., 2017), especially from women entrepreneurs of

Arab countries. Moreover, the criteria of external factors used by every research were different, as Hambrick (2007) highlighted that these factors involve financial, environmental and political issues. Similarly, Khan et al., (2021) compiled the economic and socio-cultural factors with external factors. Whereas, the area of socio-cultural factors is already very broad. Many studies ignored the education, training, and networking of entrepreneurs under the external factors affecting women's entrepreneurship development in Arab countries. These factors can be the barrier to the success of women entrepreneurs, and even the careful observation and extensive policy-making on these barriers can convert them in to useful factors for enhancing women's entrepreneurship. To highlight every factor, this research has a conceptual model based on four propositions. First proposition is based on internal environmental factors including confidence, risk-taking and need of achievement. The results highlighted that every internal environmental factor can be influential in developing women entrepreneurship. These results are supported by previous studies which revealed that high self-confidence also encourages women entrepreneurs to plan and implement effective strategies to meet their objectives by competing in the market (Abd Rani & Hashim, 2015; Moloji & Rapita, 2014). Similarly, many previous studies claimed that women entrepreneurs having a high sense of achievement, higher motivation, and excellent managerial skills could succeed in their businesses (Al Mamun, and Ekpe, 2016). Sahay & Rai, (2004) have highlighted the qualities of a successful entrepreneur. They summed up that a successful entrepreneur should be one who can take risks, work under uncertainty, combine and manage capital, innovate regularly on all fronts, and be motivated by business results. There is extensive literature regarding the idea of women's entrepreneurship and risk.

The second, third and fourth propositions were based on external environmental factors, socio-cultural factors and financial factors respectively. The findings presented that external environmental factors are also important in development of women entrepreneurship. According of Haan (2004) in UAE, the Emirati women are generally less engaged in formal networking; they are not found to attend the functions or workshops arranged by expatriate women (Haan, 2004). In Oman and Qatar, the young women entrepreneurs keenly accept the entrepreneurship promotion by the state. These female entrepreneurs also acquire the training and financial support available to them (Ennis, 2019). Alike external environmental factors, the emphasis on socio-cultural and financial factors is also important for women entrepreneurship development in Arab countries. The religion is the most important socio-culture factor and according Al-Sadi et al., (2011) the religion Islam is considered as the factor that encourages gender discrimination or limits basic women rights, but actually, it provides legal and economic freedoms to women and empowers them to own business for being independent in financial matters (Mehtap et al., 2017). The results further explained that the facilitation or establish of micro-financial institutions can lead to women entrepreneurship development. Similarly, Hameed et al., (2009) described that the microfinance institutions enhance the women carrier development and the service of micro-credit provided by these institutions can mitigate the effects of vulnerability (Hameed et al., 2019).

This research has provided a detailed model possessing all the factors, constraints and issues that can help women's entrepreneurship development in the Arab World. Moreover, this research has proposed dimensions of every key factor. Therefore, the model proposed by this research can further be tested by the researchers of Arab countries. The study has shifted Arab policy makers, educationists, sociologists, economists, and even religious preachers toward realizing the importance of women's entrepreneurship development. As proposed in research, education and, more specifically, entrepreneurial education can play an active role in developing the entrepreneurial spirit in women entrepreneurs. The educationist can make effective policies for women education and make efforts to include entrepreneurship in the course curriculum. Moreover, it has been seen that religion Islam is considered as a barrier by many people and even women, but actually, it always emphasized the equality of men and women. The religious preachers can facilitate the women and inspire them from the



teaching of Islam that can enable them to start venture successfully with confidence. Sociologists and especially economists can consider this research as a guideline for making effective policies. Culture and social support can also influence entrepreneurship development. Therefore, this development at the macro-level can be beneficial for economic development.

## 6. Conclusion

The economy is more strengthened by the entrepreneur because they generate the employment opportunities. Female entrepreneurship is at maturity stage in majority of European countries but in Arab countries it's still at introductory stage with very low growth rate. Many studies tried to find the issues or hurdles on the way to success of entrepreneurship development but only few of them were on Arab world. Therefore, this research aimed to highlight every aspect that can possibly affect the women entrepreneurship development in Arab World. It has provided the comprehensive model including all the possible factors effecting women entrepreneurship. This model proposed that four factors including external, internal, socio-culture and financial factors are most important in context of Arab world. As the study has provided a comprehensive model and explained several factors, still it shows several limitations. Some of these limitations can be addressed by future studies. Like western countries, entrepreneurship is also growing in Arab countries, but the growth rate is a bit low. Therefore, many researchers have focused on highlighting different factors affecting women's entrepreneurship development. Similarly, this research has also highlighted the important issue of women's entrepreneurship development, but further studies must find more factors. The model proposed by this research has not been tested. Therefore, it can be tested empirically by converting the propositions into a hypothesis.

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