

FEMALE ENTREPRENEURS' ACCESS TO CAPITAL IN SAUDI ARABIA

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ABSTRACT

Efforts to empower women for economic development are a global priority, notably in Saudi Arabia following Vision 2030, where promoting female entrepreneurship is key. However, accessing start-up capital remains a major challenge for many women, with only a small fraction able to transition from intention to business. Research exploring this issue draws from theories like the Entrepreneurship Variant of the Resource-based Theory (EVRBT) and the feminist theory of intersectionality. While past studies highlight barriers and stereotypes hindering female entrepreneurship, there is a gap in understanding how women challenge these stereotypes, navigate barriers, access capital, and establish businesses, influenced by national policies according to their intersectionality characteristics.

Consequently, this study aimed to examine the impact of Saudi national policy on female Entrepreneurs, their challenges in accessing capital, barriers to funding, processes for obtaining resources, and how their unique identities and experiences shaped their entrepreneurial journey. Ultimately, the research sought to address gaps in understanding the dynamic intersecting identities and experiences, including age, marital status, network, family support, occupational stereotyping, and cultural influence. Through qualitative interviews with 32 Saudi female entrepreneurs, the research identified a shift in policy post-2016, creating a more conducive environment for female entrepreneurship. Despite reforms, women still faced various barriers post-establishment, including stakeholder, cultural, and environmental challenges.

Women employed diverse strategies to access different forms of capital, as per EVRBT, with older entrepreneurs leveraging savings and networks more effectively. Younger entrepreneurs relied on family and cultural capital. However, women from conservative backgrounds or unsupportive marital situations lacked family support. Entrepreneurs followed six pathways to establish businesses, with older, married women often shifting pathways after initial ventures. This dynamic process highlighted the role of intersectionality role but also revealed inconsistencies, challenging theoretical assertions.

Overall, the study contributes to extending the existing body of knowledge by enriching it with an intersectionality analysis of how women challenge stereotypes to become entrepreneurs, the hindrances they face, the processes they use to access capital, the pathways they follow to establish new enterprises, and how national policy influences their entrepreneurial initiatives in the context of Saudi Arabia. It contributes to theory by recommending extending the entrepreneurship variant of resource-based theory by including extra types of capital. Another contribution to theory is a recommendation to include intra-sectionality and other factors “intersectionality plus” in the feminist theory of intersectionality. The study also explains how women can challenge stereotypes held against them to become entrepreneurs. Practically, the study contributes to policy and managerial remedies that can be adopted in Saudi Arabia to address personal weaknesses, environmental, stakeholder, cultural, gender, and occupational stereotypes as well as challenges still lingering and hindering women’s success as entrepreneurs even after undertaking varied policy reforms.

Keywords: Female Entrepreneurship, Start-up Capital-Access Processes, Intersectionality, Stereotypes, Challenges, National Policy-Environment, Enterprise-Establishment Pathways

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DEDICATION

Dedicated to the loving memory of my little boy Sultan.

You will always have a huge piece of my heart with you and my love will always be yours.

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Chapter One: Introduction

1.1 Introduction

Saudi Arabia has experienced growth in female entrepreneurship during this decade. Women empowerment, which received impetus from the Saudi Vision 2030 adopted in 2016, has encouraged more women to establish new businesses against all odds. One standout figure is Lubna AlOlayan, the Chairperson of Olyan Financing Company, who broke all traditional norms and barriers to succeed as an entrepreneur in Saudi Arabia. Her journey exemplifies the growing influence of female entrepreneurs on Saudi economy and society. Despite success stories like AlOlayan's, Saudi female entrepreneurship is still low, with the processes female entrepreneurs use to access start-up capital, the pathways followed to start new firms, the impacts of national policy reforms and how they challenge stereotypes not yet analysed according to their intersectionality characteristics. An understanding of these issues is necessary as a basis to develop an informed approach to enhancing and supporting female entrepreneurs. The aim of this study is to provide this understanding since it is lacking in extant scholarship. This chapter lays the foundation for the study by developing the research challenge, background, research problem, aim, research questions and the thesis structure.

1.2 Research Challenge

Female entrepreneurship has received growing research since the 18th century when the potential of women to start and sustain new enterprises began to be recognised in Western countries (Van Lieshout et al., 2019; Cardella et al., 2020; Dana et al., 2024). This role, which involves female entrepreneurs harnessing untapped resources to start businesses, create jobs, improve family life

quality, and foster economic growth, has been a central theme in extant scholarship (Kritikos, 2014; Basaffar et al., 2018; Mani, 2021; GEM, 2022a, 2022b). Research on Arab states such as Saudi Arabia has traced this role to the early successful female entrepreneurs, including Hazrat Khadija, the most prominent businesswoman in Islamic history and First Wife of Prophet Muhammad [P.B.U.H] (Saba and Bari, 2020; Fatima and Tasgheer, 2021). While this research spans several decades, it suggests that female entrepreneurs are still few globally and in specific countries such as Saudi Arabia (Danish and Lawton Smith, 2012; Algahtani, 2022).

Research has identified causes of low female entrepreneurship, including hindrances to women's access to start-up capital, disabilities (Smith, 2023), lack of voice (Lock and Smith, 2015), policy and societal restrictions (Yousuf and Smith, 2012), and stereotyping (Tabassum and Nayak, 2021), among others. This research has been guided by different theories like the feminist theory of intersectionality proposed by Crenshaw (1989) and extended by Dy and MacNeil (2023), and the *Entrepreneurship Variant of the Resource-based Theory* (EVRBT). The author of this thesis asserts that EVRBT is a theoretical extension of resource-based theory (RBT) that is implied by Alvarez and Busenitz's (2001) when they proposed an extension to include entrepreneurs' cognitive abilities, but these scholars did not go as far as naming this as a new approach. Research has however, not applied a perspective combining these two theories. This study addresses this research challenge by being the first to use this combined perspective to analyse how female entrepreneurs are influenced by reforms in national policy environment, how they challenge stereotyping, how they access start-up capital, the pathways they follow to establish new business, and the barriers they face according to their intersectionality attributes. The analysis is provided in the context of Saudi Arabia that has undertaken policy reforms to empower women to realise their potential, including entrepreneurship (Hassan et al., 2022).

1.3 Background to the study

The promotion of female entrepreneurship is one of the priorities in the global sustainable development agenda and national socioeconomic transformation strategies of different countries, including the Kingdom of Saudi Arabia (Aljarodi, Thatchenkery and Urbano, 2024). Generally, entrepreneurship refers to decisions, processes and activities that involve creating a new business out of an opportunity and managing it to generate value (in form of personal gains, jobs and other benefits) using accessible capital (such as human, financial and others) while also bearing related risks (Ahmetaj et al., 2023). It is referred to as female entrepreneurship when it is women executing these decisions, processes and activities using accessible capital (Mari et al., 2024).

Research indicates that female entrepreneurship does not occur without barriers and some of these are distinct to women and this includes women's access to start-up capital (Aljarodi et al., 2024), processes used to acquire it (Chen et al., 2023), stereotyping (Ilyas, 2020; Algahtani, 2022), the impact of reforms in national policy environment (Aljarodi et al., 2022) and barriers faced as entrepreneurs (Alkhaled, 2021; Kedan, 2023). The way these factors influence female entrepreneurship is expounded in Chapter 2. Whilst these factors have been analysed, how women overcome them to become entrepreneurs according to their intersectionality is still understudied, particularly in the Kingdom of Saudi Arabia.

Saudi Arabia was established in 1932 as a *Sharia*-governed Kingdom. It is the second largest oil producer globally and the largest economy in the Middle East and North Africa [MENA] region (The Saudi Vision 2030, 2022a; Hafner et al., 2023). With a Gross Domestic Product (GDP) of over \$1 trillion, Saudi Arabia accounts for a quarter of MENA's prosperity and is the 18th largest economy in the world (FocusEconomics, 2024). Oil contributes about 40% of the Kingdom's GDP

and 75% of its fiscal revenue (IMF, 2023). The Saudi's non-oil sector includes SME manufacturing, trade, ICT and service businesses established by entrepreneurs, and accounts for the remaining GDP and revenue, respectively (Hafner et al., 2023; Mati and Rehman, 2023). Entrepreneurship is thus one of the key drivers of Saudi Arabia's economy, and is one that can be promoted, especially for women given this country's demographics.

Saudi Arabia's total population of 36.33 million people has a median age of 31.1 years, and of these people, 42.36% are female, 94.48% are literate and 84.8% live in urban centres (Kemp, 2023; CountryMeters, 2024; Saudi Population, 2024; Worldometer, 2024). These statistics indicate that Saudi's female populace is big enough not to be ignored when promoting citizenry participation in national development, particularly entrepreneurship as one of the key drivers. They also indicate that most Saudis are highly educated, within the most productive age, living in urban areas and thus, dependent for their livelihoods, on commercial supply chains. Entrepreneurship can thus thrive in Saudi Arabia as one of the creators of these supply chains (Al-Hakimi et al., 2020). It is hence one of the sectors Saudi Arabia has proactively encouraged when diversifying its mainly oil-dependent economy in response to the global shift away from using petrochemicals (The Saudi Vision 2030, 2022a; Krane, 2024). Entrepreneurship has also been encouraged to augment job creation and improve per capital income for the urban population (Sweidan and Elbargathi, 2023). Following the Saudi Vision 2030, the government has been diversifying the economy using an all-inclusive national development policy that recognises women as potential participants in the Saudi economy (Algarny, 2016; The Saudi Vision 2030, 2022a).

Promoting women's active entrepreneurial participation is anchored in Saudi Arabia's long history of female entrepreneurship dates far back to the time of the first wife of Prophet Muhammad [P.B.U.H] (Fatima and Tasgheer, 2021). This promotion involves implementing policies

transforming Saudi Arabia from a highly patriarchal and gender-segregated conservative culture against women into a more liberal society that embraces female empowerment and gender equality (Hassan et al., 2022). The implemented policies are expected to have impacted all sectors of the Saudi economy, including entrepreneurship (Abdelwahed et al., 2022; Aad, 2023). This impact has however, been questioned in Saudi Arabia because female entrepreneurship remains underdeveloped. Indeed, 89% of Saudi women aged 18-64 years have entrepreneurial intentions (Yusuf et al., 2024), but female entrepreneurship stands at a paltry 4% (Al-Kwafi et al., 2020).

Exploring barriers to female entrepreneurship, and related policy and outcomes, in Saudi is becoming an important research area (Ahmad, 2011a, 2011b; Danish and Lawton, 2012; Abidi and Khan, 2018; Abou-Moghli and Al-Abdallah, 2019; Ilyas, 2020; Hassan et al., 2022; Hashim, 2023; Yusuf et al., 2024). Some research has analysed this impact because promoting female entrepreneurship is contentious in Saudi Arabia as women's participation in commerce goes counter to Saudi's socio-cultural norms (Yusuf et al., 2024). This research has been going on for over a decade because policy reforms have been implemented in an incremental way which makes their impact take time to analyse, especially when the aim is to generate knowledge that can be useful to guide policy improvement and theory building where necessary.

Saudi scholarship on female entrepreneurship has been rising in tandem with research analysing the impact of national policy reforms adopted by other countries on the same entrepreneurship, stereotypes held against female entrepreneurs, challenges they face, processes they use to gain access to start-up capital, and the pathways they follow to start new enterprises (Byrnes, 2014; Foss et al., 2019; Martínez-Rodríguez et al., 2022). These constructs have each been analysed using varied theoretical lenses, including Alvarez and Busenitz's (2001) EVRBT and Crenshaw's (1989) feminist theory of intersectionality and extended by Dy and MacNeil (2023).

Nevertheless, not much research has applied a perspective combining EVRBT with the feminist theory of intersectionality as expounded in Chapter 2. Suffice it to note that the EVRBT provides a broader scope of capital by explaining that it includes varied types of resources such as tangible wherewithal like financial and geographic assets and intangible resources consisting of network, knowledge, skills and entrepreneurial cognitive abilities. These types of capital are critical to the success of female entrepreneurs. Network, which refers to beneficial business relationships and contacts, is critical to this success, mainly in Saudi Arabia where norms restrict social interaction between men and women unrelated as family members (Al-Kwafi et al., 2019).

Women also need knowledge, skills and cognitive ability to detect opportunities and turn them into businesses. They further need financial capital to fund business creation and operation, and geographic capital in the form areas where there is demand for their outputs (Alsheikah, 2022; Alrefai & Hareesh, 2024). The processes used to access the types of capital identified by EVRBT, the barriers faced and pathways followed to start businesses can all be analysed using the feminist theory of intersectionality in order to understand the nature of these concepts according to female entrepreneurs' overlapping identities, thereby improving female entrepreneurship in a tailored rather than aggregated way that does not pay attention to differences within women as a group.

Consequently, combining the two theories provides a comprehensive understanding of how female entrepreneurs are privileged or disadvantaged with respect to accessing start-up capital according to their intersecting demographics and experiences related to stereotyping, faced barriers, pathways followed to start new businesses, and impact of national policy reforms. Not only is this understanding needed in the predominantly patriarchal Saudi society where women's entrepreneurial role in development is among the top policy priorities in the Saudi Vision 2030. It

is also essential because Saudi female entrepreneurship is underdeveloped despite the fact that the intention to start a new business is very high among Saudi women (Yusuf et al., 2024).

1.4 Research Problem Statement

Although female entrepreneurs' access to start-up capital, processes for obtaining it, barriers and stereotypes faced in acquiring it, pathways followed to start new businesses and the impact of reforms in national policy environment have each attracted appreciable empirical and theoretical scholarship, there is a gap in understanding the nature of these concepts from the perspective of EVRBT combined with feminist theory of intersectionality. Indeed, prior research has explained the processes female entrepreneurs use to access start-up capital (Chen et al., 2023; Manzanera-Ruiz and Namasembe, 2023) and stereotypes against this access (Ilyas, 2020; Algahtani, 2022). Research has also analysed the impact of reforms in national policies on female entrepreneurship (Alhothali and Al-Dajani, 2022; Aljarodi et al., 2022), pathways followed to start new firms (Foss et al., 2019; Martínez-Rodríguez et al., 2022), and barriers women face as entrepreneurs (Alkhaled, 2021; Kedan, 2023). However, not much research has delved into the intersectionality analysis of the processes women who become entrepreneurs use to access capital as defined by the EVRBT, how these women challenge stereotypes against this access, the pathways they follow to start new businesses, how reforms in the national policy environment impact these entrepreneurs, and the barriers they face after becoming entrepreneurs.

This gap is particularly evident in the context of female entrepreneurs in Saudi Arabia where, moreover, female entrepreneurship is still low. Indeed, Available statistics indicate that despite the fact that 89% of the Saudi women aged 18-64 years have entrepreneurial intentions (Yusuf et al., 2024), only 4% of Saudi entrepreneurs are female (Al-Kwafi et al., 2020). When female

entrepreneurship continues being this low, Saudi Arabia will continue losing out on most of the socioeconomic growth and development benefits of this entrepreneurship. Therefore, this gap needs filling as a basis for understanding whether and how Saudi female entrepreneurship can be improved to optimise its socioeconomic benefits for Saudi Arabia based on the outcomes of the intersectionality analysis of female entrepreneurs' access to capital as defined by the EVRBT. This study contributes to enhance understanding of this issue.

1.5 Research Aim

The aim of this study was to provide an intersectionality analysis of the processes that Saudi female entrepreneurs used to access start-up capital as defined by EVRBT, how these entrepreneurs were influenced by the national policy environment, how they challenged the stereotypes associated with access to capital, the barriers they faced after becoming entrepreneurs, and the pathways they used to start and operate new businesses.

1.6 Research Questions

- 1) How have the reforms in Saudi national policy environment influenced female entrepreneurs according to their intersectionality demographic identities and experiences?
- 2) How do Saudi women challenge the intersecting stereotypes associated with their access to the start-up capital required to become entrepreneurs and what overlapping barriers do they face post business inception?
- 3) What processes are used by Saudi female entrepreneurs to access start-up capital according to their intersecting identities and experiences?
- 4) How do Saudi female entrepreneurs' intersectionality characteristics influence their pathways to establishing and operating new enterprises?

1.7 Thesis Structure

The central argument of this thesis was that extant scholarship lacked an understanding of Saudi female entrepreneurship from the combined perspective of the EVRBT with intersectionality. This study sought to provide this understanding in eight chapters. Chapter 1 introduces the study by explaining its rationale, contextualisation, research problem, aim, research questions, and the thesis' structure. Its contribution is that it justifies why female entrepreneurship needs to be understood from the combined perspective of intersectionality and EVRBT, particularly in Saudi Arabia. Chapter 2 provides a critical review of relevant literature, developing the theoretical framework for the study. It clarifies the key concepts, including entrepreneurship, female entrepreneurs, access to start-up capital, stereotypes, and pathways to business establishment. Also reviewed is literature on processes for accessing capital and related challenges. This chapter identifies indicators for understanding resource-access stereotypes and challenges for Saudi female entrepreneurs, offering theoretical insights based on intersectionality and EVRBT. It also addresses gaps left by previous studies, laying the groundwork for this study's contributions.

Chapter 3 discusses the methodology employed to conduct this study following interpretivism and simple mixed methods involving thematic analysis of cross-sectional and longitudinal data collected using semi-structured interviews conducted with 32 participants and tested for trustworthiness. The chapter explains the considered research ethics and identifies the limitations of the study. It thus provides a comprehensive overview of the employed qualitative methods. Chapter 4 provides results on Saudi's national traditional systemic policy, its criticism, reforms and their influence female entrepreneurs according to their intersectionality. Its contribution is thus to provide intersectionality analysis of this influence. Chapter 5 covers intersectionality analysis of how Saudi female entrepreneurs challenged stereotypes against their access to start-up capital and

the barriers they faced in accessing it. Its contribution is that it explains how Saudi women become entrepreneurs by challenging stereotypes and the barriers they face when there is time lag between introduction of policy reforms for empower them and their public adoption.

Chapter 6 analyses access to capital processes employed by Saudi female entrepreneurs following Alvarez and Busenitz's (2001) EVRBT. Its significance is that it explains the different capital acquisition processes used by Saudi female entrepreneurs. Chapter 7 covers intersectionality analysis of the pathways followed by Saudi female to establish and operate new enterprises. Its contribution is to explain the use of these pathways through the intersectionality perspective. Chapter 7 presents the conclusions, recommendations, and contributions of the study as well as its limitations and areas for further research. This chapter's contribution is that it provides both theoretical and practical knowledge that enriches existing scholarship and practice on female entrepreneurship in the context of accessing and utilising start-up capital based on female entrepreneurs' static and dynamic intersectionality characteristics.

1.8 Contribution of the study

Theoretically, this study enriches the existing body of entrepreneurship scholarship by generating new knowledge that explains female entrepreneurs' access to start-up capital as defined by the EVRBT and according to their overlapping demographic and experience categorisations explained through the lens of the feminist theory of intersectionality. This knowledge is in the form of a conceptual framework summarising this explanation based on the context of female entrepreneurs in Saudi Arabia. The knowledge can be used by academics, researchers and students of entrepreneurship and business management as a basis for further research.

Practically, the study makes a number of recommendations not only to different Saudi government and nongovernmental agencies promoting female entrepreneurship, educational institutions offering entrepreneurship education, but also to Saudi female entrepreneurs to improve female entrepreneurship in Saudi Arabia through enhancing access to start-up capital according to the entrepreneurs' intersectionality characteristics. Each of these stakeholders can use their respective recommendations to make improvements necessary at their respective levels to optimise the growth of female entrepreneurship in Saudi Arabia. The same recommendations can be adopted by stakeholders in other countries to optimise female entrepreneurship.

Chapter Two: Literature Review

2.1 Introduction

This chapter provides a critical review of relevant literature and develops a theoretical framework that supports the analysis. The chapter defines and operationalises the key concepts explored in this study, including entrepreneurship, female entrepreneurs, access to start-up capital, challenges to accessing capital, and stereotypes associated with this access. The chapter further reviews literature on the processes used to access capital to support entrepreneurship.

Consequently, the chapter is structured in such a way that its first section focuses on a review the two theories that guided this study: intersectionality and the EVRBT. The second section reviews the key concepts as they emerge from the theoretical framework. The third section of the chapter provides a review of the processes used to gain access to start-up capital and the fourth reviews the challenges faced in these processes. The fourth section provides a review of stereotypes held about female entrepreneurs and the fifth section reviews literature on the challenges female entrepreneurs face in accessing capital. The sixth section provides the conclusion and conceptual framework developed to guide subsequent chapters.

2.2 Theoretical Framework

Saudi Arabia has prioritised female entrepreneurship as one of the paths envisaged to encourage active women participation in its socioeconomic development agenda. Realising this participation requires first understanding how best to empower women in terms of accessing the start-up capital

they need to establish new enterprises. For this reason, this study investigated how Saudi female entrepreneurs accessed capital, the challenges they faced and how these challenges impacted the enterprises these entrepreneurs established. This investigation was guided by two theories to achieve this aim. These included intersectionality and the EVRBT. These theories were considered relevant because they propose indicators that guided this study to analyse the processes that Saudi female entrepreneurs used to get access to capital as well as the challenges and stereotypes these entrepreneurs encountered in these processes.

In particular, the entrepreneurship version of the resource-based theory was adopted because it is broader and therefore more appropriate compared to other theories as far as identifying the different tangible and intangible start-up resources to which entrepreneurs should have access to start new businesses is concerned. Other theories such as the human resource theory, the financial theories and social capital theories were not used because they are limited to particular resources. Therefore, they could not provide a comprehensive guide for establishing all the resources to which entrepreneurs should have access to succeed in business.

Similarly, the intersectionality was used to harness its power in explaining how female entrepreneurs can be disadvantaged or privileged to access start-up resources as a result of their different but overlapping categorisations to they belong as a result of their defining demographics and experiences. This theory was more appropriate than its alternative proposed by Brush et al (2009) as the 5M framework for women entrepreneurship. This framework was not used because it is limited as it focuses on how women entrepreneurs are influenced by only five distinct overlapping categorisations, which include market, money, management, macro/meso

environment and motherhood. It was therefore not appropriate for this study as it focused on female entrepreneurs' intersecting categorisations according to age, marital status, occupational stereotyping, network and cultural influence. For the same reason, other theories such as the gender theory which focuses on only sex categorisation and the institutional theory, which discusses only the influence of formal and informal institutions on women's entrepreneurial decisions (Mat et al., 2022) were not applied. The choice of the EVRBT and the feminist theory of intersectionality is substantiated in the following subsections:

2.2.1 Entrepreneurship Variant of Resource-based Theory (EVRBT)

The EVRBT is regarded by the author of this thesis as a theoretical version implied by Alvarez and Busenitz's (2001) extension of the Resource-Based View Theory (RBT) by applying the ideas of entrepreneurship. These theorists' argument was that despite recognising entrepreneurship as an intricate part of the resource-based framework, entrepreneurial capabilities had themselves not been given adequate analysis to bring out their role explicitly (Alvarez and Barney, 2000). The EVRBT was therefore developed to extend the RBT from the entrepreneurship perspective.

In its un-extended form, the resource-based theory posits that a business enterprise is nothing but a coordinated bundle of heterogeneous, valuable, rare, inimitable, and non-substitutable capital resources, which are organisable to start, operate and develop it to achieve its goals and objectives in a sustainable way (Alvarez and Busenitz, 2001). Its entrepreneurship variant defines a resource as anything that enables entrepreneurs to detect an opportunity and transform it into a business, positing that access to such a resource is a significant positive predictor of the implementation and

growth of any entrepreneurial project or enterprise (Alvarez and Busenitz, 2001). This variant recognises that capital resources as summarised in Table 2.1.

Table 2.1: Resources proposed by EVRBT

Category	Specific Type	Modes
Tangible capital	Financial capability	● Financial capital
	Market location/ geographic	● Locations with demand
Intangible capital	Personal capabilities (human capital)	● Knowledge (information, technology, know-how, skills) ● Cognitive recognition of profitable opportunities ● Organizing capabilities
	Social capital	● Social interaction and exchange of ideas

Adapted from Alvarez and Busenitz's (2001) EVRBT

EVRBT recognises that capital resources are not only tangible and intangible but also that both matter in the success of an entrepreneur when they are regarded as individual dimensions and when their combined together (Table 2.1). Tangible resources include accessible financial capital and market location (locations where there is demand for a firm's outputs (Loss and Renucci, 2016). Financial resources include money required to fund the transformation of an opportunity into a functioning enterprise (Yadav et al., 2018). They are needed to purchase stock, raw materials and physical capital goods, hire the human and other resources used to produce, transport, and store the stock (Nwanko and Nwanko, 2014; Ibor et al., 2017). These resources also include accessible but intangible human capital, which includes personal capabilities such as knowledge (information, technology, know-how, and skills), ability to recognise profitable opportunities, and

organizing capabilities (Westlund et al., 2014; Aisyah et al., 2017; Yadav et al., 2018; Yasin et al., 2019; Utami and Alamanos, 2022). Social capital refers to relationships and networks for exchanging ideas and resources that enable entrepreneurs to turn opportunities into sustainable enterprises (Stam et al., 2014; Ludmila and Stanislava, 2015; Strobl and Kronenberg, 2016). An entrepreneur's access to these resources is operationalised in this study as a process used to acquire or put any resource to business use.

In general, the EVRBT explains the different types of resources to which an entrepreneur has to get access in order to transform any entrepreneurial opportunity into a successful and sustainable enterprise. The resources include the tangible financial as well as the intangible human and social capital. By identifying these forms of capital, the resource-based theory of entrepreneurship expands the scope of capital to which entrepreneurs have get access to ensure success at starting and operating new enterprises. This theory has however, been criticised in that it is just old wine in a new bottle. The different resources it identifies have already been explained by other theories such as the human capital theory, which identifies the personal capabilities; the social capital theory that highlights social relationships and networks, and the financial capital theory, which focuses on financial resources (Lussuamo, Lopesand Oliveira, 2020; Thomas and Gupta, 2021). There is, therefore, nothing new about the EVRBT.

It can, however, be argued that what is new about the EVRBT is that it combines the postulations of the three theories, thereby giving a comprehensive basis which those it integrates do not. Moreover, its emphasis is on entrepreneurial resources and their integration into a growing and

sustainable firm, which none of the three theories it subsumes articulates in a succinct manner. It is this comprehensive and integrative ability that was harnessed in this study.

Another criticism is that the resources the resource-based theory of entrepreneurship identifies are not exhaustive. They do not cover all the forms of capital entrepreneurs need to access in order to start, grow and achieve sustainable success in business. There are other resources such as reputational capital, psychological capital, and others necessary to succeed as an entrepreneur, which this theory does not identify (Loss and Renucci, 2016; Wang et al., 2022). Notwithstanding these criticisms, this theory guided this study to establish how Saudi female Entrepreneurs gained access to the different types of resources it identifies in order to start and sustain their enterprises. Any other resources used by these women and are not identified by this theory were used to extend its scope as discussed later in this study.

Another weakness of the EVRBT is that its focus is overly on identifying and explaining the resources to which an individual needs to get access in order to succeed as an entrepreneur or as an individual economic actor. It does not consider the challenges encountered in accessing resources by entrepreneurs. More specifically, the EVRBT does not delve into how an entrepreneur's access to the capital resources it identifies is influenced by the challenges he or she faces as a result of belonging to different groups or categories determined according to demographic as well as socioeconomic, cultural, and political structures in which he or she operates. Yet the resources an entrepreneurs use to succeed in business tend to be related to their intersectionality characteristics. In other words, the theory ignores the context in which the resources it identifies are accessed and how the entrepreneurs are embedded in this context. It is

for this reason that this theory was complimented in this study by the intersectionality theory. This theory has been applied to study Saudi women, but the contexts have been different from that used in this current study (Wernet, 2016; Fatani, 2020; Alshahrani, 2022). The choice of the intersectionality theory and its application in this present study are explained in the next section.

2.2.2 Intersectionality

The intersectionality theory was proposed by Crenshaw (1989) based on the ideas of the feminist movement that started in the 1850s. This theory has strong roots in black feminist activism and therefore seeks to fill the gap that the feminist theory left when it assumed that white and black women were similarly oppressed, thereby ignoring racial and other sources of women's oppression, unequal treatment, and suboptimal fate (Thompson, 2002). The theory was based on the argument that the inequality, which was due to race, social class, sexuality, immigrant status and being in minority groups had been ignored because the focus of feminism centred on female oppression based on only gender (Crenshaw, 1989). In its original form, the feminist theory did not pay attention to the fact that some people such as black women experienced all of these and other forms of oppression simultaneously, yet their white counterparts faced mostly gender-based subjugation (Crenshaw, 1989).

The intersectionality theory was hence proposed to explain the situation of the people who experience overlapping, concurrent forms of oppression as a result of belonging to different categorisations (United Nations, 2020). By intersectionality, this theory refers to “complex, irreducible and variable effects which ensue when multiple axes of differentiation — economic, political, cultural, psychic, subjective and experiential—intersect in historically specific contexts”

(Brah and Phoenix, 2004, p.76). This intersectionality provides the context in which resources are accessed. In this study, explored was the economic, political, cultural, subjective, and experiential context in which Saudi female Entrepreneurs got access to start-up capital.

The intersectionality theory can explain how “multiple forms of disadvantage compound themselves to create obstacles that often are not understood among conventional ways of thinking” (Crenshaw, 1989, p.149). This theory can therefore provide a basis for establishing the dynamic forms of disadvantage/advantage that combine to challenge Saudi female Entrepreneurs’ access to capital and its use to establish and operate enterprises.

The intersectionality theory explains how the different categorisations of a person combine to perpetuate the experiences of oppression, discrimination, segregation, stereotyping, prejudice and inequity to which he or she is exposed; the categorisations could be gender, sexual orientation, race, ethnicity, religion, social class and others (Diekmann and Goodfriend, 2006; Brah and Phoenix, 2013; Collins, 2015). Women can also be socially classified according to their life-cycle experiences. As Roberts (1987) explains, a woman can be identified as a daughter, sister, cousin, niece, single, married, daughter-in-law, sister-in-law, mother, homemaker, housewife and other classifications that feature in different cultural and societal organisations (Longman et al., 2013; Cassese and Barnes, 2019). These categorisations suggest that even when women are of the same gender and race, they can be classified according to their family position, age, marital status, motherhood, occupation, ethnicity, pathways to business, and social class, to mention but a few.

Categorising women in that manner presents each of them as an integral part of a family, occupational or social arrangement or structure (Sekścińska et al., 2016). It, therefore, gives rise to what Crenshaw (1991) refers to as structural intersectionality, defining it as a theoretical dimension of intersectionality that explains how the experiences of people within a particular identity category are qualitatively different from each other depending on their other intersecting identities. These structural categorisations tend to limit women's opportunities. Categorising a woman as a housewife, for instance, may be the implicit or explicit reason for informally or formally denying her access to capital she needs to start a business away from home (Lebni et al., 2020). Accordingly, the structural dimension of the intersectionality theory suggests that belonging to different social categories can be a source of oppression for women (Thompson, 2002; Dennissen et al., 2020). Since all the social categories identified above feature in the Saudi culture, the structural dimension of the intersectionality theory was apt to guide this study to establish whether those structural categories to which Saudi female Entrepreneurs belonged were sources of challenges that they faced in the process of getting access to the capital.

The intersectionality theory recognises that apart from structural intersectionality, there is political intersectionality that focuses on ways in which social identity groups organize themselves between two or more political agendas, movements, or networks (Crenshaw, 1991), and how these ways can hamper their collaboration and coalition building (Roth, 2021). The networks can work in such a way that they concentrate on advocating the interests of the majority or the privileged rather than those who are disadvantaged (Carbado, 2013; Teixeira and Motta, 2020). For instance, groups advocating gender equality in the public sector can cause government to legislate and implement laws, programmes and policies that benefit women, but the benefits tend to be realised by the

privileged among the women (Einwohner et al., 2019; Roth, 2021). De los Reyes (2017) explains that political intersectionality offers ways to explore how compliance with institutionalized rules, norms, beliefs, values, and attitudes creates specific forms of vulnerability that often remain unrecognized. This suggests that political intersectionality can be used to explore the vulnerability that female Entrepreneurs experience in accessing capital as result of complying with different institutions.

Political intersectionality has weakness in that it may not apply to all people as individuals, especially when they operate as entrepreneurs in the informal sector. However, it can relevantly guide analysis of the vulnerability experienced by female Entrepreneurs who operate in the formal sector. In this study, political intersectionality was used as a guide for establishing the challenges that Saudi female Entrepreneurs faced in accessing formal capital resources as a result of complying with Saudi policies and regulations relating to registration, licensing, and government financing of SMEs (Hassan et al., 2022).

Besides political intersectionality, Crenshaw (1989) identified representational intersectionality, defining it as a dimension that explains how the way women are presented according to their defining characteristics can perpetuate their marginalisation. For instance, social delineation of a woman as a weak sex that is meant to be looked after, cared for, and not exposed to the public sphere perpetuates the suppression of their active participation in this sphere (Gueta, 2020). Since the public sphere includes the business industry, particularly the entrepreneurial sector, this dimension was applied to establish whether it defined the challenges that Saudi female

Entrepreneurs faced in the process of getting access to the capital they needed to start and operate their enterprises.

The intersectionality theory, however, has a weakness in that it focuses on only challenges that occur to people as a result of their oppression emanating from a combination of their different social, political, cultural, religious, racial, gender and other classifications (Longman et al., 2013). This way, this theory presents itself as a complex model that does not allow a deconstruction of the combined effect to understand how each category explains the challenges faced by people in their daily life and progress (Hill-Collins and Bilge, 2016; Angelucci, 2017). In addition, the intersectional theory does not cater for other challenges such as those that emanate from personal attributes that cannot be classified such as ingenuity, intuition, and creativity. Notwithstanding these limitations, the intersectionality *theory* provides an appropriate basis for understanding how different social, cultural, religious, ethnic, political, legal, and other categorisations of a person combine to expose that person, particularly a woman to advantages or challenges that inhibit their access to opportunities. Research has shown that the challenges include even those that face women in the process of gaining access to start-up capital (Harvey, 2005; Barrett and Vershinina, 2017; Tlaiss and Kauser, 2018; Dy and Agwunobi, 2019; Haseki et al., 2020; Dana and Vorobeve, 2021; Vorobeve, 2022). These studies indicate that the intersectionality theory explains the limitations faced by entrepreneurs as a result of a combination of their ethnic, minority, racial, class, and gender classifications. These classifications can be used to guide establishing whether belonging to any of them is associated with any challenges that Saudi female Entrepreneurs face in gaining access to the capital required to start and sustain their enterprises (Vorobeve, 2022).

The specific classifications that apply to Saudi female Entrepreneurs have been identified by different studies although how their intersection influences these entrepreneurs' access to capital has not been analysed. Tlaiss and Kauser (2018), for instance, indicate that women in the Middle East experience an intersection of cultural, political, and religious forces that influence how they are identified or classified. Al-Humaidi (2018) explains that in the case of Saudi Arabia, intersections of gender, religion, marital status, occupation, and politics are central in the construction of identities used to classify women. The same scholar explains that the Islamic country embraces economic, legal, and social precepts of Islam because it subscribes to the Islamic law, with 93% of the population being Muslims. Also in existence are social and cultural norms, which originate from different Saudi communities which are sometimes misunderstood to be mandated by the Islam religion. Women in Saudi Arabia have to transverse a unique blend of tribal customs and religious laws that limit their role (Al-Humaidi, 2018). Saudi Arabia is also home to immigrants as 35% of its population of 35 million people are (Abdelwahed et al., 2022). All these classifications provide an appropriate basis for using the intersectionality theory as a guide for study seeking to establish whether the challenges female Entrepreneurs face in the process of accessing capital emanate from a combination of their belongingness to different family, religious, cultural, legal, political, and other classifications.

Generally, despite these weaknesses, the intersectionality theory has been found to provide a comprehensive basis for understanding the challenges that female Entrepreneurs experience in the form of isolation, disapproval and discrimination that characterises their access to capital (Bourne and Calás, 2013; Eddleston et al., 2014; Gill, 2006; Malmström et al., 2017). This is because it is more elaborate than most of the existing entrepreneurship models, which, moreover, are highly

influenced by masculinity compared to femininity (Ozkazanc-Pan and Clark Muntean, 2018; Haseki et al., 2020).

Overall, this study was grounded in the theoretical framework developed from two theories, namely: the EVRBT and intersectionality theory as shown in Table 2.2.

Table 2.2: Combining EVRBT with Intersectionality

Feminist theory of intersectionality	EVRBT	Combining the two theories
● Structural intersectionality ○ Age ○ Family support ○ Marital status ○ Occupation ○ Religion ○ Motherhood ○ Ethnicity ○ Social class ○ Network ● Political intersectionality ○ Compliance to institutions ● Representational intersectionality Women stereotyping	● Financial capital ○ Equity (personal savings, family income, business proceeds, ○ Debt ● Geographic (Locations with demand) ● Human capital ○ Knowledge ○ Skills ○ Recognition of opportunities ○ Organizing capabilities ● Social capital ○ Social interaction ○ Exchange of ideas ● Psychological capital ● Reputational capital	Influence of intersectionality (structural, political, representational) on access to: ● Equity capital ● Debt capital ● Geographic capital ● Human capital ● Social capital ● Psychological capital ● Reputational capital ● Etc.

As shown in Table 2.2, the EVRBT was selected to guide investigation of the processes that Saudi female Entrepreneurs used to get access to the capital they needed to start and sustain their enterprises in the market. Since this theory focuses on explaining ways of accessing capital without delving into the challenges encountered in this process, it was supplemented in this study by the

intersectionality theory. In spite of its limitations, the intersectionality theory was selected to guide establishing the challenges that Saudi female Entrepreneurs faced in the processing of getting access to capital. The challenges were identified in terms of how women's classification into different social, political, cultural, religious, family, business and age categories accounted for the hindrances and stereotypes they experienced in the process of gaining access to capital.

2.3 Integrating intersectionality and EVRBT

The Table 2.3 below summarises how the indicators identified from these two theories were integrated to guide this study.

Table 2.3: Intersectionality, EVRBT and Access to Capital

Challenges faced due to belonging to varied categories (Intersectionality)	Accessing (process of acquiring or using) capital identified from resource-based theory of entrepreneurship	
	Tangible capital	Intangible capital
● Structural intersectionality ○ Age ○ Family position ○ Marital status ○ Occupation ○ Religion ○ Motherhood ○ Ethnicity ○ Social class ● Political intersectionality ○ Compliance to institutions ● Representational intersectionality ○ Women stereotyping	● Financial capital ○ Money (cash) ○ Physical ● Locations with demand	● Human capital ○ Knowledge ○ Skills ○ Recognition of opportunities ○ Organizing capabilities ● Social capital ○ Social interaction ○ Exchange of ideas ● Psychological capital ● Reputational capital

Source: Developed by the Author based on Intersectionality and resource-based theory

From Table 2.3, the combination of intersectionality and resource-based theory of entrepreneurship provides a framework for understanding how a woman entrepreneur's access to the different types of capital is influenced her belongingness to different categories. This framework has been applied by different scholars such as Scott and Hussain (2019) who found that female Entrepreneurs' access to capital is limited by their structural categorisation in terms of race, gender, social class (privileged versus unprivileged), migrant status (citizen versus migrant), occupation (working versus non-working) and ethnic size (ethnic minority versus ethnic majority). These researchers observed that each of these categorisations disadvantaged some women to access financial capital while benefiting others, depending on which category they belonged. In support, Simatele and Kabange (2022) found that female entrepreneurs were denied access to start-up financial capital because of belonging to marginalised gender, income, and racial categories and more so, when low education. Similarly, Nguyen and Nguyen (2020) indicate that entrepreneurs who belong to informal sector have less chances of accessing financial capital than those who operate in the formal sector. Likewise, Aristei and Gallo (2022) found that enterprises' access to bank credit depended on their categorisation as female- and male-led firms, and that the latter were disadvantaged in accessing this credit.

The foregoing scholars suggest that the category to which a woman entrepreneur belongs determines her access to capital, which, in this study, was operationalised as a process of acquiring and/or using capital to start and operate a sustainable enterprise. The scholars, however, focus on only access to financial capital. The other types of capital are not discussed. Yet the resource-based theory of entrepreneurship indicates that capital goes beyond financial capital. Start-up capital includes other types that are accessible at personal and social levels, which suggests that more

research is needed to establish whether and how the processes of accessing even these other types of capital are challenged by the different categorisations to which a woman entrepreneur belongs. This present study contributed to this research guided by a review of the concepts it analysed as derived from the combination of intersectionality and resource-based theory of entrepreneurship, beginning with the entrepreneurship concept.

2.3.1 Entrepreneurship

Defining entrepreneurship is necessary as a basis for appreciating who female entrepreneurs are and how their access to the different types of capital explained by the resource-based theory is challenged by their belongingness to different categorisations identified by the intersectionality theory. Entrepreneurship has a myriad of definitions. It is defined as a notion that involves identifying, planning for and turning an opportunity into an enterprise by organising and operating it while taking on associated risks (Diochon and Anderson, 2011; Prince et al., 2021; Taxman, 2022). It is also defined as the process of creating economic value (Gaddefors and Anderson, 2017). It is further delineated as a concept connoting risk-taking initiatives involving deploying resources to exploit opportunities (Shane, 2003). It also describes risk activities a person undertakes to convert an innovation into a profitable enterprise (Zimmerman, 2008; Ramoglou and Tsang, 2016).

The definitions suggests that entrepreneurship involves a person undertaking the risk of innovating or identifying an opportunity to create a new enterprise that satisfies market needs to generate economic, social, political, technological or any other returns satisfying the entrepreneur. The innovation or opportunity can be identified from economic, social, political, psychological, technological, media, artistic, recreation, health, fashion, or any other line of work (Berglund et

al., 2020; Alam, 2021). The definitions above reveal that entrepreneurship is a value creation process carried out by entrepreneurs. Some of these entrepreneurs are women as the different types identified by Taxman (2022) in Table 2.4 below indicate.

Table 2.4: Types of entrepreneurs

Type of entrepreneur	Description
Female entrepreneurs	Start, operate, control and own enterprises as women entirely or in partnership with men for own, family and national benefit.
Innovative entrepreneurs	Demonstrate the ability to think newer or better ideas of business organisation and management as business leaders
Inventors and Challenger Entrepreneurs	Demonstrate their competence and inventiveness to invent new products through research and innovation.
Imitating entrepreneurs	Follow the path shown by innovative entrepreneurs to establish enterprises from creative and innovative ideas on their own.
Fabian entrepreneurs	Do not show initiative in implementing innovations but wait for some development to initiate.
Drone entrepreneurs	Live on the labour of others and are satisfied with the existing mode and speed of business activity and show no inclination in gaining market leadership.
Social entrepreneurs	Entrepreneurs who drive social innovation and transformation in various fields including education, health, human rights, workers' rights, and environment.
Agricultural entrepreneurs	Undertake agricultural pursuits like cultivation, marketing of agricultural produce, irrigation, mechanization, and technology.
Trading entrepreneurs	Undertake trading innovations, opportunities, activities, and risks. These serve middlemen such as wholesalers, dealers, and retailers between the manufacturers and customers.
Manufacturing entrepreneurs	Innovate, identify opportunities, and take risks in product manufacturing to satisfy the customers' needs.
Life-timer entrepreneurs	Take business as an integral part to their life and usually invest in family businesses.

Adapted from Taxman, 2022

2.3.2 Female entrepreneurs

A female entrepreneur is interchangeably called a woman entrepreneur. The concept defines a woman or a group of women who initiate, organise, and run a business concern (Sicard, 2017; Aradhya, 2020; Riandika and Mulyani, 2020). Female Entrepreneurs are thus subjected to structural, political, and representational categorisations, which, according to intersectionality,

present challenges that need to be explored in the context of Saudi Arabia. Aradhya (2020) describes female Entrepreneurs using different attributes, including: starting with small capital and few physical facilities, working hard with sincerity, preferring stabilisation compared to growth, and realising low profit margins. Female entrepreneurs can operate with men but must own at least 51% of the capital and contribute at least 51% of the employees in the enterprise (Taxman, 2022). Based on this definition, female entrepreneurs consist of a third of the world's total of entrepreneurs (Aradhya, 2020). It is definition that guided this study as it suggests that a woman entrepreneur can start, own, control or operate enterprises by investing capital in it. The definition indicates that capital is one of the essential attributes that define a successful woman entrepreneur. It is for this reason that understanding how female access capital and the challenges, stereotypes, processes, and pathways they use becomes important.

Unfortunately, such understanding has not been provided from the combined perspective of EVRBT and intersectionality, despite the rising scholarly attention to female Entrepreneurship in the Middle East Region (Bastian, 2017, 2018; Zaidan et al., 2019; Bastian et al., 2021). Even the studies conducted on entrepreneurship within Saudi Arabia did not provide this perspective (Kayed and Hassan, 2011; Abdelwahed et al., 2022). For this reason, this present study explored this perspective by analysing access to capital based on its review in the next section.

2.3.3 Access to capital

The theoretical framework presented earlier suggests that access to capital is influenced by an entrepreneur's intersectionality. This influence has been confirmed in relation to financial capital, though not in the context of Saudi female Entrepreneurs (Scott and Hussain, 2019; Simatele and Kabange, 2022). It is for this reason that the concept of access to capital is defined in this study.

Adjei (2021) indicates that access to capital connotes how hard or easy it is for an entrepreneur to get money and other resources needed to start and/or operate an enterprise. It also describes a process of obtaining material, financial, human, social, political, and other resources needed to start and manage an enterprise (Demirgüç-Kunt et al., 2008; Rawhouser et al., 2017).

Access to capital further connotes all ways available to and used by an entrepreneur to acquire tangible and intangible assets required to start, build, manage and grow a business initiative (Coleman, 2000; Fiala, 2015; Burton, 2017). This is the definition adopted in this study. The ways were analysed as the processes Saudi female entrepreneurs used to acquire tangible and intangible resources that they needed to start and operate their enterprises. The factors that challenge these entrepreneurs' access to capital were also explored guided by a review presented in the next subsection.

2.3.4 Challenges

Crenshaw's (1989) feminist theory of intersectionality suggests that a woman's access to resources is challenged by the different categorizations assigned to her. Therefore, intersectionality provides a basis for exploring the challenges that Saudi female entrepreneurs face in accessing capital. The literature on female entrepreneurship in Saudi Arabia underscores the advancing status of women in this sector. Despite progress, challenges persist, as evidenced by the pressing obstacles identified in recent studies, which hinder the development of a critical mass of female entrepreneurs and their broader economic impact. Moreover, the literature highlights the importance of targeted interventions, such as enterprise education programs and policy reforms, to address barriers to access finance, markets, and networking opportunities faced by women entrepreneurs in Saudi Arabia (Danish and Lawton, 2012).

Generally, a challenge refers to anything which, by its nature, compels or tests the ability, strength, or determination of a person to figure out and take action for addressing or overcoming it (Kanchana et al., 2013; Yoganandan and Vignesh, 2016). It is also seen as something that happens in such a way that it constrains the realization of an expectation (Muswede, 2009; Kanchana et al., 2013; Nyanga, 2013). A challenge further refers to behavior or obstacle that hampers the smooth completion of a given course of action (Fong et al., 2020; Harrison, 2022). These definitions suggest that a challenge is a factor that either pulls or pushes a person to do something or an obstacle or behavior that hampers something from being accomplished as expected. This is the conception adopted in this study. Therefore, challenges were analyzed as factors that pushed or pulled Saudi females to become entrepreneurs as well as the obstacles that constrained these entrepreneurs' access to capital, including stereotypes.

2.3.5 Stereotypes

Table 2.2 indicates that representational intersectionality focuses on how women are portrayed in society and the ways in which this can benefit or disadvantage them with respect to accessing resources. The portrayals take different forms, including stereotypes held about women. A stereotype refers to a generalised descriptive or prescriptive belief or perception about a particular group of people (Ghavami and Peplau, 2013; Koenig, 2018; Tabassum and Nayak, 2021). Examples of stereotypes include: all Arabs are Muslims, all Africans are black, all Europeans are white, all women are supposed to be nurturing, not domineering, submissive, homemakers, not aggressive, emotional, weak vessels, and all the opposites of these attributes are stereotypes attributed to men (Ghavami and Peplau, 2013; Brescoll, 2016; Adom and Anambane, 2020).

As the foregoing examples suggest, stereotypes can be gender-based, race-based, ethnic-based or culture-based, but they can be based on age or any other demographic, capability, attribute or experience. Since a stereotype is what is generally attributed or expected of a person as a result of belonging to a given group or category, it has potential to encourage the person to do something or to limit or deny him or her opportunity to do it (Canal et al., 2015; Tabassum and Nayak, 2021). In this study, only stereotypes that limited Saudi female Entrepreneurs' access to capital and which they had to challenge were investigated. Access was conceptualised as any process used by woman entrepreneur to acquire and use capital to start, operate and grow their enterprises. The processes used by Saudi female Entrepreneurs were investigated based on the review presented in the next section.

2.4 Processes for gaining access to start-up capital

The combined theoretical framework of this study developed before indicates that intersectionality brings about different challenges that influence female's access to start-up resources as identified by the EVRBT. Research has identified different processes used to access capital. Hesse (2011) showed that one of these processes involves drawing on entrepreneurs' innate capabilities. This survey revealed that over half of British entrepreneurs put their business success down to their own innate talents, which had not been taught but were in the form of innate creativity. The survey showed that only 13% attributed their entrepreneurial success knowledge and skills they had acquired from education. Among the majority who accessed human capital innately, 81% used their analytical mind, 73% used creativity, 66% used innate drive and 63% used communication ability. This survey was, however, conducted about British entrepreneurs, but not Saudi female Entrepreneurs. Different scholars have endorsed this survey by showing that human capital can be

accessed innately and from education (Lee, 2019; Choi and Chang, 2020). However, none of these studies delved into whether and how utilising innate capabilities was influenced by intersectionality. Therefore, the question of how Saudi female Entrepreneurs used these processes to start and manage their enterprises and the processes were influenced by intersectionality was left unanswered. This study was hence needed to provide the answer.

Scholars who support the innate perspective indicate that many entrepreneurs use their own natural business acumen or talent, inborn risk-taking, ingenuity, imaginativeness, and intuition to transform the opportunities they identify into successful business (Aisyah et al., 2017; Krieger et al., 2022). Other scholars identified grit (and dedication to overcome all odds), courage and tenacity (taking advantage of lucky moments as opportunities) as the other three key innate capabilities that all successful entrepreneurs use (Harris, 2021). Research has further shown that innate capital is a strategic differentiator in the success of any two competing entrepreneurs who employ same financial capital and similar resources in terms of employee qualifications, skills, knowledge, experience, and other resources (Aşçı, 2017). In support, Kaliannan et al. (2022) observed that using innate resources is at the core of superior enterprise performance and competitiveness in the market. Although these observations were made by different scholars, the contexts under which they were made did not include that of Saudi female Entrepreneurs – a gap that the present study filled.

The view that entrepreneurs get access to human capital through education has, too, received support from different researchers (Dwibedi, 2015; Brüne and Lutz, 2020; Jin et al., 2020; Rosendahl et al., 2020; Åstebro and Hoos, 2021). All these researchers agree that entrepreneurs

access human capital by acquiring entrepreneurial knowledge, skills and experience through entrepreneurial training and education. The knowledge, skills and expertise gained represent a resource because they put an entrepreneur in a better, more informed, and skilful position to transform a business opportunity into a successful enterprise (Dutta and Sobel, 2018). These observations were however not made in the context of Saudi female Entrepreneurs; but they provide a good basis used in this study to establish whether these entrepreneurs used education as one of the processes of gaining access to human capital they needed to start and manage their enterprises.

Apart from human capital, research has shown that entrepreneurs can acquire financial capital from personal savings; interest earned on banked savings, fixed deposits, investment in bonds, dividends earned on shares, family equity and loans, angel funds, venture capital, microfinance or bank loans and overdrafts, funds from credit unions, government grants, subsidies and support schemes, and enterprise equity (net assets, profits or retained earnings) (Deakins, 2006; Dupas and Robinson, 2013; Adjei, 2021; Eton et al., 2021; Theodos et al., 2021; Henry et al., 2022). Besides the financial capital, entrepreneurs use their social interactions with parents, siblings, alumni, spouses, friends, and members of their online and offline groups to gain access to those who can support their enterprise as loyal employees, clients, investors or marketers (Alvarez and Barney, 2017; Sorenson et al., 2009; Lee et al., 2019; Wang et al., 2019). Entrepreneurs can also use these social interactions to identify talented employees, valuable information sources, or low-cost supply collaborations of high-quality raw materials and stock that enable their enterprises to achieve efficient performance (Zhou et al., 2020; Xie, Wang and Lee, 2021).

Furthermore, different researchers have elaborated how female Entrepreneurs access social capital in the form of family capital and how this capital plays a significant role in their entrepreneurial success (Aldrich, 2000; Furstenberg and Kaplan, 2004; Jhang, 2019). Women get access to family capital using two processes, including: using family as a channel for getting valuable information and using family norms, rules, shared beliefs, and moral values on productivity to support enterprise formation (Aldrich, 2000; Hoffman et al., 2006; Welsh et al., 2014; Hoffmann and Dufur, 2018; Dal MasandPaoloni, 2019; Raevskaya and Tatarko, 2022).

In general, previous research indicates that the different processes entrepreneurs use to gain access to capital include harnessing innate capabilities, acquiring knowledge and skills from personal business experience, training programs and entrepreneurial education. They also include processes used to get access to social capital, including social contacts with family members as well as social networks outside family. The processes further include those used to gain access to financial capital by applying to credit schemes, lenders, banks, government support programs and personal savings. They also use other processes such as searching for and acquiring relevant information resources. These processes were however identified either in a general context or different contexts that did not include that of the Saudi female Entrepreneurs. Moreover, none of the scholars analysed how these processes were influenced by intersectionality. It was therefore necessary to establish whether these entrepreneurs used the same processes or not, and whether they faced challenges which were explored based on the review provided in the next section.

2.5 Challenges faced in gaining access to capital

Intersectionality suggests that belonging to different categories tends to be a source of challenges that women face in accessing capital. This section focuses on the review of these challenges. Research indicates that female Entrepreneurs contend with multifaceted challenges at individual, meso and macro levels (Woldesenbet et al., 2022). The challenges emanate from personal, cultural, religious, economic, political, and environmental conditions (Kanchana et al., 2013; Yoganandan and Radha, 2016; Yoganandan and Vignesh, 2016). The challenges that motivate women to become entrepreneurs are categorised into push and pull factors (Sunandha, 2015; Isaga, 2019).

2.5.1 Pull factors

Different scholars argue that although establishing a new business tends to be complicated, women are motivated to do so by different factors, including pull factors which refer to variables that positively motivate or attract women to become entrepreneurs (Sunandha, 2015; Abd Rani and Hashim, 2017; Florentina, 2019; Isaga, 2019; Al Matroushi et al., 2020; Atitkar, 2021). These factors include motivational variables that may be personal or external factors (Aradhya, 2020). Personal factors are the attributes, capabilities, and strengths of a woman as an individual, and they encourage female entrepreneurship as intrinsic motivators (Mandipaka, 2014). Different women tend to have different personal attributes for entrepreneurship. Therefore, while these factors have been identified for female Entrepreneurs, the context of Saudi female Entrepreneurs has not been examined. Indeed, research that identifies those reviewed shortly was conducted in other contexts. These personal attributes include a woman's desire to do something new in life, a high achievement drive, desire for self-reliance or economic independence; a desire to earn a supplementary income,

an infelt drive to gain higher social status, a yearning for engaging oneself fully and keep busy, and a desire to diversify economic interest, solve an economic need, and provide employment to others (Mandipaka, 2014; Toros and Altinay, 2018).

Likewise, research has shown that women are also driven into entrepreneurs by the desire to fulfil their aspiration of doing the kind of work they yearn and comfortable to do, desire to continue a family's occupation, self-actualisation, and high innovative thinking (Isaga, 2019). While none of these studies was conducted in the context of Saudi female Entrepreneurs, their findings are useful in that they provide a basis for establishing whether similar factors encourage these female's entrepreneurship or not. Besides, they focus on pull factors at the household and personal level.

Studies that have focused on external facilitating factors that encourage female into entrepreneurship identify as: availability and easy accessibility of financing sources such as personal savings, family support and government support initiatives and incentive schemes (Longowitz and Minniti, 2007; Bird and Brush, 2002). Other external factors include support from a spouse when married and making use of idle fund (Aradhya, 2020). Others are education, role models, and availability of experienced and skilled women to work with (Chinomona and Maziriri, 2015). Furthermore, some women are pulled by opportunities and positive factors such as flexibility, wealth creation, power, and supportive policies.

2.5.2. Push factors

Push factors refer to challenges that compel female to become entrepreneurs in order to get out of an undesirable situation (Aradhya, 2020). These factors include unemployment or failure to find a job that pushes people to become entrepreneurs as a way of creating self-employment (Al

Matroushi et al., 2020). Previous research indicates when already employed, low satisfaction or dissatisfaction with the current job or with the strict working hours pushes some people to become entrepreneurs (Atitkar, 2021). Some women are pushed to start businesses by the need to balance domestic work, childcare with work (McGowan et al., 2012; Mcadam, 2013). This entrepreneurial tendency is however, associated with slow business success as time that could have been spent developing the enterprise is assigned to attending to family responsibilities (Marlow and Patton, 2005). Could this apply to Saudi female Entrepreneurs?

Previous research has also defined push factors as variables that debar women to become entrepreneurs (Sunandha, 2015; Florentina, 2019). These push factors include poverty which expresses itself in form of lack of financial capital, unsupportive spouses, and lack of creativity (Aradhya, 2020). They also include unfortunate family circumstances such as broken marriage through separation, divorce, death of the husband, father, or sibling (Walker and Webster 2007; McGowan et al., 2012; Parveen et al., 2020). The unfortunate side of these circumstances is only when separation, divorce or death occurs to husbands or family members who have been supportive; when it happens to those who were standing in the way of a woman, it is likely to create an opportunity for the woman to break through the chains of this bondage to become an entrepreneur (Antheaume and Robic, 2012; Heinonen and Ljunggren, 2018; Almlöf and Sjögren, 2021). They were, however, made in the context of female Entrepreneurs outside Saudi Arabia. Therefore, they need to be validated in the context of these entrepreneurs.

Other push factors that hinder female's entrepreneurship include social and cultural commitments such as looking after children and home keeping (Isaga, 2019). Researchers have argued that even when innate capabilities play a vital role in encouraging women to become entrepreneurs, lack of

entrepreneurial training and education tends to constrain proper and effective application of these capabilities (Yoganandan and Radha, 2016; Brüne and Lutz, 2020). Besides, women are also hindered from becoming entrepreneurs by infelt fear to start a business, risk aversion, lack of vision and clarity about how to start an enterprise, and lack of locational capital (encouragement from the surrounding environment), difficulties in identifying the right people to work with as employees (Zhang and Cain, 2017; Riandika and Mulyani, 2020; Vignesh and Yoganandan, 2020). Could these hindrances also apply to Saudi female entrepreneurs?

2.5.3 Discrimination against women in the workplace

Academic discourse indicates that discrimination against women has a dual effect on their entrepreneurship (Ilie et al., 2021). On the one side, workplace discrimination drives women out of employment, thereby pushing them towards entrepreneurship (Sipe et al., 2016). Some women choose to start their businesses due to the ‘glass ceiling effect’, defined as corporate discrimination against them by the top leadership; it is reflected in the form of women who qualify to be in high profile positions being kept at lower levels because of their gender (Chizema et al., 2015). This discrimination discourages women, thereby pushing them out of employment to start their own ventures (Weiler and Bernasek, 2019). These studies were however, conducted in Spain. Therefore, whether their findings were also valid in the context of Saudi female Entrepreneurs or not needed to be investigated.

Women also face gender discrimination, pregnancy discrimination, and age discrimination (Rosigno, 2019). Stamarski and Son Hing (2015) explain that gender discrimination takes the form of giving women low pay compared to male counterparts with the same job rank. Pregnancy discrimination involves denying expecting women some responsibilities or setting conditions that

require women not to conceive or to postpone their pregnancy ambitions. Women find themselves in situations where they are fired because of pregnancy-related inconveniences; they are also discriminated against because of their age, their qualifications, skills, and experience notwithstanding (Stamarski and Son Hing, 2015). All these forms of workplace discrimination push women out of employment towards entrepreneurship in order to create their own jobs (Norris, 2001). Could this be happening to the Saudi female Entrepreneurs?

2.5.4 Discrimination against women in accessing entrepreneurial funding

Female Entrepreneurs face discrimination that denies them the opportunity to get access to entrepreneurial funding from government (Mandipaka, 2014; Linsand Lutz, 2017; McAdam et al., 2018; Mashapure et al., 2022). While this research was conducted about discrimination of African female Entrepreneurs, it can be used as guide for establishing whether the same discrimination happens to Saudi female Entrepreneurs.

Uneducated female Entrepreneurs have tended to be discriminated against with respect to accessing entrepreneurial funding from financial institutions (Alhabidi, 2013; Malmström and Wincent, 2018; Singh and Dash, 2021). The discrimination is caused by these institutions' preference to support only entrepreneurs with university degrees and large-scale entrepreneurial projects (Coleman, 2004; Hesse, 2011; Aisyah et al., 2017; Linsand Lutz, 2017; Lee, 2019; Choi and Chang, 2020; Harris, 2021; Krieger et al., 2022). This discrimination was however, identified in the context of female Entrepreneurs outside Saudi Arabia, which poses a need to establish whether it also occurs in these entrepreneurs or not.

According to Coleman (2000), financial institutions discriminate against female entrepreneurs by offering them funds at higher interest rates compared to male entrepreneurs. Coleman (2000) observed that many financial institutions charged higher interest rates on loans extended to small scale enterprises that apply for small amounts of debt and have new credit histories, and that the majority of these enterprises tend to be women-owned businesses. Coleman (2000) noted that even when female and male entrepreneurs were offered the same interest rates, there was overt discrimination in the required collateral. The collateral required of female Entrepreneurs tended to be greater compared to that which was required of their male counterparts. Consequently, most of the women were denied access to financial capital because they could not have the required collateral (Orhan, 2001; Brush and Greene, 2015). These studies were however, conducted about French female Entrepreneurs, but not Saudi female Entrepreneurs.

2.5.5 Lack of resources

Previous research indicates that lack of human and social capital is a critical constraint to women's entrepreneurial success just as lack of financial capital is (Bosma et al., 2004). When a woman does not have enough human and social capital, her ability to engage in successful entrepreneurial activities is greatly constrained (Madriz et al., 2018). This observation is partly supported by a positive correlation between formal education that nurtures human capital and engaging in entrepreneurial activities (Klyver and Schenkel, 2013). To note however, is that even when the sample used to establish this relationship was broad, it did not distinguish between developed and developing economies. Therefore, whether the relationship applies to female Entrepreneurs in a developing country like Saudi Arabia needed to be confirmed.

In addition, despite the fact that social capital can be congenital and acquired over time (Aaltio et al., 2008), accessing it is exclusive rather than inclusive because it is constructed on the basis of a person's trustworthiness, respect for others and interpersonal skills such as good communication and relationship-building skills (Cope et al., 2007; Wang et al., 2022). Thus, women who find themselves in situations where access to social capital is limited as the case tends to be in male-dominant sectors, tend to have their entrepreneurial success constrained (Yetim, 2008). Indeed, male-dominated sectors have a higher proportion of men compared women, which makes it difficult for women to build social capital required to establish successful enterprises (Aldrich, 2000), especially in Islamic states and Muslim-dominated countries where interaction between unrelated male and female people and those who are not spouses of each other is strictly prohibited (Lindvert et al., 2017; Hendratmi et al., 2022). Similarly, research has shown that in patriarchal Islamic countries, restrictions on women's social capital are a critical hindrance to female Entrepreneurship; these restrictions prevent women's venturing efforts because they do allow them to get selective access to only family members and spouses, their access to social capital outside of family members is strictly prohibited (Tlaiss, 2015; Lindvert et al., 2017; Ahmadpour et al., 2019; Khan, 2020). Lack of social capital has further been found to be a critical constraint to accessing bank financing (Saparito et al., 2013; Wang et al., 2022), relevant information and private investors (Alsos and Ljunggren, 2017). Saudi Arabia is among the countries where the government has conventionally placed restrictions that put women at a disadvantage (Basaffar et al., 2018). However, how this disadvantage influences female Entrepreneurs has not been adequately investigated.

To recap, research indicates that female entrepreneurs face different challenges. Some of the challenges encourage while others discourage these entrepreneurs. They are therefore classified

along the pull-push continuum, with those encouraging female Entrepreneurship belonging to the pull-side of the continuum and most of those discouraging it belonging to the push-side although some of the push factors encourage female entrepreneurship. The challenges that push women out of entrepreneurship include personal weaknesses, discrimination, and lack of access to necessary resources (Einwohner et al., 2019; Dennissen et al., 2020; Roth, 2021). Those that push women towards entrepreneurship include unemployment, workplace-based discrimination, and job dissatisfaction. The challenges that pull women into entrepreneurship include personal entrepreneurial capabilities, experience, desire to fulfil personal aspirations, supportive family, and social networks, need to solve an economic and social problem and necessity to use idle funds. These challenges were identified by different studies none of which was about Saudi female Entrepreneurs. This study was hence conducted to fill this contextual gap following the conceptual framework developed in the next section.

2.6 Conceptual framework

The study was conceptualised as shown in Figure 2.1. This Figure indicates that establishing a new enterprise is a consequence of access to capital, which, itself, is influenced by different challenges through the stereotypes held about women according to their intersectional attributes and influence of the policy environment. This conceptualisation implies that the influence of the national policy environment and intersectionality attributes were conceptualised as antecedent variables, the challenges as independent variables, stereotypes as the mediating variables, access to capital as the dependent variable and establishing and operating an enterprise as an outcome or consequential variable. This suggests that stereotypes have potential to explain the strength of the influence of the challenges that female Entrepreneurs face in the process of gaining access to capital. The more

the women take stereotypes held about them so seriously that they cannot challenge them, the stronger is the influence of the stereotypes to hinder them from establishing and operating new enterprises, and vice-versa (Brush and Cooper, 2012; Brush et al., 2014; Iversen, 2017). Since stereotypes held about women have potential to create oppression against them (Iversen, 2017), they were regarded as an integral dimension of the intersectionality theory.

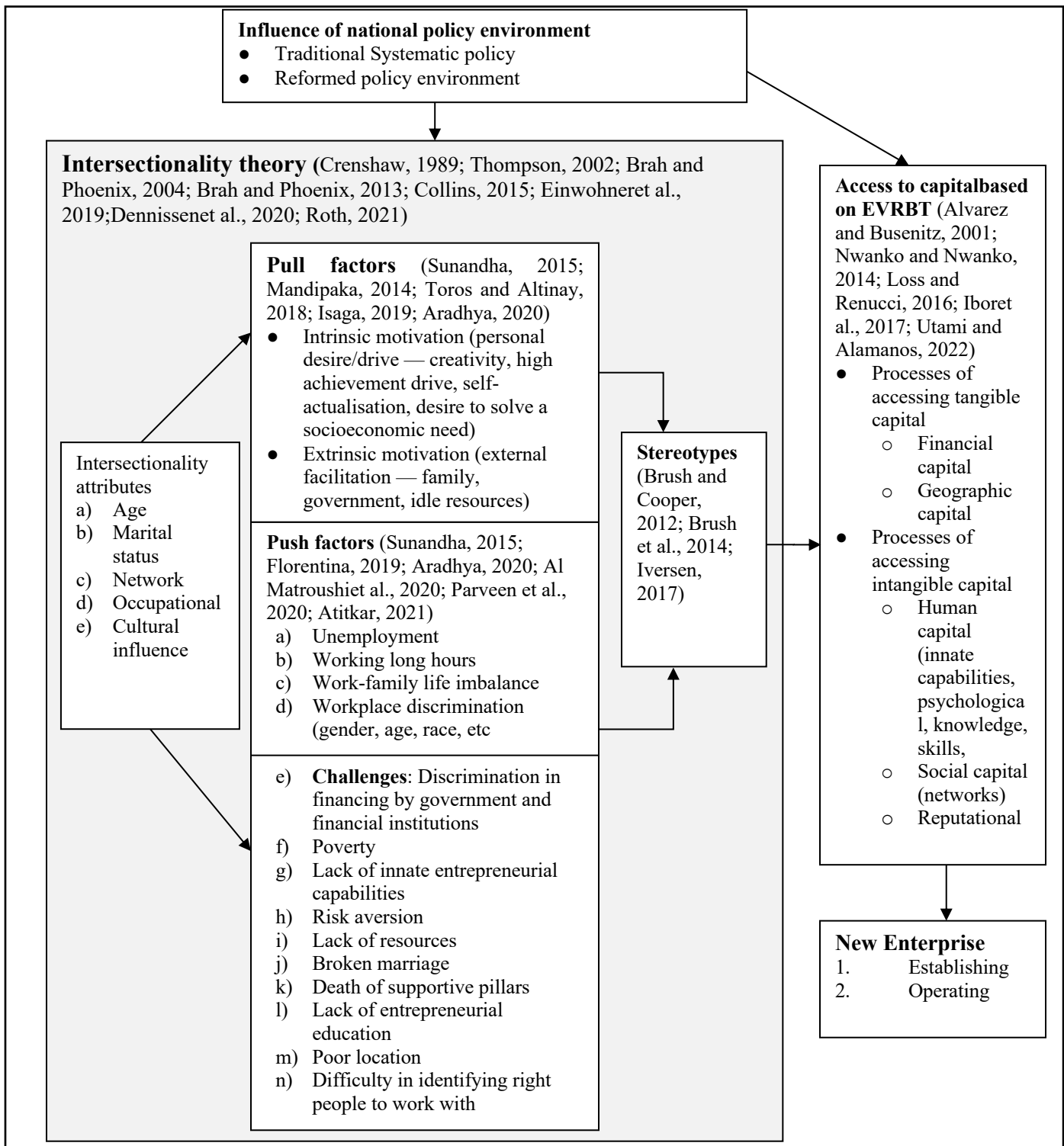


Figure 2.1: Conceptual Framework: Access to capital, challenges, stereotypes, and myths based on resource-based theory of entrepreneurship and intersectionality theory.

Source: Developed by Author based on reviewed theories and literature, 2024.

The conceptual framework recognises that the national policy environment influence women's access to start-up capital either through its impact on their intersectionality characteristics or directly. This is why this influence is independent of each of these variables. The conceptual framework indicates further that challenges take different forms. Those women face intrinsically by arousing in them a desire to become entrepreneurs and those that extrinsically encourage them to become so. These challenges are collectively referred to as pull factors (Sunandha, 2015; Mandipaka, 2014; Toros and Altinay, 2018; Isaga, 2019; Aradhya, 2020).

The fact that pull factors encourage women to become entrepreneurs suggests that they put women in a position of advantage. This is why pull factors are placed under the intersectionality theory, which posits that there are factors that define a category of people and in so doing combine to put these people in a position of advantage or privilege (Crenshaw, 1989; Thompson, 2002; Brah and Phoenix, 2004; Brah and Phoenix, 2013; Collins, 2015; Einwohner et al., 2019; Dennissen et al., 2020; United Nations, 2020; Roth, 2021).

In contrast, there are challenges that push women to engage in entrepreneurship to get out of an undesirable situation. These challenges include unemployment, working for long hours, work-family life imbalance, and workplace discrimination (Aradhya, 2020; Al Matroushi et al., 2020; Atitkar, 2021). There are also challenges that hinder women from becoming entrepreneurs. These challenges include discrimination in financing by government and financial institutions, poverty, lack of innate entrepreneurial capabilities, risk aversion, lack of resources, broken marriage, death of supportive pillars, lack of entrepreneurial education, poor location, and difficulty in identifying

right people to work with (Zhang and Cain, 2017; Aradhya, 2020; Riandika and Mulyani, 2020; Vignesh and Yoganandan, 2020).

The conceptual framework in Figure 2.1 indicates that the challenges are faced in the process of gaining access to capital, which includes tangible capital or financial and geographic capital, and intangible capital, which includes human capital (innate capabilities, psychological, knowledge, skills), social capital (networks) and reputational capital (Alvarez and Busenitz, 2001; Nwanko and Nwanko, 2014; Loss and Renucci, 2016; Ibor et al., 2017; Utami and Alamanos, 2022). Female Entrepreneurs' access to initial capital can be influenced in such a way that it translates into the established enterprise's sustainable access to capital or not, depending on the nature of the challenges. This conceptual framework was used to guide this study to meet its aim as stated in Section 1.5 in Chapter 1.

2.7 Conclusion

This chapter has reviewed the theoretical and empirical literature on female Entrepreneurs' access to capital resources. Specifically, the chapter has reviewed the EVRBT and explained its relevance as the comprehensive guide to this exploration of the different human, financial and social capital resources to which Saudi female Entrepreneurs needed to have access in order to establish and operate new enterprises. The chapter has also reviewed the feminist theory of intersectionality and justified its relevance in guiding this study to explore how Saudi female Entrepreneurs' access to capital resources required to start and operate new enterprises was challenged by their intersecting identities as determined by their age categories as well as their political, economic, cultural, business, family, and marital contexts defined in terms of challenges and stereotypes associated with each of these experiences. The chapter further reviewed the different financial, social, and

human resources as specified by the EVRBT as well as the processes women apply to resource these resources and challenges and stereotypes encountered in so doing. The chapter has, furthermore, identified the research gap and developed a conceptual framework used in this study to fill the gap. The next chapter explains the methodology employed to collect and analyse the data that was needed to fill this gap.

Chapter Three: Research Methodology

3.1 Introduction

Following the conceptual framework presented in the previous chapter, the research questions this study explored focused on exploring the influence of the Saudi policy environment on female Entrepreneurs; how they challenged stereotypes to become entrepreneurs, the processes they used to access start-up resources, the pathways they followed to establish and operate new enterprises, and the challenges they faced using a combined lens of the EVRBT with intersectionality. This chapter discusses the research design and methodology applied to answer this research questions. Accordingly, the chapter identifies and justifies adopted research philosophy, approach, design, strategy, methodological choice, time horizons, and data collection procedure – which explains the study population, sample size, sampling, data collection methods and instruments, their piloting, data analysis techniques and data quality control. The chapter also explains the research ethics considered in this study and the challenges encountered during data collection.

3.2 Research Philosophy

A research philosophy is defined as a system of beliefs and assumptions about the development of knowledge (Saunders, 2015). It connotes the overall paradigm or general belief held by a researcher about the nature of the reality defining a phenomenon being investigated and the knowledge describing it (Žukauskas et al., 2018a). A research philosophy determines how any study should be designed to define this reality through the generated knowledge (Tombs and

Pugsley, 2020). Consequently, it determines how a study should be designed, the type of data to collect to generate this knowledge, its source(s), collection, analysis, and interpretation methods (Kivunja and Kuyini, 2017; Creswell and Creswell, 2018; Žukauskas et al., 2018a, 2018b). Different research philosophies have been explained as summarised in Table 3.1 below.

Table 3.1: Research philosophies and related data collection and analysis methods

	Critical realism	Interpretivism	Positivism	Post positivism	Pragmatism
Typical data collection and analysis methods	Retroductive, in-depth historically situated analysis of pre-existing structures and emerging agency. Methods chosen must fit the subject matter, could be quantitative or qualitative,	Typically inductive. Small samples, in-depth investigations, qualitative methods of analysis, but a range of data can be interpreted	Typically deductive, highly structured, large samples, quantitative measurement, can use qualitative responses coded using numerical codes such as Likert responses.	Typically deconstructive – reading texts and realities against themselves In-depth investigations of anomalies, silences and absences Range of data types, qualitative methods of analysis	Following research problem and research question Range of methods: mixed, multiple, qualitative, quantitative, action research Emphasis on practical solutions

Adopted: Saunders, 2015, pp.136-137

The research philosophies in Table 3.1 include realism, interpretivism, positivism, post-positivism, and pragmatism (Bunniss and Kelly, 2010; Saunders, 2015; Saunders, Lewis and Thornhill, 2016; Tombs and Pugsley, 2020). Based on the ontological and epistemological beliefs held by the researchers based on Alise and Teddlie (2010), Freshwater and Cahill (2013) and Tobi and Kampen (2018), this study was guided by interpretivism.

3.2.1 Interpretivism

Interpretivism is a research philosophy which asserts that human beings are different from physical phenomena because they create meanings, and that this is the meaning that researchers seek to

study and understand contextually and in an interactional manner (Saunders, 2015; (Saunders et al., 2016; Tombs and Pugsley, 2020). It dispels the positivistic belief in generalisation by contending that different people perceive reality and knowledge of phenomenon differently, depending on their cultural, situational, personal, and time differences and experiences. It is, therefore, necessary to consider each person's perception of knowledge and reality individually in order to gain rich insight into humanity and its experiences (Gannon et al., 2022). Accordingly, interpretivism seeks to create new, richer understandings and interpretations of given phenomenon across different contexts (Saunders, 2015). In this study, interpretivism was adopted to create new, richer understanding of how Saudi women were individually influenced by Saudi policy environment, how they challenged stereotypes to become entrepreneurs, the processes they used to access capital, the challenges they faced, and the pathways they followed to start and operate new enterprises according to their intersecting identities and experiences.

Interpretivism facilitated such understanding based on analysis of qualitative secondary and primary data collected from Saudi female Entrepreneurs in form of words that described each of the constructs above (Ryan, 2018). Using this research philosophy is criticised in that it involves small samples that do not represent the general population statistically and therefore, limit the generalisation of the findings. It is also criticised for being subjective, which compromises its findings in terms of objectivity (Hammarberg et al., 2016). Despite these criticisms, interpretivism was used in this study to harness its superiority over other paradigms facilitating a researcher to gain a deeper understanding of the above-mentioned constructs as described by Saudi female Entrepreneurs (Otani, 2020) using a combined lens of the EVRBT with intersectionality. The epistemological and ontological beliefs on which interpretivism was based in this study are explained in the following subsections.

3.2.2. Epistemological and Ontological Beliefs

Epistemological beliefs refer to the assumptions held by researchers about what valid knowledge is and how it can be sourced (Saunders and Lewis, 2012; McManus et al., 2017). These beliefs describe how researchers define knowledge that validly explains the phenomenon being studied, how this knowledge can be acquired, interpreted, and communicated to others with a view of providing a clear understanding of the phenomenon from the researcher's standpoint (Kivunja and Kuyini, 2017). Similarly, ontological beliefs refer to the assumptions researchers hold about the nature reality and its existence (Dieronitou, 2014; Ghiara, 2020; Dawadi et al., 2021). These beliefs define how researchers define reality and their assumptions about its existence (Tombs and Pugsley, 2020). Both epistemological and ontology beliefs differ from one researcher to another, but based on previous scholarship, these beliefs have been grouped in three main categories (Alise and Teddlie, 2010; Martens, 2015).

The first category of researchers assumes that valid knowledge and reality are both defined by what study participants think. These researchers believe that knowledge is in form of subjective meanings study participants attach to the phenomenon being studied (Tombs and Pugsley, 2020). This assumption implies that knowledge can be sourced from what study participants think and is expressed in the form of their description of the studied phenomenon (Scotland, 2012; Martens, 2015). Consequently, study participants are the source of this knowledge, which they provided as opinions or descriptions of the studied phenomenon (McManus et al., 2017). Therefore, this category of researchers follows interpretivism (Wahyuni, 2012; Tavakol and Sanders, 2014). In this study, descriptions were collected using interviews and analysed qualitatively as explained later (Tombs and Pugsley, 2020). Likewise, this category of researchers assumes that reality is

what is conceived of by thought, and therefore, exists in the mind of human beings (Corona-Lisboa, 2018; Saunders et al., 2019). These researchers believe that reality is internally experienced and socially constructed through interaction and interpretation and is based on the definition people attach to it cognitively (Tombs and Pugsley, 2020). Therefore, they regard what their study participants such as Saudi female Entrepreneurs define as the reality they seek to understand (Meem, 2020).

The second category of researchers assumes that knowledge exists objectively and independently of social actors; it exists as hard or actual facts (Dieronitou, 2014; Tombs and Pugsley, 2020). Consequently, these researchers emphasise objectivity and draw on critical realism and positivism as their philosophies (Tavakol and Sanders, 2014). They, therefore, use numerical data as the source of valid knowledge (Saunders et al., 2016). They employ quantitative data collection and analysis methods like experimentation, observation, surveys, and numerical documentary data (Creswell and Creswell, 2018; Saunders et al., 2019; Tombs and Pugsley, 2020). Similarly, these researchers assert that reality is external to the human mind and exists objectively regardless of what people think (Lincoln et al., 2018; Poucher et al., 2020; Tombs and Pugsley, 2020). Therefore, they dispel human perception, asserting that reality can be discerned in form of numbers (Saunders et al., 2016). Subsequently, this group of researchers use positivism as the guiding research philosophy.

The third category of researchers assumes that knowledge and reality can be both subjective and objective (Biddle and Schafft, 2015; Ghiara, 2020). These researchers draw on postpositivism or pragmatism as their guiding research philosophy, collecting data using a mixed methods approach

(Biesta, 2010; Venkatesh et al., 2013; Shannon-Baker, 2016; Creswell and Creswell, 2018; Wiltshire, 2018; Moalusi, 2020; Takahashi and Araujo, 2020; Dawadi et al., 2021).

The epistemological and ontological assumptions on which this study was based were similar to those made by the first category of researchers. The researcher assumed that valid knowledge and reality that defined the nature of intersectionality defining Saudi female entrepreneurs according to the following concepts took the form of how these entrepreneurs and the researcher herself perceived each in relation to age, marital status, network, occupational stereotyping and cultural influence:

- a) Influence of policy environment on Saudi female entrepreneurs;
- b) Challenging the stereotypes;
- c) Challenges faced in accessing capital;
- d) Processes used get access capital;
- e) Pathways followed to start and operate a new enterprise.

Therefore, the knowledge and reality were both sourced from Saudi female Entrepreneurs in the form of the interview responses they provided describing each concept. Since the epistemological and ontological assumptions made in this study were subjective, those that regard knowledge and reality as objective were not applied. Consequently, the study did not use critical realism, positivistic, post-positivistic and pragmatic assumptions.

3.3 Research approach

A research approach has been defined as the overall procedure used by researchers to conduct a study (Saunders, 2015). Three research approaches have been identified in extant scholarship and

these include deduction, induction and abduction (Barrett and Younas, 2024). These approaches and their characteristics are summarised in Table 3.2.

Table 3.2: Research Approaches and related characteristics

	Deduction	Induction	Abduction
Logic	In a deductive inference, when the premises are true, the conclusion must also be true	In an inductive inference, known premises are used to generate untested conclusions	In an abductive inference, known premises are used to generate testable conclusions
Generalisability	Generalising from the general to the specific	Generalising from the specific to the general	Generalising from interactions between the specific and the general
Use of data	Data collection is used to evaluate propositions or hypotheses related to existing theory	Data collection is used to explore phenomenon, identify themes and patterns and create a conceptual framework	Data collection is used to explore a phenomenon, identify themes and patterns, locate these in a conceptual framework and test this through subsequent data collection and so forth
Theory	Theory falsification or verification	Theory generation and building	Theory generation modification; incorporating existing theory where appropriate, to build new theory or modify existing theory

Adopted: Saunders, 2015, pp.145

A scrutiny of the attributes of the research approaches in Table 3.2 suggested that induction was the research approach suitable for this study. This approach was however, applied with some elements of the deductive approach, implying that the study relied on a hybrid of inductive and deductive approaches as Proudfoot (2023) explained. This hybrid was appropriate because the study met its requirements. Firstly, the study used known premises to generate untested conclusions (Creamer, 2022). As advised by Garima (2017), the premises were derived from the EVRBT and intersectionality based on the gaps identified in the literature reviewed in Chapter 2. The premises were stated in the form of research questions stated in Chapter 1, and were answered

to generate untested conclusions in form of new knowledge about the following the concepts outlined before in the context of Saudi female Entrepreneurs:

In addition, guided by the EVRBT and intersectionality theory, the study generalised from the specific context of Saudi female Entrepreneurs' capital access experiences to the general situation of female Entrepreneurship by relating the findings to the reviewed literature. The study generated new knowledge that enriches the EVRBT and intersectionality theory. The hybrid of induction and deduction was applied using the research strategy explained in the next section.

3.4 Research Design and Strategy

A research design is defined as the overall plan of the steps a researcher follows to answer the set research question(s) or to test the stated hypothesis (es) (Balogun, 2019; Mahmutovic, 2021). Research designs include explanatory, descriptive, diagnostic, causal, meta-analytic, experimental, comparative, correlational and historical design, among others (Muaz, 2013; Creswell, 2014; Schoonenboom and Johnson, 2017; Tobi and Kampen, 2018). A close look at the characteristics of each research design relative to the epistemological and ontological beliefs made in this study suggested that the descriptive research design was appropriate for this study. This research design was selected based on Wright et al.'s (2016) and Tobi and Kampen's (2018) advice that the choice of a research design guided by the study's aim and epistemological and ontological held by the researcher.

A descriptive research design is the overall plan that guides systematic collection and analysis of data to explain a studied phenomenon as it is by answering the 'How', 'What', 'Who', 'Which', 'Where' and 'When' research questions (Kivunja and Kuyini, 2017; Aggarwal and Ranganathan,

2019; Siedlecki, 2020). The data can be cross-sectional (collected at once) or longitudinal (collected from the same sample more than once). In this study, this design was applied to answer the ‘What’ and ‘How’ research questions as stated in Chapter 1. Both cross-sectional and longitudinal qualitative data were collected as shall be explained shortly. Both types of data were collected to establish whether Saudi entrepreneurs’ intersectionality was dynamic or not.

The descriptive research design can involve collection and analysis of both secondary and primary quantitative and qualitative data (Rovai et al., 2014; Asenahabi, 2019). In this study, however, it was used to facilitate collection of only primary and secondary qualitative data (Astalin, 2013; Jongbo, 2014) based on the epistemological and ontological assumptions held by the researcher as explained earlier. The adoption of the descriptive research design meant that other research designs were not used. Specifically, the explanatory, correlational, experimental, diagnostic, causal, correlational, and mixed methods designs were not used because all these designs involve collection and analysis of largely quantitative data (Saunders et al., 2016, 2019). The meta-analytic research design relies on analysis of other studies to establish their communalities and contrasts (Muaz, 2013). It was not used in this study because it did not rely on other studies for its data. The study collected and used primary and secondary data as explained later. Similarly, the historical research design was not used because the study did not involve collection of historical or archival data (Gephart and Saylor, 2020). The descriptive research design was implemented using a research strategy.

A research strategy can be described as the course of action by which the selected research design is put into action (Kilani and Kobziev, 2016). It spells out the methods and activities by which a study is accomplished (Bordens and Abbott, 2018; Saunders et al., 2019). It is hence the practical

path either for answering the set research questions or testing the stated hypotheses to arrive at valid, reliable and trustworthy conclusions (Saunders et al., 2016; Creswell and Creswell, 2018; Mahmutovic, 2021). The specific activities include determining and selecting the sample, deciding data collection methods and instruments, ensuring data quality control, using appropriate data analysis techniques, and observing necessary research ethics (Wright et al., 2016; Bordens and Abbott, 2018; Sileyew, 2019; Tabuena et al., 2021; Mahmutovic, 2021). Different research strategies identified in extant scholarship include experimentation, survey, case study, action research, grounded theory, ethnography, archival and phenomenology, amongst others (Khaliq, 2014; Saunders et al, 2016, 2019; Kholud, 2021). This study adopted phenomenology.

Phenomenology facilitates understanding of a phenomenon from the perspective of study participants (Lester, 1999). It excludes the researcher's preconceived ideas about the phenomenon under study, and considers only study participants' experiences (Tuffour, 2017). Although it is difficult to exclude the researcher's prior ideas as shall be elucidated shortly, emphasis is put on study participants because it is their understanding of phenomenon that the researcher seeks to establish in their context, which may be psychological, social, economic, cultural, political, legal, technological or any other (Khaliq, 2014). In this study, this strategy was applied to understand the phenomena in form of Saudi policy influence on female Entrepreneurs, stereotypes they challenged, the challenges they faced in accessing capital, processes they used to get access to capital, and the pathways they followed to start and operate a new enterprise.

The phenomenological research strategy has been acclaimed as a powerful strategy for understanding subjectively defined lived or experienced realities of study participants, gaining in-depth insight into their thoughts, motivations and actions, and comprehending how these realities

are influenced by different contextual factors (Davidsen, 2013; Punch, 2013; Walia, 2015; Van Manen, 2016; Ho et al., 2017; Neubauer et al., 2019; Sundler et al., 2019). In this study, this strategy facilitated the researcher to gain a deeper insight into female Entrepreneurs' experiences about how Saudi policy environment influenced them, the stereotypes they challenged, the barriers they faced in accessing capital, the processes they used to access it and the pathways they followed to start and operate new enterprises according to their interesting identities and experiences.

The phenomenological strategy was further used to harness its ability to facilitate the use of flexible inductive methods to collect qualitative data in the form of actual experiences and the analysis of this data to develop meaning, which is presented as new knowledge (Matua and Van Der Wal, 2015). As shall be explained shortly, the study relied on the researcher's interpretation of the relevant documents on the policy environment in which Saudi female Entrepreneurs operated as well as the interview method that facilitated collection of data in the form of these entrepreneurs' actual experiences within the context of access to capital. Accordingly, interview method was oriented to the phenomenological approach to minimise collection of data in an unsystematic manner (Jackson et al., 2018). The data was analysed using Yin's (2015) framework of thematic analysis as explained later. The phenomenological strategy further facilitates generation of new knowledge which may be practical or abstract but contributing to development of new models explaining how the studied phenomena can be practically eliminated, changed or improved (Kaufmann, 2020). In this study, the use of phenomenology facilitated generation of new knowledge that could be applied to improve female entrepreneurship in Saudi Arabia.

Despite selecting phenomenology for this study, it has been criticised. Researchers such as Tuffour (2017) and Shorey and Ng (2022) have argued that the emphasis of this strategy on study

participants' actual experiences without incorporating the researcher's pre-conceived knowledge simplistic, unrealistic, elusive and unattainable. This is because all research is influenced by researchers in terms of how they ask questions and interpret the experiences of individuals based on pre-conceived knowledge; this is the whole essence of a researcher's immersion into the research to become an integral part of the research world (Giorgi, 2006; Greening, 2019; Neubauer et al., 2019; Ataro, 2020). These criticisms were however, minimised in this study by separating the researcher's interpretation from the selected Saudi women's description of how the Saudi policy influenced them, how they challenged the stereotypes associated with their access to capital, the challenges they faced, the processes they used to access capital, and pathways they followed to start and operate a new enterprise.

The use of the phenomenological research strategy meant that all other strategies were not applied in this study. Specifically, experiment and survey were not applied because they are research strategies applied to collect quantitative data guided by positivism (Saunders, 2015; Saunders et al. 2016, 2019). They could not be applied because this study was qualitative guided by interpretivism. The same reason explains why grounded theory, which uses different data sources, including objective data sources, to develop objective understanding of phenomenon (Timonen et al., 2018), was not applied. Objective sources of data were not used because no quantitative data was collected. Grounded theory was not used because the aim of the study was not to develop a purely new theory, since it already relied on the EVRBT and intersectionality. The aim of the study was to understand how Saudi female Entrepreneurs' access to capital could be improved based on these theories, and whether the new knowledge could help build these theories further.

Even when a case study, action research, grounded theory, ethnography and archival could be used in qualitative studies guided by interpretivism (Astalin, 2013; Bordens and Abbott, 2018; Corona-Lisboa, 2018; Asenahabi, 2019; Ataro, 2020), none of them was suitable for this study. The case study was not applied because the study did not use respondents as case studies, but as sources of data that was needed to understand their individual experiences as a group of Saudi female Entrepreneurs. The action research strategy was not used because the study's aim was to generate results that could serve not only practical purposes — the purpose of action research, but also theoretical purposes which this strategy does not consider (Saunders et al., 2016). The phenomenological research strategy was executed using the following methodological choice.

3.5 Methodological Choices

Methodological choices refer to the specific techniques researchers apply to collect and analyse data (Greener, 2018; Thattamparambil, 2020). They include mono quantitative, mono qualitative, multi-quantitative, multi-qualitative and simple mixed as well as complex mixed as the specific choices from which researchers select (Saunders et al., 2019). This study was conducted using simple mixed methodological choice. This choice involves application of techniques that collect two types of data, which may be qualitative or quantitative, but not both (Gentles et al., 2015; Greener, 2018; Ojebode et al., 2018).

In this study, the simple mixed qualitative method was used to collect qualitative data, which included primary interview data and secondary qualitative data from relevant policy documents (international conventions, Quran, legal instruments, official policy and ministerial statements on female Entrepreneurship in Saudi Arabia). The collection of primary and secondary qualitative data made the use of the mono quantitative, multi-quantitative and complex mixed methods

inappropriate, since each of these choices involve collection of either one type of qualitative or quantitative data (mono method), or a combination of qualitative and quantitative data (Creswell, 2014). In addition, the study did not use multi-qualitative because it applied only two data collection methods as shall be explained shortly.

3.6 Time Horizons

There are two time-horizons: cross-sectional and longitudinal time horizon (Saunders et al., 2016, 2019). The cross-sectional time horizon involves collection of data at one point in time, the longitudinal time horizon involves collection of data from the same sample but on more than one occasion (Haugen et al., 2013; Creswell and Creswell, 2018). In this study, both of these time horizons were used. The cross-sectional time horizon was applied to collect first hand data from the 32 interviewed entrepreneurs in order to understand how Saudi policy environment influenced them, the stereotypes they challenged, the challenges they faced, the processes they used to access it and the pathways they followed to establish and operate new enterprises. The longitudinal time horizon was applied to collect data from 10 of the formerly interviewed female Entrepreneurs after one year in order to analyse embeddedness. It also involved collection of data on the changing policy context on Saudi female Entrepreneurship.

3.7 Data collection

Data collection procedure includes the methods used to gather all types of data gathered in the form of the raw numerical, textual, or worded facts needed to accomplish a study, the instruments by which the facts are collected, their pilot testing, and the procedure by which the data is gathered (Saunders et al., 2016; Creswell and Creswell, 2018).

3.7.1 Data collection methods

Data collection methods range over a wide spectrum, which includes quantitative data collection techniques (experiments, surveys and others used to collect numerical data) and qualitative data collection techniques that include interviews, document analysis, focus group discussions, and others used to collect non-numerical data (Creswell, 2014). In this study, only qualitative data collection methods were used. Specifically, only the interview method and document analysis were applied to collect the required data based on epistemological and ontological assumptions that guided this study.

3.7.1.1 Interview method

The interview method was used because it is one of the techniques that facilitate collection of qualitative data in a highly flexible, unlimited, and conversational manner that puts study participants at ease to provide all the data required from them exhaustively (Creswell and Creswell, 2018). In this study, this method facilitated collection of the data that was required from the selected Saudi female Entrepreneurs to answer the research questions of the study and meet its aim. The interview method can be structured (directed by the researcher with pre-set questions) or semi-structured (directed by the researcher while allowing respondents freedom to express themselves to the extent of digressing into other views that not be outside what the researcher needs) (Alshenqeeti, 2014). This method can also be unstructured (not directed by the researcher to allow respondents total freedom to speak out their minds as exhaustively as possible) (Creswell, 2014). Any type of interview can be used to collect first-hand data from study participants as individuals (Collis and Hussey, 2014; Jamshed, 2014). The interview method can be used to collect data needed to provide a comprehensible first-hand description of the phenomenon of interest to

the researcher (Creswell and Creswell, 2018). This method has been used in different studies (Alshenqeeti, 2014; Jamshed, 2014; Sutton and Zubin, 2015; Flynn et al., 2018; Mavhandu-Mudzusi, 2018; Young et al., 2018).

The semi-structured interview was applied in this study in order to collect data with the researcher directing or moderating the process while allowing study participants freedom to express themselves in a manner. This was intended to obtain comprehensible first-hand description of the processes that the interviewed entrepreneurs used to get access to capital, the challenges they encountered, the myths and stereotypes they faced, and how these factors combined to influence the women's enterprises' access to capital. The semi-structured interview method was used because there was need to conduct the interviews in a directed and therefore systematic manner in order to minimise a mix-up of ideas as described by study participants. The directing took the form of asking same questions to all the interviewed women and in the same way and order (Creswell, 2014). The questions had been predetermined by the researcher to facilitate answering the research questions.

As Rahman (2017) explained, the flexible nature of the interview method further enabled the researcher to translate the set questions from English to Arabic and rephrase or paraphrase them to ensure that the study participants who could not understand English found it easy to respond to them in Arabic. Care was taken to translate the questions without changing their original meaning (Rahman, 2017). Furthermore, the interview method permits the researcher to engage in an interactive dialogue between the researcher and a study participant, and the dialogue can be held either in a direct face-to-face medium or with the mediation of information technology tools such as telephone, Skype, Zoom or other devices that facilitate exchange from which data is collected

without limitation (Farooq, 2015). This method can also be non-interactive, involving a researcher preparing interview questions for study participants, sending the questions to each of them and asking them to provide the required data by writing their responses to the questions (Creswell, 2014). This way, the interview method provides the researcher with different options that can be used to collect data, depending on what is most apposite to use in relation to a respondent's availability, accessibility and preference (Farooq, 2015).

In this study, both face-to-face and Zoom mediums were used to collect the data. These mediums were found the most suitable because they allowed the researcher to collect data from the selected Saudi female Entrepreneurs who could be contacted easily and also from those who could be contacted regardless of the physical locational limitations. Despite being relatively expensive in terms of the cost of data required to use it, the Zoom medium was also handy in enabling the researcher to collect at a time when COVID-19 was still a serious threat to the face-to-face interaction.

It is important to note that while both face-to-face and Zoom mediums involved the researcher interfacing with the study participants, they differed in some ways. The face-to-face took place in a real-life situation that allowed the researcher to read the participant's non-verbal messages, thereby gaining deeper understanding of the phenomena being investigated. In contrast, the non-verbal messages were not easy to discern in Zoom medium due to its virtual nature (Peasgood et al., 2023). In addition, the face-to-face was simpler to facilitate building rapport because it increased the physical interaction between the researcher and the study participants; in contrast, the Zoom medium decreased direct interaction and where the network was weak, was interrupted due to its total dependence on online technology (Davies et al., 2020). The zoom making was

difficult to organise because it required a lot of data, and some of the sessions were interrupted whenever the study participants received calls or clients. This would have been avoided in the face-to-face interviews by having study participants attentive, fully engrossed and engaged (Estévez-Carrillo et al., 2022).

3.7.1.2 Document analysis

Document analysis has been described a data collection method that involves identifying documents such as policy statements, ministerial statements, government and company management and financial statements, reports, legal documents and others; reading through them carefully while extracting, analysing and distilling textual or numerical information excerpts that are relevant to answer a set research question(s) (Dalglish et al., 2021). In this study, document analysis was applied to identify national Saudi policies on women, female entrepreneurship promotion and business regulation and licensing. The text needed to discuss and provide an understanding of the policy context that characterised Saudi women before and after becoming entrepreneurs.

3.7.2 Data collection instruments

Different research instruments can be designed and used to primary and secondary collect data. Those by which quantitative primary data is collected include questionnaires and technical instruments that measure studied variables numerically (Dieronitou, 2014; Creswell and Creswell, 2018). These research instruments were not used in this study because it did not collect quantitative data, as this data was unnecessary based on the epistemological and ontological assumptions held by the researcher as explained earlier.

Qualitative data research instruments also include an interview guide, which consists of themes from which a researcher formulate on-spot questions posed to participants during oral interviews organised to collect required data (Creswell, 2014; Dieronitou, 2014). They further include a focus group discussion guide, which is designed in the same way as interview guide is in order to enable the researcher to formulate on-spot questions posed to the participants organised in focus group discussions. Technical instruments like cameras are also used to collect qualitative data in the form of still photographs just as video recorders are used to collect data in the form of pictures in motion (Creswell and Creswell, 2018). Furthermore, document checklists are used to guide identification of the documents needed to collect relevant data (Dalglish et al., 2021).

In this study, only the semi-structured interview guide and document checklist were designed and used to collect qualitative data. Other research instruments were not designed because they were not necessary as no quantitative data or pictures were needed to explain the policy context that was associated with Saudi women before and after becoming entrepreneurs, how these women accessed capital necessary to start and operate their enterprises, how they challenged the stereotypes they faced to become entrepreneurs, the barriers with which they struggled after becoming entrepreneurs, and the pathways they followed to start and operate their enterprises. The focus group discussion guide was not used to collect primary data because data was collected using only the one-to-one interview method.

3.7.2.1 Semi-structured interview guide

The semi-structured interview guide can facilitate collection of data using the oral and face-to-face medium, the telephone, Skype or Zoom medium, or the written/typed medium, which maybe electronic through email or manual using handwritten means (Hawkins, 2018). Electronic and

handwritten interviews are used when participants are literate enough to read the questions and respond in writing or through typing (Guest et al., 2013). Telephone, Skype, and Zoom mediums are usually preferred when respondents are difficult to reach physically due to distance or other factors, and the oral and face-to-face medium is used when they are easy to reach physically (Jamshed, 2014). In this study, face-to-face and Zoom oral interviews were used, with zoom applied where participants were not easy to reach physically due to COVID-19.

The semi-structured interview guide is made up of pre-set questions, which makes it suitable in guiding collection of qualitative data in a systematic manner (Jamshed, 2014). It can accommodate close-ended, open-ended or both types of questions, and facilitate the asking of the same questions to all study participants in the same order (McLeod, 2014). This ensures consistency, which facilitates collection of systematic data. The semi-structured interview guide has been used to facilitate interviews conducted to accomplish different studies (Alshenqeeti, 2014; Jamshed, 2014; Mavhandu-Mudzusi, 2018). In the present study, the semi-structured interview was designed to facilitate the conducting of Zoom interviews that were held with the selected Saudi female Entrepreneurs.

The research used a semi-structured interview as a research instrument. This research instrument was designed in such a way that it was made up of different sections. The first section contained the introduction of the researcher to the respondents. The second section contained questions about respondents' background information. The third section was made up of questions designed to generate data that was needed to answer the research questions the study, thereby meeting its aim. The flexibility of this research instrument allowed the researcher to translate the questions from

English to Arabic — which most of the participants were comfortable with given that this language was their mother tongue. Besides, some of the participants lacked proficiency in English.

3.7.2.2 Document checklist

This document was designed in form of outlining the policies that were needed to analyse the policy context of Saudi women before and after becoming entrepreneurs. Therefore, this checklist contained the following:

- a) Influence of policy environment on female entrepreneurs;
- b) Challenging the stereotypes
- c) Challenges faced in accessing capital;
- d) Processes used get access capital;
- e) Pathways followed to start and operate a new enterprise

3.7.3 Pilot study

A pilot study refers to a small-scale preliminary study conducted to determine the time and cost feasibility of the main study, and to improve the validity and reliability of the research instruments subsequently used to collect data in the main study (In, 2017). It is conducted to enable researchers decide how best to select participants for the main study, how to refine the questions to ask, and the most appropriate methods to use to collect the most credible and accurate data (Crossman, 2019). In this study, a pilot study was conducted to refine the interview questions and to decide how best to select the participants for the main study.

As far as deciding how best to select participants was concerned, the researcher made efforts to get access to the national database for all female entrepreneurs who operated in Saudi Arabia. Access to this database was gained by contacting the headquarters of The Small and Medium

Enterprises General Authority (Monsha'at). The Executive Head of this Authority was contacted and asked for permission to have access to the database. This official was contacted after making a prior appointment to meet her through a telephone call. The call involved the researcher explaining to the official that she was a student from University of Birmingham and that she had clearance from the same university to conduct an academic study about how Saudi female Entrepreneurs got access to the capital they needed to start and operate their enterprises. When the researcher contacted the authority to get the phone call appointment, she sent the clearance form to confirm that she had indeed been cleared to conduct the study to which the official agreed and authorised her to access the database.

After the authorisation, the researcher perused through the database to identify the female entrepreneurs who could provide the required data. The entrepreneurs were identified using their names and contact information. Only female names were identified. The file contained only the name of the entrepreneurs and their phone numbers. There was no information about the company's name, the sector, or any other information. Effort was however, made to use the scanty information available to try to contact the female entrepreneurs whose names and contact information had been identified. These efforts revealed that some of the identified entrepreneurs were no longer accessible through the contact information with which they had registered in the database. The lesson from this whole exercise was that the researcher was to select the few female entrepreneurs whose contacts were still valid to participate in the study, and then ask them to direct her to other female entrepreneurs who could not be accessed using the national database. In other words, this phase of the pilot study revealed that the best way to select participants in the study was to use snowball sampling as shall be explained shortly.

As far as the improving of the questions was concerned, effort was made to first design a questionnaire with the hope of conducting a mixed methods study including quantitative data. The response rate was too low that it alerted the researcher that questionnaire administration would not yield the desired results. In contrast, most of the female Saudi entrepreneurs who had been contacted through their telephone contacts obtained from the national database responded positively when they were requested to be interviewed using the initially designed questions. This positive response made it clear that using the interview method would be more appropriate to use in order to collect enough data.

In addition, it was discovered that most of the Saudi female Entrepreneurs selected to participate in the pilot study had not enough proficiency in English. They only comfortably answered what the researcher wanted them to explain only when the questions were translated into Arabic. This revealed that questions designed in the English would not be answered, or that holding the interviews in English would be a futile effort. Consequently, all the questions were translated into Arabic, with great care taken to retain the original meaning of each question. After translating the questions, it was time to start collecting data for the main study.

3.7.4 Data Collection Procedure

Data collection procedure refers to a systematic process by which researchers gather raw but valid and reliable facts they need either to measure variables or to get insight into the nature of constructs investigated as a basis for answering the research question(s) or testing hypothesis(es) stated to meet the purpose of a study (Ziafati, 2021). The facts can be primary or cross-sectional (gathered for the very first time for the purpose of the study) or secondary (gathered from documents or records already existing for a different purpose, but contain data considered relevant to facilitate

achieving the purpose of the study) (Zhang, 2021). The facts can be non-numerical (entirely in words only and referred to as qualitative data), numerical (entirely in numbers only and referred to as quantitative data) or both (mixed data) (Bouchrika, 2021).

The raw facts can be gathered from different sources, which may be primary or secondary, using different methods such as interviews, surveys, observation, experimentation, document review and so on, while paying attention to relevant ethics (Paradis et al., 2016; Rose, McKinley and Baffoe-Djan, 2020). In this study, data collection involved gathering the raw facts that were needed to answer the research questions. The type of facts/data collected, the sources from which they were gathered and how they were selected, the interview method used to collect them and the research ethics to which attention was paid are explained in the following sections.

3.7.4.1 Type of collected data

As alluded to before, primary and secondary qualitative data were collected. Primary data was collected in the form of firsthand words that were needed to enable the researcher to get insight into the policy environment under which Saudi female Entrepreneurs operated, the stereotypes they challenged, the challenges they faced in accessing capital, the processes they used to access it, and the pathways they followed to start and operate new enterprises.

Secondary data was collected to corroborate primary data about the policy environment in which Saudi female Entrepreneurs operated. While more secondary data was necessary to collect on the financial capital accessed and utilised, the researcher was denied access to the selected enterprises' financial reports and budgets on the grounds that the information contained therein was strictly privy to only the relevant internal stakeholders and tax authorities. No other person was allowed to get access to the enterprises' capital structure. This data was also necessary to get insight into

the methods that the Saudi female Entrepreneurs used to mobilise capital. Consequently, only qualitative primary data was collected in form of word responses on the investigated constructs.

Qualitative data was collected based on its superiority over quantitative data as far as achieving the purpose of the study was concerned. Indeed, while quantitative data generalises facts numerically, thereby losing a detailed worded picture of individualised experiences (Rahman, 2017), qualitative data facilitated the researcher to get this picture. In other words, qualitative data enabled the researcher to get a clear and deeper understanding of Saudi female Entrepreneurs' actual experiences in terms of the processes they applied to get access to capital, the challenges they encountered, the myths and stereotypes they grappled with, and how all these factors combined to influence their enterprises' access to capital.

3.7.4.2 Data sources

Data sources are either the studied subjects or participants in a study; materials such as documents like books, reports or archival records, government reports and policy statements, or locations (for observation) such as company premises, buildings, vegetation and others from which raw facts needed to accomplish a study originate (Bouchrika, 2021; Kyle, Bradley and Ellen, 2021). The primary or firsthand data used in this study was sourced from the study participants. This is in line with the observation made by Creswell and Creswell (2018) that respondents tend to be the main source of qualitative primary data, especially in studies where observation and archival records are not applied. Accordingly, the study participants were the sources of all primary collected data. Secondary data was collected by the researcher on the policy statements on Saudi female Entrepreneurship. The study participants from who primary data was collected are explained in the following section.

3.7.4.3 Study population, participants, and sampling

A study population is defined as a well-defined universe of all units about which a study is conducted, from which potential participants in a study can be drawn, and to which the findings of a study can be generalised (Asiamah et al., 2017). It is the entire group of subjects about which information is required and from which this information can be obtained in order to understand the phenomenon being investigated in a study (Asiamah et al., 2017). Since this study was about Saudi female Entrepreneurs, they were the study population.

Consequently, the participants in this study were selected from the population of female Entrepreneurs who operated in Saudi Arabia. As alluded to earlier, snowball sampling was used to select the participants. Snowball sampling is a technique that involves a researcher identifying the first participant and using this participant to direct the researcher to next participant who is also used to direct the researcher to the subsequent participant until a desired sample size is realised (Kirchherr and Charles, 2018). This sampling technique was applied in this study to facilitate the researcher to select participants who could not be accessible using the contact information obtained from the database.

Snowball sampling was applied in such a way that the female entrepreneurs with whom the researcher got in touch successfully using their contact information, which she had obtained from the database, were briefed about why they had been contacted. The briefing was sent either by making telephone calls or by sending email or social media messages. The sent briefing started with a concise introduction of the researcher to each entrepreneur. The introduction was backed by a clearance or introductory letter which the researcher had obtained from the Ethical Committee of University of Birmingham. After the briefing, the researcher made an effort to explain to each

entrepreneur that they were needed to participate in a PhD study whose aim was to explore the processes they used to get access to the capital that they used to start and operate their enterprises, the challenges they encountered, the myths and stereotypes with which they struggled, and how the combination of all these factors influenced their enterprises' access to capital.

After briefing the contacted entrepreneurs, each of them was requested to participate voluntarily in the study by answering number of questions that had been prepared to enable the researcher to get an insight into the nature of the factors. Any entrepreneur who turned down the request after explaining was left out of the study. Those who accepted to participate were asked to spare about 30 to 45 minutes to answer the questions.

At the end of the interview session, the participant was asked to direct the researcher to other female entrepreneurs within her network. The participant was additionally requested to ease the process of contacting the next entrepreneur by introducing the researcher to them directly or through a telephone call or message sent via their email addresses or their social media accounts. This made it relatively easy for the researcher to convince the subsequent female entrepreneurs to participate in the study. The participant was also asked to provide any contact information about any other entrepreneur. As explained in the next section, some of the respondents were contacted to participate in the study through the telephone contacts provided by their business colleagues. The selection process went on in the same fashion until all the 32 participants who participated in the study were selected.

3.7.4.4 Characteristics of the selected participants

The selected participants were distributed as summarised in Table 3.3.

Table 3.3: Sample distribution by study participants by characteristics

Participant	Sector	Age	Marital status	Have children	Year of formation	Period in business	Business ownership	No of Employees	Employed Before the Business	Have a Job Beside the Business	Type of Employment before	Education	Degree
AS	Trade and Wholesale	30-39	Married	Yes	2018 - ongoing	5	Solely owned	20	No	No	NA	English Literature	Undergraduate
BQ	Fashion and Beauty	40 -49	Single	No	2013 - ongoing	10	Solely owned	3	No	No	NA	Art	Undergraduate
AN	Fashion and Beauty	40 -49	Divorced	Yes	2009 - 2017	10	Solely owned	6	Yes	Yes	Retail	Art	Undergraduate
Reem	Entertainment	20-29	Married	No	2019 - ongoing	4	Partnership	25	Yes	No	Private	Business	Undergraduate
LZ	Food and Beverage	30-39	Married	Yes	2018 - ongoing	5	Partnership	7	Yes	Yes	Public	Business	Undergraduate
NB	Food and Beverage	20-29	Single	No	2015 - ongoing	8	Partnership	6	No	No	NA	Business	Undergraduate
NI	Advertising and marketing	40 -49	Single	No	2013 - ongoing	10	Solely owned	25	Yes	No	Private	Translation	Undergraduate
HW	Food and Beverage	20-29	Married	Yes	2021 - 2022	2	Partnership	15	Yes	Yes	Public	Business	Undergraduate
AR	Fashion and Beauty	30-39	Married	No	2014 - ongoing	9	Partnership	53	No	No	NA	Management & Marketing	Undergraduate
WH	Fitness and Health	20-29	Single	No	2018 - ongoing	5	Partnership	0	Yes	Yes	Physiotherapy	Medical Science	Undergraduate
SD	Fitness and Health	40 -49	Single	No	2013 - ongoing	10	Solely owned	5	Yes	Yes	Hospital	Business	Undergraduate
MJ	Fashion and Beauty	30-39	Single	No	2019 - ongoing	4	Partnership	4	Yes	Yes	Ministry of Health	Biology	Undergraduate
JH	Fashion and Beauty	20-29	Divorced	Yes	2014 - ongoing	9	Solely owned	2	No	No	NA	Marketing	Undergraduate
DD	Finance	40 -49	Married	No	2019 - ongoing	4	Partnership	4	Yes	Yes	Bank	Nutrition	Undergraduate
SM	Entertainment	30-39	Married	No	2016 - ongoing	7	Solely owned	10	No	No	NA	Business	Undergraduate
NM	Food and Beverage	30-39	Single	No	2017 - ongoing	6	Solely owned	4	No	Free Lancer	NA	Business	Undergraduate
KA	Entertainment	30-39	Married	No	2016 - ongoing	7	Solely owned	25	Yes	No	Private	Business	Undergraduate
AW	Architecture/ construction	20-29	Married	No	2014 - ongoing	9	Partnership	5	No	No	NA	Graphic Design	Undergraduate
LM	Fitness and Health	20-29	Single	No	2019 - ongoing	4	Solely owned	0	No	No	NA	Translation	Undergraduate
NH	Food and Beverage	30-39	Single	No	2009 - ongoing	14	Solely owned	7	No	No	NA	Education	Undergraduate
RK	Manufacturing	30-39	Married	Yes	2012 - ongoing	11	Solely owned	40	Yes	No	Education	Business	Undergraduate
	Entertainment	40 -49	Single	No	2009 - 2018	9	Solely owned	8	Yes	Yes	Education	Marketing	Postgraduate
MS	Manufacturing	30-39	Married	Yes	2015 - ongoing	8	Solely owned	6	No	No	NA	Art	Undergraduate
RS	Food and Beverage	30-39	Single	No	2019 - ongoing	4	Solely owned	30	No	No	NA	MIS	Undergraduate
DH	Fashion and Beauty	30-39	Married	No	2021 - ongoing	2	Partnership	8	No	No	NA	Education	Undergraduate
MN	Food and Beverage	40 -49	Married	Yes	2018 - ongoing	5	Partnership	35	No	No	NA	Business	Undergraduate
MA	Consultation	40 -49	Married	Yes	2014 - 2020	6	Partnership	6	No	Free Lancer	NA	Business	Postgraduate
WJ	Fitness and Health	30-39	Married	No	2020 - ongoing	3	Solely owned	0	Yes	Yes	Semi government	Dentistry	Postgraduate
FT	Entertainment	30-39	Single	No	2009 - ongoing	14	Partnership	24	No	No	NA	Art	Undergraduate
ZM	Education	40 -49	Married	Yes	2013 - ongoing	10	Partnership	5	No	No	NA	Business	Undergraduate
YI	Fitness and Health	20-29	Married	Yes	2017 - ongoing	6	Solely owned	2	No	No	NA	Mathematics	Undergraduate
NF	Food and Beverage	30-39	Married	Yes	2016 - ongoing	7	Partnership	7	Yes	Yes	Semi government	Business	Postgraduate

The study participants had formal education qualifications ranging from certificate through diploma and bachelors degree to masters degree level (Table 3.3). These results imply that with the exception of only one respondent who had a certificate, the interviewed women were educated up to the university level. They were therefore enlightened enough to understand how they accessed the capital the needed to start and operate their businesses, the challenges they faced, the myths and stereotypes that were associated with their entrepreneurship and how all these factors affected their enterprises' access to capital.

The sample attributes in Table 3.3 show that the interviewees were selected from different business sectors. Specifically, eight participants were selected from the Food and Beverage sector, six were drawn from the Fashion and Beauty sector, and five were selected from Fitness and Health. In addition, four of the participants were selected from the Entertainment sector, two were drawn from the Manufacturing sector one participant was selected from each of the following sectors: Trade and Wholesale, Advertising and Marketing, Finance, Architecture and Construction, Consultation and Education. Apart from manufacturing, the sectors in which the interviewed Saudi women started businesses were mainly those where in addition to financial and cognitive capital, they also needed to use geographic capital to locate their enterprises in areas where there was demand for the products and services they put on the market. Without this capital, these businesses found it difficult to sell their products and services. These sectors are also associated with many interactions between business operators and their suppliers and clients. This suggests that Saudi female entrepreneurs' success in business largely depended on their level of access to social capital.

A critical analysis of the sectors in Table 3.3 reveals further that most of the interviewed entrepreneurs started their businesses in mainly three sectors, which include Food and Beverage, Fashion and Beauty, Fitness and Health, and Entertainment. This suggests that most of these entrepreneurs started enterprises in sectors where not much capital is required to establish a business, and therefore, where access to the level of start-up capital required tends to be relatively easy. In contrast, very Saudi female entrepreneurs began businesses in the remaining sectors, that is, Manufacturing, Trade and Wholesale, Advertising and Marketing, Finance, Architecture and Construction, Consultation and Education. Establishing an enterprise in each of these sectors requires having access to significant levels of start-up capital. Therefore, the small number of Saudi female entrepreneurs in each of these sectors suggests that only a few of these entrepreneurs were able to access the necessary start-up capital to support new firm formation in these sectors. The majority of Saudi female entrepreneurs have access to relatively small amounts of capital.

Table 3.3 indicates further that the types of businesses that the study participants started and operated included interior design, branding, fashion, clothing and boutiques, events management (designing and preparation), advertising and media services, and restaurants. The businesses also included provision of clinical Yoga services (physiotherapy), photography, salons and nail spas, cosmetics (care and beauty) shops, children education, financial services, and car maintenance services. Some of these businesses were operated online, but the majority had physical locations. Their critical scrutiny supports the earlier results that Saudi female Entrepreneurs started and operated businesses in different sectors of the Saudi economy. It also reveals that the insinuation that women start businesses in particular sectors that are easy for them is more of a myth than a fact. The results, therefore, demystify the myth that women start businesses in only easy sectors.

The reality is that women can start a business in any sector if there is sufficient consumer demand for their products and/or services.

In terms of ownership, Table 3.3 shows that these businesses were possessed by their operators alone or in partnership with others. This suggests that the study participants started and operated their enterprises either as sole proprietorships or as partnerships. Moreover, most of the partnerships were with fellow women. Therefore, the results suggest that Saudi Arabia is experiencing rising women participation in entrepreneurship.

Table 3.3 indicates further that the period study participants had spent in business varied between one and half a year and fourteen years, but the majority had operated for four to seven years. Having spent at least a year in business suggests that the study participants had gained experience with their enterprises, particularly with respect to how the capital required to facilitate their operations was accessed. The study participants were hence in a position to provide data on how they accessed capital, the challenges they faced and how the challenges affected the enterprises. The results obtained from this data are presented in subsequent sections according to navigate the research questions.

Participants' age suggests that the study participants were within the peak entrepreneurial age group of 29 to 45 years, which, according to Azoulay et al. (2020) and Huss (2020), is the age at which most people at the climax of the passion to start their own enterprises. The results suggest therefore, that there were study participants who were entrepreneurs out of passion.

The results in Table 3.3 indicate further that eighteen of the study participants showed that they were married and twelve identified themselves as single. The other two participants were divorced.

Being married had an influence on these entrepreneurs' work life balance as it added extra responsibilities in the form of these women having to care about husbands in addition to operating the started enterprises. The family responsibilities were even more for the five study participants who indicated that they also had children ranging from one to three.

Last but not the least, eight of the study participants showed that they had employees ranging from one to forty, giving a mean number of 14 employees. This number of employees suggests that there were entrepreneurs who operated at a medium scale (those with over 30 employees) and those who operated at a small scale (less than 30 employees), but the average put them at a generally small scale.

Generally, since most of the study participants were university graduates, had been in business for four to seven years and had started their enterprises as sole proprietors or with a partner, they were in a position how they had got access to the capital they had used to start and were also using to operate, the challenges they encountered and how these challenges affected their enterprises' access to capital. The sample was therefore appropriate to provide data that were needed to answer the research questions. The selection of this sample was conducted concurrently with data collection using the method explained in the following section.

3.7.4.5 Conducting interviews

All data was collected from the 32 selected study participants using the interview method. The interview method was used to harness its flexibility in facilitating collection of detailed qualitative data by allowing not only the researcher to ask questions while rephrasing, paraphrasing, translating them, and even probing to seek clarity where necessary, but also the respondent to answer unlimitedly (Busetto et al., 2020). This flexibility was needed and actually applied to

translate the questions from English to Arabic so as to make them understandable to the study participants who did not understand English. This way, some of the interviews were conducted in Arabic alone and others were conducted in English mixed with Arabic for those who understood the English language. The flexibility was also used to probe some of the responses that some of the study participants provided for clarity, to allow them to respond unlimitedly, and the researcher to interject wisely and bring those who had digressed into other issues back on course.

Before starting any interview session, effort was made to explain to each participant that the session was to take a time of about 30 to 45 minutes, and that it was voluntary and therefore would not interrupt their work schedules. Some of the participants accepted to take the interview there and then, but others asked the researcher to wait for them to first complete a few business errands and participate in the interview thereafter. In this case, the researcher had to exercise patience until the participant was ready to take the interview. While some of the interviews were conducted at the study participants' work premises, others were held as Zoom interviews especially in a situation where the respondent was far away but had been identified for the researcher by her business colleague or friend nearby. All the interviews were recorded by using through Zoom after alerting each participant about it.

3.8 Ethical considerations

Research ethics refer to the standards of behaviour expected of a researcher in the form of getting necessary clearance, seeking necessary permission or authorisation, and observing intellectual property rights as well as those rights of the study participants (Saunders et al., 2016; Ciuk and Latusek, 2018; Kang and Hwang, 2021). They are the actions considered acceptable, professional, and considered right during the conducting of any study (Arifin, 2018; Fleming, 2018). In this

study, effort was made to pay attention to research ethics that should be observed during data collection.

First, the research obtained clearance from the Ethics Committee of the University of Birmingham. Using this clearance, authorisation to get access to Saudi female Entrepreneurs was obtained from the Executive Director of the Small and Medium Enterprises General Authority. Using this authorisation, each study participant (selected Saudi woman entrepreneur) was given a translated information sheet to read and understand the purpose of the study. This was intended to gain each participant's informed consent. Thereafter, each study participant was given a consent form to sign as a way of indicating that they had consented, but not been coerced to participate in the study. For the participants who were interviewed via Zoom, the information sheets and consent forms were sent to them via their email addresses or text messages.

Furthermore, each participant was informed that her participation was voluntary and that they were free to withdraw from the interview if they found it necessary. They were also assured that their responses were to be treated in utmost anonymity during data analysis and reporting. Therefore, their names were not required although some of them indicated to the researcher that they did not have a problem if their identity was revealed when necessary. They were further informed that they were free to withdraw their responses within three months.

3.9 Challenges encountered during data collection

The first challenge was encountered at the time of identifying study participants. I had identified 30 potential participants by using the national database for female entrepreneurs in Saudi Arabia to which I got access by contacting the Executive Director of The Small and Medium Enterprises

General Authority. However, the contact information I got from the database did not help me get access to most of the identified entrepreneurs. The contact information was outdated. Most of the entrepreneurs had changed their contact information but the database had not been updated. Out of the 30 identified enterprises, only five were successfully contacted because they had not changed their contact addresses. This challenge was however, minimised by using snowball sampling. The five entrepreneurs who had been identified were asked to direct the researcher to the other 27 who were interviewed to make the total of 32 interviews.

The other challenge was COVID-19. As shown in Appendix C4, data was collected from June 2021 to April 2022 when this pandemic was at its peak still a critical health threat in many countries, including Saudi Arabia. Some of the participants were hesitant to meet the researcher physically because of fearing to be exposed to the risk of this pandemic. This challenge was however minimised by using these participants' emails and social media accounts to explain to them why they were needed to participate in the study. It was further overcome by administering Zoom interviews to these participants. In addition, longitudinal interviews were conducted in April 2023 when the threat of COVID-19 had subsided.

Furthermore, the researcher wanted to use the mixed methods approach by collecting both qualitative interview and quantitative questionnaire data. However, the questionnaire response rate was so insufficient and inconsequential that it was abandoned to focus on qualitative interviews whose response rate was achieved as expected. Indeed, 250 questionnaires were administered but those that were returned were only six, giving an inconsequential response rate of only 3.2%. The researcher conducted all the 32 interviews. However, as a result of difficulties encountered in conducting the first 32 interviews such as organising Zoom and face-to-face interviews with busy

entrepreneurs, COVID interruptions and time-constraints, a decision was made that only 10 longitudinal interviews would be conducted to establish changes that the originally interviewed participants had experienced as far as the investigated constructs were concerned (dynamic embeddedness). These follow-up interviews were intended to establish whether the first interview-responses were not based on the impact of COVID-19 and what changes had occurred as far as the interviewed female Entrepreneurs' progress as entrepreneurs was concerned.

Last but not the least was the challenge of data translation during the transcription process. The researcher had the idea that the data would be analysed in Arabic to make sure that no valuable message would be lost as a result of translation. This idea was however dropped in favour of translation, which was more efficient in terms of applying the subsequent steps of analysis. Besides, no data analysis software was available to facilitate data analysis in Arabic as software packages developed by then to analyse qualitative data either did not have an Arabic version or their Arabic version was so confusing and required extra effort to correct from the right to the left mode of typing.

Consequently, the researcher had no choice but to translate the data into English before the analysis could commence. Translation was conducted through verbatim transcription, but some of the phrases which some of the interviewed respondents used were colloquialisms and idiomatic phrases that were difficult to translate because of lacking corresponding phrases in English. This challenge was however, overcome by translating them in terms of the meaning they implied in the context of the study. After translation, data was coded.

3.10 Data Analysis

The translated data was analysed systematically following the five steps proposed in Yin's (2015) thematic analysis framework. These steps are summarised in the table below.

Table 3.4: Yin's steps of thematic analysis

Steps	Description
Compiling	Data transcription and writing down thoughts as they arise during the intensive reading of the data. Becoming immersed in the data by listening to recordings or reading the transcripts to become aware of key ideas and recurrent codes/themes and take note of them.
Disassembling	Separating data by creating meaningful groupings using initial coding. Converting raw data into single words, phrases, short sentences or descriptive labels that bring out the meaning that emerges from responses
Reassembling	Theme searching by organising and collating codes into the possible themes discerned from them and reflecting the meaning of the data. Reviewing and revising the themes to ensure that each theme is not overlapping in meaning with any other theme. Developing a precise name or description for each theme.
Interpretation	Giving meaning of the developed themes and supporting the meaning with the codes and extracts from which themes were developed.
Concluding	Providing a comprehensive and analytical story that combines all the themes logically to answer a particular research question while relating the discussion to relevant literature where necessary. Providing a concise scholarly report answering and making conclusions on the research questions

Adapted from Yin (2015)

3.10.1 Data Coding

As can be seen from Table 3.4 above, data analysis involved different steps of coding. The first step was compiling, which involved the researcher familiarising with the translated data by reading through each interview and comparing with the Arabic version to ensure that the translation was accurate, adjust where necessary and remove errors committed during translation (Creswell and Creswell, 2018). After this familiarisation, data coding began.

Data coding refers to the interpretive process by which researchers discern summative words or short sentences that reveal the essence or real meaning of a given excerpt of qualitative data (Saldaña, 2015; Skjott and Korsgaard, 2019). The words or short sentences are referred to as codes, and the excerpts whose meaning they reveal are usually parts of a larger qualitative dataset (Saldaña, 2015). The dataset can be in the form of either textually recorded interview or focus group discussion responses obtained from study participants, or text collected from field observations, documents, correspondences, and so on (Campbell et al., 2013). Qualitative data coding can be done manually or carried out using Computer Assisted Qualitative Data Analysis Software (CAQDAS) packages such as ATLAS, MAXQDA, and NVIVO, especially when the researcher has sufficient experience with these packages (Franzosi et al., 2013; Saldaña, 2015).

Manual coding was adopted because the Arabic interviews were intended to be used without translating them in English. Even after deciding to translate the interviews, the researcher continued using manual coding because despite being inefficient compared to CAQDAS, it has cognitive and intellectual superiority over all these packages (Campbell et al., 2013). This superiority was advantageous in that it enabled the researcher to peruse through each recorded interview, response by response. This placed the researcher in a position to apply her analytic ability to discern the meaning of the data more accurately (Campbell et al., 2013), using a bottom-up hybrid approach. Therefore, coding drew on both inductive and deductive approaches. As explained by Franzosi et al. (2013), the researcher began the coding process with the inductive approach and progressively, the deductive approach was applied as explained in the following subsections:

3.10.1.1 Inductive coding

This approach was applied at the preliminary and pattern stages of coding. It involved the researcher engaging in data-driven coding, thereby going with the flow of the data (Shang, 2017), which had been transcribed and translated into English and saved in Microsoft word files interviewee by interviewee. The researcher perused through each file using the informant-centric approach, thereby discerning the meaning of the terms the participants used to explain their experiences in response to the questions posed (Gioia et al., 2012). The preliminary stage, also referred to as first-order analysis, involved what Gioia (2021) refers to as open coding.

At this stage, the researcher read through all the data in each file analytically response by response, highlighting every response that answered a posed question accurately. The highlighting was done using the ‘Comment Function’ on the ‘Review Menu’ of Microsoft word. This enabled the researcher to sort the data by leaving out (not highlighting) the responses that digressed from the questions. The researcher then fathomed out the meaning of the highlighted responses and figured out a code that could reveal the discerned meaning. The highlighted responses were copied, transferred and pasted into another Microsoft word file with their corresponding code in a tabulated form. The example below illustrates this process.

Response copied from one of the translated interviews	Code
When we started the first step in the project (read enterprise), there was never any financial obstacle, praise be to God, especially since the issue was a partnership, so the money was available, and we never resorted either to support government projects, nor through a facility, nor through the fund that is (by Abdul LatifJubail), I expect this is his name, in funds that support small enterprises, we did not resort to them with all honesty, but rather relied on our own money, our salary, our savings	Using personal equity (savings, salary)

Accordingly, researcher did not use concept-driven coding at the preliminary coding stage. Inductive coding was applied to ensure that all the ideas and concepts that the collected data

reflected were brought out regardless of whether they were covered by each of the two theories that guided the study (Intersectionality Theory and Resource-based Theory) or not. The aim was to ensure that even the ideas and concepts that the data reflected, but were not catered for by these two theories, were also brought out to enhance the theories, thereby developing them further. Inductive coding was conducted using the descriptive and pattern approaches (Shang, 2017).

- a) The descriptive coding approach involved developing descriptive codes in the form of words or short sentences that captured the essence of particular responses. This approach was applied to develop the preliminary or first-order codes such as that given in the table above. The preliminary codes kept on getting revised to reflect the true meaning as the researcher perused through more and more interview responses given by different study participants to a particular question.
- b) The pattern coding approach, also referred to as categorisation process or axial coding (Gioia, 2021) was applied at Yin's (2015) disassembling stage. This approach involved looking for similar preliminary codes, grouping them into categories and figuring out a subtheme they reflected (Gioia, 2021). It involved reflecting analytically on developed preliminary codes to decipher those that reflected overlapping meanings and therefore, could be combined. The example below illustrates how this approach was applied.

Subtheme	Combined codes
Family income acquisition	Getting guaranteed personal loan
	Using family aid
	Using family share
	Using family gift
	Using family contribution
	Getting returnable family interest-free loan

3.10.1.2 Deductive coding

Deductive coding was applied at the Yin's (2015) reassembling stage or what Gioia (2021) referred to as theoretical or second-order coding. This coding involved discerning how the first inductively developed set of subthemes (categorised codes) nested into the second set of subthemes as well as how this second set nested into the main themes that were named according to the constructs and concepts proposed by the two guiding theories (Franzosi et al., 2013). The themes were identified according to the concepts summarised in the conceptual framework in Figure 2.1. Accordingly, this approach was applied as a theory-based approach because it involved discerning how the inductively developed codes fitted into the concepts (Bazeley and Jackson, 2013) proposed by the two theories that guided the study (Intersectionality Theory and Resource-based Theory). The following example illustrates how this approach was applied to decipher financial capital acquisition as a dimension of the tangible capital access process proposed by the EVRBT.

Research Question	Main theme	Subtheme	Subtheme	Codes	Examples of Data illustrations
What processes are used by Saudi female Entrepreneurs to access capital?	Tangible capital access processes	Financial capital acquisition	Personal income acquisition	Using personal equity (savings, salary, assets)	When we started the first step in the project (read enterprise), there was never any financial obstacle, praise be to God, especially since the issue was a partnership, so the money was available, and we never resorted either to support government projects, nor through a facility, nor through the fund that is (by Abdul LatifJubail), I expect this is his name, in funds that support small enterprises, we did not resort to them with all honesty, but rather relied on our own money, our salary, our savings
			Family income acquisition	Getting guaranteed personal loan	I got personal loan ... being deducted from my salary and my husband's salary
				Using family share	I have my family because I told you that I am not married yet, they are responsible for me, and I have my investments, which are shares....in our family businesses. I used some of these shares to start my own business project
				Using family gift	I took the capital from Nawaf... my brother..., I am starting my work...The apparent capital was 8000 at the beginning ... when I first started working.... it was as a gift... to encourage me to start the enterprise....
				Using family contribution	It's hard, he (my dad) came and said, "Ok, I'll give you... the place, you're a reformer, and you do what you want, and we agreed on percentage, but what does it mean is that we didn't give him rent. He said it was his contribution to our business

Research Question	Main theme	Subtheme	Subtheme	Codes	Examples of Data illustrations
				Getting returnable family interest-free loan	I started to borrow (from family), and the first thing I started to borrow interest-free loans, and within two or three months, I was able to pay off the entire amount that I borrowed
			Welfare support acquisition	Getting government welfare support	"...Salaries (for our)... employees were supported by the ministry (government)... that ...supports all parties (companies) that have Saudi employees...(it)... gives them a certainage that goes into our accounts every month so that it (can help us pay)... salaries, especially at this time (when)... liquidity (is) difficult and the (companies) are suspended (from working)
			Exploiting expense waivers	Exploiting expense waivers	I negotiated with the landlord and he allowed us six month free due to the circumstances
			Guaranteed loan acquisition	Guaranteed personal loan	I got personal loan ... being deducted from my salary and my husband's salary
			Profit generation	Using profits generated by the business	I have to wait for money from the business so that I can buy the required supplies for the restaurant
		Getting access to geographic capital	Locating high demand places	Locating where there is high potential demand	"(You will succeed because this is virgin area for the business you want to start. You see)...all (we see here) are new houses, all are residents, you will benefit, because there is only you in this place, there is only you in the area... Even... my parents... used to tell me, if you start in this area, you will be the first... no matter ...whether you open two beauty salons, no matter what... you will be the main one in the place

It should be noted that the inductively developed codes which did not fit in any of the concepts proposed by the two guiding theories were treated as new ideas that needed to be considered to expand the concerned theory. In general, manual coding enabled the researcher to develop codes, subthemes and themes reflecting the actual meaning of the data by applying a hybrid of inductive and deductive approaches.

3.11 Trustworthiness

The trustworthiness of the data was assured by observing its four criteria, namely: credibility, transferability, dependability, and confirmability of the data (Benjumea, 2015; Brown et al., 2015; Hadi and Closs, 2015; Creswell and Creswell, 2018). Since the present study was qualitative, the trustworthiness of the data was assured by ensuring that data collection and analysis conformed to

four criteria, including credibility, transferability, dependability, and confirmability. These criteria were followed as explained in the following subsections.

a) **Credibility**: Credibility is concerned with the believability of the findings based on the instruments used to collect the data and the techniques used to analyse, interpret, and discuss it (Benjumea, 2015). According to Korstjens and Moser (2018), credibility refers to the confidence placed in the truth of the research contributions. Credibility establishes whether the research contributions represent plausible information drawn from the participants' original data and a correct interpretation of the participants' original views. In this study, credibility was assured by designing the semi-structured interview guide according to the research questions that were answered in this study. Credibility was also ensured by collecting, analysing, and interpreting the collected data in a comprehensive and objective manner that reflected the exact way in which the interviewed entrepreneurs described the processes they used to access capital, the challenges, myths and stereotypes they faced in this process, and how these factors combined to influence these women's enterprises' access to capital. Specifically, the interview guide was designed in such a way that it included all the questions that were necessary to collect accurate data.

During the interviews, trust was built in participants by encouraging free interaction and engagement, and their views were not influenced in any way. The responses were recorded without altering them. The data was analysed objectively by listening to the responses, transcribing, and translating them from Arabic to English, developing into codes, themes and patterns that reflected the meaning of the data accurately, and interpreting them without bias, negativity or favour. What participants said was exactly what was coded, developed into themes, and interpreted following Yin's (2013) five steps of thematic analysis.

- b) **Transferability:** Transferability refers to the degree to which the results of qualitative research can be applied to other contexts or settings with other respondents (Korstjens and Moser, 2018; Hadi and Closs, 2015). In this study, it was assured by relating the findings to the theories and literature reviewed in Chapter 2 to cross check how they concurred with earlier findings on the same constructs and concepts but in other contexts.
- c) **Dependability:** Dependability is the stability or consistency of findings over time. According to Korstjens and Moser (2018), it involves the participants from whom data was collected evaluating the findings, their interpretation and recommendations drawn from them to ensure that they are all supported by the data they provided. It can be established by auditing the findings by referring them back to the participants to cross check whether they reflect the data they provided. In this study, dependability was assured by calling some of the selected Saudi female Entrepreneurs and cross check with them by reading out the some of the data extracts obtained from their interviews and asking them whether they had anything to change in the read-out extract or it still represented what they had said during the first interviews.
- d) **Confirmability:** Confirmability is defined as the degree to which results of a study could be confirmed by other researchers (Korstjens and Moser, 2017). It is also concerned with establishing that the presented findings and their interpretations are not figments of the inquirer's imagination but are clearly derived from the data (Moser and Korstjens, 2017). In this study, confirmability was established by interpreting the data objectively through replaying the recorded data and comparing what participants had said with the data transcribed and translated data first, and also by comparing the results presented in the report to the translated data. This was done to verify that the presented results. In addition, effort was made to debrief the some of the resourceful participants by presenting the draft findings to them to

confirm whether the findings were consistent with the data they had provided, and whether the findings were free of the researcher's assumptions, imaginations, and partiality.

3.12 Conclusion

This chapter has discussed the methodology in terms of the research philosophy adopted in this study in terms of the epistemological and ontological assumptions that guided it as a qualitative study. The chapter has also explained the hybrid of inductive and deductive research approach, descriptive design, phenomenological strategy, the simple mixed qualitative methodological choice, and all the methods and techniques followed to select and interview participants in order to collect, analyse and interpret the data that was needed to answer the research questions. The chapter has further explained how the trustworthiness of the findings was assured, the observed research ethics, and the challenges encountered in the study. The findings obtained from the data collected and analysed as explained in this chapter are presented, interpreted, and discussed in the chapters that follow, including Chapter 5, Chapter 6, and Chapter 7, all of which culminate into conclusions, recommendations and new insights presented in Chapter 8.

Chapter Four: Influence of Saudi National Policy Environment on Female Entrepreneurs

4.1 Introduction

The previous chapter discussed the methodology used to collect and analyse data needed to accomplish this study. This chapter presents, interprets and discusses results in response to the first research question. As shown in Section 1.6 of Chapter 1, this research question was stated as follows: How have the reforms in Saudi national policy environment influenced female entrepreneurs according to their intersectionality identities and experiences? The answer to this research question is that policy environment explored referred to the traditional as well as the cultural, social, financial and regulatory conditions created by the policy reforms implemented by Saudi government to empower female Entrepreneurs (Alsheikah, 2021; Kedan, 2023). Using this conception, this chapter is organised as follows: Findings from secondary data on the traditional policy, its influence and how it was reformed are presented first. Thereafter, the findings from primary interview on how the traditional and reformed policy environments influenced these women are presented.

4.2 Influence of Policy Environment on Saudi Female Entrepreneurs (Document Analysis)

The findings presented in this section were obtained from secondary data collected from international conventions, Quran, Saudi Constitution, policy statements, ministerial statements,

and Decrees of the reigning King of Saudi Arabia. The results are presented on the traditional policy environment, criticisms against it, policy reforms undertaken to change it in favour women, the reformed policy environment, and subsequent achievements.

4.2.1 Influence of Saudi Arabia's Traditional Systemic Policy Environment

Before the adoption of policy reforms in 2016, Saudi Arabia's general way of life, including that which was related to female entrepreneurship, was guided and regulated by a traditional policy that combines both the Arab cultural and Islamic systems (Weiner, 2020). This policy is referred to in this study as Saudi's traditional systemic policy. It consists of a set of codified and un-codified norms, beliefs, traditions, regulations, guidelines, practices, and a public mindset shaped by the Arab cultural system guided by a conservative interpretation of the *Sharia* (Islamic law) as derived from the Quran and *Sunna* (sayings and deeds of Prophet Muhammad [P.B.U.H]) (Alshahrani, 2018). This policy was formalised by Article 7 of the Basic Law of Saudi Arabia, 1992 and amended in 2013. This article declares that:

“Government in the Kingdom of Saudi Arabia derives its authority from the Book of God and the *Sunna* of the Prophet (P.B.U.H), which are the ultimate sources of reference for this Law and the other laws of the State.”

The traditional systemic policy was hence rooted in different verses of the Quran, including 4:34 which states:

“Men shall take full care of women with the bounties Allah has bestowed on them, and what they may spend out of their possession; as Allah has eschewed each with certain qualities in relation to the other! And the righteous women are the truly devout ones, who guard the intimacy which Allah has ordained to be guarded. As for those women whose ill-will you have reason to fear, admonish them [first]; then distance yourself in bed, and the tap them; but if they pay you heed, do not seek to harm them! Surely, Allah is indeed the Most High, the Greatest.”

The same verse is accentuated in Article 42(5) of the Family Law, also referred to as the Royal Decree No. M/73 of 9 March 2022, for married men, which states:

“A husband shall provide for his family, and shall, in case of multiple wives, treat them equally in terms of financial support and stay.”

The husband’s support for family and wife or wives is further reiterated in Article 44(1) of the same Royal Decree, which states:

“Each person shall be financially responsible for himself, except for a wife, who shall be supported by her husband, even if she is of good financial standing.”

The preceding verse, article and decree bequeath the responsibility of supporting and providing for women to men. In Saudi’s traditional systemic policy, men fulfil this responsibility fully whether women are married or single. Fulfilling this obligation may not be disputed when the preceding verse and regulations are interpreted in isolation, but discharging it properly needs to be construed together with other Quranic verses as shall be elucidated shortly. This is because fulfilling the responsibility based on only this verse and regulations denies Saudi women any opportunity to use their productive potential to work even as entrepreneurs to earn as individuals or for their families and nation at large (Lucien et al., 2023). This is because the verse and regulations permit implementing the Saudi’s traditional systemic policy through male guardianship to the extent that it can be referred to as the *Saudi’s Traditional Systemic Male Guardianship Policy* (STSMGP). Under this policy, Saudi men discharge their obligation by providing total and overriding patriarchal protection, control and maintenance of women and the latter reciprocate with obedience and submissiveness (Tønnessen, 2016; Bunch, 2022).

The male guardian must either be a father when the woman is still a young girl, husband when she is married, a brother when she is an adult but single and the father is not able to do so, or a son

when she is a widow or divorced and the son is old enough to make a range of critical decisions on her behalf, including meeting her living expenses (Elyas and Aljabri, 2020). The policy requires women to reciprocate by playing a primarily home-based role, which involves providing warm-hearted and loving care for the husband, childbearing and nurturing, food preparation, and being accountable for the non-financial home commitments (Alhawsawi and Jawhar, 2023). Clearly, this role envisages Saudi women not as entrepreneurs who can operate away from their place of residence, but as spouses and homemakers (Alsamh et al., 2023).

Unfortunately, by confining women to home-based roles, the STSMGP denies them exposure to the outside world where they would have gotten a chance to develop critical skills needed to facilitate entrepreneurial initiatives involving business establishment and management (Khan, 2020). Even when the policy allows women to pursue formal education, most of the enterprise establishment and management skills are acquired through prior practical exposure to the business world (Malebana and Mahlaole, 2023). The STSMGP shapes women's way of life by requiring every woman to have a male guardian who should guide her in terms of decision-making and course of action to take, especially when it is outside the home environment (Alhajri, 2020).

The policy requires male guardians to ensure that every Saudi woman is dressed in *Abaya* (the dress that covers a woman's entire body), has her head entirely covered, and is fully protected from free social interaction with non-relative men to avoid tempting them in any way (Alotaibi and Mulderrig, 2021). It also involves a male guardian ensuring that a woman is not alone when she is away from home to circumvent a situation where unscrupulous non-relative men can harm, defile or rape her (Alotaibi et al., 2021). This suggests that the STSMGP places a woman in constant need of male protection and provision from birth to death. The policy does not expect

a woman to work while interacting with men, even through entrepreneurship, and that she should be financially dependent on a man, which has great potential to limit her access to finance, especially when her male guardian is unsupportive (Khan, 2020).

4.2.2 Criticism against the Traditional Systemic Policy Environment

The STSMGP is culturally well-intended in terms of prescribing that men should recognise and respect women, protect and provide for them, since their feminine nature makes them weaker physically compared to the masculine men. However, the restrictions it imposes on women to the extent of not allowing them to harness their economic work-related creative potential has exposed it to sharp criticism (Daher et al., 2023). The criticism has been spearheaded by Saudi women human rights activists who studied in Europe and America, thereby being enlightened on Western values on gender equality and women's rights (Thorsen and Sreedharan, 2019). These activists began exposing the STSMGP as a gender biased policy that encourages stereotyping of women as people who cannot make autonomous decisions, exercise self-control, be in charge of their lives, and determine and pursue preferred career choices and pathways, including those related to entrepreneurship way from home (Alhajri, 2020; Daher et al., 2023). This way, STSMGP is criticised as a promoter of gender-based discrimination against women and a violator of their alienable rights and freedoms (Alshuwaikhat and Mohammed, 2017).

Critics argue that the violation involves STSMGP requiring women to first seek male guardians' permission to make decisions about getting a job or working away from home, obtaining family records, applying for a passport, travelling abroad, or studying outside Saudi Arabia (Ali et al., 2021). The policy requires women to be accompanied by a male relative wherever they go away from home, whether to school, town, market or recreational centre; women are not supposed to be

guardians of even their own young daughters; and are not allowed to drive cars (Thorsen and Sreedharan, 2019; Saleh and Malibari, 2021). This effectively implies that STSMGP denies a woman a chance to enjoy her right to freedom to choose a career path such as the entrepreneurial career because it makes her totally dependent on her male guardian.

Such dependence is criticised by female human rights activists as a violation of Saudi women's fundamental right to autonomous decision-making even when the decisions are about self-determination (Hassanein, 2018). The dependence is also encouraged in contravention of Article 1(1) of the International Convention on Civil and Political Rights (ICCPR) and the International Convention on Economic, Social and Cultural Rights (ICESCR), which states:

“All peoples have the right of self-determination. By virtue of that right they freely determine their economic, social and cultural development.”

While the above article has tended to be interpreted as applying to a country's self-determination internally, and while this interpretation is not doubtable, the article also applies to people as individuals (Jayawickrama, 2017; Jones, 2021). Therefore, Saudi Arabia's traditional male guardianship policy violates a woman's self-determination, including making a decision on whether to become an entrepreneur or not. This policy has also been criticised that it violates the right of non-Muslim Saudi women by imposing the Islamic way of life on them. This imposition violates these women's right as enshrined in Article 18 of the Universal Declaration of Human Rights, which Saudi Arabia ratified on 8th of November 1990. This Article states:

“Everyone has the right to freedom of thought, conscience and religion; this right includes freedom to change his religion or belief, and freedom, either alone or in community with others and in public or private, to manifest his religion or belief in teaching, practice, worship and observance.”

As stated above, not allowing women to make personal decisions is also a violation of their right to freedom of thought and conscience. The traditional male guardianship policy is further criticised that it violates most of the Saudi women's economic rights as enshrined in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) that Saudi Arabia ratified on the 28th of August 2000. Specifically, this policy violates Article 11(a) of CEDAW, which states that on a basis of gender equality, women have "the right to work as an inalienable right of all human beings". Similarly, Article 11(b) of CEDAW states that women have "the right to the same employment opportunities" and to free choice of profession and employment..."

The intersection of the fundamental right to freedom of thought and conscience, the inalienable right to work and the right to freedom of choice of profession and employment effectively implies that as human beings, Saudi women have a right to freely make decisions, including those concerning pursuit of entrepreneurship as a career choice (Aljarodi, 2020). These rights are however, grossly violated by the STSMGP by making it extremely difficult for Saudi women to enjoy each of them since these women are not given a chance to make critical decisions, including those pertaining to preferred careers and employment.

Indeed, the way STSMGP is enforced suggests that female entrepreneurship can occur only and only when it is permitted by women's guardians (Wesh, 2014). It also implies that a woman can engage in entrepreneurship away from home only when her male guardian is willing to accompany her to the location of her enterprise, buy for her the items she needs as stock from male suppliers (because she is not allowed to interact with them), and drive the stock to the enterprise (because she is not allowed to drive) (Sadek, 2017). Evidently, under the STSMGP, women are bound to be denied any opportunity to engage in entrepreneurial initiatives when their guardians do not permit

them and when the guardians are not willing to support them by doing all these business activities on their behalf (Alotaibi et al., 2021). Moreover, not having access to family records implies that Saudi women find it difficult to get access to bank financing, since banks require such records to screen the creditworthiness of any credit or loan applicant (Khan, 2020). The situation is exacerbated when the guardian is not supportive.

Indeed, access to bank financing for female entrepreneurship is made easy after Saudi banks' loan applicant's screening process has established that a woman has full access to family records as well as the support of her guardian (Bulsara et al., 2014). When any of these is lacking, Saudi banks demonstrate unwillingness to offer the requiring financing. Saudi banks behave this way because some of the documents require signing by male guardians to as proof of guaranteeing their loan being applied for (Khan, 2020). If this male support, which acts as a form of guarantee, is denied, banks have no choice but to decline providing the loan.

In fact, banks interpret lack of male guardian's backing as a signal for a woman's uncreditworthiness and therefore unfitness for the role of entrepreneurs (Miyajima, 2017). However, by relying on male guardians as guarantors, Saudi Banks seem to ignore cultural conservatism and stereotyping held by some Saudi men against women. Nonetheless, Saudi banks operate in a traditional policy environment in which the financial role of men is clearly well understood and therefore, where using male guardians as guarantors of women loans is understandable from the perspective of default risk reduction (Gadi, 2022).

In short, any Saudi woman who wishes to become an entrepreneur under the STSMGP realises her desire only when she is permitted and fully supported by her father, husband, or male guardian.

This total dependence implies that the STSMGP has potential to constrain female Entrepreneurship especially when male relatives and husbands decline to grant permission and to support. It hampers potential female Entrepreneurs from realising their entrepreneurial intentions, abilities and opportunities. Saudi women who have entrepreneurial intentions and potential end up failing to realise them and therefore, do not make any direct contribution to national development (Taqi, 2016).

Besides the criticism from human rights activists, Saudi Arabia's demographics indicate that women are over 42% of the country's population of 36.95 million people, most of them are educated, and Islam allows them to earn (Farida et al., 2022). Indeed, the Quran states that:

“Men shall have a benefit from what they earn, and women shall have a benefit from what they earn” (4:32).

This verse is clear that Islam permits both men and women to benefit from what they earn. The verse does not specify how men and women should earn. This effectively implies that the verse leaves the 'how' to the discretion of men and women based on their abilities and available opportunities. By using the word 'earn', this verse alludes to working. From the economic perspective, earning refers to obtaining money by supplying one's productive labour, investing or utilising personal abilities such as talents, skills or knowledge (Konrad et al., 2021). Any different interpretation renders women unable to earn from their potential, thereby going counter to the intent of this Quranic verse.

In addition, Quran 28:23 indicates that Moses found two women tending animals at Midian because their father had become too old to do so. In the context of that time, watering animals suggests that women could work. This Quranic story continues to indicate that the women waited

at a distance observing the STSMGP restriction of women from interacting with men, until Moses helped them to water the animals because he could interact with fellow men who were watering theirs. Furthermore, as noted before and as Ullah et al. (2015) argued, Islamic history is incomplete without the story of Khadijah, Muhammad's first wife, who continued to be a successful businesswoman even after converting to Islam.

In general, the preceding criticisms indicate that the STSMGP restricts women from earning through working – which includes engaging in entrepreneurship, but without a comprehensive interpretation of the Quran as a whole. From the human rights perspective, the restrictions are viewed as violations of the women's right to work, employment and self-determination through free choice of a career including that of becoming an entrepreneur. Accordingly, the criticisms were appreciated by the Saudi government, under King Salman bin Abdulaziz Al Saud as a basis for introducing reforms in the STSMGP in order to improve the economic contribution of women to national development as substantiated in the next section.

4.2.3 Introducing Reforms in the Saudi Arabia's Traditional Systemic Policy

The sharp criticism against STSMGP started bearing fruits from the onset of the 21st century. The policy reforms were spearheaded by King Salman to align Saudi Arabia with the evolving global economic trend and human rights movement (Awwad and Hamdan, 2023). The King ignited the changes by invoking Article 5 of the Basic Law of 1992, which grants him full political and legislative powers to issue royal decrees, also referred to as regulations not laws, because they are considered subordinate to the Quran and Sunna (Tønnessen, 2016). Most of the policy reforms were introduced from April 2017 following the adoption of the Saudi Vision 2030. The king ordered all government agencies to allow women access to any government service without a male

guardian's consent unless required by existing government regulations. Government agencies were also ordered to provide a list within three months of procedures that would require male guardian approval. Putting lag times between policy adoption and its impact on the policy publics after implementation, especially when enforcement challenges in borne in mind, these reforms were expected to improve their intersectionality effect on Saudi women.

Indeed, most policy reforms were gender-specific in that they targeted empowering women to promote their participation in productive and earning work, including entrepreneurship, thereby fostering their contribution to Saudi Arabia's socioeconomic, scientific, cultural, and technological development (Alanazi et al., 2023). The reforms that targeted empowering Saudi women were collectively called Women Empowerment Initiative (Ministry of Human Resource and Social Development, 2024). These reforms were intended to make the public sphere accommodative of female participation (Ministry of Finance, 2023). Since women participation in economic development is comprehensive and multidimensional, no single policy would underpin its promotion amply.

Therefore, King Salman issued different decrees to guide all government ministries, agencies and authorities to enact different policies that would empower women, thereby increasing their participation in the productive public and private sectors and labour market to improve their individual and overall contribution to national development in all spaces and at all levels (Ministry of Human Resource and Social Development, 2024). The different policy reforms undertaken so far for this purpose are categorised as summarised in Table 4.1.

Table 4.1: Specific Saudi Women Empowerment Policy Reforms

No.	Policy Reform	Overall aim
1	Empowering women in the civil service and enhance their leadership role	Increasing women participation in government sectors at all job levels by investing their capabilities, expanding their work options, to ensure equal opportunities for both sexes to senior leadership positions in government
2	Supporting inclusiveness and diversity in the labour market	Creating a work environment in which differences between workers are valued to reduce disparity in work conditions and opportunities through (a) All kinds of motivation to enhance the positive image of women's work in the work environment and (b) Supporting the creation of a supportive and inclusive environment to facilitate women's entry into the labour market.
3	Raising awareness of policies related to women in the labour market	Reviewing policies and updating relevant regulations, work on designing training programs aimed at enabling women to enter the labour market, and then launch awareness campaigns in support of that.
4	Encouraging women's career development	Contributing to identifying potential career advancement tools for women and analysing the tools' feasibility and impact.
5	Developing regulatory legislation that supports women's work in labour market	Developing legislation, bylaws, and systems in a way that enhances the development of the physical work environment and solves obstacles that make it difficult for women to work.
6	Leadership training and guidance	Raising women participation in middle and senior leadership positions by training women in public and private sectors, with the aim of providing an ideal environment that enables them to obtain information that enriches their knowledge of leadership as pioneering role models
7	Telework promotion	Reaching human potential of female job seekers, self-employed owners of enterprises in line with labour market development policies by opening work fields for female citizens.
8	Flexible working	Increasing job opportunities for Saudi women, especially residents of less developed regions who have a limited education, promoting economic growth and diversity in available job opportunities, by developing comprehensive laws for flexible work (hourly) and motivating business owners to provide flexible work contracts (hourly)
9	Qurrah-providing childcare services to working women	Creating a bridge of communication between hospitality centres to offer and market its services to parents looking for centres to register their children, in addition to supporting the empowerment of working women to join and continue in the labour market. Qurrah also works to organize and develop this sector through services for children's hospitality centres, nurseries and kindergartens.
10	Wusool Support and facilitation for women's transportation	Enabling women to work in the private sector and raise their participation in the labour market by helping female employees to overcome transportation difficulties to and from the workplace.
11	Employment support fund	Providing support for directed quality employment, starting with supporting a percentage employee's salary by 30% of the salary for first year, decreasing it to (20%) for second year, then to (10%) for third year. The minimum wage due for support is (4,000) riyals, and the maximum wage is (15,000) riyals. The subsidy is 70% for employment and 30% for training. The establishment deserves additional support according to the following cases (employment of females, employment of people with disabilities, employment in villages and small towns, employment in small and medium enterprises, and employment in critical professions).

Source: Adapted from Ministry of Human Resource and Social Development, 2024.

Table 4.1 indicates that Saudi Arabia has undertaken 11 policy reforms to empower women to develop their potential and harness it to become active participants in the economy for their personal and national benefit. The eleven policy reforms have been implemented using different specific policies, including those related to transport, working hours, remote working, maternity leave, childcare, remuneration, government support, and promotion of privately owned businesses (Aljarodi, 2020; Awwad and Hamdan, 2023; IMF, 2023; Mati and Rehman, 2023).

More importantly, Saudi women participation in business has been promoted by encouraging them to become entrepreneurs (Al-Rashdi and Abdelwahed, 2022; Hafner et al., 2023). The participation has been encouraged through policy reforms 2, 5, 6, 10 and 11 in Table 4.1. Most of these policies have just been introduced. Therefore, assessing the influence of each on female Entrepreneurship is realistic after a sufficient period of time of at least five years. However, together, these policy reforms have been introduced to create a legally inclusive national policy environment that not only reduces disparity between men and women but also enhances access to information while also neutralising obstacles that make it difficult for women to access start-up financing and other forms of capital they need to become successful entrepreneurs (Alkhaled, 2021; Aljarodi et al., 2022; Hassan et al., 2022; Kedan, 2023).

Therefore, while assessing each of these policy reforms may not be fair, their general influence on STSMGP has begun to be manifested in the form of creating a reformed policy environment, intersecting with the STSMGP as illustrated in Figure 4.1.

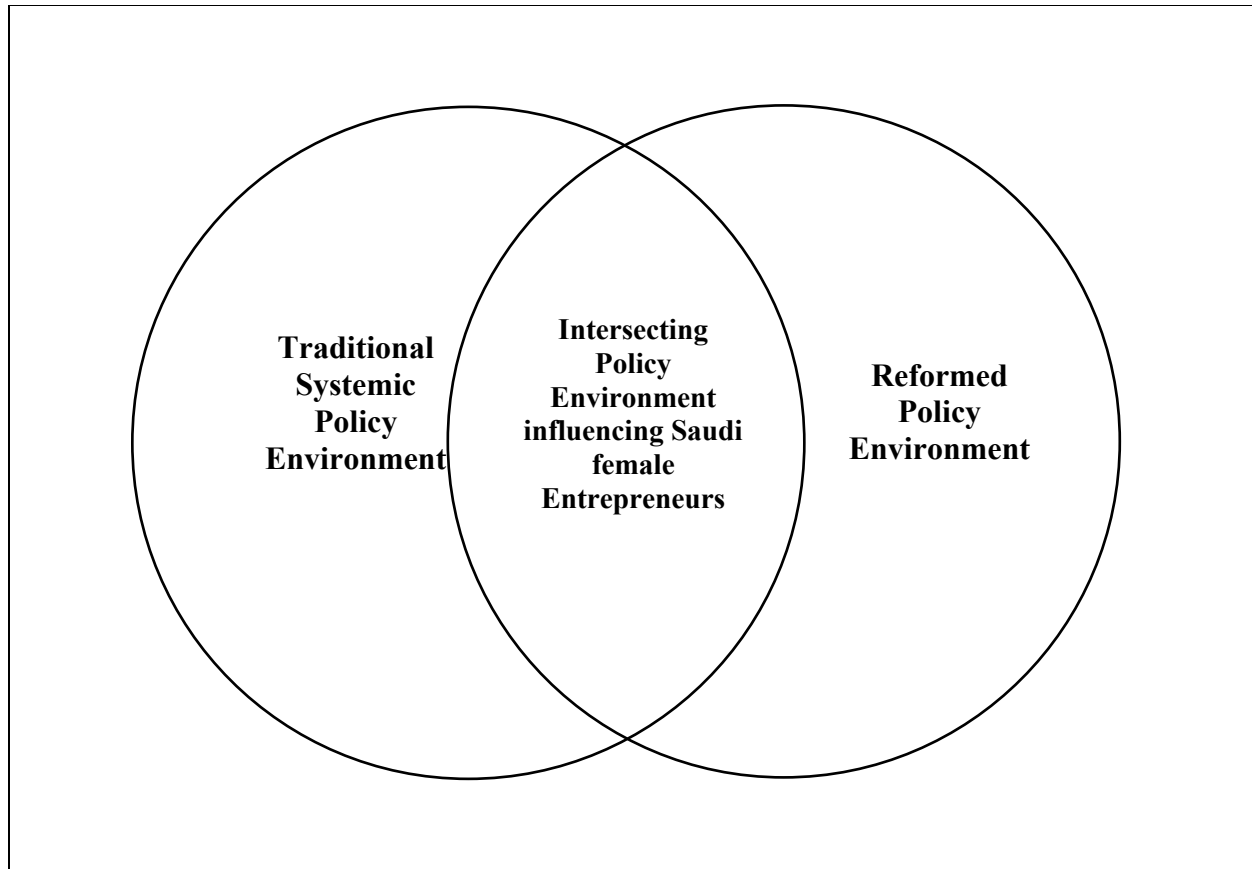


Figure 4.1: Intersection of the Traditional and Reformed Policy Environment Influencing Saudi Female Entrepreneurs

Source: Developed by Researcher, 2024

Figure 4.1 indicates that the overall policy environment in Saudi Arabia consists of both the continuing traditional systemic male guardianship policy environment and the reformed policy environment. This suggests that there are women whose way of life is still predominantly influenced by the traditional male guardianship policy environment, those whose lifestyle is largely influenced by the reformed policy environment, and those within the intersection of these two policy environments (Alanazi et al., 2023).

The intersecting policy environment comprises relaxed restrictions in the sense that those that limit female participation in economic activities, including entrepreneurial activities have been largely neutralised while retaining those that protect women socially (Topal, 2019; Alasgah and Rizk, 2021). This is aptly summarised by Pilotti et al. (2021) who observed that Saudi Arabia is an example of nation where the old and the new typify the business environment in which entrepreneurs operate. In economic activities, including entrepreneurial activities, restrictions on business interactions have been largely neutralised but those that protect women socially are still in force (Topal, 2019; Alasgah and Rizk, 2021). While the way this intersecting policy influences Saudi female entrepreneurs has not been studied, and is actually the main focus of this chapter, previous research has associated it with consequences.

4.2.4 Consequences of Saudi Women Empowerment Policy Reforms

The implementation of the policy reforms in Table 4.1 has enabled Saudi Arabia to register progress in all sectors of its economy as far as the aims of women empowerment are concerned. The lifting of some cultural restrictions on women created great economic prospects (Saleh and Malibari, 2021; Parveen, 2023). Women were permitted to work away from home unaccompanied by male guardians from 2016 (World Bank, 2020). They were granted a right to drive as per the Royal Decree M/85 issued on September 26, 2017, by King Salman. Those in the private sector began building business relationships with businessmen (Adnane et al., 2019; Wehrey, 2021). The discriminatory laws against a women's access to finance were lifted (World Bank, 2020). In 2019, women were granted the right to obtain a passport and travel abroad, on equal footing with men and unaccompanied by male guardians (Ministry of Justice, 2018). They were protected from employment discrimination, and permitted to access family records.

In terms of measurable achievements, the Ministry of Human Resource and Social Development (2024) indicates that the economic participation rate for Saudi females aged at least 15 years increased from less than 5% in 2015 to 33.5% by 2020, translating in over 1 million women entering the business sector as workers in retail shops and supermarkets. In addition, these women's participation in the labour market increased from 17% in 2015 to 31.8% in 2020, thereby exceeding the 30% targeted in Saudi Vision 2030. Furthermore, women occupying middle and senior management positions increased proportionally from less than 5% to 30% in the public and private sectors by 2020.

More importantly for this study, the HRC International Report (2021) indicates that the number of Saudi women who own businesses increased from less than 10 thousand to more than 300 thousand. This entrepreneurial growth is, however, estimated at only 4% of the potential Saudi female Entrepreneurs aged 18-64 years (Al-Kwafi et al., 2020) even though those with entrepreneurial intentions are 89% (Yusuf et al., 2024). In addition, the achievements that demonstrate the influence of the policy environment on Saudi female Entrepreneurship are presented holistically. The intersectional analysis of this influence is not provided. It is against this backdrop that it was necessary to explore how Saudi women who managed to become entrepreneurs had been influenced by the prevailing national policy environment according to their intersecting identities and experiences. The findings from this exploration are presented in the next section.

4.3 Influence of Policy Environment on Female Entrepreneurs (Primary Data)

The findings presented in this section were obtained from the analysis of the primary data collected from the 32 interviewed female entrepreneurs. The analysis was conducted using Yin's (2015) framework of thematic analysis. The findings obtained from the first and second steps as well as the first part of the third step of this framework were presented in Appendix B. The findings obtained from the second part of the third step are summarised in Table 4.2.

Table 4.2: Influence of National Policy environment on Saudi Female Entrepreneurs

Main theme	Sub theme	Codes
Influence of national policy environment	Favourable business/entrepreneurial environment	Fascinating changes in the country
		Motivating environment.
		Encouraging and stimulating environment
		Golden years for the Saudi female business leaders
		Golden years for a working woman in Saudi Arabia.
		Liberal/free business atmosphere
		Supportive government
		Explicitly entrepreneurial environment
		Situation now is much better than it was years ago
		There is no any obstacle other than money
	Booming business environment	Saudi Arabia is a boom in business during this period
		Fertile flourishing business atmosphere
		Booming business environment
	Improved government treatment of women	Improved government handling of women.
		No difference between men and women now
		Improved gender equality
	Relaxed government requirements	Improved business registration and licensing procedures
		Government procedures became easier than before.
	Positive cultural change	Positive cultural change
		Culture has changed favourably for female business leaders.
	Favourable social space	Social anxiety became history.
		Improved family support
		Men's disrespecting of women is extinct
		More men respecting woman entrepreneur

Following Yin's (2015) fourth step of interpretation, Table 4.2 indicates that the influence of the national policy environment was deciphered as the main theme. This theme was fathomed out of six different sub themes, which included: favourable business or entrepreneurial environment; booming business environment; improved government treatment of women; relaxed government requirements; positive cultural change and favourable social space. These sub themes seem positive, which suggests that the entrepreneurs assessed the influence of the policy environment as conducive to them. Therefore, the results from primary sources corroborate those obtained from secondary sources. In terms of intersectionality analysis, Saudi women assessed this conduciveness as follows:

4.3.1 Favourable business/entrepreneurial environment

Table 4.2 indicates 11 out of the 32 entrepreneurs indicated that the national policy environment was favourable. These entrepreneurs expressed this view regardless of how they were categorised according to their age, marital status, network, family support, occupational stereotyping, and cultural influence. This suggests that the policy environment was conducive to them irrespective of their intersecting identities and experiences. DS who was aged 40-49 years, single, with no children, associated with efficient network (relationships that are resourceful enough to provide an entrepreneur with sufficient social capital required to support establishing and operation a new business) and having access to family support described this conduciveness by stating that, "Everything is improving. Rapid development. I'm fascinated by the rapid changes that happen in the country" (DS50, Appendix B). A similar view was echoed by MS aged 30-39 years, married with children, in a weak network (relationships that are not resourceful enough to support an entrepreneur with sufficient social capital) and under positive cultural influence by recounting that,

“I see it as a beautiful environment ... It is a motivating environment” (MS37, Appendix B). A similar view was expressed by LM who was aged 20-29 years, single, with no children with access to family support and exposed to a positive culture influence. She stated, “The situation now is much better than it was years ago, and every year we see a noticeable development ... we as entrepreneurs become more enabled” (LM23, Appendix B)

The extracts above suggests that the national policy environment was so favourable that is created golden times had not been experienced in Saudi Arabia since World War II, and which also made Saudi female Entrepreneurs more enabled. This suggests that the policy environment was very stimulating and supportive. Indeed, this policy environment was typified by no obstacle other than money as FT aged 30-39 years, single without children and in a weak network explained:

“There is no any obstacle other than money because nowadays everything is facilitated. Before there were tough procedures, but now I see no excuse for anyone who wants to start his own business” (FT33, Appendix B).

The excerpt above suggests that the Saudi policy environment made business establishment easier and simple in terms of registration procedures and its location as long as the entrepreneur has start-up capital.

Generally, the results indicate that Saudi policy environment created a business atmosphere that favoured Saudi female Entrepreneurs regardless of their intersecting identities and experiences. As long as a woman entrepreneur had start-up capital, she could start a new enterprise by seizing one of the many business opportunities that the policy environment created. In addition, the Saudi policy environment created a booming business environment.

4.3.2 Booming business environment

Table 4.2 indicates that three of the interviewed entrepreneurs explained that the Saudi policy environment created booming business environment. LM who was aged 20-29 years, single without children with access to family support but in a weak network and exposed to occupational stereotyping, described this influence by stating that, “(What we observe) ... in Saudi Arabia is a boom in business during this period” (LM6, Appendix B). MN who was aged 40-49 years, married with children, having access to family support and in an efficient network expressed the same view by stating that this policy environment created “a fertile atmosphere that is flourishing” (MN35, Appendix B). Similarly, RS aged 30-39 years, single with access to family support and in a weak network associated the policy environment with “The business environment and market is booming ... So much improving ...” (RS227, Appendix B). Generally, these results indicate that the policy environment that resulted from the reforms undertaken by the Saudi government stimulated business activities, including entrepreneurial activities in which female Entrepreneurs engaged regardless of their intersecting identities and experiences. In addition, the policy environment improved in terms of how the Saudi government treated women.

4.3.3 Improved government treatment of women

Table 4.2 indicates that the policy environment was characterised by improved government handling of women as NH who was aged 30-39 years, single without children but with access to family support and associated with a weak network disclosed:

“There is a big difference between today (2023) and the first day (in 2009 when business was started). I do everything ... online fast because I am ... viewed as a girl, but this was not the case before ... government agencies did not have women’s sections that could take a decision ... but all this has changed ... (women are now treated in a much better way)” (NH4, Appendix B).

The narrative above suggests that the policy environment created a situation in which women began to be treated respectfully and to make decisions. The policy environment created this situation by improving gender equality as NH illustrated, “Everything is easier. Today, I have my place, I have my respect, and I have my appreciation ... I am equal (with a man today unlike before)” (NH8, Appendix B). The same view was expressed by NF, who was within the bracket of 30-39 years, married with children, with access to family support and associated with an efficient network by stating, “I don't feel any difference between men and women now...in the past, you did not find many women in business, but now you find ... very many female entrepreneurs” (NF27, Appendix B).

Generally, the policy environment was characterised by improved respect for women and decision-making by promoting gender equality. Entrepreneurs who expressed this improvement were, however, at least 30 years. No entrepreneur was aged 20-29 years, suggesting that those who expressed this improvement were relatively older entrepreneurs. The policy environment was also associated with relaxed government requirements.

4.3.4 Relaxed government requirements

Table 4.2 indicates the policy environment in Saudi Arabia was characterised by improved and easier business registration and licensing procedures applied by government. This was disclosed by FT who was within the age group of 30-39 years, single, without children, but with access to family support and in the weak network by stating that:

“Concerning ... government procedures things became easier. Everything became easy such as renewing the municipal authority license. Before you had to go ... for more than 50 times to get the procedures done” (FT37, Appendix B).

The same view was echoed by MN, who was aged 40-49 years, married with children, having access to family support and in an efficient network, by stating:

“Government procedures became easier than before. You get your government procedure fulfilled in no time. It is a little bit tiring, but it became much easier ... compared to 5 or 6 years earlier” (MN26, Appendix B).

Clearly, the policy environment was characterised by easier government procedures that female Entrepreneurs had to undergo to register their businesses and receive their licence. This improvement was reported by entrepreneurs aged at least 30 years, suggesting that it was noticed by relatively older entrepreneurs.

4.3.5 Positive cultural change

Table 4.2 indicates that the policy environment was associated with positive cultural changes in favour of female business leaders as RS who was aged 30-39 years, single with access to family support and in a weak network, stated, “Culture has changed favourably ... Saudi female business leaders are smart enough to start business and manage time by working in business shifts” (RS222, Appendix). These results suggest that Saudi policy environment improved culture in favour of female Entrepreneurs. This improvement was reported by an entrepreneur aged at least 30 years, suggesting that it was noticed by a relatively older entrepreneur. In addition to cultural change, the policy environment was associated with favourable social space.

4.3.6 Favourable social space

Table 4.2 indicates that the policy environment created a favourable social space by eliminating social anxiety as RT, who was within the age group of 30-39 years, single, without children, but

with access to family support and in the weak network, explained, “It (social anxiety) became a history. Days that no one would want to remember; it was hard for any (woman) ... to start a ... business” (FT16, Appendix B). The policy environment also improved family support as RS, who was aged 30-39 years, single with access to family support and in a weak network, narrated, “All the support that women get from the family or from the country in Saudi Arabia is bigger than ... (before the policy reforms were introduced)” (RS220, Appendix B).

In addition, the policy environment reduced the number of men who disrespected female Entrepreneurs and increased those who respected them as NF, who was within the bracket of 30-39 years, married with children, with access to family support and associated with an efficient network, explained, “Now ... (we) are talking to ... men who respect ... (us) as a woman entrepreneur and ... as a business leader ...” (NF23, Appendix B). This entrepreneur added, “Currently, these three ways of men disrespecting women: not talking, replying and standing (of) women ... in public (in the presence of men) have almost become extinct ... and there is no tension that used to happen (between men and women)” (NF24, Appendix B). Generally, these results suggest that the policy environment improved men’s respect for female Entrepreneurs. This improved was however reported by entrepreneurs who were at least 30 years, suggesting that it was discerned by older entrepreneurs.

4.4 Discussion of Findings

The findings from secondary data indicate that Saudi’s traditional systemic policy environment has a critically constraining influence on female Entrepreneurship, but the influence of the intersectional policy environment created by the undertaken policy reforms was positive. This

view is corroborated by findings from interviews that indicate that the policy environment which prevailed after the reforms was highly conducive to most of the Saudi female entrepreneurs; yet the policy environment before the reforms was unfavourable, especially to the Saudi female entrepreneurs who were old enough to have experienced the impact of both policy environments. This comparison was expressed by entrepreneurs who showed that Saudi policy environment from World War II to 2016 very restrictive to female entrepreneurs but changed favourably thereafter.

The findings from secondary data analysis indicate that it was the STSMGP environment, which the interviewed entrepreneurs referred to as unfavourable, thereby confirming the studies of Tønnessen (2016), Alshahrani (2018), Alhajri (2020), Weiner (2020), Bunch (2022), Alhawsawi and Jawhar (2023), Alsamh et al. (2023), Lucien et al. (2023) and Malebana and Mahlaole (2023). Each of these studies indicates that STSMGP environment was highly restrictive against women, particularly female entrepreneurs. Its patriarchal orientation typified by male guardianship put men in a superior position and females in an inferior position where the latter's critical decision making and personal potential were completely guided and controlled by men. As Alshahrani (2018), Alhajri (2020) and Weiner (2020) observed, keeping women in an inferior position was effectively tantamount to violating their inalienable rights to self-determination, freedom of choice and independent conscience. At the intersection of these infringements, women were unable to make decisions concerning harnessing and optimising their productive potential through pursuing desired career pathways. It is, therefore, not surprising that Saudi women could not pursue a consequential entrepreneurial career. The STSMGP environment impeded them. Moreover, Saudi women experienced the impediments of STSMGP environment regardless of how they were categorised according to their age, marital status, family support, network strength, cultural

influence and occupational stereotyping. All of them were restricted by the constraining STSMGP environment in the same way.

The contrast emerged after the policy reforms. There was consensus in the findings from secondary and primary sources that these reforms made the influence of Saudi's national policy environment highly conducive to female entrepreneurs. This was because the reforms were gender-based aimed at specifically empowering women to promote their active participation in Saudi's national development (Table 4.1). The reforms, therefore, involved neutralising traditional, cultural and social restrictions against this participation. The specific changes included: increasing women participation in public and private employment, increasing their participation in the labour market, allowing them to move out of their homes unaccompanied by male guardians, permitting them to drive, encouraging them to start own business, and extending government support to those in need of it.

As findings from primary data indicate, those reforms created a policy environment that was highly favourable to female entrepreneurship, leading to a booming business atmosphere. This highly positive policy environment was typified by improved government treatment of women; relaxed government requirements; positive cultural change and favourable social space characterised by greater male respect for Saudi women (Table 4.2). It was therefore a pull factor for Saudi female Entrepreneurs. As such, the findings confirm the observation made by Adnane et al. (2019), Saleh and Malibari (2021), Wehrey (2021) and Parveen (2023) that as a result of the undertaken reforms, the policy environment in Saudi Arabia become a major stimulant of female entrepreneurship.

In addition to their consistency with previous scholarship, findings from primary data indicate that it was older entrepreneurs who reported how the policy environment was favourable because of the positive changes introduced in Saudi cultural and social spaces. None of the entrepreneurs aged 20-29 pointed out these changes. This suggests that while the policy changes benefitted all entrepreneurs regardless of their intersecting identities, it was older entrepreneurs who noticed them. Older entrepreneurs noticed this difference because as shown in Table 3.3, it was them who experienced the cultural and social restrictions of the traditional policy environment, having started their businesses between 2009 and 2015 before the policy reforms began taking root due to time lags. In contrast, young entrepreneurs did not experience the restrictions of the traditional policy environment because they started their enterprises from 2018 after most of the cultural and social restrictions been neutralised. The younger entrepreneurs, therefore, operated in a relaxed policy environment as illustrated in Figure 4.1 and hence, did not have experience of the earlier restrictive policy environment. The implication here is that intersectionality can be influenced by external factors such as changes in policy environments. The factor that was originally a disadvantage can become an advantage. As such, intersectionality is a dynamic process.

4.5 Conclusion

The first question of the study was to explore how the Saudi national policy environment influenced Saudi female Entrepreneurs according to their intersecting identities and experiences. Findings indicate that Saudi Arabia had two major national policy environments. First was the traditional systemic policy environment that characterised the entire kingdom from the time of its establishment in 1932 to 2016. The influence of this policy environment was such that it hampered the entrepreneurial efforts and initiatives of Saudi women regardless of how they were categorised

according to their intersecting identities and experiences related to age, marital status, family support, network, occupational stereotyping and cultural influence (more about this intersectionality analysis is provided in Chapter 7). This traditional systemic policy environment was strictly restrictive of women participation in commercial work, including entrepreneurship away from home. This is because this policy environment was highly patriarchal, dominated by male guardianship which put women in an inferior position where their inalienable rights to self-determination, freedom of choice and independent conscience were violated. This infringement denied Saudi women a chance to make career decisions and choices, including the entrepreneurial career for those who could use it to realize their potential and benefit themselves, their families and country at large.

Findings indicate further that the second national policy environment was that at the intersection of the traditional systemic policy environment and another policy environment that was created by the policy reforms undertaken by the Saudi government from 2016 following Vision 2030. Saudi's Vision 2030 singled out women empowerment as one of the key priorities. Advocated by Saudi female human rights activists and spearheaded by King Salman through his transformational decrees, the policy reforms were mostly gender-specific, targeting women emancipation and empowerment. Those that involved encouraging female entrepreneurship included: encouraging women to establish own businesses in the private sector, changing male guardianship to allow women to move out of homes unaccompanied, permitting female driving, introducing flexible working contracts, transportation subsidies, allowing women to interact with men for business purposes, and extending government support to those in need of it. These reforms created an intersection of the traditional and reformed policy environment by retaining unrestrictive aspects

of the traditional policy while curtailing those that hindered women's realization of their economic potential. This policy environment was highly conducive to all Saudi female entrepreneurs. It was a pull factor that encouraged Saudi women to establish businesses regardless of their intersecting identities and experiences related to their age, marital status, network, family support, occupational stereotyping and cultural influence. Therefore, findings confirm the conceptual framework presented in Figure 2.1, which indicates the influence of the environment as one of the determining factors of women access to capital and their subsequent use of it to start and operate a new enterprise.

4.6 Contribution of the Chapter

This Chapter has established that the state of the national policy prevailing in a country determines the extent to which women participate and progress in entrepreneurship. In this sense, the chapter confirms the conceptual framework presented in Figure 2.1 depicting the influence of the environment as one of the determining factors of Saudi women's access to start-up capital and its subsequent use to start and operate a new enterprise. A traditionally, culturally, religiously, and socially restrictive policy environment hinders women's entrepreneurial participation. In contrast, a national policy environment characterised by no obstacles to female participation in commercial activities, observance of women's fundamental and economic rights, and government support where necessary acts as a pull factor that stimulates women to become entrepreneurs. Accordingly, maintaining and improving this supportive national policy environment is essential for Saudi Arabia to encourage more women to enter the entrepreneurship sector. The next chapter focuses on findings obtained on how Saudi women challenged the stereotyped to become entrepreneurs and the barriers the faced afterwards.

Chapter Five: Saudi Women's Challenging of Stereotypes to Become Entrepreneur and Barriers Faced in Accessing Capital

5.1 Introduction

The preceding chapter focused how Saudi female Entrepreneurs were influenced by the policy environment in their country. This chapter presents, interprets, and discusses findings in response to the second research question. From Section 1.6 in Chapter 1, this question was stated: How do Saudi women challenge the intersecting stereotypes associated with their access to the start-up capital they need to become entrepreneurs and what overlapping barriers do they face post business inception? This research question was composite. Therefore, it was partitioned into two and responded to each portion by interviewing 32 female Entrepreneurs and analysing the data using Yin's (2015) framework explained in Table 3.4 in Chapter 3. Results from compiling, disassembling and the first phase of reassembling are presented in Appendix B. Findings from the second phase of the reassembling step are presented in this chapter. The findings obtained on the stereotypes the women challenged are presented first in Section 5.2. Those on the challenges these women faced after becoming entrepreneurs are presented in Section 5.3.

5.2 Stereotypes associated with Saudi women's access to finance

Stereotypes are generally defined as unfair, false, mistaken yet popular beliefs, generalised assumptions or perceptions held in society about people based on their collective characteristics

as men or women, or another collective attribute (Brink and Nel, 2015; Zhang et al., 2023). As explained in Chapter 4, STSMGP caused Saudi women to face different stereotypes. The stereotypes associated with access to start-up finance and how women challenged them to become entrepreneurs were investigated and established through the conducted interviews. The findings are presented in Table 5.1 on the next page.

Table 5.1: Stereotypes Saudi women challenge to access start-up capital to become entrepreneurs

Main Theme	Sub theme	Codes
Challenged stereotypes	Culture-based stereotypes	Women's working is unacceptable (Saudi women don't work)
		Unmarried women are not supposed to relate with men
		Superiority of men over women in marriage
		Women depend on men to make critical decisions
		Sex-based price stereotype (Women buy at a higher price than men)
		Gender-based work stereotyping
		Women work in specific business sectors
		Women permitted in feminine business (lingerie)
		Women not expected to be in industrial business
		Women feel challenged working in male-dominated sectors
		Older clients complicated to deal with
		Starting business when young considered abnormal
	Business stereotyping	Public stereotyping against women's potential in business
		Government's stereotyping against women's business ability
		Racialising occupations
		Advertising is international not a local Saudi business
		Women start businesses in particular sectors due to imitation
		Women feeling not free to participate in business

Applying Yin's (2015) interpretation step, the main theme in Table 5.1 summarises the stereotypes women challenged to access capital they needed to become entrepreneurs. The sub themes are the challenged stereotypes, including cultural stereotypes and business stereotyping. These perceived stereotypes are explored in turn:

5.2.1 Cultural stereotypes

A cultural stereotype can be conceived of as a generalised, oversimplified and unrealistic belief held about a group of people based on their collective characteristics such as gender, age, race, colour, religion, nationality, occupation, and other collective descriptions (Neculaesei, 2017; Adom and Anambane, 2020; Agirumubyara et al., 2024). The findings presented in Table 5.1 identify specific cultural stereotypes that were held against women in Saudi Arabia and which challenged women with ambitions to become entrepreneurs. These are now explored in turn.

5.2.1.1 Women's working is unacceptable

One of the interviewed entrepreneurs, DD, revealed this stereotype by stating, "People told me, you are a woman, you are not supposed to work, it is forbidden for a woman to work in the world of men ... go back home... where a woman belongs" (DD33, Appendix B). DD however, challenged this stereotype as follows:

"I always say ... (I don't want to listen to assumptions) ... because this is not true ... Islam says working is worship. Are women not supposed to worship Allah by working?" (DD25, Appendix B)

DD's argument above suggests that she challenged the stereotype by insisting that to her, working was an act of worshipping Allah and therefore, she had to do so.

5.2.1.2 Unmarried women are not supposed to relate with men

AW explained how she challenged this stereotype by stating that, "(I challenged this belief that) we (unmarried) girls can't relate with men ... (because) it is culturally not permissible ... (I said) this cannot help us establish resourceful connections (as the story of Khadija tells us) ... (and I ignored it) ..." (AW58, Appendix B). While it is true that the Saudi culture discourages interaction

between unmarried women and men who are unrelated, AW challenged it by citing the story of Khadija, the first wife of Prophet Muhammad (P.B.U.H) to argue that forbidden interactions do not include business connections.

5.2.1.3 Superiority of men to women in marriage

KA explained that this stereotype denied Saudi female entrepreneurs access to family income as capital, but noted that some of Saudis challenged it by stating that, “There is a belief that men are superior ... (they are the) last decision makers. This belief makes men control (married) women ... they can decide to deny you ... (access to even the) money (you can get) from your family to start a business ... (but my supportive husband encouraged me to ignore it)” (KA22, Appendix B). This explanation indicates that some entrepreneurs were encouraged to challenge cultural stereotypes by their supportive husbands.

5.2.1.4 Women depend on men to make critical decisions

Challenging this stereotype was explained by AN as follows:

“In Saudi culture, whatever you achieve as a woman, you ... need advice of a man, you will need him in critical ... decisions. This assumption has helped some women but it has also failed others ... whose husbands are not supportive ... Some men have turned down or blocked their wives ... from getting money ... to start projects, controlling them to stay home ... (I don’t think women must always depend on men; sometimes women make better decisions)” (AN17, Appendix B)

Some Saudi women challenged stereotypes rationally by arguing that women can sometimes make better decisions, and do not always have to depend on men across all situations.

5.2.1.5 Sex-based price stereotype

A sex-based price stereotype is a generalised and unfair belief that women buy commodities at generally higher price compared to men. This stereotype worked against some female

entrepreneurs' access to finance because it was used by suppliers to sell (stock items) to women at higher prices compared to men, but some women circumvented it as NB explained, "I went with my (female) partner to buy (business items) ... the sellers ... told us (higher than normal) prices ... because we were women ... Next time I went ... with ... the driver (to whom) they sold at the normal price ... he called me to pay ... When they saw me, they told me a higher price not knowing that I had just come to pay at the price they had told the (driver) ... " (NB21, Appendix B). This suggests that this stereotyping was challenged by some Saudi female entrepreneurs by using men to buy their stock items at normal prices. Those who did not challenge this stereotyping were however, in a position of disadvantage.

5.2.1.6 Gender-based work stereotyping

This stereotyping can be defined as a shared or generalised false belief or preconception about what people are, can do or cannot do when collectively categorised according to their traits as either men or women (Sánchez-Rodríguez et al., 2023; Santoniccolo et al., 2023). Some Saudi women like BQ challenged this stereotype as follows:

Our people... have ... old assumptions ... that there is work women cannot do (like) ... carpentry, mechanics, and construction ... it is for men. Women's ... work (includes) ... tailoring, salon, fashion, baking, and so on. These assumptions are mainly expressed by the elderly and other people who ... avoid any woman ... in businesses considered for men... (I believe everyone can work where they have potential and opportunity) (BQ29, Appendix B).

Saudi female entrepreneurs challenged the stereotype by insisting that they could work where they had potential and opportunity.

5.2.1.7 Age stereotyping

Age-stereotyping may be conceived of a shared false belief about people when collectively categorised according to their age groups as infants, adolescences, teens, youths, younger adults, adults, and elderly (Rasset, Mange and Augustinova, 2024). AN expressed how she challenged this stereotype by stating that, “I was young, yes, I took a large amount of money and ... (started a business), but I was told ... I was very young ... 18 years old ... people told me it was not normal ... to open a business at ... this age ... They would not buy from my branch for a long time ... (but I persisted because I knew what they believed was false)” (AN8, Appendix B). This suggests that age stereotyping was challenged with persistence in business. AW explained how she challenged another age-based stereotype by asserting that, “People say that (clients) who are 40 years or older are hard to deal with ... It (is) young clients who are easy to serve because ...they are ... persuadable. Older clients are rigid and refuse to buy when even the alternative to what they want is presented to them ... (I ignore this belief because being difficult, flexible or character is a character but age)” (AW60, Appendix B). Some female entrepreneurs changed the above stereotype by arguing that character, not age is the cause of complicated clients.

5.2.2 Business stereotyping

Business stereotyping can be conceived of as a generalised and false belief or assumption that a certain group of people such as women cannot do business by virtue of their being women (Jennings and Tonoyan, 2022; Sundermeier, 2024). Table 5.1 indicates that the following were the business stereotypes that Saudi women had to overcome to access the capital they needed to become entrepreneurs:

5.2.2.1 Public stereotyping against women's potential in business

Public stereotyping refers to a widely held false belief about a group of people based on its collective characteristics, including potential to do something (Zhang et al., 2022; An, 2023). Saudi female entrepreneurs experienced a public stereotype that the businesses that they wanted to establish were not supposed to be run and established by locals but by foreigners. This stereotyping was however, challenged as NI recounted, “(One of our first Saudi clients) did not want to sign a (contract) with us based on a general belief that (advertising business is not local but is by) international agencies ... (We told him it was false ... Advertising can even be by local firms)” (NI12, Appendix B). This narrative suggests that female entrepreneurs challenged stereotyping some types of business as local and others as foreign by explaining to clients that any business can be local or international.

Another generally held stereotype to which Saudi female entrepreneurs were subjected was that they were not supposed to do business at all. This stereotype made the Saudi public shun businesses started by women, but some female entrepreneurs circumvented it by transferring their businesses to men as AW explained, “Everyone ... thought that men were far better (and more experienced) than women ... in the market even when some of the women had better education and experience ... The public shunned the businesses ... operated by women ... Many women gave their businesses ... to the less efficient (men) ... just because they were men who could not even mobilise capital to build their own businesses” (AW12, Appendix B). This narrative implies that it is not true that women have no potential to start a successful business. Women are even sometimes better than men at mobilising capital needed to build a business, and can also be more efficient at operating the established business. This stereotype was also held by government.

5.2.2.2 Government's stereotyping against women's business ability

Government stereotyping can be conceived of as the false belief held by government officials about a group of people according to their collective characteristics such as the ability to know or do something (Willems, 2020). AW explained that there were Saudi government officials held the assumption that women had no ability to start and operate successful business by stating that, “(Government) ... thought that we had no ability ... to start and run successful businesses because we were women ... (which I didn't believe)” (AW13, Appendix B). Clearly, some Saudi women challenged government stereotyping by deciding not to believe it.

5.2.2.3 Occupational stereotyping

Occupational stereotyping refers to making generalisations either about a particular occupation, the people working in it, or the suitability of a person for that occupation (Strinić, Carlsson and Agerström, 2022). Some of the businesses were racially stereotyped to the extent that some of Saudi entrepreneurs had to challenge the stereotype to access start-up capital and start a business as AR explained, “My mother used to tell me... Look, I don't like this. Beauty salons are Moroccans' job. I cannot give you money to start such a business. But I opposed her that occupation is occupation... we cannot go on with such beliefs ... and I started a salon using my own savings” (AR4, Appendix B). Some female entrepreneurs challenged the stereotype above by opposing it. This racial stereotype was also opposed by NI who said, “...Even people saw that this (advertising and media services) was the field of work for people like the Japanese or people from East Asia, not for Saudis ... my family could not finance me to start it. (But said no, business is not racial)... I started with my small savings and the family joined me by funding me later after seeing that I could do the business” (NI3, Appendix B).

Evidently, women challenged occupational stereotyping by using their own savings to start new business assumed to be not for Saudis but for other races. It is important to note that Saudi female entrepreneurs accessed more capital later from their family members after demonstrating their opposition to occupational stereotyping. It is also worthwhile to note that although the study focused on female entrepreneurs, this stereotype could also apply to Saudi men, since it assumed that advertising was generally not for Saudis, but for foreigners.

In conclusion, results indicate Saudi women experienced and challenged different but intersecting culture- and business-based stereotypes in order to gain access to start-up capital and become entrepreneurs. These findings suggest that those who failed to challenge these stereotypes failed to become entrepreneurs, perhaps because they had not been exposed to the policy changes discussed in Chapter 4 due to the time lag between policy introduction and its actual impact on society. This could be the explanation why most of the Saudi women harboured entrepreneurial intentions but only 4% translated them into reality as explained in Chapter 1. After becoming entrepreneurs, Saudi women faced challenges as presented in the next section.

5.3 Challenges Faced by Saudi Female Entrepreneurs Post Business Inception

The second research question further focused on establishing the intersecting challenges that Saudi female entrepreneurs faced post business inception. The results obtained on challenges Saudi women faced in accessing capital as entrepreneurs are summarised in Table 5.2.

Table 5.2: Challenges faced by Saudi women in accessing capital

Main Theme	Sub theme	Codes
Personal Challenges	Loan access anxiety	Fearing loans
		Inability to meet government funding conditions
		Lack of guarantors
	Financial management inability	Lack of practical capital management experience
		Spending capital on other things
		High cost of starting a business
	Negative self-perception	Negative self evaluation
		Psychological barriers (lack of self-confidence)
	Lack of business knowledge	Initial ignorance about business
		Lack of initial guidance
		Difficulty in understanding changing market conditions
	Inability to build business supporting social networks	Difficulty understanding and interacting with people
		Lack of social relationship building attitude
		No social network
Stakeholder challenges	Family pressure	Difficulty managing diversity in business
		Difficulty managing employees
		Lack of experience with suppliers
	Diversity management inability	Supplier inconsistency/interruption
		Inadequate knowledge on international legal business requirements
	HRM inability	Family pressure against women's working
		Family risk aversion
		Lack of work-life balance
	Information hoarding	Competitors not sharing information
		No customer confidence
	Customer scepticism	Women complacency
		Uncommitted female employees
	Employee apathy	Women in government not helping fellow women
		Women in government prefer dealing with men than women
		Government conditioning of its assistance to employing only Saudis
		Paying charges for employing foreigners instead of Saudis
		Government's inapt classification of initiated businesses
		Government ignorance about some new businesses
		High Registration fees charged
		High annual business charges
		Taxes make business difficult
		Saudi tax system inconsistent with Sharia
		Too much red tape
		Delays in government procedures
		Delays in customs clearance
		Unnecessarily slow in enforcing quality standards
		Weaknesses in line Ministry
	Government-related challenges	Public low acceptance or rejection of new enterprises
		Banking problems
Cultural challenges	Negative public response to new business established by women	Women feeling ashamed to do business
		Perceived social status superiority
		Some business names are forbidden in Saudi culture
		Women forbidden from doing some things
	Social restrictions	Girl child restricted to homework

Main Theme	Sub theme	Codes
		Hard for a woman to get time to manage business
		Women not allowed to see commercial register
		Women not allowed to enter companies
		Mistrust of women by men
		Women involvement in business still socially unacceptable
		Women having sense of social anxiety
Environmental challenges	Exposure to global competition	Target customers buying from international companies
	Male-dominated business environment	Women find it hard to establish business supporting social relations in a male dominated environment
	International trouble spots	Russian-Ukraine war

Applying Yin's (2015) fourth step – which focuses on interpreting the results, the main themes in Table 5.2 indicate that Saudi female entrepreneurs faced different challenges after becoming entrepreneurs. These included: personal, stakeholder, cultural, environmental challenges, and negative Covid-19 effects. These challenges were discerned from the following subthemes and codes:

5.3.1 Personal challenges

Personal challenges are individualised factors that hinder one's ability to do something such as operating a business after starting it (Farid and Rahman, 2020). Those that Saudi female entrepreneurs faced included loan access anxiety, financial management inability, poor loan repayment, poor time management, unprofessionalism, customer management inability, negative self-perception, and interpersonal weakness. Others were lack of business knowledge, inability to build business supporting social networks, diversity management inability, Human Resource Management (HRM) inability, inexperience with suppliers, and inadequate legal knowledge about business. Each of these challenges was faced as explained in the following subsections.

5.3.1.1 Loan access anxiety

Loan anxiety refers to the worry and fear of risks associated with taking a loan (Norvilitis and Linn, 2021). Table 5.2 indicates that this was one of the challenges facing Saudi female entrepreneurs as one of them explained, “This fear (of loans) is always inherent to you because if you have sales at zero, (yet) you have obligations (already)...The interest rate on loans is more than 6% ... you have to pay after only 6 months ... you live in this anxiety...” (AS13, Appendix B). The quotation suggests that some Saudi female entrepreneurs fear to access financial capital in the form of bank loans because of the unfavourable terms associated with the loans. This fear was exacerbated for Saudi female entrepreneurs who lacked guarantors as MA explained, “When she comes to the Bank of Development to improve the financing of her business, if she has no source of income, they ask her to provide a sponsor to guarantee the loan ... He would be ... husband, father, mother, brother or sister who is a government employee ... (Not all women have such guarantors)” (MA52, Appendix B).

Evidently, lack of guarantors was a challenge to some Saudi female entrepreneurs’ access to the bank loans they needed to boost the financing of their started enterprises. Other entrepreneurs faced the challenge of inability to meet government funding conditions. One of the entrepreneurs expressed this inability by stating that, “The required conditions for the fund were so tough. It makes you feel that only 5% of people will be qualified to get funds ... So, we were out of the criteria even when we wanted to expand our business capital” (FT7, Appendix B). The same inability was revealed by another entrepreneur who said, “I wasn’t qualified for a loan and the conditions didn’t apply to me ... Every time they changed conditions which made getting funds to boost my business capital hard to me” (FT38, Appendix B). These findings suggest government

funding tends not to be easy to qualify for by entrepreneurs because the conditions set by Saudi government make some female entrepreneurs unable to access it.

5.3.1.2 Financial management inability

Financial management inability refers to the lack of competence, skills and knowledge required to plan for, utilise and control money intended to facilitate establishing and operating a business in a sustainable manner (Lemi, Megersa and Bogale, 2020). Five of the interviewed entrepreneurs faced the challenge of financial management inability in the form of lack of practical capital management experience characterised by inability to pay salaries, failure to repay loans and spending start-up capital on things other than business. AN explained this challenge by stating that, “(I started business) without... any knowledge... practical experience was zero, money management was zero ... I failed to get and use money properly to finance my enterprise” (AN11, Appendix B). Some Saudi female entrepreneurs lacked practical knowledge necessary to manage their money as capital. AN added, “I remember that I used to (spend money on other things. I for instance) ... went to Bulgaria just to see ... (friends) ... it was all mistakes” (AN13, Appendix B). This suggests that a person can have money and fail to manage it as capital, more so when they do not have professional experience. AN narrated further that,

“...Education and experience were a problem, when a person enters a field in which he has no experience ... (money has no) role ... without professional money management ... You don’t have it as capital but as just money” (AN42, Appendix B).

It is clear that lack of education and experience hindered some entrepreneurs from converting money into financial capital. Entrepreneurs were also unable to meet the financial needs of their businesses because of inadequate income as FT narrated, “We have many obstacles (like) not being able to provide the cash the project needs to meet its running costs and expenses ... Renting offices

was so expensive” (FT9, Appendix B). LM echoed a similar view by recounting that, “One of the biggest obstacles we have is salaries, rents ... As for salaries, we used to employ five to six employees ... we can only hire two employees now ... I work without a salary or without any financial compensation” (LM10, Appendix B). Another challenge was poor loan repayment as DD explained, “The companies failed to pay the loans ... some ... were unable to pay after we financed them. These companies could not get any more loans from us...” (DD15, Appendix B). This quote suggests that of failure to pay the loans back to the lender hindered the concerned female Entrepreneurs’ access to more capital through loan financing.

5.3.1.3 Negative self-perception

Self-perception refers to the way a person views, believes in and assesses themselves or their ability to do something; it is positive when the view, belief or assessment is favourable and negative when it is negative (Barrera-Verdugo, 2021; Li, Li and Liu, 2021). Some Saudi entrepreneurs failed to access capital because of their negative self-perception as AN explained, “Myself was the biggest obstacle, and it was the reason that prevented me from getting start-up capital ... I ... felt I was not worthy of any person’s assistance. I didn’t have what it took to get money from anywhere ... I saw myself as an obstacle to my own business success ...” (AN39, Appendix B). This quote explains clearly that negative self-perception challenges some entrepreneurs’ access to start-up financial capital. This negative perception could be attributed to STSMGP whose associated intersecting stereotypes caused most of the Saudi women to lose self-image. A closely related challenge was lack of self-confidence as MA illustrated, “Girls nowadays are better than girls of the previous generation but (they) still lack self-confidence to go to ... funders or banks to get capital” (MA49, Appendix B). Lack of self-confidence was a challenge

because it caused Saudi women who would have been entrepreneurs to fail to access the necessary capital.

5.3.1.4 Lack of business knowledge

Business knowledge is generally the awareness of what do and how to do it to succeed in any commercial undertaking (Mehta, Qamruzzaman and Serfraz, 2022; Pham et al., 2023). Seven female entrepreneurs were challenged by initial ignorance and lack of guidance about how to operate the businesses they started. Ignorance about business was articulated by DS who recounted that, “I had no background about the business and how the system works in the country and how I can register the workers and the contracts” (DS11, Appendix B). The lack of knowledge was explained by JH who said, “Who could provide capital to someone who did not know anything about business? This is why I had problems getting enough capital I needed to start...” (JH4, Appendix B). This quotation reveals that not knowing the business in which some of the entrepreneurs invested challenged them to access capital. Regarding lack of guidance, SM explained, “There were problems, I did not even know how I could get access to sources of capital either in government, banks or other sources. I thought that what my family and I had was all we could access ..., which limited my capital access opportunities...” (SM21, Appendix B). These results reveal that lack of guidance on how to go about a business in its initial stages hinders access to start-up capital by keeping entrepreneurs unaware of where to get it.

5.3.1.5 Inability to build business supporting social networks

This inability refers to lack of capacity to construct and cultivate business supporting social networks, which themselves refer to relationships, connections and contacts for purely promoting commercial interests, objectives, and goals (Peng, Li and Liu, 2022). Entrepreneurs faced the

challenge of interpersonal weakness, which negatively affected their ability to build supporting social networks after starting their businesses. SM explained this challenge by recounting that, “I find understanding and interacting with people is very difficult” (SM6, Appendix B). Finding it very difficult to understand and interact with people was clearly an interpersonal challenge to accessing social capital this entrepreneur needed to increase the sustainable capital required to support her new business. This challenge could be explained by the STSMGP to which these entrepreneurs were exposed as discussed in Chapter 4. Suffice it to say that the male guardianship system to which Saudi women were exposed denied them the opportunity to develop the interpersonal skills and abilities they needed as entrepreneurs to cultivate the social capital they needed to support their business progress.

AW echoed the same challenge by narrating that, “I didn’t have... sociable relations at work, and also girls weren’t supportive to each other ... many girls don’t care a lot. This limited our ability to attract many people to support us in business” (AW38, Appendix B). This narrative suggests that lack of social relationship building attitude was a challenge to some of the Saudi female Entrepreneurs’ access to capital. This inability can be attributed to the intersecting stereotypes caused by STSMGP as explained in Chapter 4. The same view was echoed by another entrepreneur who stated, “We were bored of isolation. In the field of photography, we met nobody. That was in 2013. We didn’t meet with other business leaders because it was hard for us as women – the way we are raised in Saudi Arabia. There was no network or groups, only hopes” (MA7, Appendix B). The fact that the inability was in a social dimension suggests that it was a challenge to accessing social capital.

5.3.1.6 Diversity management inability

Inability to manage diversity refers to a lack of capacity to deal with all people inclusively and fairly regardless of their personal and background characteristics (Peng, 2023). Another challenge to Saudi female Entrepreneurs' access to social capital was inability to manage diversity. This challenge was revealed by AR by counting that, "The most difficult thing for me was managing the project ... (because I had to deal with) ... different nationalities, different ages, different forms of psychology, and different cultures" (AR12, Appendix B). Since diversity is associated with social relationships, the inability to manage it was caused by inept social competence, which resulted from STSMGP as explained in Chapter 4, thereby limiting the women's access to social capital.

5.3.1.7 HRM inability

HRM inability is the lack of capacity to identify, recruit and handle employees in a way that motivates them to optimise their performance of the assigned tasks and activities such as those allocated by entrepreneurs (Ezeh and Amaechina, 2022; Lancker et al., 2022). AR revealed this challenge by saying that, "Dealing with the same workforce is very tiring ... For me, dealing with the three employees is ... difficult. It is difficult to make them work as (you) expect them to. They keep making excuses, dodging work and requiring so many benefits, which reduce instead of adding value to the company (AR14, Appendix B). This indicates that inability to manage employees is a challenge to full access to the human capital needed to make an enterprise perform to its best.

5.3.1.8 Inexperience with suppliers

Inexperience with suppliers is the extent to which an entrepreneur lacks awareness, knowledge and skills of dealing with suppliers. This challenge was revealed by KA who noted that, “Reaching the suppliers was so hard. I had no experience ... to handle those supplying matters. In addition, I didn’t know how to deal with capital suppliers in the financial sector. All this inexperience worked against me, against expansion of my capital sources” (KA9, Appendix B). This finding reveals that lacking experience required to deal with suppliers denied some entrepreneurs access to capital that suppliers tend to provide in the form of cost savings. It also denied these entrepreneurs a chance to contact more capital supply sources.

5.3.1.9 Inadequate legal business knowledge

Inadequate legal business knowledge represents an insufficiency of the knowledge required to start and operate an enterprise in a legally acceptable and tenable manner (Drobnik, 2019). This was a challenge to some of the Saudi female Entrepreneurs such as NI who operated in the international arena. She explained this challenge by stating that, “I realised that I did not have legal knowledge I needed to ... to comply correctly with international laws...” (NI9, Appendix B). Besides the personal challenges, Saudi female entrepreneurs faced stakeholder challenges.

5.3.2 Stakeholder challenges

These are the factors that are related to stakeholders that affect and are affected by an enterprise and which hinder its owner from successfully starting and operating a business venture (Prabawanti et al., 2023). Table 5.2 indicates that the interviewed entrepreneurs faced challenges from different stakeholders who had a direct influence on access to capital. The challenges included: family pressure, competitors not sharing information, women in government not helping

fellow women, customer scepticism, banking problems, employee apathy, government affirmative action, and bundling of started companies in imprecise business networks. Other challenges were: demanding business registration requirements, slow bureaucracy, high taxes, the flaws in line ministry, and negative public response to new enterprises established by women. The way the entrepreneurs faced each of these challenges is explained in the following subsections.

5.3.2.1 Family pressure

Family pressure refers to the influence of any member of a given household such as a mother, father, siblings, children, husband, wife and other relatives that opposes entrepreneurial efforts (Molina, 2020). Entrepreneurs such as RS explained that they experienced pressure from their relatives by recounting that, “Mother always said that I will not let you finish the work ... because you take your time 24 hours while you are sitting this is wrong, and I was always ... hurting ... they told (me that) I did not any need capital because I was not supposed to work. They pressured (me) saying ... ‘we won't let you allow’... to go to work...with men ... I stopped visiting my family to avoid being discouraged ...” (RS10, Appendix B). This quotation indicates that some of the entrepreneurs faced the challenge of being denied access to financial capital by their very relatives who held a view that a woman was not supposed to work with men, which was caused by the STSMGP as explained in Chapter 4.

Some entrepreneurs were denied access to capital because of their family members’ risk averseness. This was expressed by MN by saying, “My husband was ... worried. He is an employee ... He wasn’t afraid of the new business, but he was ... worried ... Not 100% sure” (MN21, Appendix B). A similar view was echoed by WJ who recounted, “There is still a big generation of the parents who still believe that the job is safer and better. When a woman decides to start a

business, the family members tell her not to do it ... They fear business leadership and are hesitant to support you financially, especially when you are a woman” (WJ5, Appendix B). This quotation suggests that some Saudi female Entrepreneurs faced the challenge of their families not supporting them financially because of fear that as women, they could not succeed in business. This fear was caused by the STSMGP as explained in Chapter 4.

Furthermore, Saudi female entrepreneurs faced the challenge of lack of work-life balance, which ZM revealed by stating that, “The challenge of the evening shift is so hard. We hold meetings and make contracts, but because all of us are women so the evening shift doesn’t suit all of us ... You will have to pay the price for this” (ZM21, Appendix B). The quote suggests that some of the Saudi female Entrepreneurs found it difficult to work evening shifts, suggesting that their access to optimal personal human capital was hindered by time-limitation. This limitation was caused by family responsibilities as MA explained, “Men have a routine, but I have my kids and other home responsibilities” (MA60, Appendix B). This narrative suggests that Saudi female Entrepreneurs fail to utilise their personal resources optimally because of having to divide their time between business and family care. In addition, Saudi female Entrepreneurs faced the challenge of information hoarding by their competitors.

5.3.2.2 Employee apathy

Employee apathy refers to indifference of staff members expressed in the form of lack of commitment, being laid back, lack of interest or deliberate laziness at work (Hemans, 2020). Employee apathy was a challenge that denied entrepreneurs a chance to access to human capital. This apathy was in the form of complacent and uncommitted female employees as SM stated, “There are many women who do not want to bother themselves ... Many people ... want to

join the field of photography, but ... they do not want ... make an effort to (work and) learn. (Yet) she comes to you and says I will work with you for free, then you find that she does not want to...” (SM22, Appendix B). This finding suggests that women who join some of the enterprises with hope that they have come to work end up bringing out their true colours of complacency.

SM described this apathy by saying that, “Saudi women are mostly non-committal, meaning that most ... female (employees) come to learn, then she leaves, and she does not commit ... she does not want to commit to contracts (SM10, Appendix B). Lack of employee commitment reveals a challenge of the employer not getting optimal performance expected of workers.

5.3.2.3 Customer scepticism

Customer scepticism refers to the hesitation, lack of trust and confidence, and doubt held by actual and potential clients about a business and/or its products and services (Nguyen et al., 2023). Some Saudi female entrepreneurs faced the challenge of customers not having confidence in their enterprises as KA explained, “The biggest problem was the customer confidence ... Most of the customers did not have confidence in women’s enterprises” (KA8, Appendix B). When customers have no confidence in any enterprise, they deny its owner access to working financial capital that they do not buy its products. They also deny the owner access to social capital which they would have provided through client networking. The clients’ lack of confidence in women enterprises was caused by STSMGP as explained in Chapter 4.

5.3.2.4 Negative public response to new businesses

Public response is the manner in which people react to a new business either by accepting and supporting it or by rejecting or being indifferent towards it; public response is negative when the

majority of the people reject it (Elmobayed et al., 2023). Table 5.2 indicates that another challenge that women faced in accessing capital was in the form of public low acceptance or rejection of their new enterprises. WH revealed this challenge by recounting that, “The biggest obstacle is many people do not accept your new business ... so people not accepting it ... Yet (you) cannot do much when the public does not accept your business product. You cannot sell and expand capital you need to provide better products, better yoga” (WH9, Appendix B). From this quotation, public shunning of an enterprise’s product hindered some entrepreneurs’ access to capital because they could not sell and get money. This shunning could be attributed to STSMGP as explained in Chapter 4. Access to capital was also challenged by banking problems.

5.3.2.5 Information hoarding by competitors

Information hoarding is the practice of deliberate refusal by business competitors to share useful and beneficial knowledge amongst each other to the detriment of their rivals (Bratianu et al., 2023). Some of the Saudi female Entrepreneurs needed information about how to start and manage their enterprises from those who were already in business. However, the already operating entrepreneurs hoarded the information as MJ illustrated, “My partner had a colleague, who is specialized in the same field, when I resorted to her ... she did not give ... information I needed about how to join the field, how I could start my own business” (MJ30, Appendix B). This reveals that some entrepreneurs faced the challenge of not accessing the information they needed as capital in the form of knowledge that could enable them to start their own enterprises.

5.3.2.6 Banking challenges

These are factors that ruin entrepreneurship as a result of how bank credit terms, client screening and management of client accounts (Taskin, Javed and Kohda, 2023). Some of the Saudi

entrepreneurs' access to capital was challenged by banking problems as MS explained, "If I have a problem, it is with banks. Our commercial banks are ... the worst ... I dealt with two banks.... This amount (I wanted) was not in my personal account. The bank said your account is suspended ... How was it suspended after 6 years? ... the bank has suspended my account three times" (MS38, Appendix B). This narrative suggests that Saudi banks suspend their clients' accounts before informing them about it, regardless of the length of time the client has been with a bank, and this comes as a shock to and breaks the clients' trust in the banks.

5.3.2.6 Government-related challenges

Government-related challenges are the factors that emerge from government to hinder entrepreneurship (Abegaz et al., 2023; Salami, Sunny and Ebinim, 2023). The challenges faced with government included: female government officials not helping fellow women (Saudi female entrepreneurs), conditions associated with government affirmative action, bundling of started firms in imprecise business networks, setting demanding business registration requirements, slow bureaucracy in registration agencies, flaws in the line ministry, and high taxes charged by tax authorities.

Specifically, accessing government welfare support and bank loans and facilities, Saudi female entrepreneurs needed to first register their enterprises. However, female government officials in charge of registration were not helping fellow women as NI stated, "Working with women (in government) was problematic... Some women in government registration agencies for businesses turned me away saying ...'there must be a man with you', they would say, concluding that they cannot accept the presence of a woman except when she is with a Saudi man" (NI10, Appendix B). MJ illustrated this challenge by saying, "When we go to the women's section, no one serves

us (because they don't want to deal with fellow women). It is men who serve us ... quickly" (MJ36, Appendix B)

The preceding results suggest that Saudi women in government business registration agencies were a challenge to female Entrepreneurs' access to capital that could be obtained from formal sources only after registering their enterprises. The first excerpt suggests that women in government had been shaped by the STSMGP, since as explained in Chapter 4, it was this policy that required Saudi women to have male guardians.

In addition, Saudi government affirmative action is well-intentioned in terms of promoting women participation in productive sectors. However, the policy was associated with a challenge of denying some of the female entrepreneurs a chance to access start-up capital as a result of the conditions that had to be met before qualifying for it. Female entrepreneurs accessed government welfare support as a form of financial capital only when they employed Saudi women, and were fined when they hired non-Saudi women as MJ explained, "You benefit from government welfare only when you employ Saudi women ... You pay a fee for each worker you employ when she is not a Saudi woman. If you have three foreign employees, you will pay 30,000, and if you have four, you will pay 40,000. This is somewhat expensive and stressful..." (MJ16, Appendix B). Government affirmative action was a challenge which not only denied female entrepreneurs a chance to access start-up government financial support but also reduced even the capital these entrepreneurs already had, if they employed non-Saudi women workers.

Besides the preceding challenge, another was that Saudi government bundled some of the enterprises started by female entrepreneurs in categories to which they did not belong. This was viewed as a challenge because it denied the affected entrepreneurs a chance to access start-up

capital as AW explained, “We had a difficulty in classifying our commercial activity. Saudi Arabia did not have a business category called ‘Graphics and Internal Design’ ... I wrote a petition to the Ministry of Commerce telling them that it isn’t fair that I study graphics and design then they classify me in media and commercials ... which denied us the opportunity to access ... financing” (AW10, Appendix B). Wrong classification of new enterprises was as a result “of government being ignorant about our major...” which caused us “financing problems because this ignorance denied us a chance to qualify for government support” (AW15, Appendix B). These extracts suggest that government’s inapt bundling of entrepreneurs made some of them lose out on the capital that they would have accessed.

More to that, business registration requirements in terms of the charges and fees were so demanding that they challenged some entrepreneurs’ access to formal sources of start-up capital. MJ expressed this challenge by asserting that, “One obstacle I faced was... registration and licence fees (that are) ... very expensive ... You have a (Quwa) platform, a (Modod) platform, Ministry of Labour and Ministry of Commerce ...These requirements eat into our little capital yet you cannot access more capital from formal institutions before completing them” (MJ11, Appendix B). MJ added, “You also find that each platform has an annual subscription fee, which is very costly to you as an entity, also the financial compensation for the labour, this thing is very expensive ..., when foreigners work for you, you will pay money ... (MJ13, Appendix B). These narratives indicate that business registration requirements were not only so high that they reduced already available capital but also a limitation to accessing formal sources of capital if they were not completed.

Additionally, Table 5.2 indicates that the red tape in business registration constrained female entrepreneurs' access to capital. SM identified this challenge by recounting that, "I have been trying for a year and a half to get photographers, and I can't because of the sluggishness of the process you have to go through to get them cleared. You keep rotating between (different and slow government agencies) ... which takes a lot of time ..." (SM8, Appendix B). The narrative indicates that slow bureaucracy delayed female Entrepreneurs' access to the capital, particularly human capital in the form of needed employees (photographers). The slow bureaucracy of the Saudi government was further identified in national enforcement of quality standards by NI who stated, "One of the ... difficulties ... I faced was the (slow quality standard testing and approval) by the Food and Drug Administration ... the process is too slow" (NI10, Appendix B). These suggest that delays in enforcing national quality standards were a challenge.

Furthermore, BQ identified weaknesses in the line Ministry of culture as a challenge that limited some female entrepreneurs' access to capital. BQ had this to say, "...The Ministry of Culture ... was the biggest obstacle for me. (It is) weak administratively, financially, because it focuses on creativity, not on money... So, they cannot even put in place a system that can facilitate us to access money and to establish networks we can use to expand our businesses" (BQ18, Appendix B). This narrative suggests that the line ministry's weaknesses were a challenge to female Entrepreneurs' access to capital because they involved failure to establish a system that could facilitate these entrepreneurs to access money and networks as capital.

Last but not the least, high taxes were specified as a challenge that made business difficult for Saudi female entrepreneurs because these taxes reduced business capital. AS revealed this challenge by stating that, "I stayed for a year and then the tax came ... I don't sleep at night because

of (tax worries) ... I am 31 years old (but) my hair is mostly white... taxes eat into our capital because they are charged even when you have not made any profits” (AS16, Appendix B). This quote suggests that taxes challenged access to capital by eating into and reducing it. Moreover, MA explained that the taxes that caused this challenge were inconsistent with *Sharia*. This entrepreneur had this to say, “The Saudi system after the establishment of the *Zakat*, tax and customs Authority, they have a system in calculating the *Zakat* which is not in a *Sharia* book or in the accountancy books” (MA44, Appendix B). Taxes were so challenging that they caused some of the female entrepreneurs to close their businesses as FT explained, “Many projects shut down because of the hard procedures and the high fees” (FT40, Appendix B).

5.3.3 Cultural challenges

Cultural challenges are factors that emanate from people’s general way of life to hinder entrepreneurship (Bigomba, 2024). Saudi female Entrepreneurs’ access to capital was challenged by cultural challenges that tended to be different for different entrepreneurs. One of these challenges was the culturally nurtured shamefulness, which RS revealed by asserting that, “I’m telling you ... our culture ... makes women feel ashamed of accessing formal sources of capital ... Some women feel ashamed of going to banks ... facility or government agencies in charge of welfare support” (RS9, Appendix B). This suggests that feeling ashamed prevented some of the female Entrepreneurs’ access to capital from formal sources such as banks and other agencies. Other entrepreneurs could not access capital because of their families perceived social superiority as BQ explained, “Since I am from a conservative Najd society, (which) ... is financially comfortable, they have ... a low opinion of manual work and will not listen (to) you when you want them to support you with capital” (BQ28, Appendix B).

Other entrepreneurs were denied registration that would have enabled them to access capital because they had invested in culturally forbidden businesses as MJ explained, “There is official forbidding of some business while allowing others, for example the salon name was She at She nails spa, they used to tell us no, no it is forbidden to put the name nails and the name spa ... I could not register it to get license that would help me to access capital from the facility or bank” (MJ41, Appendix B). This indicates that starting a business that deals in nails was culturally forbidden and hence, was difficult to get registered to get access to formal sources of capital.

Besides forbidding some businesses, Saudi women were themselves forbidden from doing some businesses as NF stated, “I would have preferred to have a place where I could display what I have, because I have souvenirs but women ... are not allowed ... to do this” (NF11, Appendix B). Saudi female Entrepreneurs were further so socially restricted that they were not allowed to see commercial register as RK explained, “Yes, when I came to look at a commercial register, I was at a time when you cannot look at a commercial register unless you have a male agent” (RK11, Appendix B). RK added, “Four years ago, some entities did not allow women to enter the company” (RK12, Appendix B). Social restrictions were further expressed in the form of mistrust that Saudi men had in their female counterparts as NF explained, “Men do not trust women or do not like to work with them” (NF22, Appendix B). In addition to cultural challenges, Saudi female Entrepreneurs also faced environmental challenges.

5.3.4 Environmental challenges

These are the factors that hinder entrepreneurs from their outside business environment (Hartati, Hasan and Aji, 2024). Table 5.2 indicates that the environmental challenges to Saudi female Entrepreneurs’ access to capital included exposure to global competition and male dominance in

the market. BQ explained how exposure to global competition was a challenge by stating that, “....You see the very people you target to buy from you are instead buying from ...international brands, leaving us to make little or no sales. This affects our sales and capital accumulation negatively....” (Beshaieh22, Appendix B). This quotation reveals that exposure to global competition reduced the number of customers who would have provided capital to the Saudi female Entrepreneurs by buying their products. Men’s dominance of the Saudi business environment was a challenge to female entrepreneurs’ establishing of social relations necessary to support their businesses as AW recounted, “Business ... depends on social relations, which are hard to make because 90% are men” (AW20, Appendix B). This extract reveals that male-dominance of the Saudi market was an impediment to female Entrepreneurs’ access to social capital.

In general, Table 5.2 indicates that Saudi female entrepreneurs faced different challenges in accessing capital. These challenges included personal challenges which were in the form of loan anxiety, financial management inability, poor loan repayment, negative self-perception. They also included interpersonal weakness, lack of business knowledge, inability to build business supporting social networks, diversity management inability, HRM inability, and inexperience with suppliers. They further included stakeholder challenges such as family pressure, competitors not sharing information, women in government not helping fellow women, customer scepticism, employee apathy, government affirmative action, and government bundling of started companies in imprecise business networks. Stakeholder challenges also included demanding business registration requirements set by government, high taxes charged by tax authorities, slow bureaucracy in registration and licensing agencies, flaws in the line Ministry, and negative public response to new business established by women. These challenges further included the cultural

challenge in the form of cultural conservatism, and environmental challenge in the form of exposure to global competition and male-dominated business environment.

5.4 Discussion of Findings

This section discusses the implications of the results not only on how Saudi women challenged the stereotypes to gain access to the start-up capital required to become entrepreneurs but also on the challenges they encountered afterwards following the EVRBT viewed from the lens of the intersectionality theory.

5.4.1 Challenging stereotypes

The results indicate that Saudi women challenge different but intersecting and dynamic stereotypical experiences to get access to the start-up capital they use to become entrepreneurs. These experiences are cultural and business-based. They combine to limit Saudi women's access to start-up capital to the extent that those who acquire it to become entrepreneurs have to first challenge them assertively. In other words, the influence of these experiences is unfavourable and therefore disadvantages the women by denying them opportunities to access particularly financial start-up capital needed to start and operate new businesses. Therefore, the results support the intersectionality theory. As rephrased by Jennings and Tonoyan (2022), Song (2023), Petsko et al. (2023) and Hudson et al. (2024), this theory asserts that people can be disadvantaged by the intersecting stereotypes to which they are exposed.

Fortunately, results indicate that these stereotypes were challenged, implying that their influence can be neutralised as a basis for promoting female Entrepreneurs' access to financial capital they

need to start and operate sustainable enterprises. This rather general observation can be substantiated by discussing each type of stereotypical experiences separately, except where their influence is as a result of their combination.

5.4.1.1 Challenging cultural stereotypes

The results indicate that Saudi women were subjected to different forms of cultural stereotypes. To begin with, they were subjected to false cultural perceptions one of which was a belief that they were not supposed to work in the same sphere where men work. The other was a general thinking that unmarried women were not supposed to relate with men; and the third was the assumption that generally acceptable in the Saudi cultural traditions that men were superior to women in a marriage setting. These stereotypes were overlapping in that each Saudi woman found herself subjected to each and therefore at their intersection, especially when she was married. Therefore, the findings confirm the observations made in the studies conducted by Rubio-Bañón and Esteban-Lloret (2016), Tlaiss and Kauser (2018), Haseki et al. (2020) and Adom and Anambane (2020). Each of these studies indicates that female entrepreneurs are still struggling because of being subjected to different intersecting cultural stereotypes.

As Hestera et al. (2020) observed based on the intersectionality theory, a Saudi female entrepreneur struggled with cultural stereotypes because they caused the general Saudi public to misperceive her as a person who was not supposed to work in the public sphere as this would make her interact with men, which was against the Saudi traditional norms, especially when the women were unmarried. Nonetheless, this public misperception can be challenged as the interviewed entrepreneurs did to be able to gain access to start-up financial capital they used to establish their enterprises.

As one of the entrepreneurs argued, the cultural stereotype that women are not supposed to work can be challenged because it is unsupported and therefore baseless in Islam. In Islam, working is regarded as a form of worshipping Allah. Indeed, Allah said, “Then when the prayer is ended, you may disperse through the land and seek the bounty of Allah and remember Allah much, that you may be successful” (Quran 62:10). To disperse through the land and seek the bounty of Allah while remembering Allah to be successful alludes to nothing but working. Therefore, prohibiting women from working is tantamount to denying them the opportunity to worship Allah, as stated in the Holy Quran, and it also prevents them from accessing finance. It was therefore necessary to challenge this stereotype and secure access to the financing that entrepreneurs needed to start their own businesses.

Results indicate that, even if women's free interaction with unrelated men is necessary for the purpose of avoiding likely subsequent repercussions—such as defilement and fornication for unmarried women, and rape and adultery for married women—this interaction must be confined to social contexts. Extending it to purely business relationships is a cultural stereotype that denies Saudi female entrepreneurs the opportunity to get access to finance particularly that which can be sourced from social capital, as it makes them fear to establish business connections with men. This stereotype can, however, be challenged by invoking the story of Hazrat Khadija, the first wife of Prophet Muhammad (P.B.U.H). As one of the entrepreneurs argued, establishing connections for the sake of business is permissible because Khadija did so to become one of the most successful businesswomen in Islamic history. This is also consistent with Cevherli (2022, p.299) who described Khadija as “Commercial Genius Khadija bint Khuwaylid ... (who) formed partnerships with many people during the Jahiliyyah period ... (including) Prophet Muhammad (SAW).”

Clearly, business relationships are permissible in Islam and need not be stereotyped to deny Saudi entrepreneurs an opportunity to access finance.

Results indicate further that the Saudi cultural stereotype which holds that men are superior to women denied some of the interviewed entrepreneurs the opportunity to get access to family finance that would have been utilised to start a business. This stereotype combined with another that was in the form of a belief that ‘women depend on men to make critical decisions’. This stereotype was expressed in the form of an assumption that women needed critical advice from men to be able to achieve whatever they attained in life. This assumption failed female Entrepreneurs whose husbands were not supportive of them doing business. The unsupportive husbands turned down their wives, and together with some entrepreneurs’ parental families, put family pressure on them to stay home and do domestic work. These husbands and parental families further blocked these entrepreneurs’ access to the money they needed to start new and operate enterprises. Consequently, the wives’ success as entrepreneurs was completely obstructed.

The preceding stereotypes are, however, challengeable. The biological theory of gender explained by Ayisi and Krisztina (2022) indicates that men and women are only different biologically, but none of the two categories is superior to another. Men are also different in that their masculine nature makes them stronger than women whose feminineness makes them potent in tenderness. These biological differences do not make one of these biological categories superiority to another in other dimensions of life. This is why the Quran treats men and women equally especially as far as their respective potential to get access to resources and opportunities and to realise equal achievements is concerned. This equal treatment is well supported by different verses in the Quran, including Surah Al-Imran, verse 195 and Surah An-Nisa, verse 124.

Therefore, holding cultural beliefs that men are superior to women and that women depend on men for critical decision-making in a predominantly Islamic country stands to be challenged. It is not supported by Islam, even where the two are in a matrimonial setting. In this setting, submissiveness expected of women has to be reciprocated by love expected of men as the Holy Bible states in Ephesians 5:22–33 and as is further explicated by Ademiluka (2021). It is not about the public misperceiving men's protection and provision roles as superiority and control of decision-making intended to suppress women into inferior obedience and submissiveness. It is what ruins women access to opportunities, including financial openings. As such, Saudi men who deny their wives access to entrepreneurial finance need to be sensitised to abandon this stereotype and instead, support them to pursue and realise their entrepreneurial dreams.

Besides general cultural stereotypes, results suggest that the interviewed female entrepreneurs associated their access to finance with specific forms of cultural stereotypes. These included gender-specific stereotypes, which consisted of the following: the general public and government stereotyping against women's potential or ability in business; women depending on men to make critical decisions, sex-based price and gender-based work stereotyping. By indicating that these entrepreneurs faced gender-based stereotyping, results confirm different studies such as that of Balachandra et al.(2019), Jennings and Tonoyan (2022), Liñán et al.(2022), Folberg et al.(2023) and Ofir (2023). All these studies agree that gender-based stereotyping negatively influence most women's success at entrepreneurship by limiting their entrepreneurial outlook, how they are supported and their access to opportunities, including access to resources. The studies however, analysed the influence of gender-stereotyping by comparing its influence between men and

women, but not from the intersectionality perspective used in the present study with the aim of challenging these stereotypes.

Indeed, results reveal how the different intersecting gender-based stereotypes negatively affected Saudi female entrepreneurs' access to finance. They show that Saudi women were subjected to intersecting public and government stereotyping in the form of a belief that they did not have potential or ability to start a successful enterprise. This belief caused the public to shun and the government not to trust the businesses started by women. This belief can however be challenged in that the ability to start a business is either innate or can be acquired through entrepreneurial education regardless of a person's gender. This argument is supported by the scholarly work of Botha et al.(2019), Jiatong et al. (2021), Munawar et al.(2021), Kumar et al.(2023) and Saoula et al.(2023). Results indicate that when female entrepreneurs whose enterprises were performing well succumbed to this stereotype and transferred the businesses to men, the latter could not even mobilise the capital needed to sustain and expand the enterprises. This suggests that even men can lack the ability to get access to finance needed to operate an enterprise sustainably. It also implies that women can sometimes be better than men at this game. Therefore, the results point to a need not only for government to abandon this stereotype but also to sensitize the public to appreciate that women have the ability to start successful businesses as entrepreneurs.

In addition, Saudi female Entrepreneurs were subjected to sex-based price stereotyping that worked against their access to finance. By identifying this type of stereotyping, results give credence to the observation made by Labi (2021) that stereotype that women buy products expensively tends to put them in a position of disadvantage by being discriminated against in terms of selling them at higher prices compared to men. The results indicate that this stereotype was held

by suppliers in the form that women could buy even when the price was higher than that at which men bought the same products and was used to supply these entrepreneurs at higher prices compared to their male counterparts. Female Entrepreneurs however, perceived this stereotype as cheating and circumvented it by buying the required stock items through men. The fact that women were able to detect that this was stereotypical price discrimination against them and even went on to circumvent it reinforces the earlier argument that they indeed had potential or ability to do business. Notwithstanding this circumvention, the fact that this stereotype disadvantaged female Entrepreneurs alludes to a need to neutralise it by sensitising suppliers to treat those who buy from them equally as the Quran demands so as to stop discrimination against women even from the human rights perspective.

Apart from gender-specific stereotypes, another type of cultural stereotyping took the form of a belief that Saudi female entrepreneurs were not supposed to deal in such businesses or occupations that should be done by men as carpentry, mechanics, and construction as well as those that were considered to be international or for specific foreign nationals such as beauty salons for Moroccans. This stereotype held that female entrepreneurs could invest in only women-like local businesses such as tailoring, fashion, baking, and so on. This stereotype was a reflection of the Saudi traditional expectations influenced by the STSMGP as discussed in Chapter 4. By establishing this stereotype, results support the conclusions reached by Rietveld and Patel (2022) that the same false belief causes women to be discriminated against by being pushed out of businesses regarded as a preserve for men and compelled to invest in enterprises considered to be their preserve.

This preceding stereotype can however be challenged in that business is gender-free, since by definition provided by Hayes (2024), it is any trade, occupation, profession, line of work that deals in commercial, manufacturing and service provision activities involving buying inputs and selling of products and/or services with intent to generate earnings. This definition indicates that anyone can start any business in any field to generate earnings regardless of their gender. In fact, even some the interviewed entrepreneurs explained that they invested in businesses stereotyped to be men's fields of work and those stereotyped as fields for non-Saudi nationals such as beauty salons. These female Entrepreneurs, however, faced the challenge of being avoided by members of the public who held the stereotype, and this limited their access to money that would have been acquired from selling their products and services. Accordingly, sensitising the Saudi general public against this stereotype is necessary to ensure that female entrepreneurs who take a bold step to invest in any business are not avoided by potential customers.

Results also indicate that other cultural stereotypes the Saudi general public held against women were age-specific. In particular, the Saudi general public held a stereotype that it was abnormal for a young person (18 years and below) to start a business and that older persons were complicated to deal with as clients. Both of these age-based stereotypes can be challenged as false and untenable. A study by Zhao et al. (2021) indicates that a person can start a business regardless of his or her age. Even research by Azoulay et al.(2019, p.1) that shows that most businesses started by young people do not last for long, also agrees with Mark Zuckerberg started one of the most successful global business in the name of Facebook, thereby remarking that, "Young people are just smarter." In addition, even when a study by Bai et al. (2022) indicates that entrepreneurs aged 50-60 years are more likely to be successful; it also acknowledges that it is common and therefore normal for young people to start businesses.

As a matter of fact, a business can be started using innate entrepreneurial qualities or acumen acquired from early exposure to business or education. Indeed, as shown in the conceptual framework in Figure 2.1, only when one lacks entrepreneurial qualities or education can they fail to start a business. While the use of acumen increases with age as shall be discussed in due course, innate entrepreneurial qualities such as talents or abilities are inborn and any person can harness them to start a business any time he or she detects a business opportunity regardless of age. Even when the legal requirements for starting a business in Saudi Arabia, which are posted online by FasterCapital (2023), are not favourable for young people below 21 years and although formal education keeps them in school for much of their early years, this does not mean that those who start businesses when they are young are abnormal. As results indicate and as Mark Zuckerberg cited earlier stated, such young people are just smart and need to be encouraged and supported instead of being stereotyped as being abnormal.

In addition, the stereotype that older people are complicated to deal with as client is also baseless. As Slabá (2019) indicates, clients can become more sensitive, careful to make choices and even change preferences, attitude, and consumption behaviour as their age increases. This, however, does not mean that they become complicated. A study by Hettich et al. (2018) indicates that while age influences customer decision-making, it does not complicate client behaviour. A person can be complicated to deal with as a client whether he or she is old or younger (Khatri et al., 2022; Aquino and Lins, 2023). Therefore, being complicated is more of a personality or character-related behavioural trait than a consequence of age.

Generally, results indicate that different stereotypes were associated with Saudi women's access to finance in such a way that they constrain this access. The stereotypes are categorised as cultural

whose specific forms are gender, occupational and age-based stereotypes as well as business stereotyping. These stereotypes put Saudi female entrepreneurs in a situation in which they cannot gain access to financial start-up capital, which they can use to start new business, work and interact with men unrelated to them, especially when they are unmarried. All these stereotypes were baseless as they were not supported by Islam – Saudi Arabia’s predominant religious faith. They are therefore challengeable and can be neutralised to promote women access to finance. As the intersectionality theory posits, these stereotypes intersect to disadvantage Saudi female Entrepreneurs by hindering or obstructing their finance access abilities and opportunities. Fortunately, all the stereotypes can be challenged, and their limiting influence neutralised to enhance these entrepreneurs’ access to the finance they need to start and operate sustainable enterprises. The next section discusses the implications of the challenges faced by these entrepreneurs in their efforts to access.

5.4.2 Challenges Faced by Saudi Female Entrepreneurs Post Business Inception

The findings indicate that Saudi female entrepreneurs faced different challenges post business inception. These challenges included personal, stakeholder, cultural and environmental challenges. These challenges were experienced in different forms some of which have been discussed in the previous section, and therefore need not been repeated here. A critical look at these challenges reveals that Saudi female entrepreneurs were constrained to operate their newly established businesses by their categorisation as members of the Saudi society, as stakeholders in the fields of their respective business classifications and as an integral part of the entire business environment in which they operated. This revelation confirms Crenshaw’s (1989) intersectionality theory which suggests that an individual such as a woman can be disadvantaged by different categorisations to which she belongs according to her different identities. In the case of the interviewed Saudi

women, one of the disadvantages was constrained access to additional resources, which they needed to boost capital of their newly established business as explained by the EVRBT and as summarised in the conceptual framework in Figure 2.1 in Chapter 2.

The results also support the studies of Yoganandan and Radha (2016), Yoganandan and Vignesh (2016), Toros and Altinay (2018), Aradhya (2020), Algahtani (2022) and Aloulou et al. (2024). Each of these studies identifies at least one of the challenges highlighted above, explaining how it constrains female entrepreneurs' continued access to resources required to start and operate their enterprises. In addition to their consistency with theoretical and previous research, the findings portray different implications as discussed in the following subsections.

5.4.2.1 Personal Challenges to Saudi Female Entrepreneurs' Access to Capital

The results indicate that the personal challenges with which Saudi female Entrepreneurs struggled included loan anxiety, financial management inability, and poor loan repayment. A critical scrutiny of these challenges reveals that the entrepreneurs who faced them lacked one thing in common – financial management competencies. Indeed, loan anxiety and poor loan repayment is a result of lacking the skills necessary to determine which loan to take to increase business capital and how to secure it so that it can be viably utilised, serviced, and repaid, thereby not worrying about it. This is supported by Beltrame et al. (2023) who indicated that loan management skills are necessary to ensure that a loan serves its purpose without causing anxiety to the borrower in terms of its utilisation, servicing and repayment. In addition, financial management inability indicates lack of financial management knowledge and skills necessary to handle business financials. Therefore, as Tarus and Tarus (2023) advised, Saudi female Entrepreneurs who struggled with loan anxiety,

poor loan repayment and general lack of financial management inability needed to be empowered with financial management knowledge and skills to enable them to manage their enterprises better.

In addition, the challenges such as negative self-perception, interpersonal weaknesses, lack of business knowledge, inability to build business supporting social networks, diversity management inability, HRM inability, and inexperience with suppliers point to one thing: lack of business management competencies. Indeed, as Bello (2023) argued, business management abilities, knowledge and skills such as self-confidence would enable these entrepreneurs to deal with negative self-perception, communication and social competence skills would help them overcome interpersonal weaknesses and enhance their social networking, thereby overcoming challenges such as lack of information sharing among competitors, diversity management and customer scepticism. In addition, employee management skills would enable them to handle their HRM proficiently, thereby overcoming the challenge of employee apathy. The same business management skills and experience would still enable these entrepreneurs to deal with their suppliers as Ng'ora et al. (2022) observed.

The fact that some Saudi female entrepreneurs lacked the above business management competencies suggests that they need to be provided with business management training that can equip them with the necessary expertise. Since these entrepreneurs have a platform called Saudi Female Entrepreneurs Networking and Mentorship Initiative that provides them with online and in-person entrepreneurial education and training, among other services, it is necessary for this platform to organise this training. It is worth recalling that Saudi female entrepreneurs struggled with public, government and supplier stereotypes that they did not have the ability to do business in general and to start enterprises in men-like fields. As Liñán et al. (2022) observed, these

stereotypes contributed to the networking weaknesses of these entrepreneurs. Indeed, and as noted earlier, these stereotypes caused the general public to shun the entrepreneurs who invested in businesses falsely assumed to be a preserve of men. The stereotypes also caused some government officials, especially female officials to deal with these entrepreneurs reluctantly as far as registering their enterprises was concerned. This observation reinforces the earlier argument that the need to eliminate these stereotypes cannot underestimated.

5.4.2.2 Stakeholder Challenges to Saudi Female Entrepreneurs Post Business Inception

The findings show that stakeholder challenges to Saudi female entrepreneurs consisted of family pressure, lack of information sharing among competitors, women in government not helping fellow women, customer scepticism, employee apathy, government affirmative action, and government bundling of started companies in imprecise business networks. These challenges also included demanding business registration requirements set by government, high taxes charged by tax authorities, slow bureaucracy in registration and licensing agencies, flaws in the line Ministry, and negative public response to new business established by women. These stakeholder challenges confirm the studies of Rizvi et al. (2023), Nambiar et al. (2020) and Agrawal et al. (2023) each of which identified and discussed at least two of these challenges although not from the intersectionality perspective as pointed out before.

Some of the stakeholder challenges such as female government officials not helping fellow women, customer scepticism, family pressure, lack of information sharing with competitors, and negative public response to new business established by women were discussed under stereotypes and therefore, need not be repeated here. Other challenges were faced as a result of government

affirmative action and government bundling of started companies in imprecise business networks. They also included demanding business registration requirements set by government, high taxes charged by tax authorities, slow bureaucracy in registration and licensing agencies, flaws in the line Ministry, and negative public response to new business established by women. Critically speaking, all these challenges suggest that the Saudi government's registration, licensing, and taxing relationship with female entrepreneurs was not well-streamlined and supportive to their entrepreneurial efforts. Accordingly, results point to a need for the Saudi government to improve its registration, licensing, and taxing relationship with these entrepreneurs.

5.5 Conclusion

The second research question answered in this study focused on establishing how Saudi women challenged stereotyped to become entrepreneurs and the barriers they faced in accessing start-up capital. The findings indicate that there were different stereotypes associated with Saudi women's access to finance, which they challenged to become entrepreneurs. These stereotypes included cultural stereotyping based on gender, occupation and age, and business stereotyping. As the intersectionality theory posits, these stereotypes intersected to put the Saudi female entrepreneurs in a position of disadvantage characterised by obstruction of access to the start-up financial capital they needed to start and operate new enterprises. All the stereotypes were, however, challengeable. The Saudi women who challenged them became entrepreneurs by arguing that the stereotypes were untenable in Islam, the predominant religious faith in Saudi Arabia. The stereotypes were also no longer necessary to pay attention to in the light of the affirmative action policy and programme adopted by the Saudi government based on its Vision 2030 and as substantiated in Chapter 4. As a result of being exposed to the same traditional policy environment, the stereotypes

affected all Saudi women regardless of their intersecting experiences, but those who challenged them neutralised their limiting influence, thereby enhancing access to the start-up financial capital they used to become entrepreneurs.

Besides the stereotypes, the findings indicate that these entrepreneurs faced different personal, stakeholder, cultural and environmental challenges in the process of registering and operating the business they had started. Some of these challenges were faced as a result of the negative influence of the intersecting stereotypes to which these entrepreneurs were exposed. Other challenges such as lack of business and financial management competences and those encountered by these entrepreneurs in fulfilling business registration and licensing requirements, in the procedures followed to do so and in paying high and unaffordable taxes, indicate government's poorly streamlined and unsupportive working relationship with these entrepreneurs. Results point thus to a need not only to improve Saudi female entrepreneurs' business and financial management competencies but also for the Saudi government to improve its registration, licensing, and taxing relationship with these entrepreneurs.

5.6 Contribution of the Chapter

This chapter indicates that women can become successful entrepreneurs when they challenge and overcome the adverse influence of the structurally intersecting stereotypes held against them in a way that disadvantages them as the feminist theory of intersectionality posits. The chapter also shows that women who become entrepreneurs continue to grapple with the same stereotypes when the general public is yet to be sensitised to neutralise their false beliefs and assumptions due to time lags between introduction of policy reforms and their impact on society as discussed in Chapter 4. There are also challenges that emerge after becoming an entrepreneur. These include

lack of business and financial management competences and difficulties in fulfilling business registration and licensing requirements because of weaknesses in the procedures followed to do so. Saudi female Entrepreneurs are also challenged by high taxes and poorly streamlined and unsupportive working relationship between them and government authorities responsible for registering and licensing their enterprises. Saudi women challenge the stereotypes to become entrepreneurs by using different processes to access capital. Thus, as intersectionality postulates, due to their gender as women, Saudi female entrepreneurs continue facing challenges that disadvantage them as they make efforts to progress in society. The next chapter elaborates these processes.

Chapter Six: Processes Saudi Female Entrepreneurs Use to Access Capital

6.1 Introduction

The previous chapter focused on how Saudi women challenged stereotypes to become entrepreneurs and the challenges they faced afterwards. This chapter presents, interprets and discusses results in response to third research question. From Section 1.6 in Chapter 1, this question was stated: What processes are used by Saudi female entrepreneurs to access start-up capital according to their intersecting identities and experiences? This research question was answered by interviewing study participants guided by the EVRBT as summarised in the conceptual framework in Figure 2.1 in Chapter two. The processes were hence established by asking the interviewed entrepreneurs to explain the ways they used to get the resources they needed to start and sustain their enterprises. The data was analysed following Yin's (2015) framework of thematic analysis. Results obtained from compiling and disassembling and the first part of reassembling through theme searching by collating codes are presented in Appendix B. The results from the second part of the third step, "reviewing, revising and developing a precise name or description for each theme", are presented in Table 6.1. The results are interpreted according to the main themes and subthemes shown in this Table and discussed in relation to the conceptual framework outlined in Figure 2.1.

Table 6.1: Processes Saudi female entrepreneurs use to access capital

Capital access processes			Codes
Main themes	Subthemes	Subthemes	
Tangible capital access processes	Financial capital acquisition	Personal income acquisition	Using personal equity (savings, salary, assets) Getting an investment fund from private investors
		Personal debt acquisition	Getting guaranteed personal loan Personal debt from freelance money lenders
		Family income acquisition	Using family share Using family gift Using family contribution Getting refundable/returnable family interest-free loan
		Government welfare support acquisition	Getting government welfare support Assistance from government during Covid lockdown
		Using cost waivers	Exploiting expense waivers
		Using business proceeds	Business generated income Savings from sale of other business Using profits generated by the business
		Income acquisition from multiple sources	Business generated income and support from friends Use of personal, family and social capital Using personal savings, bank loans and business proceeds Use of family income and family loans Use personal, family and friends' loans
	Geographic capital access	Locating high demand places	Locating where there is high potential demand
	Human capital acquisition innately, educationally and practically	Knowledge and skill acquisition	Gaining knowledge about how to business to start Acquiring knowledge of the market & its penetration Acquiring Professional knowledge Acquiring creative skills Acquiring project and business management skills Acquiring professional skills
		Talent utilisation	Utilising Innovative (Inventiveness) talent Making use of natural capability Applying Designing talent
		Utilising entrepreneurial opportunity detection ability	Detecting demand or a gap to fill in the market Putting potential unappreciated in market to use Detecting high purchasing power Detecting suffered diseases as business opportunity Investing where no initial cost is needed Exploiting new flexible or relaxed legislation Working online to minimise initial capital Working from home to minimise initial capital
		Utilising personal entrepreneurial qualities	Risk taking Drawing on Conviction Applying honesty in business Calculative decision-making Applying endurance in business Applying courage Applying passion for business Applying love for business

Capital access processes			Codes
Main themes	Subthemes	Subthemes	
			Drawing on preference for business
			Interactive personality (person-environment fit)
			Being overly business-focused
			Putting in extra hours
			Multitasking
			Having strong positive attitude towards business
			Using a competitive attitude
			Convincing employees about the business
	Social capital access	Personal networking	Being open-minded and free to network
			Getting encouragement from those already in business (Having initial supporters/encouragers)
		Associational networking	Getting support from membership in chamber of commerce
		Online networking	Using internet orders and returning clients
			Not beneficial
		Client networking	Getting more clients through present clients
			Using old clients to convince new clients
			Drawing on clients' good intentions
		Social contacts	Got business idea from friend
			Encouragement by social media friends
			Networking through consultants/employees/delegates
			Family contacts
			Family help
	Cultural capital access	Utilising supportive cultural changes	Exploiting a positive cultural change
	Technological capital	Making use of internet technology	Using subscribed online programs
	Reputational capital access	Making use of a good reputation	Putting a good reputation to use
			Name building
			Being ready to compete to build desired reputation
	Legal capital	Legal support	Having access to good lawyers before opening a business

Based on 'interpretation', the fourth step in Yin's (2015) framework of thematic analysis, the main themes in Table 6.1 indicate that the interviewed entrepreneurs used two main processes to access the capital they used to start and sustain their enterprises, which were processes for accessing tangible capital and those for accessing intangible capital. The specific processes are reflected by the subthemes as fathomed out of the codes and are explained in the following sections and subsections. This interpretation is based on the World Bank (2021) definition of access to capital, which it defines to include both acquisition and utilisation of start-up resources.

6.2 Tangible capital access processes

Tangible capital refers to resources that are in physical form such as money and physical location (Alvarez and Busenitz, 2001). Table 6.1 indicates that the tangible capital that the interviewed female Entrepreneurs used to start and operate their enterprises was accessed using both financial and geographic capital access processes as explained in the following subthemes.

6.2.1 Financial capital acquisition processes

Financial capital refers to money in the form of equity or debt needed to facilitate establishment and operation of a new business (Dinets et al., 2020). The results in Table 6.1 indicate that the interviewed Saudi entrepreneurs obtained access to financial capital using processes that included acquisition of personal income, family income and welfare support, harnessing of expense waivers, using business proceeds and multiple sources. The processes the entrepreneurs used to get access to these types of financial capital is reflected in the codes in Table 6.1 as illustrated in the following subsections.

6.2.1.1 Personal income acquisition

Personal income refers to all the money owned by an individual as equity, including salary, savings, financial gifts, and transfer earnings, to mention but a few (Alshebami and Al Marri, 2022). Table 6.1 indicate that the personal income which Saudi female entrepreneurs used to finance their enterprises was acquired from personal equity obtained from different personal sources, which included personal savings, salary, assets, and investment fund from private investors. Access to and use of personal savings to start an enterprise was explained by nine out of the thirty-two interviewed entrepreneurs one of whom stated, “When we started ... the project,

there was ... (no) financial obstacle... the money was available, and we never resorted either to support government ... facility, nor ... fund ... relied on our own money, our savings” (MJ23, Appendix B). Although different ways could be used to get financial capital, the entrepreneurs used personal savings to start their enterprise. KA explained how personal savings were accumulated by stating that, “I worked for about 8 months and saved all the salary that I got then started my own business...” (KA16, Appendix B). The same view was echoed by NB by recounting that, “... The money was deposited (saved) in a bank account, then we started the project by spending it. The money included my salary... we started the restaurant using it... (NB12, Appendix B).

These foregoing quotations indicate that personal savings were accumulated by saving salaries. Personal income was also attained from private investors as LM recounted, “I used silent investors. I have a unit with a silent investor. She said, “I am an investor and I support small projects, so I’ll invest in this project” (LM12, Appendix B). This quote suggests that the entrepreneur pooled resources privately together with her friend and was among those accredited to draw money from the pool to finance the starting of her personal enterprise. In addition to personal income, some entrepreneurs accessed capital through personal debt acquisition.

6.2.1.2 Personal debt acquisition

Personal debt refers to money an entrepreneur accesses through credit and loans using personal guarantees (Fonseca and Wang, 2022). Three entrepreneurs explained that they acquired start-up capital by taking personal debt. One of these participants took this debt by getting guaranteed personal loan as the following excerpt illustrates, “I got personal loan ... being deducted from my salary and my husband’s salary” (MN8, Appendix B). This narrative suggests that the personal

loan was guaranteed by the borrower and her husband's salaries, which gives an allusion that the financed enterprise was started as a side-business. It also reveals a very enlightened marriage in Saudi Arabia, and female entrepreneur in a supportive marital contextual relationship in terms of intersectionality as substantiated in Chapter 7. Another Saudi female entrepreneur explained that, "I took several ... loans from my bank to support my business at the beginning ... I sometimes take loans ... for expansion ..." (NF20, Appendix B). While NF accessed her loan from a bank, LM explained that she got hers from freelance money lenders by saying that, "I got money from freelance money lenders who lend with a simple interest" (LM13, Appendix B).

As for AS, the debt used to start a business was obtained using financial guarantee. As narrated this source by stating that, "... I got financial guarantee, financial security ... I took out a personal loan ... (from) Social Development Bank ... (I) ... have a physical shop that makes (access to) loans (from banks) easy ..." (AS6 &7, Appendix B). The quote reveals that using bank loans as a source of debt required borrowers to have a physical location for the enterprises for which they borrowed. DD cautioned, however, that acquiring and using loans as initial capital was not prudent by saying, "I am in the investment business ... I do not take a loan to start a business, because it is has a very high risk. You cannot be sure that you will recover and repay the loan because you are at zero sells ... Acquire a bank loan to expand business ..." (DD22, Appendix B). This suggests that bank loans can be acquired not to start but to expand an already operating business. Saudi female entrepreneurs also used family income.

Generally, the use of personal income and personal debt suggests some Saudi female entrepreneurs used the bootstrapping financing strategy to access the financial capital they needed to finance their start-ups (Kenton, 2024).

6.2.1.3 Family income acquisition

Family income refers to the equity and loans accessed by an entrepreneur from relatives such as parents, siblings and other close relatives (Staniewski et al., 2024). Table 6.1 indicates that access to family income was through different ways, which included family aid, family share, family gift, family contribution, and returnable family interest-free loan. These types of income dominated financial capital, as 25 out of the 32 entrepreneurs indicated getting capital from their families. One of these entrepreneurs was BQ who explained how she acquired and used family income to start her enterprise by stating, “I have my family because ... I am not married yet and I have my investments ... shares ... in our family businesses. I used some of the shares to start my business” (BQ30, Appendix B). This suggests that some entrepreneurs capitalised their enterprises using shares from family businesses.

Another entrepreneur, JH, got financial capital using family gift as follows, “I took the capital from Nawaf... my brother... 8000 at the beginning ... it was a gift... to encourage me to start the enterprise....” (JH7, Appendix B). This quote indicates that some of the female entrepreneurs were encouraged to start their enterprises by financial capital received as a gift from their siblings. Others used financial capital they accessed as family contribution. SD revealed this by recounting that, “It’s hard, he (my dad) said, "Ok, I’ll give you... (capital) and you do what you want ... we didn’t pay him rent while using his premises. He said it was his contribution ...” (SD10, Appendix B).

In addition to family equity, financial capital was also accessed by acquiring refundable or returnable interest-free family loans. These loans were mostly from close family members as AN

explained, “(We normally)...borrow... from first-degree relatives...Yes, (like)... from ... a brother” (AN38, Appendix B). This type of family income was used by different entrepreneurs, including SM who stated, “I started to borrow (from family) ... I started to borrow interest-free loans ... I was able to pay off the entire amount that I borrowed” (SM11, Appendix B). This shows that some entrepreneurs borrowed interest-free returnable loans from their close family members to finance their enterprises. In addition to family income, some of the entrepreneurs accessed financial capital from government.

6.2.1.4 Government welfare support

Government welfare support refers to financial assistance provided to investors in the form of grants, subsidies or concessions to encourage through overcome unanticipated hazards [such as Covid-19] (Leonard, 2024). Government welfare support was used as a source of financial capital as NI explained, “Salaries (for our)... employees were supported by the ministry (government)... that ...supports all ... companies that have Saudi employees...(it)... gives them a certain percentage to pay... salaries” (NI14, Appendix B). This narrative suggests that financial capital accessed from government was for paying a proportion of the entrepreneurs’ employees who were Saudis by nationality. Therefore, government support facilitated only part of the entrepreneurs’ working capital or recurrent expenses.

Moreover, this support was extended to the entrepreneurs as assistance for paying employees during Covid lockdown only as FT explained, “I got a government fund. They funded an amount 50%, then 30% of the salary. The closure was 4 months ... government support came to an end after Covid lockdown” (FT27, Appendix B). This narrative suggests that government provided Saudi female entrepreneurs with operating capital ranging from 30% to 50% of the expenses on

employee salaries. As discussed in Chapter 4, this government direct intervention was intended to facilitate these entrepreneurs to overcome financial distress during Covid. Another way of acquiring capital was through using business proceeds.

6.2.1.5 Using business proceeds

Business proceeds are the gains realised by the sale of a business entity as a whole or in terms of money realised from the sale of another business over and above the cost incurred to establish and sell it (Hunt et al., 2022; van Beever, 2024). Some entrepreneurs, especially those who had been in business for a longer time, acquired financial capital from profits their enterprises generated. One of them stated that, “I remember ... we got three projects that ... covered all the expenses” (AW35, Appendix B). Similarly, RK acquired capital using savings and money generated from another business as she explained, “I got capital from the first business, which was transportation. The business was working, then I sold it ... and got savings ... I did not borrow from the family. I didn't want to take any risks and let anyone lose...” (RK13, Appendix B). Some start-up capital was thus obtained from proceeds from the sale of her first transportation business. Expense waivers were another source of capital.

6.2.1.6 Using cost waivers

A cost waiver is realised when the supplier of a given input waives the expense that the buyer would have paid, thereby supplying the input free of charge (Amadasun and Mutezo, 2022). AW indicated that she used cost waivers to increase her financial capital by recounting that, “I negotiated with the landlord and he allowed us six months free due to the (Covid lockdown) circumstances” (AW36, Appendix B). Thus, negotiated reduction in initial costs enhances financial capital by saving money that would have been used to meet waived expenses.

6.2.1.7 Income acquisition from multiple sources

Some entrepreneurs acquired capital from more than one source — referred to as multiple sources. YI for instance explained that “There was support from people close to me ... and from my income from yoga” (YI7, Appendix B). Other entrepreneurs acquired capital from personal, family, and social capital. MA explained this combination by stating that, “The project was totally funded by me and my partners- my husband and my best friends from university” (MA17, Appendix B). MA’s funding was personal savings with was also combined with bank loans, “It was all personal savings, loans from the bank and business proceeds” (MA26, Appendix B). NH got capital by combining family income and family loans as she explained, “My parents gave me (money) ... I borrowed a loan (from my parents) and returned (it after)... six months” (NH14, Appendix B). These quotes suggest that some entrepreneurs got capital from both parental contributions and loans. Besides financial capital, the entrepreneurs got access to geographic capital as another form of physical capital.

6.2.2 Access to geographic capital

Geographic capital refers to resources entrepreneurs exploit as a result of establishing their enterprise in locations associated with high potential demand, easy access to input supply sources, and low-cost transportation and distribution (Woodward, 2022). In this study, the focus is on Saudi female entrepreneurs in Riyadh, as this is where the data was collected. Several factors influenced the decision to concentrate on Riyadh. Firstly, the COVID-19 pandemic played a role in limiting data collection to a single location, as travel restrictions and health safety concerns made it difficult to extend the research beyond the city. Additionally, Riyadh, as the capital and one of the most populous cities in Saudi Arabia, has a high concentration of business activity, a diverse consumer

base, and greater access to resources such as funding, infrastructure, and networks. These factors contribute to a more dynamic entrepreneurial environment, making it a relevant and accessible area for this study. Furthermore, the city's significant economic role, with its growing demand for a wide variety of products and services, offered a strategic advantage for female entrepreneurs. The term "geographic capital" thus refers specifically to those high-potential areas within Riyadh where these entrepreneurs have established their businesses, often targeting regions with a strong market demand for their products and services. AR indicated that she was advised to access this capital by stating that, "(You will succeed because this is virgin area for the business you want to start. You see)...all (we see here) are new houses ... Even... my parents... used to tell me, if you start in this area, you will be the first..." (AR6, Appendix B). This entrepreneur was hence encouraged to start a salon based on the geographic capital associated with the place where it was to be established. Generally, different processes were used by the Saudi female entrepreneurs to gain access to the two types of tangible capital, which included financial and geographic capital. In addition, Saudi women also accessed intangible capital on which attention is focused on the next sections.

6.3 Intangible capital access processes

Intangible capital to all resources in an invisible form used to start and operate an enterprise (Crouzet, 2022). The results in Table 6.1 indicate that the different processes applied by the interviewed entrepreneurs to access intangible capital included: human, social, socio-cultural, and reputational capital. The processes are explained one by one as follows:

6.3.1 Human capital acquisition innately, through education and practical exposure

Table 6.1 indicates that Saudi female entrepreneurs accessed varied types of human capital, which included knowledge, skills, talents, personality traits and personal motives. The processes by which these types of capital were accessed are explained one by one as follows.

6.3.1.1 Knowledge and skill acquisition

Knowledge and skill acquisition refers to the process of gaining the awareness, information, competencies or expertise one needs to start a new business from an informed point of view (Qiang, Yeung and Matlay, 2022). From Table 6.1, knowledge was acquired using different ways, which included gaining knowledge about how to business to start, acquiring knowledge of the market and how to penetrate it, and attaining professional knowledge. Creative, project and business management, and professional skills were similarly acquired. JH explained how she gained knowledge about how to establish a business by noting that, “One... has to gain more understanding of the field one wants to enter before entering it. We Saudis, do pursue education to specialize in particular things we want to do after school” (JH14, Appendix B). It is evident that some Saudi female entrepreneurs acquired knowledge for starting their business from school education and training as the process. In terms of intersectionality, these results suggest that some entrepreneurs belonged to families that allowed them to access formal education.

SM echoed the same process by stating that, “Study in your area of specialisation, understand and use your understanding to start something benefiting you...” (SM16, Appendix B). This quote indicates that education and training were among the processes Saudi female entrepreneurs used to gain understanding of their specialisations and use it as human capital to establish their

enterprises. In addition, some of these entrepreneurs gained and used the knowledge of the market and how to penetrate it from personal experience as SM explained, “You must be aware of the needs of the market ... I personally gained this understanding from my personal experience in the market and used it to start my business ...” (SM14, Appendix B). This quote indicates that gaining awareness of market needs was gained from personal experience as the process.

In addition, SM indicated that market-penetration knowledge was a form of capital she used to plan the starting of her enterprise to ensure its faster growth by recounting that, “We will start with the lowest prices so that we can achieve a faster spread. This planning is key to our success in the market and I have proved it based on my experience in planning for a project before implementation” (SM15, Appendix B). This reveals that knowledge of marketing one’s business and of the prices charged in the market was another form of capital that some of the Saudi entrepreneurs applied to determine the lowest price at which they could sell their products and grow faster in the market after establishing their enterprises. It also shows that the process these entrepreneurs used to access this knowledge was personal experience in project planning.

Table 6.1 indicates further that professional knowledge was another dimension of capital that some of the entrepreneurs applied to start their enterprises. This knowledge was revealed by AW by asserting that, “My major is open to anyone whether he studied it or not, but what helps me to beat them is that I have a professional educational background” (AW55, Appendix B). This shows that some entrepreneurs were intersectionally privileged to use education to access professional knowledge they applied as a differentiator capital resource for creating a competitive edge.

Professional knowledge was further acquired as DD recounted,

“Continuing professional education and training has helped me so much to start and maintain this business. I mean, there are some areas that need continuous professional

knowledge, for example, such as (operating in) global markets... you must know which companies are worthy that you are interested in financing... This is considered the most important knowledge ... (I) gain from continuous professional knowledge” (DD29, Appendix B).

The preceding quotation suggests that some entrepreneurs accessed professional knowledge used as capital to start and manage their enterprises through continuous professional education. Table 6.1 indicates further that some entrepreneurs indicated that the skills they used as a part of the human capital they applied to start and manage their enterprises were acquired using skill acquisition processes. The acquired skills included creative, project and business management, and professional skills. Having been identified as capital, these skills suggest that the entrepreneurs used them to create and manage projects in a professional manner. Specifically, creativity was acquired from formal education as AW recounted, “We studied in the college how to be creative in our work. They paid much care to teach us creativity” (AW5, Appendix B).

Other entrepreneurs applied the acquired creativity to think outside the box by fathoming out unconventional and ingenious ideas that resulted into profitable business as one of these women recounted, “I really like to think outside the box. I like to think of unconventional and creative ideas in creating... profitable business...” (WH5, Appendix B). Other entrepreneurs applied creativity to introduce new brands that had not featured in Saudi Arabia as AN explained, “I am one of the first people in Saudi Arabia... who came up with brands, or thought about the idea of brands, despite my age, ... I am the first person in the family who has created ongoing profitable work in this field (of brands)” (AN9, Appendix B).

The preceding narrative reveals that the brands that the applied creativity helped the entrepreneur introduce into the Saudi market were the fashionable clothes or accessories that had not been sold

there before. In addition to creative skills, the other dimension of capital some entrepreneurs applied was identified in the form of project and business management skills. These skills were acquired from a process that involved personal initiative and experience as AN explained, “I wanted to apply business project management skills I had learnt. I learned it (these skills) by experience and also from books ... and used them to establish a new company for myself” (AN28, Appendix B). The extract suggests that the acquired business project management skills served as capital that some entrepreneurs applied to establish their own companies.

Besides the preceding skills, Table 6.1 indicates that there were professional skills, which AW identified by explaining that, “I got Graphic Design Bachelor Degree and my friend Lama has a Bachelor in Design. We wanted to apply the professional design skills we acquired from these qualifications ... That’s why we came together and started this company” (AW8, Appendix B). As such, professional skills served as capital that some entrepreneurs used to start their companies as partners. MS echoed this view by stating that, “The education I got at the university... I studied photography... colours... coordination... dealing with raw materials... my studies were very practical... it was not like business administration... my studies were with... raw materials... I came to understand what colours merge with each other... how (to) combine colours...” (MS27, Appendix B)

6.3.1.2 Utilising talents

A talent can be conceived of as a natural exception capability for doing something in an extraordinary way with minimum effort (Othman, Alleimoun and Saadon, 2022). Some entrepreneurs applied their talents as human capital they used to start their enterprises. The applied talents included innovative or inventive talents, natural capability and designing talents. NI

explained how she used innovative talents by stating that, “Starting a company depends on your talent and what field you are innovating in. Like in my case, it was purely talent...” (NI24, Appendix B). JH explained the use of inventiveness as a part of the capital applied to start a business by recounting that, “I feel the girls are starting businesses by inventing new products, new fashions, new dress styles ...” (JH15, Appendix B). Saudi female entrepreneurs applied capital in the form of inventiveness to start enterprises dealing in new fashionable wear. The capital that the entrepreneurs used in the form of natural capability was explained by SM by stating that, “You must prove your natural capabilities in this place in order to succeed. I depended on my talents to start this business” (SM13, Appendix B). The talents were the natural capabilities to which the respondent alluded as a mode of capital that some female Entrepreneurs used to start businesses.

6.3.1.4 Utilising opportunity detection ability

Opportunity detection ability is a capability used to spot, identify or decipher something or idea as money-generating when turned into business (Gaglio, 2018). Table 6.1 indicates that some entrepreneurs used this ability to start business. The entrepreneurs explained this ability as capital, but it does not feature in extant scholarship, suggesting it is a form of capital identified for the first time. Indeed, Rahman et al. (2022) investigated entrepreneurial opportunity recognition, but fell short of appreciating it as a form of capital. Entrepreneurs revealed its utilisation using different processes, which included detecting demand or a gap to fill in the market and putting personal potential – unappreciated in market – to use. Other processes included detecting high purchasing power, detecting diseases from which some respondents suffered as business opportunities, identifying businesses that needed incurring no initial costs or expenses, exploiting new flexible or relaxed legislation as well as detection of working online and from home as ways of minimising

initial capital. Specifically, the ability to detect demand or a gap to fill in the market was revealed as capital by one of the interviewed entrepreneurs who explained how she started her enterprise:

“I started after (listening to)...people. Saudi girls were asking, oh, what can we do? What is the best dye? What do you use dye for? Where did you study from? We want this but we don’t know where to (get) it from. So, I started my enterprise (to respond to these questions)....” (AR5, Appendix B).

Evidently, the entrepreneur started her enterprise based on her ability to detect the demand for the salon products. This ability was also revealed by BQ by stating that, “I met with great demand, and I understood what people like, and what their needs are, although at that time there were few fashion designers” (BQ6, Appendix B). Alluding to the same ability, JH explained, “Most girls at the university wore *abayas* that were tidy, and ... the prices of *abayas* increased, ... I started to separate myself *abayas* that I like when I saw that they were popular with people ... asking about *abayas*. I (used it as an)... opportunity to begin (a)... project” (JH3, Appendix B).

Another study participant detected Covid-19 as an opportunity for expanding her business by stating that, “The Corona crisis... helped me open a lot of lines because they had a strong crisis in America” (AS9, Appendix B). Clearly, detecting a disease as a business opportunity was a form of capital that enabled these entrepreneurs either to start or to expand their business enterprises. In addition, some of the women used this ability as the capital they applied to exploit the new flexible or relaxed legislation in Saudi Arabia to start their business enterprises. This was explained as follows:

“It (the relaxed legislation) motivated the girls.... (it has) helped women in general, not only in the field of work, but... in everything in life...(women’s) self-reliance has become more. Women are able to accomplish everything on their own. They do not need anyone. Now everything you can accomplish on your own. You go, you take off your cloth, you do everything, you can do it all on your own. This relaxed legislation has enabled us as women to use it as an opportunity to start our own enterprises, like this one of mine. I tell you, if the old laws were still in place, I would not be able to start because they did not favour

women's participation in business as the new laws, policies and regulations do" (JH16, Appendix B).

Apart from helping entrepreneurs to establish enterprises using the new relaxed legislation as an opportunity, the ability to detect opportunities enabled some of them to invest in businesses that did not require incurring initial costs:

"We identified and started a project that did not require initial cost. We started at zero cost because the project did not cost us anything. Most of the current projects and sports projects can be started by people without cost to start up business. The first reason is that the idea of our project does not have a specific place. We do not have a studio (to) rent. The second reason is that when we start the class itself, we (do not) rent the hall... the owners of the place give us the place for free... meaning when the person... pays (say) 150 riyals, (it)...(includes)...the price of the coach and the price of the building itself or the place itself and the value (or profit) that accrues to the project itself... in fact, this is the thing that made us continue, and even from 2018 to 2019, ... and in 2020 during Corona..." (WH6, Appendix B).

The ability to detect opportunities worked as capital that some of the interviewed entrepreneurs applied to start enterprises that did not require incurring any initial expenses. Furthermore, some entrepreneurs used this ability to detect that working online and at home were opportunities for minimising initial costs incurred to start and operate their enterprises. The ability to detect working from home as a way of minimising initial costs was revealed by one of the interviewed entrepreneurs as follows:

"I'm telling you something, we identified a place ... where we operate but we ...didn't rent it, that's the only thing that we helped us to begin. If we had to pay rent we wouldn't start. We didn't rent ah... the place because it is our home. Our decision to begin at home helped us minimise the initial costs significantly" (SD9, Appendix B).

The narrative above also suggests that if the entrepreneurs did not have the ability to decide against renting, they would not be in a position to start their enterprise. The same ability to avoid rent was also exercised by NI who did so by establishing her enterprise online as she explained, "To be

honest, the initial capital was not a lot, because we started our enterprise online, and there was no need to rent, to buy office premises, we just started off online using our smartphones and the business picked up....so we are now in business working very well....” (NI16, Appendix B).

6.3.1.5 Utilising personal entrepreneurial qualities

Personal entrepreneurial abilities refer to a group of capabilities, traits or qualities an entrepreneur uses collectively and in a complementary manner to succeed (Mutuku et al., 2022). Some of the entrepreneurs accessed the capital they needed to start and sustain their enterprises through a process that involved utilising their personality traits. These traits included: risk taking, calculative decision-making, business conviction, honesty, endurance, passion, love and desire, preference, interactive personality, being overly business-focused, putting in extra hours, multitasking, courage, strong positive business attitude, competitive attitude, convincing power, and resilience (Table 6.1). Other qualities included ability to accomplish ideas, being action-oriented, emphasis on quality more than money, care about reputation, resilience and persistence, personal enthusiasm, being self-driven and goal-oriented. One entrepreneur explained how she applied her risk-taking attribute to start and operate her enterprise as follows:

“I think the reason is boldness, ... it is ... the most distinguishing feature of the person who starts any project, boldness with planning, ... I can risk all the money I earned from working ... I was bold. I took the risk, and it is paying off!! (DD18, Appendix B).

Risk taking with boldness was thus a form of capital that some entrepreneurs applied to start their enterprises. As substantiated in Chapter 7, risk-taking was explained by these entrepreneurs’ intersectionality experiences. Others highlighted calculative decision-making as another trait they applied to start their enterprises as DD explained, “The wisdom to make the right decision at the right time, the ability to plan is what I applied to start and still apply to sustain my business”

(DD20, Appendix B). Yet other entrepreneurs applied honesty as human capital that enabled them to get access to financial capital and to also growth and maintain their customer base. DD explained this process by stating, “I’m actually honest, something no one would ever expect, so I say it, to have the guts, and it is what helped me to get money and is still helping me to grow and maintain my customer base” (DD19, Appendix B).

In addition, endurance was also applied as a capital base to which some of the entrepreneurs attributed the success of their enterprises as DD recounted, “Endurance is also important, endurance whether at high risk, or whatever... endurance is a must and is the trait on which my success so far is anchored” (DD21, Appendix B). Application of the endurance as a form of capital for sustaining an enterprise was further revealed by another study participant who stated that, “Patience ... Nothing comes easily. If I got tired from the beginning due to the work pressure, I would have (closed and) left this (enterprise) ... (because of) the first hindrance I faced...you have to tolerate many hindrances and obstacles” (KA30, Appendix B). It is evident from these two quotations that endurance through patience and tolerance enabled some entrepreneurs to succeed. Besides endurance, some entrepreneurs drew on their conviction to start their enterprises as MJ explained:

“I am not one of the people who loves or is interested in nails ... this was my partner's interest, I consider it pure business ... out of conviction that it was time for me to start a project that I am managing and working on ...” (MJ3, Appendix B).

Closely related to conviction, some entrepreneurs applied passion as the human capital that mainly propelled them to start and sustain their enterprises as BQ stated, “I was passionate ... the early years were ... all of them passion, I was not focused on the economics topic and money management” (BQ10, Appendix B). Some entrepreneurs were driven by passion to the extent that

they started their enterprises regardless of whether they would be profitable or not. Other entrepreneurs drew on the love they had for business to start their own enterprises. One of them revealed this love by stating that, “What made me start my own business is my love to that field” (KA4, Appendix B). Another entrepreneur expressed the view by stating that, “From the beginning, I love fashion ... I developed too much love for fashion to the extent that I started my own fashion enterprise...” (BQ4, Appendix B).

This entrepreneur was inspired by her great love for fashion to start an enterprise of her own. This love was hence an integral part of the capital that this entrepreneur applied to initiate a business enterprise in fashion. Likewise, another interviewed entrepreneur highlighted how her much love for fashion motivated her to join this field. She had this to say, “Oh, I loved working in something I love, understand and care about. I worked for nearly seven years in the field of fashion, which is the *abayas*, and with time, thank God, I became a name in this field” (JH1, Appendix B).

Besides love, some of the interviewed entrepreneurs started their enterprises out of preference for business as the following excerpt reveals, “I think that it depends on the character of the woman. Some people don’t prefer the idea of having their own business. They prefer office routine work. That (is) why I can’t say that everyone should start his own business or none should start private business” (KA31, Appendix B). It is clear that some of the Saudi female Entrepreneurs were motivated to start enterprises by their preference to have their own businesses. To others, it was their interactive personality that helped them to establish their businesses as DD narrated, “I mean this thing (success in business) is... related to the personality.... and the environment in which you live, but more importantly..., my easily interactive personality with the environment around me ...

helped me much to start...because it helped me attract the people like suppliers and customers to support it” (DD20, Appendix B).

The preceding narrative indicates that having an interactive personality enhances the human capital used to attract suppliers and customers needed to support an entrepreneur to start and sustain an enterprise. Closely related to this personality trait is the convincing power that some entrepreneurs identified as another trait they utilised as capital for sustaining their enterprises. This was spelt out by AN who stated, “I tell them (employees), do not be upset, there are no profits right, I mean there are no profits because we still have a break event, we still haven't broken it, but you must be happy, and smiling, and I am proud of you, because I am growing, sitting to see growth” (AN36, Appendix B). This suggests that convincing power was applied as working human capital for motivating employees to continue working with an enterprise with faith that even when it had not started making profits, its future was bright.

Added to the foregoing trait was a strong positive business attitude that enabled some of the entrepreneurs to sustain their businesses in the market as AN pointed out, “I will tell you a point about me, I have a strong positive attitude about my business... I used to say business builds business, and this is....still my view. It has helped me a lot to sustain this business” (AN21, Appendix B). Furthermore, some of the Saudi female Entrepreneurs made use of being overly business-focused as a form of capital for maintaining their enterprises and ensure their growth. MJ articulated this by stating that, “If I expand and I have more than one place that needs my presence, yes, I will certainly think, on the contrary, it will be better to give all my energy and strength to my own work. Focusing on only my business without wavering has enabled me to maintain it and ensure its growth” (MJ6, Appendix B).

Focusing on only business involves dedicating all energy and strength to the enterprise by putting in extra hours as AN explained, “A person can pass 24 hours without sleeping except for two hours. This is what I have been doing and I still do to ensure that my business performs as best as it can possibly do” (AN26, Appendix B). Time is part and parcel of the capital that an enterprise requires to perform better. Some of the entrepreneurs created this time by going an extra mile through multitasking to ensure that their enterprises succeeded as explained below:

“I was customer service, I was a photographer, I was sewing, I was public relations, I was the manager, I was a designer, I was receiving orders from clients, I was marketing, everything you can imagine, one person in a thousand people... It was a difficult time, very difficult, very long, very difficult, for example, I give up all the things I want in the world, and a girl, a girl, imagine giving up everything I love...for instance travel... good life, everything... between day and night I make a decision, separate myself from all this, It was painful, very painful for myself, but praise be to God, I thank God...because the many things I do for my business are paying off. I can see now that my enterprise is doing well. I don’t regret giving up luxuries for its sake...” (AN27, Appendix B).

Besides going an extra mile, some entrepreneurs invoked their competitive attitude as capital for sustaining their enterprises in the market as AW said, “From my work experience, I am a highly competitive person. I love competition and this is what I brought to my business. Being competitive has helped me to make my enterprise competitive in the market” (AW44, Appendix B). Being competitive was used as a form of human capital that enabled some of the entrepreneurs to ensure that their enterprises remained competitive in the market. There were entrepreneurs who relied on courage as the main attribute on which they drew this human capital as the following YI explained, “Courage... I see that she must be brave ... challenge any fears ... There are many competitors, so this causes fear... even though there are many clients, that means there is abundance, it always causes fear. If she is courageous, I expect that she will complete, oh, against all odds” (YI12, YI13, Appendix B)

In addition to relying on a single entrepreneurial quality, some of the entrepreneurs explained that they operated their enterprises using a combination of entrepreneurial attributes. LM outlined the attributes on which she relied by recounting that, “(To be successful in my business, I used different qualities, namely): Commitment, persistence, foresight, and confidence... intuition... Trust your feelings and follow them. Not everything, but I mean do not be ignorant of your feelings, meaning that the feeling is important and gives you a foresight” (LM18, Appendix B). NF confirmed these qualities and also added others by stating that, “To be a good conversationalist, to have personal strength and to be able to say no to anything unproductive, to know exactly what and where she wants to reach or what she wants, which means she has a long-term plan for what she will do... What are the things that will make it stop, and what are the things that will make it continue? The most important thing is the skills, and the most personal thing is that she can talk to people and be a negotiator” (NF28, Appendix B).

A successful entrepreneur has to be a conversationalist, negotiator, strong, positive, long-term planner, and skilled at what she is doing. The same entrepreneur added love for the business as another entrepreneurial attribute when he explained that, “Entrepreneur... must do something that she loves, because if she does not love it, she will not be able to complete it, and after a while she will be at a loss. The thing that will make her continue is that she likes to do this thing, because she does not do it only for the sake of money... I love the events, so I had losses if I did not love these things, I would have stopped and I would not have completed even a year, but because I love them I continued” (NF31, Appendix B). Clearly, love for business is identified above as one of the strong qualities that drive entrepreneurial success by enhancing persistence and continuity. The

results in Table 6.1 indicate that in addition to entrepreneurial qualities, some of the interviewed entrepreneurs relied on personal motives as capital that pushed their enterprises.

Generally, the results in Table 6.1 indicate that different forms of human capital were accessed by the interviewed entrepreneurs using different processes. These results further show that apart from the human capital, these entrepreneurs identified different processes which they used to get access to social capital applied to start and sustain their enterprises. The processes are explained in the next section.

6.3.2 Social capital access

Social capital refers to business assets or resources entrepreneurs acquire from networks and relationships, depending on their intersectionality attributes (Crowley and Barlow, 2022). Table 6.1 indicates that the processes by which those interviewed accessed social capital included personal networking, associational networking, online networking and client networking. Specifically, one of these entrepreneurs explained that she started her enterprise using the idea obtained from her friends. She had this to say, “It was the idea of one of my friends to start the saloon ... It was her idea, not mine ... (then) we started the business” (DS3, Appendix B). This suggests that this entrepreneur used her social contacts (friend) as start her enterprise. Similarly, another entrepreneur got the idea to start her enterprise from her social media friends. This entrepreneur had this to say, “People started to encourage me to start a cooking project. Every time they saw my cooking, they liked it and asked me to open my project because they wanted to taste it” (MN2, Appendix B)

Besides starting an enterprise using ideas encouraged by friends, three of the entrepreneurs established their business relationships using networks of her employees, consultants and company delegates. One of the entrepreneurs explained this by stating that, “I gained (business relationships) through my employees who I have. I am sure that they connect me with other entrepreneurs through our market, I mean, I try and always like to be aware of the market, so through what I have, I mean I have entrepreneurs I know before, and they all thank them” (LM22, Appendix B). This indicates that the enterprises used the networks of her employees to penetrate the market for her business. Another entrepreneur used the contacts with her company’s delegates to get clients for her business. This entrepreneur explained this by stating that, “We have delegates who go to them (potential buyers) and communicate with them. They meet them with products. I mean, they offer them samples and products in case they like to buy from us” (MS5, Appendix B).

Besides using company delegates, one of the entrepreneurs stated that, “A lot of consultants are helping me and guiding me” (WJ3, Appendix B), suggesting that she used her network with her consultants to acquire guidance she needed to operate her enterprise. Another entrepreneur explained that she used family contacts to establish and operate her enterprise:

“One of my sisters studied law and she is in charge of the legal affairs. Another one studied accounting... So the accountant was in charge of the accounting. Having these family contacts has helped me a great deal as far as starting and operating the enterprise is concerned” (DS26, Appendix B)

Another entrepreneur did not differ as she also drew on her family support to operate her enterprises. She explained that “I had my sisters helping me... They help a lot; they are always in field more than I do” (DS30, Appendix B). Furthermore, some of the entrepreneurs used their personal networking to acquire social capital as the following excerpt illustrates:

“They (women) became more open- minded... and I’m now able to attend many meetings freely to make friends who can support my business in one way or another, including being my good suppliers, customers or best employees” (AW45, Appendix B).

The extract above indicates that personal networking was through attending different meetings at which good suppliers, customers and best employees could be identified. This networking also involved meeting different people already in business to get encouragement from them:

(My networking helped me get a friend)... She is one of the people who helped me a lot, even one of the people who excited me... (she encouraged me a lot by telling me).... Go ahead..., start your project immediately. She said to me especially that you have a partner who has an interest in this field and that you will do it only as a job, and she was cooperating with us. MJ32

In addition, some of the entrepreneurs got access to social capital through associational networking via the National Chamber of Commerce as one of them stated, “As chamber, we (organise) events (at which we invite) advertisers, ... employers ... students or anyone in the same field of marketing... We do contest (for) ads from the National Day announcement... we travelled to Egypt ... (met different stakeholders there) talking about ... advertising in Saudi Arabia, and they also came ... in Riyadh to talk about this field. These connections have helped (me) get people who support my business through guidance (and giving me) knowledge (as well as)... businesses and projects to advertise” (NI27, Appendix B). This quote reveals that participating in events organised by the National Chamber of Commerce was the process the entrepreneurs used to get access to social capital in the form of connections that supported their enterprises in different ways.

In addition, the entrepreneurs applied online networking to access social capital as JH explained, “Customers are more accustomed to ... online service ... so most people ... order clothes online ... even *abayas* have become more demanded online ... Keeping in touch with (online clients) through sending (them) appreciation messages, thanking them and informing them about what is in stock,

when to fulfil their orders... has significantly helped sustain my business in the market” (JH9, Appendix B). Another process that some Saudi female Entrepreneurs used to access social capital involved client networking. This was disclosed by one of these entrepreneurs who stated that, “I have been receiving my clients and also they bring me new clients” (AW54, Appendix B). This quote suggests that some entrepreneurs derived social capital by handling clients in a way that encouraged them to recommend new others.

6.3.3 Cultural capital access

Closely related to social capital was cultural capital, which includes all resources such cultural artefacts, styles, needs, demands, and positive changes that entrepreneurs exploit to support their enterprises, depending on their intersectionality attributes (Lutz et al., 2022). As shown in Table 6.1, some Saudi female entrepreneurs accessed this capital by exploiting the positive cultural change that had occurred in Saudi Arabia as SM explained, “But later on it (cultural bias against women working) ended, I felt that it no longer existed, and that anyone could work ... This situation encourage(d) me and I believe many other women to enter market and start doing their businesses” (SM18, Appendix B).

6.3.4 Reputational capital access

Reputational capital refers to the entrepreneurs’ use of public opinion about their intersectionality attributes as a resource for starting and sustaining a business (Scheuer and Loughlin, 2017). This type of capital was accessed through the process of making use of a good reputation and being ready to compete and build it as desired. This was disclosed by one of the interviewed entrepreneurs who recounted that, “I love a good reputation because I use it to attract clients who have been supporting and are still supporting my business” (AN7, Appendix B). This was echoed

by another entrepreneur who explained that “When we built up our name, they started to come to us by themselves and offered their services” (MA20, Appendix B). Clearly, a good reputation is a source of capital that attracts people to support a business.

6.3.5 Technological capital access

Technological capital refers to the use of modern capabilities such as technical knowledge, machines, computers, the Internet, Artificial Intelligence, Online programmes and platforms such as social media and other devices to facilitate business start-up and operations (Ardelean, 2021; Ahn, Kim and Lee, 2022). One of the interviewed entrepreneurs indicated that they used subscribed online programs to establish and operate their enterprises. One of these entrepreneurs revealed this by stating that, “I annually subscribe to and use the online system from home on any phone. I logged on the system and tracked the schedule of the workers and their sign in and out. But the third system I could only use one device” (DS22, Appendix B). Some Saudi female entrepreneurs use online programs for technological capital for managing their enterprises. Legal capital was also identified as another form of capital to which some of the interviewed entrepreneurs had access.

6.3.6 Legal capital access

This type of capital was in the form of having access to legal support from good lawyers before opening a business (Drobnik, 2019). NF explained how she accessed and used this capital to start her enterprise by stating that, “I discovered that it is the legal thing and that I have a good lawyer before I open the business. I have to have a lawyer, even if I pay him an extra amount. This is very important because sometimes many problems occur ... (in) ... contracts ... things turn against you and make you pay sums and your rights are lost ... (because of not understanding the contract

you signed). But when the lawyer is present, (all this is prevented) ... The lawyer is very important” (NF34, Appendix B).

The use of legal services as capital was for the purpose of avoiding losses as a result of entering contracts without understanding their legal implications. NH elaborated this view by stating that, “People only go to a lawyer when big things happen... if you start a small business, you need to go to a lawyer. I got to appreciate this at the end of a partnership with my first partner. If a partnership ends, what do we do? I mean, in case of loss, what do we do and who bears the loss? ... Basically, the idea is that you need a lawyer ... when I wanted to break up the partnership, imagine that my share was sold to the new partner and she took the value of the sale. She did not give it to me ... my share is zero. I was supposed to take 500,000 from it but she gave me 50,000” (NH3, Appendix B). Therefore, without using legal capital, an entrepreneur exposes herself to unexpected losses.

In general, the results in Table 6.1 indicate the different processes that the interviewed entrepreneurs used to get access to capital they used to establish and sustain different enterprises in business. As identified by the EVRBT of the firm, the processes enabled these entrepreneurs to get access to different types of capital included tangible capital, which consisted of both financial and geographic capital. They also include those that these entrepreneurs used to get access to intangible capital, which consisted of human, social, cultural, technological, reputational capital, and legal capital. The processes that were used to get access to financial capital included personal income and debt acquisition; family income acquisition; welfare support acquisition, harnessing expense waivers, using business proceeds, and using a combination of different sources of capital. Locating high demand places was the process these entrepreneurs used to access geographic capital.

The processes the women used to get access to human capital included knowledge and skill acquisition as well as utilisation of talents, entrepreneurial opportunity detection ability and personality traits, and pursuing personal motives, desires or aspirations. The processes the entrepreneurs applied to get access to social capital included personal networking, associational networking, online networking and client networking. Cultural capital was accessed through a process of utilising supportive cultural changes while reputational capital was accessed through making use of a good reputation. Technological capital was accessed through subscribing and using online programs while legal capital was accessed through engaging the services of lawyers at the time of signing contracts for initiating an enterprise. Effort was made to explore how access to these various forms of capital was influenced by the interviewed Saudi women's intersectionality characteristics. Results are presented in the next chapter after discussing the implications of the findings in Table 6.1.

6.4 Discussion of Findings

The objective of this chapter was to answer the research question which explored the processes that Saudi female Entrepreneurs used to get access to the capital they needed to start and operate new enterprises. Meeting this objective was guided by Alvareza and Busenitz's (2001) EVRBT. Generally, the findings prove this theoretical version and also allude to a need to extend it by including the resources exposed by the processes used by the interviewed entrepreneurs to access capital they needed to start and operate new enterprises but are not among those recognised by this theory.

Indeed, the processes indicate that the ways Saudi female Entrepreneurs used enabled them to acquire different and intersecting types of capital, which included tangible resources (financial and geographic capital) and intangible resources (human, social, cultural, opportunity detection, emotional, technological, reputational, cultural, and legal capital). The use of these intersecting tangible and intangible types of capital confirms Alvarez and Busenitz's (2001) EVRBT that indicates that these are the very resources which underlie any entrepreneur's ability to start and operate an enterprise in a competitive and sustainable manner. The findings also confirm the observations made by different scholars such as Yadav et al. (2018), Elsafty et al. (2020), Nzibonera and Waggumbulizi (2020), Gupta et al. (2021), Bai et al. (2022), Yadav (2022), Ayaviri-Nina et al. (2023), Abebe and Kegne (2023) and Meliza and Prijadi (2024). Each of these scholars identifies at least one of types of capital and discusses how entrepreneur need to get access to it if he or she is to start and operate a sustainable enterprise in a competitive business environment.

In particular, the findings concur with Yadav's (2022) observation that entrepreneurs succeed by utilising private equity which they can acquire by using personal savings, family contributions and proceeds from selling other assets, including an existing but unviable business. The findings also support Nzibonera and Waggumbulizi (2020) as well as Abebe and Kegne (2023) who found that entrepreneurs can acquire capital by getting personal debt secured using a salary, a trustable saving relationship with their saving institution or any valuable personal asset as security. The findings are further in line with Bai et al.'s (2022) observation that entrepreneurs can acquire equity funding in the form of government grants extended to small-scale businesses to their start-up capital. They are also consistent with Yadav et al.'s (2018) finding that entrepreneurs get access to not only human capital by acquiring and utilising personal and employee competencies but also social capital by establishing and using personal networks and contacts. The findings further give

credence to the observation made by Rasvanis and Tselios (2023) and entrepreneurs get access to geographic capital by identifying locations that are suitable for their business in terms being associated with potential demand for its products.

In addition to their consistency with previous research, the processes Saudi female Entrepreneurs used to access capital reveal the resources they acquired and utilised to start and operate their enterprises, which are, however, not identified by Alvareza and Busenitz's (2001) EVRBT. These resources include expense waivers, opportunity detection ability, technological capital, cultural capital, and legal capital. Each of these resources featured among the intangible forms of capital which Saudi female Entrepreneurs acquired using different processes. Specifically, findings indicate that these entrepreneurs used opportunity detection ability to figure out money generating projects. They acquired expense waivers by negotiating with landlords to waive rent, got access to technological capital by subscribing to and harnessing online platforms, and realised legal capital by using good lawyers to guide them about how to establish a new enterprise in a manner that does not expose them to avoidable legal and regulatory risks. Each of these types of capital has been recognised in previous research by different scholars, including Nicholson (2018), Azubayeva (2021), Tan and Li (2022), Pullce (2023). However, Alvareza and Busenitz's (2001) EVRBT does not include them among its intangible dimension of capital as shown in the conceptual framework shown in Figure 2.1 in Chapter 2. Therefore, fact that they were among the types of capital Saudi female Entrepreneurs acquired to start and operate their enterprise points to a need for their inclusion in this dimension.

6.5 Conclusion

This chapter has presented and discussed findings on the processes Saudi women use to access capital they use to start and operate new enterprises after challenging the stereotypes and amid the barriers they face as discussed in Chapter 5 under the influence of the national policy environment discussed in Chapter 4. The findings in Chapter 6 reveal that Saudi female Entrepreneurs used different processes to acquire different types of tangible and intangible capital some of which were consistent with Alvareza and Busenitz's (2001) EVRBT as shown in the conceptual framework shown in Figure 2.1 in Chapter 2 while others were not recognised by this theory. The chapter has specifically shown that these entrepreneurs acquired financial capital by using private equity (personal savings, family contributions and business proceeds); equity funding provided by Saudi government through its welfare support program for small-scale entrepreneurs; personal debt secured by salaries, trustable client-bank relationship, or valuable personal assets; and negotiating for expense waivers. It has also shown that these entrepreneurs acquired geographic capital by locating their enterprises in areas associated with potential demand for the products in which the business would deal. The chapter has further shown that the intangible capital the Saudi female Entrepreneurs acquired was in the form of human capital by harnessing innate entrepreneurial qualities; pursuing personal aspirations; acquiring entrepreneurial knowledge and skill through education and practical exposure to business experiences; making use of business opportunity detection ability; and using hired employee competences. The chapter has further shown that these entrepreneurs acquired social capital by establishing social contacts, joining social clubs and associations, networking online and with clients by encouraging loyal customers to persuade their friends to become clients as well.

In addition to the preceding types of capital, which Alvareza and Busenitz's (2001) EVRBT recognises, the Saudi female Entrepreneurs also used other processes which included acquiring: cultural capital by harnessing the positive changes in Saudi culture that were in the form of more relaxed social norms as opposed to the strict social restrictions, more men changing their attitude by becoming more accepting of women participation in business, and a generally positive public attitude towards this participation. The processes further included harnessing government policies and regulatory framework that became more supportive, emancipating and empowering of women to participate actively in business. Other processes included: acquiring technological capital by subscribing to and utilising different social media platforms for business; reputational capital by building a good and trustable enterprise name; and legal capital by using services of lawyers who could help start and register enterprises without exposing them to legally avoidable financial risks. The chapter has argued that Saudi women's acquisition and utilisation of culture, online technology, reputation, legal services and innate entrepreneurial qualities as capital, which is not recognised by Alvareza and Busenitz's (2001) EVRBT, allude to the need to extend this version by including these resources its intangible dimension.

6.6 Contribution of the Chapter

The chapter has identified the various types of start-up capital used by Saudi female entrepreneurs to start new enterprises as well as the processes they use to get access to each type. In so doing, the chapter has confirmed Alvareza and Busenitz's (2001) EVRBT, which, as shown in the conceptual framework in Figure 2.1 in Chapter 2, indicates that capital used to start a firm is indeed intangible (skills, knowledge and network or social capital) and tangible (financial assets and geographic). More importantly, the chapter has unearthed more forms of intangible capital, which

are not specified by this theory. These include emotional, opportunity detection ability, cultural capital, technological capital as well as reputational capital, legal capital and innate entrepreneurial qualities. The chapter has therefore argued that Alvareza and Busenitz's (2001) EVRBT needs to be expanded by including these forms of capital in its intangible dimension. Following the discussion of the challenges that Saudi female Entrepreneurs faced as entrepreneurs, this chapter has explored the processes they used to access and acquire capital. Further effort was made to investigate the entrepreneurship pathways used by Saudi women to start and operate new entrepreneurs using the capital accessed through the processes discussed in this chapter. The pathways and processes are elaborated in the next chapter based on the Saudi women's intersectionality characteristics.

Chapter Seven: Pathways to Establishing and Operating Business

7.1 Introduction

The previous chapter discussed the processes Saudi female Entrepreneurs used to obtain start-up capital. This chapter presents, interprets, and discusses results in response to the study's last question, which as shown in Section 1.6 in Chapter 1 as follows: How do Saudi female entrepreneurs' intersectionality characteristics influence their pathways to establishing and operating new enterprises? Intersectionality was analysed as a dynamic process that unearthed Saudi female entrepreneurs who were privileged or deprived as a result of their intersecting identities and experiences (Haynes et al., 2020; Murphy, 2021). The pathways referred to courses of action these entrepreneurs followed to establish and operate new enterprises using accessible resources (Bacq et al., 2023). They were identified from the longitudinal interview data collected from 10 participants to determine the changes and stability in the Saudi female Entrepreneurship according to their intersecting identities and experiences. The detailed analysis appears in Appendices C1, C2 and C3. Results from the reassembling step of Yin's (2015) framework of thematic analysis are in Table 7.1.

Table 7.1: Pathways to establishing and operating business by Saudi female Entrepreneurs

Main Theme (Pathways)	Sub theme (Enterprise establishing and operating processes)	Codes (Forms of capital used to start and operate an enterprise)
Entrepreneurial inception pathway	Engaging personal entrepreneurial qualities in creating a project	Innovative talent
		Honesty
		Calculative Decision-making

Main Theme (Pathways)	Sub theme (Enterprise establishing and operating processes)	Codes (Forms of capital used to start and operate an enterprise)
		Passion for the business
		Being enterprising
	Pursuing desire for economic independence	Turning desire to work autonomously into business
		Desire for money and financial independent
		Dislike for assigned routine work
	Opposing occupational stereotypes	Starting enterprises stereotyped as men's businesses
	Harnessing accessible capital	Combining personal income and bank loans
		Acquiring non-fundable or returnable start-up capital from family
		Using partnership contributions
		Using a combination of personal, family and social capital
		Receiving government support to start business as a woman
		Using cultural capital to start a business
	Re-investing business proceeds	Using returnable family loan to expand business
		Using profits and family income to expand the business
		Re-investing family income.
		Re-investing realised profit
	Co-creation	Setting profit margin depending on customer preferences
		Using advice from clients to operate by making products they want
	Relying on high performing human resources	Relying on personal experience and female employees
		Encouraging affordable employee training
		Using people-oriented managers
		Relying on employee retention to sustain the business
		Relying on a dedicated team of employees
		Hiring experienced HR managers to manage employees
		Hiring high performing employees
		Appropriate staff placement that leaves them to work freely
	Engaging acquired business acumen	Using past experience
		Entering long-term rental contracts to avoid rent increase
		Using hotline to be ahead of competition
		Getting personal feelings from social relations benefiting business
		Being courteous and unwaveringly patient in business
		Using clear organization, regulation and work scheduling
		Using exhibitions as marketing tool.
		Extending customer care to clients.
		Attracting unwavering though unexpected customer support
		Dealing with business challenges
	Relying on improved business regulation	Clarity has improved in municipal regulation of business
		Municipal regulations for business have been updated
		Government requirements are easy to fulfil online
Necessity entrepreneurship	Engaging in necessity entrepreneurship	Pushed by failure to find a job
		Pushed by lack of job opportunities for the course studied
Opportunity entrepreneurship	Engaging in opportunity entrepreneurship	Turning the opportunity identified by family into business
		Spotting a business opportunity
		Exploiting online technology as an opportunity
Partnership pathway	Forming partnership with existing enterprise	Switching from unsuitable to apt business
		Partnering with existing factory
		Cooperating with existing stakeholders
		Getting support from supplying factories
		Relying on excellent relationship with suppliers
		Relying on the supportive suppliers based on trust
		Relying on cooperative suppliers
		Using a flexible relationship with suppliers

Main Theme (Pathways)	Sub theme (Enterprise establishing and operating processes)	Codes (Forms of capital used to start and operate an enterprise)
		Partnering to venture into another business line
		Going into partnership to stabilize business
		Partnering with others to expand
		Operating with parent as official signatory
		Increasing number of official signatories
		Opening another division with a partner
Acquiring entrepreneurial education	Applying acquired entrepreneurial skills	Training to acquire skills for operating started business
		Gaining a good understanding of a business before starting it
		Making use of my profession
		Putting acquired education to use
Pursuing business incubation	Business incubation using social capital	Starting business through incubation and social capital
	Business incubation using skills	Starting business incubation and acceleration

The main themes in Table 7.1 indicate the different pathways the entrepreneurs followed to start and operate new enterprises. The processes these entrepreneurs used to establish and operate new enterprises following each pathway are revealed by the sub-themes. The forms of capital utilised to start and operate new enterprises are indicated by the codes identified during the data analysis as informed by the EVRBT.

The way the pathways were followed according to the entrepreneurs' intersecting identity categories and experiences, which included the age groups (20-29, 30-39 and 40-49 years), marital categories (married with children and single), network (efficient and weak network), family support, occupational stereotyping and cultural influence is depicted in Figure 7.1 below. This intersectionality attributes were identified based on the conceptual framework in Figure 2.1 developed in Chapter 2. The entrepreneurs' age was derived from Table 3.3 in Chapter 3 and the challenges were derived from Table 6.3 in Chapter 6. The challenges are incorporated in Figure 7.1 to provide a comprehensive picture of the experiences the interviewed entrepreneurs encountered intersectionally.

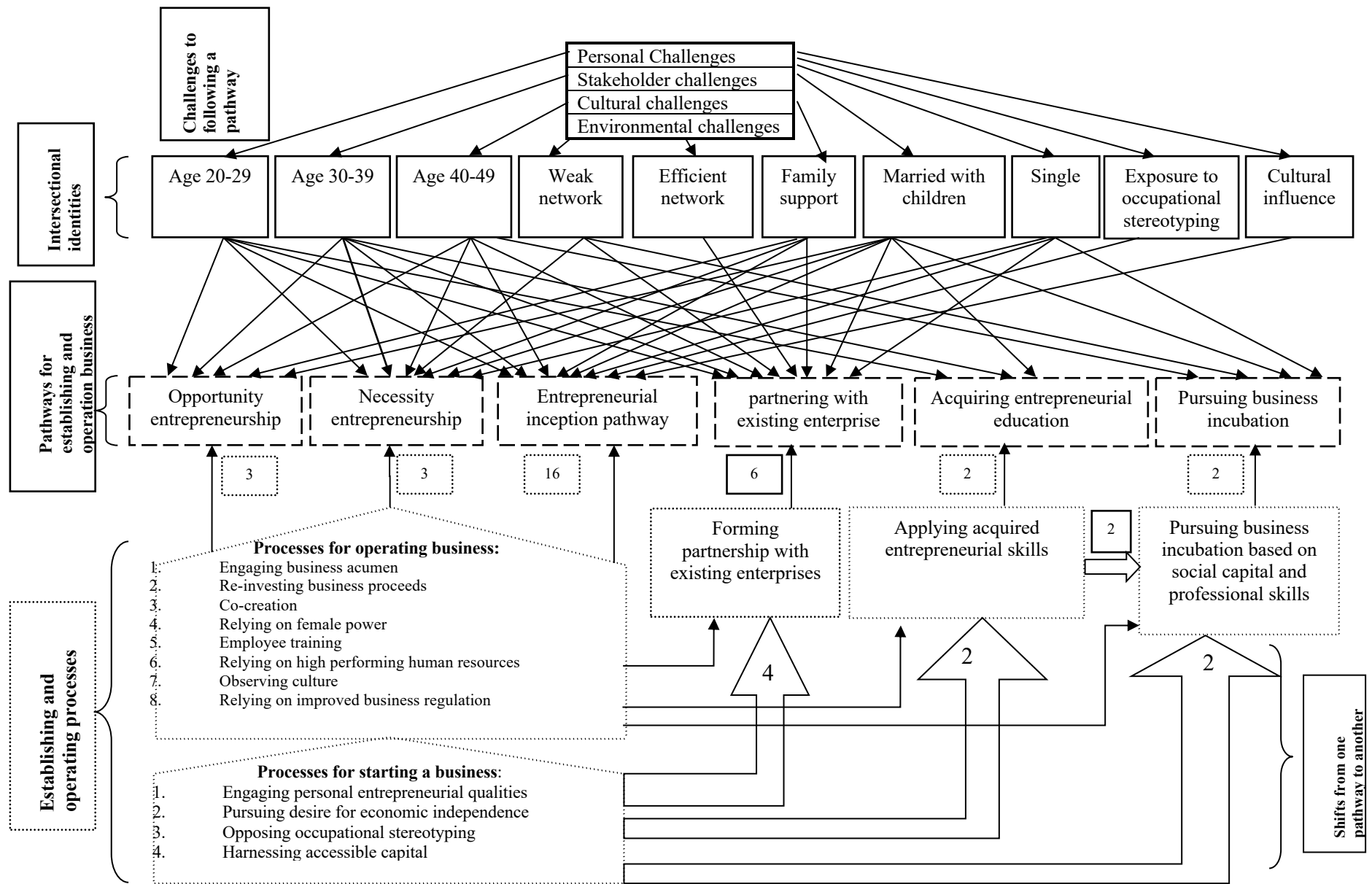


Figure 7.1: Pathways to establishing and operating businesses by Saudi female Entrepreneurs: An intersectionality and EVRBT informed perspective

Following the fourth step – interpretation – in Yin’s (2015) thematic analysis framework, the main themes in Table 7.1 are depicted in Figure 7.1 to clearly show the six pathways in the dashed boxes which the interviewed entrepreneurs followed to establish and operate new enterprises. The identities and experiences considered are depicted in the first row of small boxes. The processes the entrepreneurs configured and the number of entrepreneurs who used them to start and operate a new enterprise following each pathway are shown in round dot boxes. The arrows and number of entrepreneurs who shifted from one pathway to another are depicted in arrow shape. The rationale for analysing these shifts was to establish whether the entrepreneurs’ intersectionality associated with the pathways was static or dynamic. The challenges encountered by the entrepreneurs are depicted in the top of the figure.

A close analysis of the results in Table 7.1 and Figure 7.1 indicates that the six pathways followed to establish and operate their businesses included: entrepreneurial inception, necessity entrepreneurship, opportunity entrepreneurship, partnering with existing enterprises, acquiring entrepreneurial education, and pursuing business incubation. These entrepreneurial pathways were not mutually exclusive and have each been discussed in previous studies though without delving into their intersectionality analysis (Klein and Nemoy, 2019; Botha and Pietersen, 2022; Franz and Olopade, 2023). Therefore, this study extends previous research by providing analysis by elucidating how Saudi entrepreneurs followed and shifted from one pathway to another according to their intersecting identity categories and experiences. This analysis is hence organised by first interpreting the following pathways:

- Entrepreneurial inception pathway
- Necessity entrepreneurship
- Opportunity entrepreneurship

- Partnering with existing enterprises
- Acquiring entrepreneurial education
- Pursuing business incubation

After interpreting the pathways, the processes the entrepreneurs used to operate the established enterprises are also explained.

7.2 Pathways Followed by Saudi Female Entrepreneurs:

7.2.1 Pathway 1: Entrepreneurial inception

This pathway involves an entrepreneur turning an innovation into a new business his or her ingenuity, skills and personally mobilised resources (Vieitez-Cerdeño et al., 2023). Figure 7.1 indicates that 16 out of the 32 entrepreneurs followed this pathway, thereby confirming earlier research that identified creation of a new business through entrepreneurial inception as one of the pathways followed by entrepreneurs (Earle and Sakova, 2001; Mazla et al., 2020; Juliana et al., 2021). Extending this research, intersectionality analysis in Figure 7.1 suggests that the entrepreneurs who followed this pathway belonged to all the identity categories experiences. This implies that Saudi female Entrepreneurs can create new businesses through entrepreneurial inception regardless of their age, marital status, network, family support, occupational stereotyping, and cultural influence. Therefore, intersectionality is not that useful to analyse differences in Saudi women's creation of businesses through entrepreneurial inception. This is explained by the processes the interviewed entrepreneurs used to create businesses. These processes included: engaging personal entrepreneurial qualities, pursuing a desire for economic independence; opposing occupational stereotyping; being motivated by family; and harnessing

accessible capital. The way each of these processes was used is explained in the following subsections.

7.2.1.1 Engaging personal entrepreneurial qualities

Figure 7.1 indicates that most of the entrepreneurs engaged personal entrepreneurial qualities to start their businesses. Results in Table 7.1 indicate that these qualities included: innovative talent, passion for the business, honesty, and calculative decision-making. Others were character-based preference for business and being enterprising. While some of these qualities were identified as the dominant drivers of business creation, others motivated this process in combinations. Therefore, even when intersectionality did not apply to entrepreneurs who used entrepreneurial qualities to establish new businesses through entrepreneurial inception, it featured in the qualities themselves. Intersectionality featured in form of combinations of entrepreneurial qualities that some entrepreneurs applied to start new businesses through entrepreneurial inception. The processes these entrepreneurs used by applying these qualities individually and in combinations were as explained forthwith:

7.2.1.1.1 Applying Innovative Talent

Innovative talent refers to a unique and skilled natural ability applied to create new products that were not in existence before, but satisfy a community need and can hence be sold and bought in the market (Briganti and Samson, 2020). Table 7.1 indicates that some of the entrepreneurs used this talent to start a business, thereby expressing support for previous studies (Chen and Wang, 2011; Mayer-Haug et al., 2014; Barriere et al., 2018; Mazla et al., 2019; Yu and Zhang, 2021; Rožman et al., 2023). Since these studies did not provide intersectionality analysis of how

innovative talent is used to start a business, this present study fills this gap by indicating that the four entrepreneurs who used it were in different marital statuses, age groups, and networks. From Appendix C3, one of them was aged 40-49 years, single, had no children and was in an efficient network. An efficient network refers to business and social connections that maximise access to social capital an entrepreneur requires to enhance start-up and working capital (Anifowose and Onileowo, 2020). This entrepreneur disclosed how she applied innovative talent by stating that, “Starting a company depends on your talent... in my case, it was purely (innovative) talent...” (NI24, Appendix B).

The same view was echoed by JH who was aged 20-29 years, divorced and with children and family support but in a weak network – which refers to limited and poor business and social connections that do not enhance an entrepreneur’s access to start-up capital (Anifowose and Onileowo, 2020). JH explained, “I feel girls start business projects by inventing new products ... new fashions, new dress styles...” (JH15, Appendix B). Similarly, SM who was aged 30-39 years, married without children stated, “You must prove your natural capabilities... I depended on my talents to start this business” (SM13, Appendix B). KA with similar intersectional identities echoed the same view by stating, “I see that designing is a talent... when it comes to designing and ideas, a talent is required and it is what helped me to start this company...” (KA18, Appendix B). These excerpts indicate that Saudi entrepreneurs who used innovative talents as unique resources for creating new businesses belonged to all the age and marital categories, suggesting that using innovative talent transcended these intersecting identities. Some entrepreneurs reinforced their innovative talents with passion.

7.2.1.1.2 Relying on Passion for Business

Passion refers to enthusiasm for a business (Hatak et al., 2021). It features in previous research as one of the drivers of success in business (Cardon and Kirk, 2015; Hu et al., 2022). Results in Table 7.1 support this view by indicating that passion motivated six out of the 32 interviewed entrepreneurs to start new enterprises through entrepreneurial inception. One of them was aged 30-39 years, married with children and in a weak network. She divulged her passion by stating, “I have a passion for this business (selling beauty products), ah, I started it out of passion...” (AS5, Appendix B).

A similar view was echoed by BQ who was aged within 40-49 years, single, and in an efficient network. She stated, “I was passionate... I started this business (fashion and beauty shop) out of a burning internal desire to prove ... my passion...” (BQ10, Appendix B). The same passion was expressed by WH aged group of 20-29 years and single by stating, “My passion for ... physiotherapy ... triggered me to get a partner to start our company... We both love and are enthusiastic about physiotherapy...” (WH4, Appendix B). These results illustrate how passion served as a resource for starting new enterprises through entrepreneurial inception regardless of the entrepreneurs’ marital status, age group, family support and network. Another quality was honesty.

7.2.1.1.3 Using Honesty

Honesty refers to being truthful and sincere in one’s relationship with others, including business relationships with key stakeholders such as suppliers and clients (Debnam et al., 2014; Ried et al., 2023). Previous research explains honesty as a panacea for sustainable business success (Paparoidamis et al., 2019; Rosemary and Joy, 2020; Ghondaghsaz and Engesser, 2022; Lansing

et al., 2023). Table 7.1 indicates that honesty was also a driver of creating a successful enterprise as DD aged 40-49 years, married with no children and in an efficient network substantiated, “I'm ... honest... and it is what helped me to get money I needed to start my business” (DD19, Appendix B). This reveals honesty as one of resources Saudi entrepreneurs used to start new enterprises. DD above was in an efficient network, suggesting that honesty benefited her to build a network that supported her to start a business.

Indeed, those who lacked the trust of others were disadvantaged by keeping them in weak networks that did not contribute to their creation of new enterprises. NF who was aged 30-39 years, married with children, illustrated this as follows, “In our country, most men do not trust that women can do business ... Many men do not want to do business with me because of mistrusting women” (NF22, Appendix B). This suggests that Saudi men’s mistrust of women in business made it hard for some entrepreneurs to associate with people who could support their enterprises to succeed. Gender categorisation of entrepreneurs thus deprived entrepreneurs of male trust, yet they needed it to succeed. This buttresses negative public attitude which the entrepreneurs faced as discussed in Chapters 4 and 5. Some entrepreneurs relied on calculative decision-making.

7.2.1.1.4 Applying Calculative Decision-Making

Calculative decision-making involves choosing to start a business after critical reflection that its prospective benefits will outweigh the negative consequences (Sasseti et al., 2022). Calculative decision-making features in Byus (2018), Melović et al. (2022) and Sasseti et al. (2022) among the factors that support the success of an enterprise. Table 7.1 indicate that calculative decision-making involved starting a new enterprise using critical wisdom. DD aged 40-49 years, married without children, and in an efficient network, recounted, “The wisdom to make the right decision

at the right time, the ability to plan decisively is what I applied to start my business” (DD20, Appendix B). This suggests that married female Entrepreneurs applied calculative decision-making to establish new enterprises through entrepreneurial inception using wisdom of taking the right choice at the right time. To note is that DD was aged 40-49 years and was a bank employee before becoming an entrepreneur (Table 3.3). Therefore, this wisdom was due to her age and bank experience. those married to supportive husbands were privileged to use this capability as MA recounted:

“There is a world of difference for (Saudi women) who have supportive husband(s). They are far better at making (business starting) decisions (than) those (whose) husbands ... ruin everything... Some husbands refuse their wives to do ... business. They keep criticizing and discouraging everything..., supportive husbands even hire housekeepers for wives” (MA65, Appendix B).

Clearly, some entrepreneurs who belonged to the same marital category were treated differently. Therefore, female Entrepreneurs’ calculative decision-making is influenced not necessarily because they belong to different marital categories but according to their specific marital contexts. Some married female Entrepreneurs were privileged to make calculative decisions, but other similarly married women were disadvantaged by being discouraged from making the same decisions. Some married entrepreneurs were further discouraged by their parental families:

“There is... a big generation of parents who... believe that when a woman ... (wants to start) business, they tell her not to do it and not to leave her job and disturb herself with... business ... and are hesitant to support her financially...” (WJ5, Appendix B)

However, RS who was aged 30-39 years and single had her calculative decision-making discouraged by her parental family, but she did not give up:

My ... mother always ... told me I did not any need capital because I was not supposed to work... I stopped visiting my family... to avoid being discouraged ... (RS10, Appendix B)

The preceding excerpt suggests some female Entrepreneurs implemented their calculative entrepreneurial decisions despite being discouraged by parental families. Comparing this excerpt with the previous one suggests that husbands are more likely to discourage women from taking entrepreneurial decisions compared to parental families. Being discouraged by such close contacts alludes to being in unsupportive networks. Some entrepreneurs started new enterprises through entrepreneurial inception by being enterprising.

7.2.1.1.5 Being Enterprising

While the preceding entrepreneurs indicated that they were driven to start new enterprises by one overriding entrepreneurial quality, six others were propelled by a combination of entrepreneurial qualities, including commitment, persistence, foresight, confidence, flexibility, being a listener, good conversationalist, honest, assertive against un-productivity, and having knowledge, foresight and emotional capacity, among other. Among these entrepreneurs was LM who was aged 20-29 years, single, in weak network and receiving family support. She explained:

“I started this business (fitness and physiotherapy) by applying ... commitment, persistence, foresight, and confidence... I trust in my feelings ... (I am) not ... ignorant of (my) feelings ... feeling ... gives (me) foresight” (LM18, Appendix B).

While the extract above outlines different entrepreneurial abilities, emotional capacity was stressed as the unique resource the entrepreneur used to ensure prudence in establishing her business. Additionally, WJ who was aged 30-39 years, married with no children, pointed out confidence in the business “she going to open ..,” adding that, “her ability to listen ... (and) flexibility” (helped her succeed)” (WJ11, Appendix B). Therefore, confidence, flexibility and listening intersected as personal resources to enable some entrepreneurs to start businesses through entrepreneurial

inception. Likewise, NF who was aged 40-49 years, married with children and in an efficient network, explained that she started her business by “Being a good conversationalist, using personal strength ... saying no to anything unproductive, having knowledge of exactly what I want my business to be ... (its) long-term plan ... (and being) a negotiator” (NF28, Appendix B).

Generally, the results suggest that the few entrepreneurial qualities intersectionality influenced included calculative decision-making. While some married female Entrepreneurs were privileged to use this quality as a resource to start a new enterprise with full support of their husbands and parental families, others were disadvantaged by being negatively criticised and discouraged by their unsupportive spouses and families. The other was honesty that some female Entrepreneurs harnessed by building trust that resulted into efficient networks which supported them to start new enterprises. Other entrepreneurs were however disadvantaged as some men mistrusted them in business because of being women, leading to weak networks that could not support them to start a new business. Other entrepreneurial qualities applied as resources to start new enterprises regardless of an entrepreneur’s age, marital status, network, family support, occupational stereotyping and cultural influence included: innovative talent, passion for business and being enterprising. Some entrepreneurs were additionally triggered to start business through entrepreneurial inception by the desire for economic independence.

7.2.1.2 Pursuing Desire for Economic Independence

As shown in Appendix C3, four of the interviewed entrepreneurs were triggered to start new enterprises through entrepreneurial inception by the desire to work autonomously and for financial independence. The same desire has been identified in previous scholarship though not from the

intersectionality perspective (Mahto and McDowell, 2018; Schmutzler et al., 2019; Shava and Chinyamurindi, 2019; Almodóvar-González et al., 2020). Intersectionally, the entrepreneurs triggered by this desire to start new enterprises were aged 20-39 years. One of them was single and the other three were married one of whom had children. One of them was in an efficient network while the remaining three were in weak networks. Therefore, the entrepreneurs who were driven by desire to work autonomously were below 40 years but in all marital categories and networks.

As such, desire for economic independence propelled mostly younger female Entrepreneurs regardless of their marital status and networks. Married entrepreneurs were more than singles, suggesting that this desire was more pronounced among the married. This could be explained by generational change and extra family responsibilities that marriage imposes on Saudi women. These responsibilities create need for more economic resources, more family time and therefore, desire for self-employment that enables a woman to balance them unlike routine jobs that take much of the time at work and are hence hard to balance with family obligations.

7.2.1.3 Opposing Occupational Stereotyping

The Table 7.1 and Figure 7.1 indicate that AR who was aged 30-39 years, married explained that she started her new enterprise to oppose the stereotype that some occupations were not for nationals but for foreigners, “I used to tell mum that ... we’re changing this thing (that salons are Moroccans’) ... jobs are created by men or women regardless of nationality...” (AR3, Appendix C1). AR was hence motivated to start a salon business by desire to neutralise this occupational stereotype. Furthermore, female Entrepreneurs started new businesses by harnessing accessible capital as one of the pathways.

7.2.1.4 Harnessing Accessible Capital

Table 7.1 and Figure 7.1 indicate that harnessing accessible capital was a process all interviewed entrepreneurs used to start new businesses, but the types of capital accessed to follow each pathway differed. For the pathway of creating new enterprises through entrepreneurial inception, accessible capital included: personal income, family income, social capital, government support, cultural capital, attitude capital, locational capital, and a combination of some of these types. Following of this pathway has been discussed in different studies (Elsafy et al., 2020; Zhao, 2021; Thai et al., 2020; Crowley and Barlow, 2022; Asuamah, 2023), but without providing its intersectionality analysis on which this present study focuses. Figure 7.1 depicts this analysis by summarising how interviewed entrepreneurs followed this pathway according to their age, marital status, family support, network, occupational stereotyping and cultural influence as presented in the following subsections.

7.2.1.4.1 Harnessing Accessible Personal Income and Bank Loans

Table 7.1 indicates that none of the entrepreneurs aged 20-29 used this capital start new enterprises through entrepreneurial inception. Those who did were aged 30-49 years, suggesting age advantaged older entrepreneurs to access personal income and bank loans as the following excerpt given by entrepreneurs aged 30-39 years illustrates:

“I got capital from my personal account. I had been saving...for over 10 years. I withdrew 3000 riyals and used to start my business. When you plan to finance your business using personal money, you have to first save enough of it. This is what I did...” (MS20, Appendix B).

MJ in the same age bracket shared a similar view as follows:

“... when we started the... (enterprise)... the money was available ... we relied on... our savings we had been accumulating over time” (MJ23, Appendix B).

From the two excerpts above, entrepreneurs started new businesses using personal savings accumulated over a period of time. Therefore, savings increased the older an entrepreneur became. Moreover, saving with banks helped MA aged 40-49 years to also access bank loans:

“It (capital) was ... personal savings I had accumulated ... over the years and some loans from the bank ... (where) I keep my money...” (MA26, Appendix B).

This excerpt suggests that saving with bank benefited some entrepreneur by enabling them to access bank loans. Besides personal income and bank loans, some entrepreneurs harnessed family income.

7.2.1.4.2 Harnessing Accessible Family Income

Most entrepreneurs harnessed family income as capital, with some combining it with personal income and social capital. Family income was accessible regardless of the entrepreneurs' age category except where some of them were disadvantaged by their marital identity (Appendix C3).

Regarding age, JH who was aged 20-29 years explained family income as her start-up capital:

“I took the capital from ... my brother... (it) ... was 8000 ... it was as a gift... to encourage me to start the enterprise....” (JH7, Appendix B).

This extract suggests that some entrepreneurs accessed capital as gifts from parental family members. NF who was aged 30-39 years echoed the same view by stating, “Oh ... my initial capital was from my family...” (NF13, Appendix B). ZM who was aged 40-49 years echoed the same source by stating, “My father... funded me” (ZM11, Appendix B), adding that, “He gave it ... as a gift as he thought I won't be able to return it although I told him that I will return it” (ZM13,

Appendix B). These quotations suggest that some entrepreneurs did not take the start-up capital provided by their families for granted, but as a debt they would pay back. This financial attitude is commendable because it ensures that the accessed capital is utilised prudently so it can be paid back. MN who was aged 40-49 years explained that, “My husband ... is very good (and supportive financially)” (MN16, Appendix B).

Generally, the results indicate that age did not matter in Saudi female Entrepreneurs’ harnessing of family income as start-up capital. However, some would-be entrepreneurs were disadvantaged because their husbands and parental family members demoralised instead of supporting them. Most of the Saudi female Entrepreneurs who started new businesses using family income were in weak networks. Only a few of them were in efficient networks, which enabled them to use social capital. Therefore, the different family contexts to which Saudi female Entrepreneurs were exposed resulted in varying degrees of family and social support which could be turned into a monetised resource used as start-up capital. Social support was accessed as elaborated next.

7.2.1.4.3 Harnessing Accessible Social Capital

Social capital refers to resources accessed through offline and online personal and business relationships or efficient networks with friends, associates, alumni, colleagues, and organisations (Daskalopoulou et al., 2023; Abane et al., 2024). The female Entrepreneurs who accessed social network were all in efficient networks, therefore confirming previous scholars (Oskooii and Ajali, 2017; Xie et al., 2021; Crowley and Barlow, 2022) each of whom indicate that social capital is accessed from efficient networks. MA who was aged 40-49 years, married with children explained that “The project was totally funded (by capital I obtained from) my family... and my best friends from the university” (MA17, Appendix B). Similarly, WJ who was aged 30-39 years, married

without children explained that in addition to capital from her parental family and husband, “There was also support I got from friends...” (WJ10, Appendix B). Hadeel who was aged 20-29 years, married with children supplemented her start-up capital using money her friend contributed:

“(My friend and I became partners and)... started the project (using) one million and 200 thousands (we had contributed together) ...” (2Hadeel5, Appendix C1).

Furthermore, RS who was aged 30-39, single and without children noted that her “network of acquaintances helped” her “with the information” she needed to start her “restaurant” (RS216, Appendix B), adding that, “All my friends in Riyadh helped me and I learned from them” (RS218, Appendix B). These extracts suggest that being in an efficient network enabled some entrepreneurs to get access to information as a resource they needed to start their new businesses.

A similar view was expressed by LM aged 20-29 years, single and without children by stating, “I sought help from (friends) with experience to brief me about labour requirements, government payments, rent ... and ... right location for the business I wanted to start ...” (2LM6, Appendix C1). She added, “My (friends) ...helped me ... know ... (what) I needed to know” (2LM11, Appendix C1). Clearly, social capital was among the resources that Saudi female Entrepreneurs in efficient networks used to establish new businesses regardless of their age, marital status and family support. Therefore, while entrepreneurs in efficient networks had the advantage of accessing social capital, those in weak networks were disadvantaged in that their capital source was limited to only their families. Some entrepreneurs harnessed government support.

7.2.1.4.4 Harnessing Accessible Government Support

From Table 7.1, five of the entrepreneurs accessed government support to enhance their start-up capital. Harnessing government support has been identified in previous scholarship, but without

its intersectionality analysis (Hoque, 2018; Lee and Chang, 2018; Kaya, 2019; Lee and Yi, 2019; Saberi and Hamdan, 2019; Zhang et al., 2022). This is the analysis depicted in Figure 7.1 and Appendix C3. Specifically, Appendix C3 indicates that three of these entrepreneurs were aged 20-29 years, one was 30-39 years, and the other was 40-49 years. One of these entrepreneurs was single without children and the other four were married with children. Three of these entrepreneurs were in efficient networks while the other two were in weak networks. All these entrepreneurs accessed family support. As who was aged 30-39 years, married with children stated that, “The government paid ... half the salary of the Saudis ...we have (as employees) ...” (AS17, Appendix B). This excerpt suggests that government supported female Entrepreneurs by paying half of the salaries of their Saudi employees. NI who aged 40-49 years, single, without children, in a weak network and with access to family support echoed the same view by stating, “...Salaries (for our)... employees were supported by ... government ... (it) ... gives (companies) a certain percentage ... every month ... (to help us pay)... salaries ...” (NI14, Appendix B). These results show that government supported female Entrepreneurs by paying a proportion their Saudi employees’ salaries.

Generally, results suggest that interviewed entrepreneurs accessed government support regardless of their age, marital status, network, and family support. Therefore, Saudi government did not discriminate against female Entrepreneurs as a result of their intersecting identities. This non-discrimination was attributed to affirmative action policy, which the Saudi government adopted to empower women:

“For your domain to be green, and ... obtain a visa, you must have a Saudi female employee. It (the domain) is not considered to access facility financing but will instead be subjected to fines” (MJ15, Appendix B).

From the foregoing extract, ‘your domain’ means enterprise, ‘green’ means being allowed to operate, and ‘visa’ means a license. As such, the extract indicates that female Entrepreneurs were licensed to access government financing only if they employed female Saudis. This alludes to discrimination against non-Saudi women, which occurs in the form of fining those who employ them to pay fines instead of receiving government support as MJ explained, “You pay a fee for each worker you employ when she is not a Saudi woman. If you pay (10,000 per foreign worker you employ) ...” (MJ16, Appendix B). This discriminatory treatment has potential to deny female Entrepreneurs access to superior competences lacking locally but accessible by employing foreigners. Table 7.1 indicates further that some Saudi entrepreneurs harnessed cultural capital to start their businesses.

7.2.1.4.5 Harnessing Cultural Capital

Cultural capital refers to community’s values, knowledge, skills, norms, regulations, artefacts, practices, or positive changes harnessed as resources to start to a new enterprise (Azubayeva, 2021). Results in Appendix C3 show that four Saudi female Entrepreneurs harnessed it to start new businesses, thereby confirming previous scholars (Wdowiak et al., 2012; Tubadji et al., 2017; Brieger and De Clercq, 2019; Azubayeva, 2021) who explain cultural capital in this sense but without delving into its intersectionality analysis. Most of the entrepreneurs who harnessed cultural capital were below 40 years, suggesting that it was used by mostly the younger entrepreneurs. Having more young entrepreneurs harnessing cultural capital can be explained by the positive change that began to occur in Saudi culture in the form of minimising social restrictions on women participation in business development, especially from the 1990s as DD who was aged 30-39 years explained, “I realised that Saudi culture had become favourable from the 1990s...it was particularly

favourable for She (Fashion and design business). ... I knew that Saudi cultural (change) ... would enable me to succeed ...” (2DD6, Appendix C1). DD continued:

“One of the basics of my business is that we walk with the culture... my work is to ensure that the clothing is exactly as people want ... it ...” (2DD7, Appendix C1).

The foregoing extracts indicate that some entrepreneurs harnessed the positive changes in Saudi culture as a resource for starting new businesses. The same view was expressed by LM aged 20-29 years as follows:

“Saudi culture has changed in favour of women participation in business. More people including men, ... institutions, ... and government (are supportive to) small enterprises; (I used these positive changes) ... (to start) my business confident that it would succeed ...” (2LM9, Appendix C1).

Men’s and institutional attitude towards women started becoming positive as a result of the undertaken policy reforms discussed in Chapter 4. Therefore, the intersectional disadvantaging of women as a gender category that has no ability to do business is declining, although has not disappeared completely as discussed in Chapter 5. Saudi female Entrepreneurs harnessed this attitude as a capital resource as NH, aged 30-39 years illustrated, “The positive cultural change, particularly in men’s attitude ... has become supportive since 2017 ... (and) has encouraged me to be strong in my business ...” (2NH4, Appendix C1). Likewise, LM aged 20-29 years said, “Men have become more ... accepting of us as women in ... business ... they are supportive ... I relied on them to get the location for this business” (2LM7, Appendix C1). This suggests men’s attitude began changing positively in 2017 and is therefore a recent occurrence. There were also entrepreneurs who exploited locational capital to start business.

7.2.1.4.6 Harnessing Locational Capital

AR who was aged within 30-39 years, married with no children, in weak network and supported by her family explained how she was advised to harness locational capital to start a salon as follows, “(You will succeed because this is virgin area for the business you want to start) ... start in this area, you will be the first... no matter ...whether you open two beauty salons ...” (AR6, Appendix B). This indicates that the entrepreneur harnessed geographic capital to start a new business.

Generally, results in Table 7.1, Figure 7.1, and Appendix C3 indicate that the majority of the interviewed entrepreneurs established their enterprises following the pathway of creating them through entrepreneurial inception. This pathway was followed using different processes one of which involved engaging personal entrepreneurial qualities, which included innovative talent, honesty, calculative decision-making, business-oriented endurance, passion for business, character-based preference for business and being enterprising. Being enterprising involved applying a combination of entrepreneurial qualities, which included emotional capacity. Most of these entrepreneurial qualities were applied to start new enterprises regardless of the entrepreneurs’ intersecting identities and experiences related to age, marital status, family support, network, occupational stereotyping and cultural influence. The only two entrepreneurial qualities whose application was hampered by the intersecting marital and family identities of some entrepreneurs were calculative decision making and trust. Some Saudi female Entrepreneurs’ calculative decision-making was sabotaged by their unsupportive parent families and husbands who wanted them to stop them from starting new enterprises. Other women showed their entrepreneurship was hindered by mistrust of the female gender in business by most of the Saudi men.

Other processes used to follow the pathway of creating new enterprises included pursuing the desire for job autonomy and economic independence especially by younger and mostly married female Entrepreneurs in order to balance working and family responsibilities, opposing occupational stereotyping by starting businesses perceived not to be for nationals but for foreigners and harnessing accessible capital. The harnessed capital included personal income and bank loans by mostly older female Entrepreneurs who had taken time saving, family income accessible regardless of age, government support, social capital, and cultural capital. Unlike Saudi female Entrepreneurs who were in weak networks limited them to only personal and family income as the only sources of start-up capital, those who were in efficient works boosted this capital sources by adding social capital and partnership contributions from friends. Cultural capital was mostly harnessed by younger entrepreneurs while government support was accessible regardless of the intersecting identities used to describe Saudi female Entrepreneurs with respect to their age, marital status, family support, networks, occupational stereotyping, and cultural influence. In addition to creating a new enterprise through entrepreneurial inception, some of entrepreneurs followed necessity entrepreneurship as another pathway.

7.2.2 Pathway 2: Necessity Entrepreneurship

Necessity entrepreneurship is a pathway followed by individuals who are pushed by unemployment to establish enterprises to create self-employment (Huanga et al., 2023; Ratten, 2023). Figure 7.1 and Appendix C3 indicate that four of the entrepreneurs followed this pathway to create themselves jobs. This confirms different scholars (Karlesky, 2015; Buheji, 2018; Nikiforou et al., 2019; Sendra-Pons et al., 2022; Weber et al., 2023) who explain necessity

entrepreneurship in the same way, but without analysing it intersectionally. As the challenges discussed in Chapter 5 indicate, using this pathway suggests that Saudi Arabia is still characterised by tension between men who refuse their wives to work and women who fight unemployment by creating own businesses. This tension is evident from the intersectionality analysis of the findings, which indicates that some of the women who used this pathway were married to unsupportive husbands.

Indeed, Appendix C3 indicates that one of the four entrepreneurs who followed this pathway was married with children, another was divorced, and two others were single without children. Further analysis revealed that the married and divorced entrepreneurs were among those whose husbands were unsupportive. Table 7.1, Figure 7.1, and Appendix C3 indicate further that one of these entrepreneurs was aged 20-29 years, another was 30-39 years and the other two were 40-49 years. Therefore, entrepreneurs who followed this pathway belonged to all age and marital categories. Accordingly, Saudi women fought unemployment through creating new enterprises regardless of their age, marital and network identities. As illustrations, NI who was aged 20-29 years, single and in a weak network explained, “I was not getting a job ... so) I focused on ... (starting) a (business) ... a Chocolate store ...” (NI7, Appendix B). Similarly, Nadya who was aged 30-39 years stated:

“I expected to find a job, but I applied for more than one job ... (and I was not successful)... (so I started my company to create a job for myself) ... in 2009 ... (Nadya3, Nadya5, Appendix B).

Clearly, the necessity entrepreneurship pathway was followed to create self-employment regardless of the entrepreneurs’ age and marital identities. Results in Figure 7.1 indicate further that all these entrepreneurs received family support and were positioned within weak networks.

This suggests that being unemployed disadvantaged some entrepreneurs by keeping them in weak networks which denied them access to social capital.

Generally, some entrepreneurs followed necessity entrepreneurship to create self-employment. Some of them were disadvantaged by being with unsupportive husbands while others were advantaged by having supportive husbands. All these entrepreneurs were disadvantaged by being in weak networks. Others followed opportunity entrepreneurship as a pathway.

7.2.3 Pathway 3: Opportunity Entrepreneurship

Opportunity entrepreneurship is a pathway followed by spotting a problem, need or a missing but potentially demanded item, and starting an enterprise to provide a sellable solution (Hanet al., 2022; Huang et al., 2023). Appendix C3 indicates that three of the entrepreneurs created new businesses by following this pathway, thereby substantiating previous scholars, including Fairlie and Fossen (2018), Klein and Nemoy (2019), Han et al. (2022) and Huang et al. (2023), but not from the intersectionality perspective. Appendix C3 depicts this perspective by indicating that three Saudi female Entrepreneurs followed this pathway by turning opportunities identified by their families or themselves into business. LM who was aged within 20-29 years, single, and without children was one of them. She explained, “We ... (were) encouraged by a gap we spotted. I needed car services, but could not get them ... So, we started a (car workshop) ...” (2LM3, Appendix C1). This extract suggests that starting a new car workshop was in response to the spotted opportunity. Similarly, AR who was aged within 30-39 years, married with no children explained:

“There were no shops ... everyone used to tell me this street is dead ... (my family) encouraged me ... (start the first salon) ... in the place” (AR5, Appendix C1).

The foregoing excerpt suggests that family members spotted an opportunity and supported the entrepreneur to turn it into a salon business. Therefore, being identified with a supportive family advantaged some entrepreneurs. Likewise, BQ who was aged 40-49 years and single stated, “I spotted an opportunity on social media ... I started ... an online shop using internet and ... Instagram (using my network friends as customers” (2Bashayer2, Appendix C1). This quotation illustrates how the entrepreneur turned an opportunity spotted on social media into an online business based on an efficient network of friends. The other two were however in weak networks (Appendix C3) suggesting that Saudi female Entrepreneurs spotted and turned opportunities into business regardless of network identified with them.

Generally, the entrepreneurs followed the pathway of opportunity entrepreneurship by seizing business opportunities regardless of their age, marital and network categories. This suggests that this pathway was followed regardless of the entrepreneurs’ intersecting identities. Some entrepreneurs started their businesses by partnering with existing enterprises as another pathway.

7.2.4 Pathway 4: Partnering with Existing Enterprises

Partnering with existing enterprises is a pathway followed to start a new enterprise by establishing a business collaboration in which an already operating company acts as a supplier of the stock needed by the new firm to operate (Vanags and Drinke, 2021; Yang et al., 2022; Yue et al., 2022). Figure 7.1 indicates that six of the thirty-two interviewed entrepreneurs started their enterprises following this pathway, which corroborates previous studies albeit without delving into its intersectionality analysis (Purnomo et al., 2018; Wynn and Jones, 2019; Barroso-Méndez et al., 2020; Rigtering and Behrens, 2021).

The intersecting identities corresponding to this pathway indicate that the entrepreneurs who followed it belonged to all three age categories, but majority were aged 30-49 years. Therefore, despite following this pathway regardless of age, most of the entrepreneurs were relatively older. Additionally, the entrepreneurs who partnered with existing enterprises to establish new enterprises were both married and single, implying that they followed this pathway regardless of their marital identities. While many of the entrepreneurs were in efficient networks, there were those in weak networks. The pathway was hence followed irrespective of the strength of entrepreneurs' networks. Figure 7.1 indicates that four of the six entrepreneurs who partnered with existing enterprises shifted from the pathway of creating a business through entrepreneurial inception and had access to family support. This shift indicates that the intersecting identities changed, thereby alluding to intersectionality as a dynamic process with respect to pathways.

The preceding results suggest entrepreneurs partnered with existing enterprises and shifted to this pathway regardless of their intersecting age, marital status, family support, and network identities. However, most of them were older, suggesting that age played a role in forming partnerships with existing enterprises and in shifting from one pathway to another. This role can be explained by results in Table 3.3, which indicate that most of the entrepreneurs aged 30-49 years had spent longer time in business compared to their younger counterparts aged 20-29 years. This time enabled older entrepreneurs to establish trustable links with existing enterprises, which they harnessed to start own businesses through partnership. This explanation is reinforced by the fact that most of these entrepreneurs were in efficient networks with the existing businesses (Appendix C3). They therefore harnessed the strong social capital associated with these networks to form the necessary partnerships as the following excerpt illustrates:

“After establishing strong supply relationships with my suppliers, I became confident because whenever they stocked new fabrics, they would send me WhatsApp informing me to ... pay and they supply what I want. They supply me with or without payment ... Using this relationship, I started a partnership ... a new business dealing in already made designs instead of making my own designs ...” (2Dona4, Appendix C1).

The excerpt above reveals that the entrepreneur was already in a business with the suppliers with whom she partnered to start another business different from that she had started through entrepreneurial inception. Besides shifting from another pathway, MJ explained that she started her business by writing a proposal to an existing company to partner with it as its supply outlet, “I realised that there were beauty products I wanted but ... (were not in the market). I know that there were others like me in the same area because we ... had graduated from the same universities where we used to use the same products. I developed a proposal and presented it to the supplier requesting for a partnership ... as their supply outlet... Here I am now...” (2MJ9, Appendix C1)

Generally, results indicate that partnering with existing enterprises was a pathway that different entrepreneurs followed either to start a new business or shift to another more lucrative business. There were entrepreneurs who followed acquisition of entrepreneurial education as another pathway.

7.2.5 Pathway 5: Acquiring Entrepreneurial Education

Figure 7.1 indicate that four of the entrepreneurs started new businesses following this pathway. This pathway involves training to first attain knowledge, skills, techniques, practices and experience necessary to start and manage a business before establishing it (Arioseno et al., 2023; He et al., 2024). Two of the entrepreneurs who followed this pathway shifted from the pathway of creating a new enterprise through entrepreneurial inception (Figure 7.1), suggesting that they had

created the first enterprises without the necessary knowledge and skills. These are therefore the entrepreneurs who faced the personal weaknesses discussed in Chapter 6. By identifying this pathway, results corroborate prior studies (Boahemaah et al., 2020; Alakaleek et al., 2023; Deng and Wang, 2023; Montes et al., 2023). Since none of these researchers delved into the intersectionality analysis of this pathway, this present study provides it using results in Figure 7.1 and Appendix C3. These results indicate that the entrepreneurs who followed this pathway belonged to all the age groups, suggesting seeking entrepreneurial knowledge and skills did not depend on age. All these entrepreneurs received family support, were married and most of them had children. These results suggest that seeking entrepreneurial knowledge and skills before starting a new enterprise was prominent among married entrepreneurs who received family support. Furthermore, the entrepreneurs belonged to both weak and efficient networks, implying that seeking entrepreneurial skills was not influenced by networks. AR explained how and why she sought this education:

“I needed skills about hairdressing before starting the business I wanted. I (went for) ... training in hairdressing ... to gain ... and use these skills to start ... my ... business” (Amjad10, Appendix C1).

The preceding excerpt indicates that entrepreneurial education that enabled some entrepreneurs to acquire needed skills was in the form of self-sponsored special training in the very business they wanted to start. DD recounted that used professional education and training to acquire the necessary entrepreneurial skills by stating, “Continuing professional education and training has helped me so much to start and maintain this business... you need constant awareness of (financial) market ... I feel that ... (I need to) gain ... continuous professional knowledge (to manage my financing enterprise)” (DD29, Appendix B). MA expressed how she used entrepreneurial education by stating that:

“Before entering the market and getting loans, you should understand ... the business ... I wanted to start a beauty salon and I started working as a receptionist in a saloon to learn the system and see the hairdressers and their mentalities. To see customer service and get some experience then I started my project.” (MA69, Appendix B).

The above excerpt indicates that some entrepreneurs acquired the entrepreneurial skills through practical education that involved direct observation and attending demos and workshops both offline and online. DD explained that she sought entrepreneurial skills by pursuing school education by saying, “I wanted to do business in finance, but I had no skills ... So, after acquiring these skills from the accountancy course, I set out to start my dream company dealing in provision of financial management consultancy services” (2DD29, Appendix C1). This extract suggests that some entrepreneurs acquired the entrepreneurial skills from formal school education. The entrepreneurs believed she could start her dream company without professional accountancy skills, suggesting lack of particular formal skills is a barrier to entry into some business fields.

Generally, results indicate that some Saudi female Entrepreneurs relied on entrepreneurial education acquisition as a pathway to starting new businesses regardless of their age categories. Those who pursued this pathway were married, belonged to all networks, and received family support. They pursued this education using different training methods, which included hands-on training through observation and demonstrations, and attending workshops as well as formal education. These results suggest that Saudi female Entrepreneurs acquired entrepreneurial skills they needed to start and operate new enterprises using varied methods of informal and formal education. The grounds they used to pursue this pathway suggest that they wanted to minimise the risks associated with starting a business without necessary knowledge and skills. This suggests they were more risk-averse than the single entrepreneurs. Other entrepreneurs started new enterprises through pursuing business incubation.

7.2.6 Pathway 6: Pursuing business incubation

Business incubation is a pathway followed to start an enterprise aimed at helping novice entrepreneurs to develop into competent entrepreneurs (Shehada et al., 2020; Ahmed et al., 2022). From Figure 7.1, two of the entrepreneurs followed business incubation to start their businesses. Business incubation has featured in previous research although its intersectionality analysis has not been provided (Almeida et al., 2021; Ahmed et al., 2022; Eldering et al. 2023). The results in Table 7.1, Figure 7.1 and Appendix C3 fill this gap. These results indicate that entrepreneurs who pursued business incubation were both aged 40-49 years and accessed family support, which suggests that using business incubation to start new enterprises favoured older entrepreneurs. One was single and in efficient network and the other was married and in the weak network, suggesting that they used this pathway regardless of their marital status and network. NH pursued this pathway by relying on social capital as follows:

“I started a business for ... empowering young women with productive skills, but it was not progressing ... I found a social kitchen, not ... Tuwaiq kitchen; they worked as ... productive families making and distributing food from home ... to associations... I said, let me ... mobilise these informal entrepreneurs and provide them with incubation and acceleration trainings ... I started my project by training these entrepreneurs at a fee” (2NH1, Appendix C1).

The preceding extract suggests that the business the entrepreneur had started through entrepreneurial inception did not do well. She shifted to incubation to start another. MA explained that she pursued business incubation and acceleration to start a new enterprise using professional capital as follows:

“I started my business using the concept of business incubation and acceleration. But the Saudi central and municipal government authorities didn’t understand the concept ... they issued me with a license of a higher administrative consultancy instead of business incubator (which I had started)” (MA32, Appendix B).

The above excerpt suggests that the entrepreneur started an incubator, but the business was licensed as a consultancy because it was unknown to licensing authorities in Saudi Arabia.

Generally, using business incubation was among the pathways some Saudi female Entrepreneurs followed to start new enterprises or to restart better and lucrative enterprises. Therefore, some of the entrepreneurs who followed business incubation as a pathway shifted from another pathway of creating a new enterprise through entrepreneurial inception.

Overall, the results indicate how the interviewed entrepreneurs followed different pathways to start and operate new enterprises according to their intersecting identities, which included age, marital status, network, and family support, occupational beliefs and cultural influence. These pathways included: creation of new a business, partnering with existing enterprises, entrepreneurial education acquisition and pursuit of business incubation. The entrepreneurs followed these pathways using different capital access and utilisation processes. The processes they used to start new businesses included: engaging personal entrepreneurial qualities, engaging in necessity and opportunity entrepreneurship; pursuing desire for economic independence; opposing occupational stereotyping; and harnessing accessible capital.

The harnessed capital included human capital (innovative talent, honesty, calculative decision-making, passion, character-based preference for business, and being enterprising—applying entrepreneurial experience, knowledge, and skills). Engaging in necessity entrepreneurship was primarily driven by unemployment, while opportunity entrepreneurship was propelled by

identifying offline and online business opportunities. Additionally, financial capital was sourced from personal income, bank loans, non-fundable and returnable family income, partnership contributions, government support, business proceeds, and a combination of these financial resources. Other types of capital harnessed by these entrepreneurs included social capital, reputational capital, locational capital, emotional capital, cultural capital, and attitude capital. The processes the entrepreneurs applied to operate their enterprises included leveraging acquired business acumen, reinvesting business proceeds, co-creation, harnessing female power, providing affordable employee training, and utilizing high-performing human resources, along with fostering positive cultural changes and improved business regulations

It is worth noting that the Saudi female Entrepreneurs who followed the pathway of creating new businesses used different processes to those involved with operating established enterprises.

7.3 Processes used to Operate Established Enterprises

The previous sections focused on pathways followed and the processes used to start a new enterprise in each pathway. Establishing a new enterprise is one thing and operating it to succeed is completely another (Burton, 2017; Jin and Lee, 2020). This section presents results on the processes the interviewed entrepreneurs used to operate the started enterprises according to entrepreneurs intersecting identities. These processes are defined as the methods and techniques the entrepreneurs applied to manage and expand their established enterprises (Makhele and Barnard, 2020; Nowiński et al., 2020). Table 7.1 indicate that these processes included: re-investing business proceeds; observing culture; engaging acquired business acumen, and co-creation. Other processes were relying on high performing human resources and improved business regulation. These processes have been discussed either together or separately in earlier

studies although not from the lens of the intersectionality (Nguyen, 2019; Pokorná and Šebestová, 2019; Motoki et al., 2022; Van Lancker et al., 2022; Chen et al., 2023). This lens is provided in the following subsections:

7.3.1 Re-investing Business Proceeds

Table 7.1 indicates that five of the entrepreneurs used this process to operate and expand their enterprises, implying that the enterprises generated profits that were retained to increase capital in business (Mangesti, 2020). These entrepreneurs received family support, were aged at least 30 years. Some of them were single while others were married with children. Whilst some of them were in weak networks, others were in efficient networks. These results suggest that re-investing of business proceeds favoured older entrepreneurs aged 30-39 years as far as using it to operate and expand established enterprises was concerned. The younger entrepreneurs aged 20-29 years did not use this process because they had just started their enterprises (Table 3.3). Therefore, the enterprises had not started making enough proceeds to re-invest.

Indeed, the re-invested proceeds included profits that the established enterprises had generated as well as the start-up capital which they had recovered and was expected to be paid back as returnable family income or loan as AR explained:

“I told my mum that I can return you your capital and I can return you profits. If you are not in a hurry, I want to expand, you enter once again, you will return with the loan that you gave me from the beginning, and you will enter with us as an investor, and I will increase the percentage for you to 15%. She approved ... and I expanded” (AR7, Appendix C1).

The above extract illustrates how the entrepreneur re-invested and transformed a family loan into equity capital for expanding her enterprise. AR clarified this by adding that, “My investor is my

mother who accepted to re-invest the loan for further business expansion; she's considered a silent investor" (2AR9, Appendix C1).

Besides re-investing family income or loans, BQ explained that re-invested profits her enterprise realised by stating that, "I ... save the profit I make and invest it back into business as more capital" (2BQ4, Appendix C1). Clearly, re-investing family income and profits helped some entrepreneurs aged 30-49 years to operate and expand their enterprises regardless of their other intersecting identities with respect to marital status, family support, and networks. The other process the interviewed entrepreneurs pointed out was co-creation.

7.3.2 Co-creation

Co-creation involves a firm using innovative ideas of its key stakeholders to innovate and increase its value (Bryson et al., 2015, 2016). Results in Appendix C3 indicate that two entrepreneurs used their customers' advice and preferences to make the products clients needed and set profit margins that would not make the prices unaffordable to buyers. These entrepreneurs relied on family support and were married. Whilst one of them was aged 20-29 years, another was 30-39 years. One of these entrepreneurs was in a weak network and the other was in an efficient network. These results suggest that co-creation was mostly used by relatively younger entrepreneurs irrespective of their other intersecting identities. AW was one of these entrepreneurs who explained how she applied co-creation by stating:

"(I determine) my profit... at my convenience, 50% or 60% depending on how much I do ... (in response to what my clients suggest that they want me to do for them)... I listen to their ideas and use them to make the products they want... something special... something amazing to everyone who enters their house. After preparing it .., (I charge a price enough to include the profit I want) ..." (2AW3, Appendix C1).

The preceding extract suggests some of the entrepreneurs operated profitably by listening to and using their clients' ideas to make and price the products they sold in the market. Besides co-creation, some entrepreneurs relied on business acumen.

7.3.3 Using Acquired Business Acumen

Acumen refers to the application of practical experience, knowledge, skills and astuteness to understand any simple or complex business situation, make a decision and deal with it in the best interest of enterprise owner(s) (Grilli, 2022). Four of the entrepreneurs relied on acumen to operate and expand their enterprises (Appendix C3). These entrepreneurs were 30-49 years of age, implying that the use of acumen favoured older entrepreneurs compared to their younger counterparts aged 20-29 years. Some of these entrepreneurs were married while others were single, suggesting that marital status did not influence the use of acumen. All of them entrepreneurs were in efficient networks, suggesting that acumen eluded those in weak networks. Accordingly, the results suggest that the Saudi female Entrepreneurs who applied acumen to operate their enterprises were older and in efficient networks regardless of their marital status. Therefore, age enhances an entrepreneur's acumen and subsequent networking, which increases their access to social capital. This connection is because age increases an entrepreneur's experience in business, especially when she got exposed to the business early. This way, age enhances the knack the entrepreneur uses to operate an enterprise. AR illustrated this by explaining that:

“I felt that I am the artist who understands everything in life, and I had managed a project in the past years while I was in high school, so it wouldn't be difficult operating a project like this (fashion and beauty) now, long after school. It is now over 10 years of practice although I started this business recently” (AR11, Appendix C1)

The above extract illustrates that some entrepreneurs acquired acumen from their past personal experience. Acumen was also applied to get personal feelings out of social relations that benefited established enterprises as the following extract indicates:

“Business is business, and your relationship with people is another thing. As a person you can love or hate anybody, but with business, this does not apply. I avoid hating my clients and potential customers. I ... show them love regardless of my personal feelings. Statements like ‘I don't want to work with her’; ‘I don't like her’ do not apply to business ... this is my cutting edge” (AR19, Appendix C1).

The excerpt above reveals that acumen helped some entrepreneurs to operate their enterprises by exercising self-emotional control in a wise way that enabled them to work with and serve any clients regardless how they personally felt about them. Such control was exercised by being courteous and unwaveringly patient in business as the following excerpt reveals:

“I rely on courtesy because I have to appreciate how important is it. I apply courtesy combined with a long mind, which is equally important for me when I am in business. It helps me to be in control of myself, my emotions, and thinking well of all my clients” (AR20, Appendix C1).

The excerpt above suggests that some entrepreneurs expressed their acumen in terms of longanimity or self-control and patience with their clients. In so doing, these entrepreneurs were able to extend customer care which helped them to handle their clients respectfully regardless of how the customers asked to be served. This handling was as demonstrated as follows:

I tell my employees that there is no one ... who ... comes to our salon when she is empty. Do not be arrogant to any of them regardless of how they talk to you. Do not show your negative or bad attitude. Just do your job, straighten her hair, do her nails, give her the salon service she wants with love to make her feel pleased, cared for. If you... see that you will not work with a customer ... do nothing for her, let another employee attend to her... (AR23, Appendix C1).

Clearly, some entrepreneurs applied acumen to ensure that their employees demonstrated customer care regardless of how they personally felt and how clients asked for the services. This customer

care is what enabled these entrepreneurs to attract unwavering though unexpected customer loyalty as follows:

“I did not expect that people would return to the halls (come to buy) easily ... It was comforting that most of my clients keep returning. They are loyal and supportive” (2AR1, Appendix C1)

The excerpt above indicates that acumen enabled some entrepreneurs to treat customers well enough to build unexpected client loyalty. Acumen further enabled some entrepreneurs to operate internally well-organised and well-regulated following a clear work scheduling as the following extract illustrates:

“I run the business following clear and easy laws, structuring and work scheduling ... There is no point you read that is incomprehensible. The division of labour, their work, and their scheduling is easier, in part-time in two shifts; everything is clear” (AR25, Appendix C1).

Clearly, acumen enabled the entrepreneur to operate a well-organised and functioning enterprise. For others, acumen enabled them to build a reputation that endeared them to the suppliers as the following excerpt demonstrates:

“Some ... suppliers (are attracted to me) ...by (my) reputation... they talk to me (because of my) reputation, because they know that I... take... the quantity they want (me to take from them)” (2AR12, Appendix C1)

The extract above illustrates how reputation built through acumen attracted suppliers to supply any quantity of products they wanted the entrepreneur to buy from them. This suggests that some entrepreneurs harnessed reputation built through their acumen as capital for replenishing their business stock according to the quantities that suppliers wanted to them to buy.

Furthermore, some entrepreneurs applied acumen to deal with some of the challenges they faced in operating their enterprises. The different challenges these entrepreneurs faced appear in Table

6.3 in Chapter 6, and are summarised in Figure 7.1, categorised as personal, stakeholder, cultural and environmental challenges. Figure 7.1 indicates further that these challenges were faced by all the entrepreneurs regardless of the intersecting identities. One of the entrepreneurs dealt with some of them using acumen as follows:

“Competition is one of the major challenges we face, but personally it increases my enthusiasm. For me, I love a challenge. I mean, I am driven by competition. I like to enter ... competition in which there are other people, use my experience and competitive skill, and see who wins. This is how I have been able to deal with local and international competition in our industry” (2Reem9, Appendix C1)

The excerpt above suggests that some entrepreneurs applied acumen to win the local and international competition they faced. Another entrepreneur explained how acumen enabled her to deal with different challenges by stating:

“I had financial challenges. My savings were not enough to start and operate a business I wanted. So, I convinced my mum to give me more funds and later asked her to partner with me as my investor.... Then I had location challenges, the shop and showroom did not face the street along which they were located, but I talked to the real estate owner to change the doors and windows to face the street. He understood ... and we changed ... facades ... (in favour of our business)” (2AR5, Appendix C1).

The extract above explains how acumen helped the entrepreneur to solve financial and locational capital challenges that faced her established enterprise.

Generally, results indicate that the Saudi female Entrepreneurs who were privileged to use acumen to operate their enterprises were aged over 30 years, married, in efficient networks and relying on family support. Those who were under 30 years of age were disadvantaged because their age had not enabled them to acquire enough experience, practical business skills and knowledge as they had just started their enterprises as shown in Table 3.3. It was relatively older entrepreneurs who applied acumen to build supplier and client loyalty as well as an attractive reputation and deal with

locational and financial challenges, win competition, separate personal feelings from social relations that benefited their enterprises. Older entrepreneurs employed their acumen to manage their enterprises in a clearly organized and regulated manner, relying on clear work scheduling, courtesy, and longanimity. They also utilized Saudi exhibitions as a platform to market their businesses. Additionally, entrepreneurs depended on high-performing human resources to operate their enterprises effectively.

7.3.4 Relying on High performing human resources

High performing human resources refer to employees who execute their jobs outstandingly or beyond expectation (Ogbonnaya and Valizade, 2018; Tawk, 2021; Nguyen and Dao, 2023). The results in Figure 7.1 indicate that the interviewed entrepreneurs operated their enterprises by relying on high performing human resources. The results in Table 7.1 and Appendix C3 indicate the entrepreneurs who made use of these resources belonged to all the age and marital categories and had access to family support. While some of them had children, others did not have. These results suggest that the entrepreneurs' use of high-performance human resources regardless of the intersecting identities assigned to them according to age, marital status, and family support. The human resources these entrepreneurs used included personal experience and female employees as BQ explained:

“I have been in this field for ten years ... I know my way around ... I understood the market, I understood the customers, I understood the work environment. What changed is that I now decided to use only female employees because they perform well the work assigned to them since our business deals in female-oriented products (beauty and fashion)” (2BQ6, Appendix C1).

The excerpt above indicates that the entrepreneur was personally knowledgeable about how to operate her business and also decided to rely on female employees, although this decision alludes

to gender discrimination against male employees. Other entrepreneurs depended on appropriate staff placement that left employees to work freely as one of them stated:

“Knowing where to place who matters a lot ... It is ... a technique that has enabled me to operate my business ...” (AR22, Appendix C1).

The preceding extract indicates that some entrepreneurs operated their enterprises using apt placement of employees. Other entrepreneurs operated their enterprises by relying on using people-oriented managers as AR illustrated:

“I rely on a manager who knows how to deal with the shop. She knows the workers better than me and deals with them understandingly. She knows them well ... when to get angry ... when to calm down ... when to joke ... she knows how to handle them” (AR21, Appendix C1)

Clearly, some entrepreneurs operated their enterprises by hiring high performing people-oriented managers. Other entrepreneurs relied on a dedicated team of employees to operate their enterprises as Reem stated:

“I operate my business by working with my staff as a dedicated team. We have operated our enterprise in this manner ...have begun to cover all the costs” (2Reem2, Appendix C1).

The above excerpt indicates that working as a team enabled the entrepreneur to operate her enterprises towards its breakeven point. The same entrepreneur added employee retention as another method she used to manage the enterprise:

“I have flourished in business ... because of the emphasis I put on staff retention. I have done whatever it takes to retain all my employees ... I even had to retain all of them at half pay during the Corona lockdown” (2Reem1, Appendix C1).

Besides employee retention, some entrepreneurs operated their enterprises using affordable skill training. AR illustrated this process by stating that, “My female employees and I improve skills we need to operate the business by me sponsoring our training courses” (AR15, Appendix C1).

This suggests that skill training enabled some entrepreneurs to improve the employee skills they needed to operate their enterprises. In addition, some entrepreneurs operated their enterprises by depending on improved business regulation.

7.3.5 Harnessing Improved Business Regulation

Business regulation refers to the laws, policies, standards, rules, regulations and guidelines set by the centre and local governments for any enterprise to comply in order to operate in a legally acceptable manner (Betton et al., 2021; Ou and Jiang, 2023). While business regulation applies to all enterprises, Table 7.1, and Appendix C3 indicate that only three entrepreneurs harnessed improvements in it to their advantage. These entrepreneurs were all in efficient networks, received family support, were aged 30-49 years, but some were married with children while others were single. These intersecting identities suggest that entrepreneurs aged below 30 years and in weak networks were not among those who operated their enterprises by relying on improved regulation. Thus, it was older entrepreneurs who harnessed the improved business regulation regardless of their family support and marital status.

The reason why younger entrepreneurs did not feel that working under the improved state of regulation was a resource was their age. They had not been exposed to business regulation that used to discriminate against women before its reformation the Saudi government to accommodate all entrepreneurs regardless of gender. This was explained by NB who harnessed this regulation as follows:

“The regulations we have to fulfil at central and municipal governments ... to operate our enterprises are not as discriminatory against women and expensive to follow as they used to be 10 years ago... they allow women and men to operate business unlike the old regulations that used to prevent us as women ... Everything is easy and simple. We now save a lot of time and use it to do our business better” (2NB7, Appendix C1)

Clearly, the narrative above shows that improvements introduced by the central and municipal governments encouraged female Entrepreneurs to meet business regulation requirements in an easier, cheaper and time saving manner that enabled them to operate their enterprises better.

Generally, the results indicate that Saudi female Entrepreneurs used different processes to operate their enterprises. These processes included: capital re-investment; relying on acumen; harnessing high performance human resources and exploiting the improved business regulation by older entrepreneurs. These processes were mostly applied by older entrepreneurs (30-49 years) in efficient networks regardless of their other intersecting identities such as family support, marital status, previous occupation, and cultural influence. In contrast, co-creation was applied by mostly younger entrepreneurs aged 20-29 years irrespective of their other intersecting identities. The next section discusses the implications of these results from the perspective of the EVRBT and intersectionality.

7.4 Discussion of Findings

The fourth question of the study was relating to how intersectionality influenced the pathways that Saudi female Entrepreneurs followed to start and operate new enterprises. The results are presented in detail in Appendix C3, summarised in Table 7.1 and visually depicted in Figure 7.1 and Figure 7.2. It is worth noting that the details of the processes the entrepreneurs used to establish and operate the enterprises are not presented in Figure 7.2 to avoid overcrowding it, but they appear in Figure 7.1 and Appendix C3.

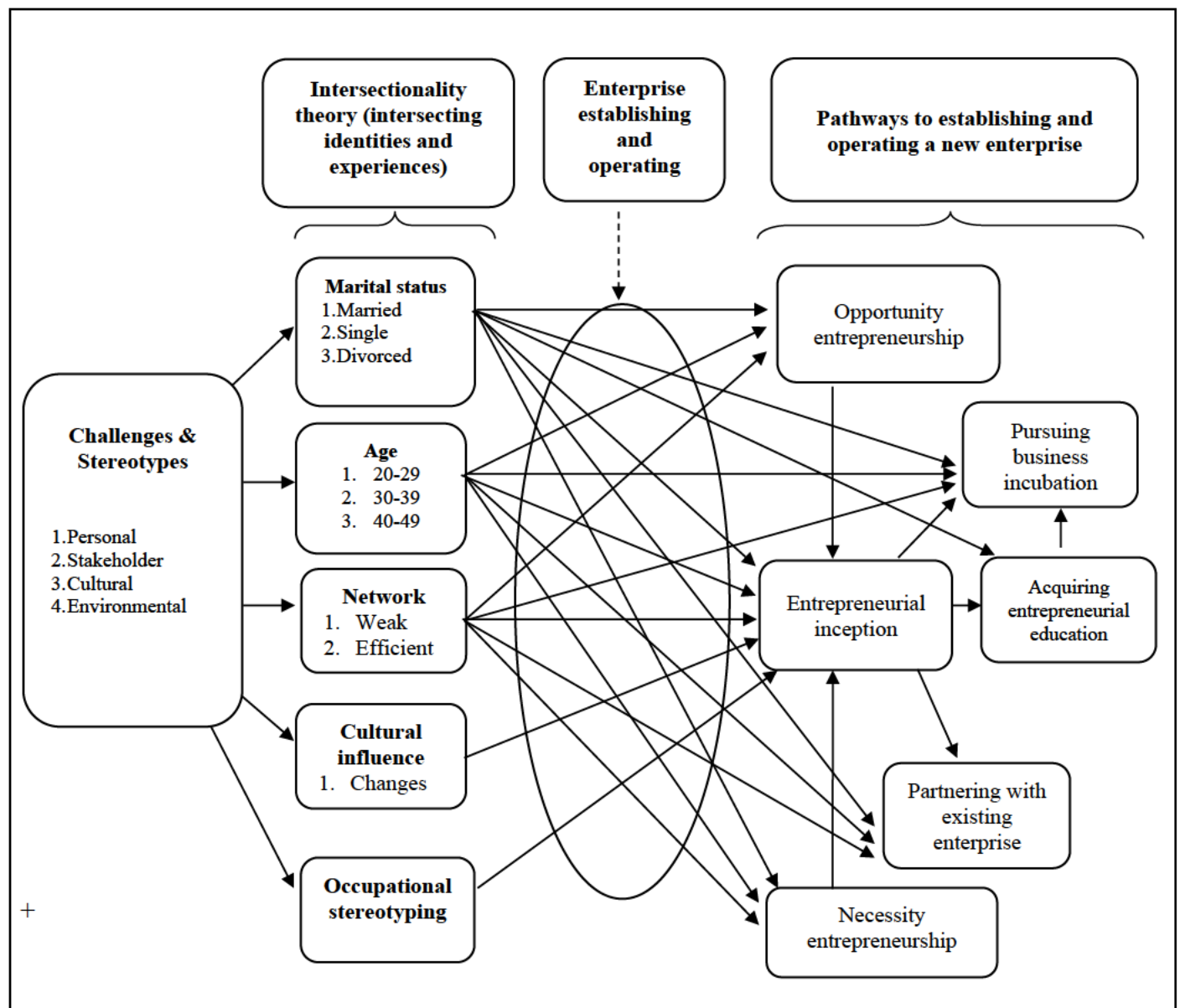


Figure 7.2: Entrepreneurial pathways used by Saudi female Entrepreneurs based on combining intersectionality with resource-based theory

Figure 7.2 displays that the dynamic intersecting identities and experiences whose influence was analysed included: age group, marital category, network, family support, occupational stereotyping, and cultural influence. As shown in this Figure, intersectionality influenced how

entrepreneurs followed some pathways, had no influence on how they followed others and, in some cases, the influence was not consistent with the assertions of the intersectionality theory.

Therefore, results portray three broad implications, namely:

- a) Intersectionality influences pathways followed by Saudi female entrepreneurs to establish and manage new enterprises.
- b) Intersectionality does not apply to all the pathways Saudi women use to establish and operate new enterprises.
- c) The way some Saudi female entrepreneurs is influenced is inconsistent with intersectionality.

Each of these implications is expounded in the following subsections.

7.4.1 Influence of intersectionality on Saudi women entrepreneurial pathways

The way Saudi female Entrepreneurs started and managed their enterprises through partnering with existing enterprises, acquiring entrepreneurial education, and pursuing business incubation was influenced by their dynamically intersecting identities and experiences related to age, marital status, family support, network, occupational stereotyping and cultural influence. By revealing that intersecting identities and experiences influenced how the entrepreneurs followed these pathways, results give credence to intersectionality theory as proposed by Crenshaw (1989). Intersectionality explained how entrepreneurs followed each pathway as discussed in following subsections:

7.4.1.1 Intersectionality in Partnering with Existing Enterprises

Results indicate that the majority of the entrepreneurs who started new businesses by partnering with existing enterprises were aged 30-49 years, suggesting that this pathway was dominated by

older entrepreneurs compared to their younger counterparts aged 20-29 years. Results indicate that the older entrepreneurs who followed this pathway were particularly those who identified with efficient networks, implying that the strong networks older entrepreneurs had established enabled them to establish new enterprises through partnering with existing enterprises. Therefore, building strong networks is indeed a resource an entrepreneur can use to start a new enterprise. It should be recalled in that in this study, the strength of a network was not about the network itself, but about its potential as a source of social capital. Efficient network was therefore a set of relationships that provided Saudi female Entrepreneurs with sufficient social capital that they needed to start and operate new enterprises while a weak network was a set of relationships whose social capital could not help these entrepreneurs to start and operate new enterprises.

Accordingly, results confirm Alvareza and Busenitz's (2001) EVRBT, which identifies network among the intangible resources required to start and operate a firm. Previous research has also shown that strong networks enhance social capital which entrepreneurs need to start successful business (Fernandez et al., 2021; Xie et al., 2021; Crowley and Barlow, 2022; Shan and Tian, 2022). The fact that it was older entrepreneurs who used this pathway suggests that age played a role in enabling them to build strong network, which facilitated them to establish and operate new businesses by partnering with the enterprises with which they had networked. Older age enabled these entrepreneurs to be in contact with the existing enterprises for a longer time compared to the time which their younger counterparts had been with the same companies.

The longer time older entrepreneurs had spent in business as shown in Table 3.3 was advantageous to them because it enabled them to build trustable business relationships with the suppliers of the products they used to start new enterprises. Older entrepreneurs harnessed these relationships as

social capital or resource for beginning new enterprises by forming partnerships with the suppliers. Accordingly, results confirm Zhao et al. (2021), Di Stefano et al. (2023) and Giglio et al. (2023) each of whom indicates that increase in age enhances networking by increasing an entrepreneur's exposure to business. This exposure enables entrepreneurs to establish trustable relationships, which enable them to establish new enterprises by partnering with existing companies with which he or she interacts. As such, young entrepreneurs who had joined business could not use this pathway as they had not built the necessary relationships.

7.4.1.2 Intersectionality in Pursuing Business Incubation

Some Saudi entrepreneurs started new enterprises through business incubation regardless of their intersecting identities, but they were in the age group of 40-49 years, implying that it was older entrepreneurs who followed this pathway. This finding suggests that being older was advantageous in that it played a role in starting a new enterprise through incubation. These results concur with Martin's (2021) observation that although entrepreneurship can take place at any age, establishing a new business through incubation is mostly by older entrepreneurs.

Results indicate that the entrepreneurs who started business through incubation targeted equipping young women with entrepreneurial skills, which resonates with Na et al. (2022) who observed that older entrepreneurs start incubators to improve younger entrepreneurs. They start training incubators to turn their wealth of entrepreneurial experience into a business that benefits them economically while also benefiting others by skilling and coaching them entrepreneurially. Unfortunately, results indicate that business incubation was a novel idea in Saudi Arabia; but the role it plays in empowering younger entrepreneurs points to a need for the Saudi government to encourage it as a strategy for promoting business acceleration and development in the country.

7.4.1.3 Intersectionality in Entrepreneurial Education Acquisition

Results indicate that intersectionality influenced entrepreneurs' pursuit of entrepreneurial education acquisition according to marital status regardless of other intersecting attributes. The entrepreneurs who followed this pathway belonged to all the age groups, network categories, received family support and were single or married. However, single entrepreneurs did not make use of this pathway, suggesting that it was prominent among married entrepreneurs. Therefore, unlike Khanal and Prajapati (2023) who argued that marital status does not influence the use of entrepreneurial education acquisition as a pathway to starting new businesses, results show that it has an influence. Married women more inclined to using it compared to their single counterparts.

Results suggest that married entrepreneurs pursued entrepreneurial education to acquire specific entrepreneurial skills to start their dream enterprises. This suggests that seeking entrepreneurial education was not because the entrepreneurs were formally uneducated. Rather, they wanted to acquire the very skills they needed to start specific enterprises, but such skills had not been attained from school education. Accordingly, as Boahemaah et al. (2020), Alakaleek et al. (2023), Arioseno et al. (2023), Deng and Wang (2023) and Montes et al. (2023) observed, results suggest that entrepreneurial education enhances entrepreneurial competence. This education was, however, pursued by only married entrepreneurs; yet those who had personal weaknesses included singles (Chapter 5). Therefore, seeking entrepreneurial education needs to be encouraged even among the single entrepreneurs. Intersectionality did not influence interviewed entrepreneurs' following of the pathways discussed so far but it did influence how entrepreneurs shifted from one pathway to another.

7.4.1.4 Shifting from Entrepreneurial Inception pathway to Partnership pathway

Some entrepreneurs who started new businesses by partnering with existing enterprises shifted from the pathway of creating new enterprises through entrepreneurial inception. This shift suggests that these entrepreneurs changed from one pathway to another, thereby illustrating that some intersecting categories can change – which reveals intersectionality as a dynamic process. Therefore, results concur with Fehrenbacher and Patel (2020) who argued that intersectionality is a dynamic process.

This shift also indicates that the entrepreneurs demonstrate that establishing a new business by partnering with existing companies is sometimes better than starting through entrepreneurial inception, which is logical in because partnering implies that the entrepreneur does not begin from nothing. As Liu (2021) and Zahrah et al. (2022) observed, the companies with which entrepreneurs establish a partnership enhance their start-up capital by supplying the stock they begin with. Accordingly, encouraging dynamic intersectionality is beneficial if it involves shifting from beginning from entrepreneurial inception to starting by partnering with existing companies.

7.4.1.5 Shift from Entrepreneurial inception pathway to Business Incubation pathway

The entrepreneurs who pursued business incubation shifted from creating new businesses through entrepreneurial inception, thereby further reinforcing the earlier observation that intersectionality can be dynamic. In addition, results show that the entrepreneurs who shifted to business incubation considered this pathway better for realising their entrepreneurial dreams compared to creating business through entrepreneurial inception. As argued before, given the influence of business

incubation on entrepreneurial acceleration, it is necessary to encourage it among Saudi female Entrepreneurs, especially those grappling with personal entrepreneurial weaknesses.

7.4.1.6 Shift from Entrepreneurial Inception Pathway to Entrepreneurial Education Pathway

Some entrepreneurs who pursued entrepreneurial education first created their enterprises through entrepreneurial inception. Therefore, besides confirming that intersectionality as dynamic process, this shift suggests that some entrepreneurs create enterprises through entrepreneurial inception when they are lacking necessary competencies. They thus sought entrepreneurial education to first acquire these competencies so that they would not be challenged along the way. Besides its influence on the business establishment pathways, intersectionality also influenced the entrepreneurial qualities and processes applied to operate the businesses after starting them.

7.4.1.7 Intersectionality in Entrepreneurial Qualities Used to Create New Business

Results indicate that some entrepreneurs used different but intersecting entrepreneurial qualities to start their enterprises. Indeed, one entrepreneur combined *commitment, persistence, foresight, confidence*, intuition, emotional awareness to establish her enterprise. Another established her enterprise by being a conversationalist, negotiator, strong, long-term planner (*foresight*) and competent yet another relied on passion, *confidence, commitment, and persistence*. These illustrations indicate how the different combinations of entrepreneurial qualities used to start enterprises intersected with *commitment, persistence, foresight, confidence* at the nexus. Accordingly, this nexus conforms to Crenshaw's (1989) intersectionality theory. Intersectionality

can also explain how different but interesting human qualities can put different individuals (or entrepreneurs) in a position of advantage as far as achieving their goals in life is concerned.

7.4.1.8 Intersectionality in Processes Used to Operate Newly Started Business

Regardless of the interviewed entrepreneurs' other intersecting identities, they differed according to their age as far as applying co-creation and harnessing of cultural capital were concerned. Those who engaged in co-creation and harnessed cultural capital were aged 20-29 years. Therefore, relatively younger entrepreneurs were privileged to harness cultural capital and use co-creation to operate their enterprises compared to older counterparts aged 30-49 years.

7.4.1.8.1 Intersectionality in Co-creation

All the entrepreneurs who applied co-creation were aged 20-29 years, implying that this process eluded older entrepreneurs. The fact that co-creation was used by younger entrepreneurs confirms the studies of Karami and Read (2021) and Chen et al. (2023) both of which discuss it as one of the processes young entrepreneurs use to make their enterprises competitive by listening to and using the ideas of clients to meet customer preferences. Consequently, the younger entrepreneurs were in a position of advantage compared to their older counterparts as far as winning in the market was concerned. Consequently, there is need for older Saudi female Entrepreneurs to borrow a leaf from their younger counterparts by using co-creation as well.

7.4.1.8.2 Intersectionality in Harnessing of Cultural Capital

Harnessing cultural capital featured among entrepreneurs aged 20-29 years. The harnessing of cultural capital confirms Azubayeva's (2021) study that highlights it as one of the sources of resources that support enterprise formation and growth. Therefore, younger entrepreneurs exploited cultural resources to their advantage compared to their older counterparts. Results indicate that the advantage was in the form of using the positive changes that the Saudi government had introduced in the traditional Saudi culture as entrepreneurial resources. The specific changes included minimising social restrictions on women participation in business (Abdelwahed et al., 2022; Hassan et al., 2022; Aad, 2023). They also involved many men becoming attitudinally positive and supportive of women participation in business. Since these changes began to take root from 2000s, it was easier for younger entrepreneurs who had grown up experiencing them to take advantage of them compared to their older counterparts whose youthful years were associated with serious social restrictions. It is therefore important for the older Saudi female Entrepreneurs to overcome the hangover of the outdated social restrictions to which they had been exposed.

7.4.1.8.3 Intersectionality in Re-investing Business Proceeds

Entrepreneurs differed according to their age and networks as far re-investing business proceeds and application of acumen to operate established enterprises were both concerned. In all these instances, the differences favoured older entrepreneurs associated with efficient networks. Specifically, results indicate that older entrepreneurs aged 30-49 years were advantaged as far as harnessing personal savings, bank loans, and re-investing of business proceeds to operate and expand established enterprises was concerned. The younger entrepreneurs aged 20-29 years were disadvantaged because most of them had not accumulated enough personal savings since they had

just started their enterprises (Table 3.3). Therefore, their enterprises had not reached the breakeven point after which they could be able to generate re-investible proceeds. This is supported Nguyen (2019) and Pokorná and Šebestová. (2019) who argue that an enterprise can only re-invest proceeds after has attained its breakeven point because it is only then that it starts making profits. Consequently, younger entrepreneurs can overcome this disadvantage by working towards their enterprises' breakeven points.

7.4.1.8.4 Intersectionality in Harnessing Business Acumen

Similarly, results show that the entrepreneurs who were in a position of advantage with respect to harnessing acumen to operate their enterprises were aged 30-49 years and in efficient networks, suggesting that those aged 20-29 years and in weak networks were disadvantaged in this respect. These results suggest that the more advanced in age an entrepreneur was and the stronger the network in which she was, the more advantaged she was as far as harnessing acumen to operate her newly established entrepreneur was concerned. This resonates with the observation made by Azoulay et al. (2081) and Peng et al. (2022) that age and networking enhance business acumen. As Pierre (2017) and Akhtar and Abu Bakar (2022) and Gimenez-Jimenez et al. (2022) observed, age strengthens acumen because it increases experience in business especially when the entrepreneur has an early exposure to business. Similarly, as Albourini et al. (2020) argued, efficient networking increases acumen because it improves social capital from which entrepreneurs get more information, knowledge, and advice about how to operate their enterprises better. Consequently, results suggest that while younger entrepreneurs may not do much about their age except to wait as it increases, they can strengthen their networking as a means of enhancing their acumen and knack for operating their enterprise.

Generally, intersectionality explained how Saudi female Entrepreneurs followed the pathways of partnering with existing enterprises, entrepreneurial education acquisition, and pursuit of business acumen. It also explained how these entrepreneurs applied different processes to operate their enterprises. However, there are instances to which it did not apply as explained in the next section.

7.4.2 Saudi women entrepreneurial pathways to which intersectionality does not apply

7.4.2.1 Intersectionality of Entrepreneurial Inception

The way Saudi female entrepreneurs created new enterprises through entrepreneurial inception was not influenced by any of their intersecting identities and experiences (Figure 7.2). The entrepreneurs followed this pathway regardless of how their age, marital status, network, family support, occupational stereotyping, and cultural influence. This suggests that after government lifting of restrictions, Saudi entrepreneurs began their entrepreneurial journey by starting through entrepreneurial inception irrespective of their intersecting identities and experiences. These results, therefore, support Christoffersen and Emejulu's (2023) observation that there are circumstances which intersectionality does not explain.

It can be argued however, that intersectionality did not influence Saudi female Entrepreneurs' creation of new businesses through entrepreneurial inception because this pathway was followed by engaging entrepreneurial qualities. Previous research has shown that entrepreneurial qualities are personal (Cahyani et al., 2018; Zainol and Al Mamun, 2018; Kyguolienė and Švipas, 2019; Sun et al., 2020; Ferreira et al., 2022). Therefore, starting a new business using these qualities does

not need to depend on how an entrepreneur is categorised according to his or her age, marital status, strength of their networks, occupational stereotyping, or cultural influence. These identity categories can influence an entrepreneur's harnessing of external resources because he or she has no complete control over them, but not his or her personal resources that are internally controlled and can be discretionarily exploited to start a new business, depending on self-motivation.

The preceding explanation is consistent with previous studies conducted by Santoso and Oetomo (2018), Ephrem et al. (2021), Eniola (2021), Saragih and Kurniawan (2022), Kokown et al. (2023) and Saoula et al. (2023). Each of these studies indicates that engaging personal entrepreneurial qualities to start a new enterprise is largely triggered by an individual's intrinsic or self-motivation. Results indicate that apart from opportunity, which was externally triggered by families in some cases, engaging in opportunity entrepreneurship, the desire for economic independence and opposing occupational stereotyping were all internally triggered. Being internal, these motivations are not influenced by how an entrepreneur is externally categorised.

7.4.3 Intra-sectionality

Appendix C3 indicates that some Saudi female Entrepreneurs belonged to the same identity category but were influenced differently. Specifically, some married entrepreneurs were privileged, but other similarly married women were disadvantaged with respect to creating new enterprises based on calculative decision-making and harnessing of family income as start-up capital. The fact that these two opposite experiences occurred to female Entrepreneurs within the same marital category alludes to *intra-sectionality* (or differences within a category) as opposed to intersectionality (differences between categories). These results, therefore, do not seem to be

consistent with the intersectionality theory, particularly structural intersectionality as explained by Lebni et al. (2020).

Indeed, as proposed by Crenshaw (1989), intersectionality theory asserts that being disadvantaged or privileged resulting from individuals belonging to different intersecting identity categories. Therefore, the theory envisages a scenario where, for instance, an individual can be disadvantaged according to age but privileged according to marital status. It does not recognise intra-sectionality where people who belong to the same identity category with respect to say marital status, but some are disadvantaged while others are privileged. The results therefore support Dennissen et al. (2020) and Christoffersen and Emejulu (2023) who observed that this is one of the problems that intersectionality does not explain. The same view was expressed by Zhang and Tsui (2013) in their study on the relationship between intragroup functional diversity on intergroup relations in American and Chinese workgroups. There is hence need for further development of the intersectionality theory to make it comprehensive enough to explain intra-sectionality as well.

One could argue that some of the married entrepreneurs were privileged while others were not disadvantaged because of belonging to other different categories. While this would resolve this inconsistency, results indicate that these entrepreneurs were privileged or disadvantaged purely because of being married. It is the different marital contexts to which they were exposed that caused the difference. Indeed, the privileged married entrepreneurs were those whose parental families and husbands were strongly supportive. These entrepreneurs were supported and encouraged to harness calculative decision-making and were provided with the family income they needed as start-up capital. In contrast, the disadvantaged married entrepreneurs were those whose parental families and husbands disapproved, discouraged, and demoralised them from creating

new enterprises through calculative decision-making and harnessing of family income as start-up capital. It is evident from these results that being privileged or disadvantaged is not always explained by belonging to different intersecting identity categories. These entrepreneurs were in one marital category, defied the tenets of the intersectionality theory.

7.4.4 Intersectionality Plus

The analysis has identified a gap in understanding intersectionality and its relationship with female entrepreneurship, particularly concerning access to capital. This gap indicates that there are multiple dimensions that interact with intersectionality and shape individuals' experiences differently. In addition to intra-sectionality, there are several other factors not fully captured by intersectionality that contribute to shaping entrepreneurial activities and outcomes. These include personality traits, passion, ambition, motivation, and various other elements. While intersectionality provides an important framework for understanding how intersecting social identities influence individuals' lived experiences, it may not explicitly account for the unique psychological characteristics and abilities that distinguish individuals within similar intersecting categories. Personality traits such as conscientiousness, openness, or assertiveness, as well as different levels of intellectual acumen, play significant roles in shaping individuals' perspectives, behaviours, and opportunities. Neglecting to consider these factors may limit the understanding of how individuals navigate and respond to intersecting systems of oppression. By integrating considerations of personality traits and acumen into intersectional analyses, a more comprehensive understanding of how individuals experience and resist various forms of discrimination and privilege can be developed.

Consider two individuals sharing similar intersectionality factors but experiencing different outcomes, or, more broadly, configuring different biographies. Understanding a person's biography is a complex process. One approach is to explore different dimensions of an individual's biography by applying what can be termed an "Intersectionality Plus, approach" which includes three different dimensions (Figure 7.3). Intersectionality Plus is the outcome of the combination of these three dimensions. First, a classic intersectionality approach could be applied to an individual. Second, intra-sectionality explores the differences between individuals with the same intersecting identities. This can be explained through the individual's capacity to embed themselves within networks and cultivate connections. While some of this networking may be influenced by intersectionality, it is important to acknowledge that not all networking will be predetermined by intersectional factors alone; chance also plays a role in shaping an individual's network, combined with personality traits. An individual must have access to opportunities that might enable them to become embedded within a network, but access is insufficient as an individual must have the capabilities, interest, and enthusiasm to participate in network building processes. This leads to the third dimension of intersectionality plus: an individual's psychological profile, which includes personality traits, passion, ambition, motivation, acumen, and various other factors.

By acknowledging and integrating these dimensions into the analysis, the Intersectionality Plus approach provides deeper insights into understanding female entrepreneurs' access to resources. This approach acknowledges that individuals not only exist within their intersectionality but also construct unique biographies influenced by an individual's ability to access and/or configure diverse networks, with personality traits playing an important role in this process. Figure 7.3

illustrates “intersectionality plus” and the factors that influence entrepreneur's biography or the entrepreneurial journey.

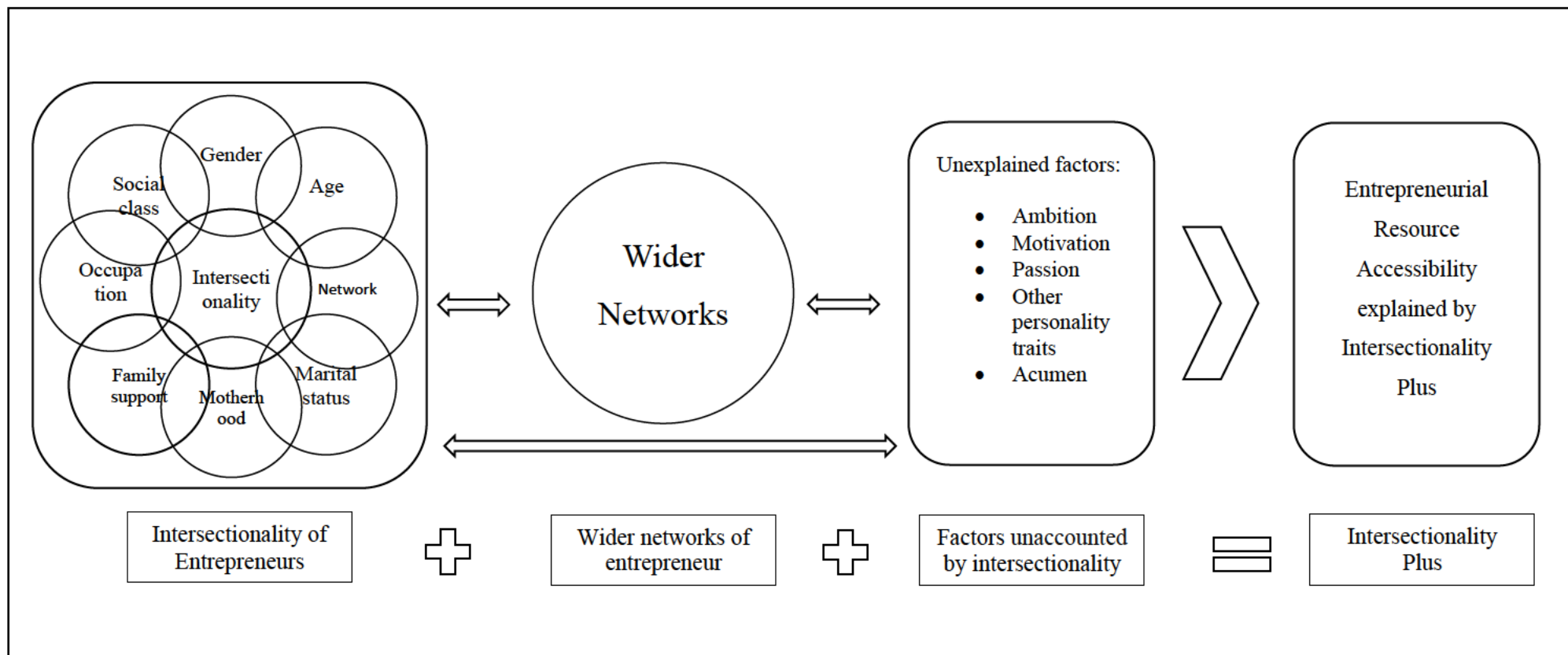


Figure 7.3: Intersectionality Plus

7.5 Conclusion

This chapter has identified the different pathways that Saudi female entrepreneurs followed to start and operate new enterprises. These included: the entrepreneurial inception pathway, the necessity entrepreneurship pathway, the opportunity entrepreneurship pathway, the pathway involving partnering with existing enterprises, the entrepreneurial education acquisition pathway, and the pathway involving pursuing business incubation. The entrepreneurs' intersecting age, marital, network, family support, cultural influence and occupational stereotyping experiences and identities influenced how they (the entrepreneurs) followed and shifted from one pathway to another – the exception being the pathway of entrepreneurial inception.

Specifically, older entrepreneurs who were aged 30-49 years, married and in efficient networks were advantaged in that they could shift from entrepreneurial inception to other pathways compared to the younger and single entrepreneurs who were in weak networks. Intersectionality also explained differences in the processes entrepreneurs used to operate their enterprises. Younger entrepreneurs aged 20-29 years were advantaged compared to their older counterparts aged 30-49 with respect to using co-creation and harnessing of cultural capital. In contrast, older female Entrepreneurs were advantaged in the respect of using personal savings, bank loans, and acumen to operate their enterprises. Therefore, findings confirm that intersectionality provides an understanding of differences in entrepreneurship, and can therefore apply to the contexts of other entrepreneurs. However, intersectionality does not apply to one pathway.

Intersectionality explains how entrepreneurs shift from one entrepreneurial pathway to another. Older entrepreneurs who were aged 30-49 years, married and in efficient networks shifted from entrepreneurial inception to other pathways such as partnering with existing enterprises, entrepreneurial education acquisition and pursuit of business incubation, the latter having been shifted to by the oldest entrepreneurs (40-49 years). These shifts demonstrate that intersectionality is not static but is a dynamic process, which confirms earlier research that intersectionality is indeed a dynamic process.

Nonetheless, intersectionality did not apply to how Saudi female entrepreneurs followed the pathway of entrepreneurial inception. This pathway was followed regardless of the entrepreneurs' intersecting identities and experiences. Intersectionality also fell short of explaining intra-sectionality that involved some married female entrepreneurs disadvantaged while other similarly married entrepreneurs privileged with respect to harnessing calculative decision-making and access to start-up capital. This limitation points to a need to make intersectionality comprehensive enough to explain it.

Overall, intersectionality provides profound insights into the complexities of identity and discrimination, yet it is not without its limitations, which is in line with earlier research that indicates that while intersectionality is a powerful theoretical lens for explaining why people in the same general category can be differently treated due to the other categories to which they belong, it does not explain differences between people who belong to homogeneous categories. Indeed, while intersectionality adeptly reveals many societal phenomena, it fails to account for certain complexities. One such limitation is intra-sectionality, where individuals with similar intersecting identities experience different outcomes, showcasing the boundaries of

intersectionality's explanatory power. This limitation confirms the drawback that has been identified about intersectionality even in other contexts outside Saudi Arabia.

The complexity deepens when considering the interplay between structure and agency within which intersectionality is deeply embedded. While intersectionality shapes individuals, they, in turn, can influence and alter the structures they inhabit. For instance, in the case of the two women with nearly identical intersectionalities, but with different outcomes, these differences might be due to differential access to networks and differences between their personality traits. It is also important to draw upon Giddens's structuration theory as this highlights that individuals who inhabit structures could change these structures (Giddens, 1984). Thus, individual and group agency can alter structure. Individuals and social structures influence each other, forming a dynamic relationship. For example, a disadvantaged woman could change her husband's and family's view of women's role in society over time and thus she could ultimately obtain similar access to the type of resources that could be accessed by a woman with a more supportive husband and family. Accordingly, an individual's ability to navigate and modify structural constraints further impacts the trajectories of their biographies.

However, there is additional complexity that highlights additional areas for research, particularly, a methodological challenge persists in delineating all those factors that are hidden in the "plus" part of this new approach to intersectionality and these include, motivation, ambition, and other personality traits that are very difficult to explore. Nevertheless, by embracing 'Intersectionality Plus', researchers and practitioners can embark on a more comprehensive way toward the understanding of entrepreneurial resource accessibility.

7.6 Contribution of the Chapter

The chapter enriches knowledge about how female entrepreneurs harness capital to establish and operate new enterprises through the pathways of partnering with existing enterprises, entrepreneurial education acquisition and business incubation from the intersectionality perspective, with age, marital status, network, family support, occupational stereotyping and cultural influence as the analysed intersecting identities and experiences.

This chapter explains how different entrepreneurial qualities intersect to drive and reinforce each other in enabling an entrepreneur to start and operate a new enterprise. It therefore demonstrates how intersectionality is one of the factors that explain differences in the processes entrepreneurs use to operate their established enterprises. Indeed, the chapter suggests that intersectionality does not apply to the pathway of entrepreneurial inception. The chapter further indicates that intersectionality does not explain intra-sectionality nor other various factors such as personality traits and acumen which can be explained by Intersectionality Plus. This next chapter presents the summary of the findings, overall conclusions, and recommendations.

Chapter Eight: Conclusion and Recommendations

8.1 Introduction

In the traditionally conservative landscape of Saudi Arabia, where societal norms and regulations have long restricted women's participation in various domains, the emergence of female entrepreneurship stands as a pivotal and transformative force, supporting the country's vision in shifting the economy away from its dependency on oil to diversified structure of domestic production and trade. Female entrepreneurship is being promoted by empowering women as a way of minimizing the entrepreneurship gender gap. Not only are Saudi women increasingly experimenting with entrepreneurship, seizing business opportunities as they challenge conventional barriers and reshape the nation's economic landscape. They are also grappling with a unique set of challenges, navigating complex social, legal and institutional dynamics in pursuit of their entrepreneurial endeavours. This chapter brings the argument developed in this thesis together by identifying and reviewing the key contributions. Moreover, this chapter also outlines pragmatic recommendations to stakeholders and policymakers regarding initiatives that would contribute to enhancing female entrepreneurship in Saudi Arabia. Lastly, this chapter acknowledges the limitations of this research and outlines areas for future research.

8.2 Conclusions

8.2.1 Influence of Saudi Policy Environment Reforms on Female Entrepreneurs

The first research question answered in this study was: How have the reforms in Saudi national policy environment influenced female entrepreneurs according to their intersectionality demographic identities and experiences? This research question was formulated based on prior research that had explored how alterations in Saudi national policy affected female participation in entrepreneurship without applying an intersectionality-informed analysis (Nieva, 2015; Shalhoub, 2017; World Bank, 2020; Alhothali and Al-Dajani, 2022; Aljarodi et al., 2022; Hassan et al., 2022; Pardo, 2023; Al-Alkhirah, 2024). The research question was answered in Chapter 4 using not only document analysis of secondary data collected from the Quran, international conventions, national laws, policies, ministerial statements and academic articles about Saudi women empowerment to promote female entrepreneurship. Also used were primary interview data collected from 32 female entrepreneurs on how Saudi national policy influenced them before and after its reform and analysed using Yin's (2015) framework of thematic analysis.

Potential and actual female entrepreneurs experienced a transition as Saudi Arabia altered its national policy environment using initiatives it had introduced in 2016 to reform the traditional systemic policy that had been in force since 1932. As a result of the initiatives, the traditional systemic policy began changing into a liberal national policy environment. The women empowerment initiatives involved neutralising many of the restrictions that had been imposed on Saudi women by the traditional systemic policy environment to obstruct female entrepreneurial efforts regardless of women's intersecting identities and experiences related to age, marital status, family support, network, occupational stereotyping, and cultural influence. The restrictions were

highly patriarchal and involved hindering women from active participation in commercial work, including entrepreneurship. Women were also closely protected through male guardianship which placed them in an inferior position by violating their inalienable rights to self-determination, freedom of choice and independent conscience. This infringement denied Saudi women a chance to make career choices, including an entrepreneurial career for those who would seek to realize their potential by establishing businesses to benefit themselves, their families and the country at large.

A second national policy environment emerged at the intersection of the traditional systemic policy environment and another policy environment created by the policy reforms undertaken by the Saudi government from 2016 following Vision 2030. Advocated by Saudi female human rights activists and spearheaded by King Salman through decrees, these policy reforms were mostly gender-specific, targeting women emancipation and empowerment. These reforms involved changing male guardianship to allow women to move out of homes unaccompanied, permitting female driving, introducing flexible working contracts, and transport subsidies and most of all, promoting female entrepreneurship by encouraging women to establish own businesses and providing government support where necessary. These reforms retained the unrestrictive aspects of the traditional policy but removed all hindrances to women's realization of their economic potential. The national policy environment they created was highly conducive and therefore, a pull factor that encouraged more Saudi women to establish businesses regardless of their intersecting demographic identities relative to age and marital status, and experiences related to network, occupational stereotyping and cultural influence.

In conclusion, the findings indicate that the state of the national policy prevailing in a country determines the extent to which women participate and progress in entrepreneurship. A traditional, religious, and socially restrictive policy environment hinders women's entrepreneurial participation and progress. In contrast, a national policy environment characterised by no obstacles to female participation in commercial activities, free enterprise, gender equality, observance of women's fundamental and economic rights, and government support where necessary, acts as a pull factor that stimulates women to become entrepreneurs. Accordingly, continued encouragement of the latter national environment and its improvement to minimise the time lag between the introduced policy changes and response, are necessary if Saudi Arabia is to encourage more women to become entrepreneurs.

8.2.2 Challenging Stereotypes and Barriers

The second research question answered through this study was: How do Saudi women challenge the intersecting stereotypes associated with their access to the start-up capital they need to become entrepreneurs and what overlapping barriers do they face post business inception? This research question was informed by previous studies, which indicated that the intersections of gender, culture and other forms of stereotyping disadvantaged women by denying them access to resources, particularly financial capital (Balachandra et al., 2019; Javadian and Modarresi, 2020; Jennings and Tonoyan, 2022; Laguía et al., 2022). Prior studies also showed that disadvantaged women included many in Saudi Arabia (Minkus-McKenna, 2009; Zamberi, 2011; Alkhaled, 2021; Alreshoodi et al., 2022; Algahtani, 2022; Aloulou et al., 2024). However, these studies did not delve into how women challenged the intersecting stereotypes to access start-up capital they needed to become entrepreneurs. In addition, previous studies had identified different barriers which hindered women from becoming entrepreneurs but did not explore the intersectionality

analysis of this process (Alkhaled, 2021; Alreshoodi et al., 2022; Algahtani, 2022; Laguía et al., 2022; Aloulou et al., 2024). The study filled these gaps by interviewing 32 Saudi female entrepreneurs and analysing the data using Yin's (2015) framework of thematic analysis following the combined perspective of the EVRBT through the lens of intersectionality.

The findings indicate that Saudi women accessed start-up resources to become entrepreneurs by challenging different but intersecting cultural (gender, occupational and age) and business-based stereotypes. Saudi female entrepreneurs challenged these stereotypes by arguing that all of them were not supported by Islam, which guides the Saudi culture. The entrepreneurs averred that Islam recognises working as a form of worshipping Allah, recognises gender equality in transforming available opportunities into achievements, and does not prohibit business connections and partnerships between men and women as demonstrated by the story of Khadija, the first wife of Prophet Muhammad (P.B.U.H). Based on this argument, Saudi female entrepreneurs dispelled cultural stereotypes such as 'women are not supposed to work, 'women have no potential to start a business' and that 'women depend on men to make critical decisions'.

Saudi women developed a hard skin against all the stereotypes based by asserting that the ability to start an enterprise can be innate or acquired by anybody through practical exposure, education, and training, regardless of gender. They objected to occupational stereotyping by starting enterprises in the very lines of work such as construction, mechanics and others stereotyped by the Saudi general public as the preserve of men. Saudi female entrepreneurs further challenged the sex-based price-stereotype that 'women buy products at higher prices', which suppliers held and used to supply these entrepreneurs at higher prices. The entrepreneurs argued that this stereotype caused suppliers to cheat by selling at higher prices, but this cheating was outwitted by developing

routines involving the use of men to buy the commodities needed as business stock. Saudi female entrepreneurs also challenged age-based stereotyping by arguing that entrepreneurship does not depend on age. In line with Klonoski's (2012) observation, they argued that innate entrepreneurial qualities are inborn, and any person can harness them to start a business any time he or she detects a business opportunity regardless of age. These entrepreneurs further objected to the stereotype that 'old clients are complicated', averring that being complicated or not is more of a personality attribute that can be demonstrated by any client regardless of age.

Saudi women who became entrepreneurs after challenging existing stereotypes faced different personal, stakeholder, cultural and environmental challenges in the process of accessing the required capital. The challenges included the negative influence of the intersecting stereotypes to which the entrepreneurs continued to be subjected to despite having opposed them to start their enterprises. A cohort of the Saudi general public continued to stereotype these entrepreneurs because Saudi culture had not undergone a complete paradigm shift. Some Saudi female entrepreneurs were also challenged by their lack of business and financial management competency, weaknesses in meeting business registration and licensing requirements, and in the procedures followed to register and obtain licences for their newly established businesses. High and unaffordable taxes were another challenge.

In conclusion, women can become successful entrepreneurs when they challenge barriers related to culture, gender, business/occupational and age stereotyping. Those with entrepreneurial intentions can translate them into reality to become successful entrepreneurs if they are empowered to confront the intersecting stereotypes held against them as a result of their gender, age and traditional beliefs. Indeed, empowering women equips them with knowledge and confidence that

enables them to challenge and neutralise the adverse influence of stereotyping their access and utilisation of financial capital to start and operate enterprises, thereby becoming entrepreneurs. The analysis also indicates that Saudi female entrepreneurs continued to grapple with stereotyping by the general public even after opposing it to start a business. The analysis, therefore, alludes to a need for sensitisation of the Saudi public against stereotyping. Some entrepreneurs start enterprises when they do not have the competencies required to register and obtain licences and to manage them financially and operationally. The analysis therefore points to a need to empower these entrepreneurs with the necessary enterprise registration, finance, and business management competencies. Saudi government's business registration and licensing procedures are not streamlined and are also associated with an unsupportive working relationship between registration and licensing officials, on the one hand, and female entrepreneurs, on the other. Consequently, there is a need not only to improve Saudi female entrepreneurs' business and financial management competencies but also for the Saudi government to improve its registration, licensing, and taxation procedures.

8.2.3 Processes for Accessing Start-up Capital

The third research question answered in this study was: What processes are used by Saudi female entrepreneurs to access start-up capital according to their intersecting identities and experiences? The setting of this research question was guided by Alvareza and Busenitz's (2001) EVRBT of a firm and further motivated by previous research (Alvareza and Barney, 2017; Li and Martin, 2019; Barroso-Méndez et al., 2020; Xie et al., 2021; Crowley and Barlow, 2022; Asuamah, 2023; Gumbau-Albert, 2023; Abane et al., 2024). The review of this variant and research suggested that entrepreneurs require capital, but access to it needs to be placed in the context. Since previous

research had not delved into how Saudi female entrepreneurs accessed capital they used to start new businesses, it was necessary to explore the processes they applied to do so.

Saudi female entrepreneurs made use of different processes to access capital. The processes included those for acquiring tangible capital and those for accessing intangible capital. Those used to acquire tangible capital included different ways of accessing financial and geographic capital. The processes for acquiring financial capital included mobilising equity by saving personal income, seeking financial support from families, applying for government welfare support, negotiating for cost or expense waivers, and using proceeds gained from selling other businesses. Some of the entrepreneurs used a combination of some of these processes to obtain financial capital. Geographic capital was accessed by identifying a location with high potential demand and establishing a new enterprise to respond to the demand.

For accessing intangible capital, the different processes applied by Saudi entrepreneurs included those for acquiring human capital, social capital, cultural capital, technological capital, reputational capital, and legal capital. Human capital was accessed by harnessing personal talents, innate entrepreneurial qualities, opportunity detection ability and emotional competence. These processes also included acquiring entrepreneurial knowledge and skills through education, training and practical exposure to business experiences. Processes used to get access to social capital included personal networking through establishing social contacts, associational networking through joining social clubs and associations, online networking through opening and being active on social media platforms, and client networking through encouraging already received clients to bring other clients. Cultural capital was accessed by utilising supportive cultural changes, which included a generally positive public attitude in the form of more men accepting women in business,

and more flexibility in social norms as opposed to the traditional social restrictions imposed on Saudi women. Regulatory capital was accessed by making use of national legal, policy and regulatory frameworks that had become more accommodating, emancipating, empowering and supportive of women participation in economic development through entrepreneurship. Technological capital was accessed by utilising internet-powered social media platforms that had become ubiquitous in Saudi Arabia. Reputational capital was accessed by building and making use of a good reputation while legal capital was accessed by seeking legal support necessary to start a new enterprise in a legally acceptable and risk free manner.

In conclusion, processes used by Saudi female entrepreneurs to access capital confirm Alvareza and Busenitz's (2001) EVRBT by revealing that the tangible capital (financial assets and geographic capital) and intangible capital (network [social], knowledge and skills), which this variant identifies are indeed the resources required to start, operate, and sustain an enterprise. In addition to theory confirmation, the findings identify other types of capital which this variant does not specify but are used by Saudi female entrepreneurs to start and operate businesses. These types include opportunity detection ability, online technological capital (use of social media platforms), emotional capacity, cultural capital, legal capital, and positive policy and regulatory changes as capital. Accordingly, there is a need to expand Alvareza and Busenitz's (2001) EVRBT approach by including these resources as additional intangible dimensions, since, together with those this variant identifies, they, too, play a role as resources or assets that entrepreneurs use to start and operate a new business.

8.2.4 Internationality Analysis of Pathways Followed to Establish New Enterprises

The last research question this study was set to answer was: How does Saudi female entrepreneurs' demographic and experience intersectionality influence their pathways to establishing and operating new enterprises? Exploring these pathways through the lens of Crenshaw's (1989) feminist theory of intersectionality was inspired by the research gap identified in the extant scholarship through a review of different studies (Klein and Nemoy, 2019; Munawar et al., 2021; Welter et al., 2021; Botha and Pietersen, 2022; Hu et al., 2022; Bacq et al., 2023; Franz and Olopade, 2023; Malebana and Mahlaole, 2023; Wu et al., 2023). The review revealed that while different studies had explored how entrepreneurs follow at least one pathway to start and operate a new business, they had not considered intersectionality. Entrepreneurship is about people, their capabilities and motivations, but how its pursuit is influenced by people's intersectionality was unclear, yet it needed to be explored to understand barriers and enablers to new firm formation.

From the findings, the pathways Saudi female entrepreneurs followed to establish and operate new enterprises included: entrepreneurial inception; partnering with existing enterprises; first acquiring entrepreneurial education; and pursuing business incubation. The analysis revealed that entrepreneurs' intersecting identity categories and experiences did not influence how the entrepreneurs followed all the pathways to establish new firms. Specifically, the entrepreneurial inception pathway was followed by the majority of entrepreneurs regardless of the intersecting categories to which they belonged according to their age, marital status, network strength, family support, exposure to occupational stereotyping and cultural influence. This is perhaps a surprising finding as it discounts the contribution intersectionality makes to the firm inception process. The findings also indicate that there are other categories or processes that are linked to individual

behaviour that must be added to an intersectionality-informed analysis. Each Saudi woman who embarked on starting a new enterprise faced her own unique set of challenges and advantages, shaped by her individual intersecting entrepreneurial qualities. It cannot be definitively said that one group was more privileged or disadvantaged than another in this regard.

Similarly, findings further show that intersectionality was unable to explain an intra-sectionality issue that was identified with this new concept accounting for differences that were identified between women who shared commonalities within their intersectionality. These commonalities were such that some married entrepreneurs were disadvantaged whilst other similarly married entrepreneurs were privileged with respect to harnessing calculative decision-making and access to start-up capital. Intersectionality could not explain this situation because its focus is on how individuals can be privileged or disadvantaged because they belong to different intersecting identity categories, but not individuals who have similar intersectionalities. It does not consider the contextual differences that can cause some individuals in the same category to be advantaged while others are more disadvantaged. This limitation points to a need to extend intersectionality to account for intra-sectionality or differences between individuals who have similar intersectionalities. There are complexities here as two individuals may be perceived as sharing a similar intersectionality, but this similarity does not mean that their shared intersectionality is identical. The challenge is one linked to granularity as intersectionality assigns individuals to rather broad categories and yet significant differences exist between how individuals experience or enact their lives within these categories. For example, an individual's actual age may not reflect their subjective age with older adults feeling and acting younger than their age and vice versa (Heimrich et al. 2022). Gender is very complex, but there is evidence to suggest that individuals undergo 'substantial daily fluctuation in gender expression' that includes "gender non-typicality"

and this is especially the case for women (Beltz et al, 2021). Intersectionality theory needs to be extended to appreciate such subjective differences. A key challenge is that intersectionality needs to acknowledge the importance of individual agency and the development of routines by individuals that limit any constraints imposed by their intersectionality. For married entrepreneurs who experienced disadvantage, one response was to try to sensitize their more traditional families and husbands to alter any cultural stereotyping that worked to disadvantage women. This sensitisation is needed to change these families' and husbands' attitude towards women by aligning it with government and public attitudes that support female participation in business. This change is necessary to ensure that conservative parental families and husbands become supportive of Saudi women to realise their entrepreneurial intentions instead of sabotaging them.

In contrast, the way Saudi female entrepreneurs followed each of the other three pathways (partnering with existing enterprises, acquiring entrepreneurial education, and pursuing incubation) to establish and operate a new enterprise was influenced by at least one of their intersecting identities (age, marital status, network strength, family support, exposure to occupational stereotyping and cultural influence), which confirmed the intersectionality theory. Specifically, the age category to which entrepreneurs belonged influenced how they followed each of these pathways. This suggests that certain individual characteristics are more influential than others in shaping entrepreneurial behaviour. Some of these advantages are linked to time and the opportunity for individuals to acquire assets and/or capabilities over their life course. Older entrepreneurs were advantaged compared to their younger counterparts in the respect of using personal savings, bank loans, business acumen, shifting from the pathway of entrepreneurial inception to partnering with existing enterprises and pursuit of business incubation. Age advantaged older entrepreneurs by enabling them to create efficient networks with existing

companies which they used as suppliers. These networks strengthened the social capital which older entrepreneurs used to shift from the pathway of creating new businesses entrepreneurial inception to another pathway of establishing new enterprises by partnering with existing supplier companies. Age also advantaged older entrepreneurs by enhancing their business experience and skills which they used to shift from creating new businesses through entrepreneurial inception to establishing new enterprises through business incubation. In contrast, younger entrepreneurs were advantaged compared to their older counterparts as far as the use of co-creation and harnessing of cultural capital were concerned. In either of these instances, age advantaged the entrepreneurs regardless of their other intersecting identities, namely: marital status, family support, network strength, occupational stereotyping and cultural influence.

Besides age, marital status influenced not only Saudi female entrepreneurs' creation of new enterprises through the pathway of first acquiring entrepreneurial education but also their shift from using the acquired competences to start just one new enterprise to utilising them to pursue business incubation. These entrepreneurs shifted to business incubation to train and coach younger women to become better entrepreneurs. In short, being married advantaged some Saudi female entrepreneurs as this enabled them to first acquire entrepreneurial education as the basis for starting new enterprises or incubators for training and coaching young women to become better entrepreneurs. Those advantaged were the women whose husbands and parental families were supportive of their entrepreneurial efforts.

These results indicate that intersectionality does not apply to an individual's access to and utilisation of personal entrepreneurial qualities in the context of Saudi female entrepreneurs. A Saudi woman can create a new enterprise through entrepreneurial inception regardless of the

intersecting identities assigned to her according to her age, marital status, network strength, family support, exposure to occupational stereotyping, or cultural influence. However, age enhances a woman entrepreneur's creation of a new enterprise through partnering with existing companies and business incubation. Similarly, marriage enhances a woman entrepreneurs' creation of new enterprises through first acquiring hands-on entrepreneurial education. Marriage encourages women to seek practical entrepreneurial education and use it to start new enterprises or incubators for preparing young women to become better entrepreneurs. All this suggests that intersectionality should be considered within entrepreneurial research, but that the processes at work are much more complex than current approaches to intersectionality would suggest. Intersectionality is one starting point for understanding entrepreneurial behaviour, but individual agency including the subjective experience of an individual's intersectionality are important dimensions that need to be considered.

Finally, some Saudi female entrepreneurs shifted from one entrepreneurial pathway to another. Some sifted from the pathway of entrepreneurial inception to the pathway of establishing a new business by partnering with existing companies. Others shifted from the same pathway to the pathway of entrepreneurial education. Additionally, some of the female entrepreneurs changed from the pathway of entrepreneurial inception and also from the pathway of first acquiring entrepreneurial education to that of pursuing business incubation. These shifts indicate that intersectionality is not always static. In other words, an entrepreneur's initial starting point might not be reflected in the end point as change is always possible as individual's respond to alterations in their external environment, but also alterations in their own internalised subjective experience of their identity. This is a dynamic process as an individual's identity is based on intersecting identities and further complications come from individual agency. An entrepreneur who is

identified as being on entrepreneurial pathway that disadvantages them can shift on to another pathway that puts them in a position of advantage as far as starting and operating an enterprise in a better way is concerned. Ultimately, an entrepreneur might find that a pathway is blocked to them or there are too many difficulties with these representing push drivers to consider another pathway. Some individuals will fail to overcome these. Alternatively pull factors might be at work with an individual identifying more opportunities to be found in another pathway. There is also some degree of serendipity here and it is important not to assume that entrepreneurs act rationally. Bounded rationality is at work here combined with information asymmetry. Table 8.1 maps this study's research questions to the contributions and chapters.

Table 8.1: Mapping Research Questions to Contributions and Chapters

Research Question	Contribution	In which Chapter
1) How have the reforms in Saudi national policy environment influenced female entrepreneurs according to their intersectionality demographic identities and experiences?	• Saudi Arabia has two major national policy environments influencing female entrepreneurs. The traditional policy environment up to 2016 hampered the entrepreneurial initiatives of Saudi women. It was patriarchal, based on strict male guardianship, denying women self-determination and freedom of choice. (see page 125) • The second policy environment post-2016, following Vision 2030, prioritises female empowerment. Reforms allow women to move around unaccompanied by men, drive, and introduced support for female entrepreneurs. This policy environment encourages Saudi women to establish businesses regardless of their backgrounds and experiences. (see page 126)	Chapter 4
2) How do Saudi women challenge the intersecting stereotypes associated with their access to the start-up capital they need to become	• Saudi females challenge cultural stereotypes to access capital by arguing that Islam supports gender equality and entrepreneurship. (see page 160) • They outwit the sex-based price-stereotype by using men to buy products at lower prices. (see page 162) • Saudi female entrepreneurs start businesses in male-dominated fields to challenge occupational stereotypes. (see page 164)	Chapter 5

Research Question	Contribution	In which Chapter
entrepreneurs and what overlapping barriers do they face post business inception?	• They argue that entrepreneurship does not depend on age and challenge age-based stereotypes. (see page 165) • Saudi female entrepreneurs face challenges including the negative influence of stereotypes, lack of business and financial management competences, and unsupportive tax system. (see page 170)	
3) What processes are used by Saudi female entrepreneurs to access start-up capital according to their intersecting identities and experiences?	• Saudi female entrepreneurs accessed tangible capital through financial processes like saving personal income, seeking financial support from families, applying for government welfare support, negotiating for expense waivers, and using profits from other businesses. (see page 177) • They also accessed tangible capital through geographic processes like identifying high potential demand locations and establishing new enterprises there. (see page 183) • Intangible capital was accessed through acquiring human capital by harnessing personal talents, acquiring knowledge and skills, and utilizing business opportunity detection ability. (see page 184) • Social capital was accessed through personal networking, associational networking, online networking, and client networking. (see page 197) • Cultural capital was accessed through positive public attitudes and flexibility in social norms towards women in business. (see page 201) • Technological capital was accessed through internet-powered social media platforms. (see page 201) • Reputational capital was accessed by building a good reputation that would support their business and this included developing their position in networks. (see page 201) • Legal capital was accessed by seeking legal support for starting a new enterprise in a legally acceptable and low risk manner. (see page 201)	Chapter 6
4) How do Saudi female entrepreneurs' intersectionality characteristics influence their pathways to establishing and operating new enterprises?	• Saudi female entrepreneurs followed various pathways to establish and operate new enterprises, including entrepreneurial inception, partnering with existing enterprises, acquiring entrepreneurial education, and pursuing business incubation. (see page 213) • Age played a significant role in influencing which pathways the entrepreneurs followed, older entrepreneurs were advantaged in using personal savings, bank loans, and business acumen to shift from entrepreneurial inception to partnering with existing enterprises and business incubation. (see page 223) • Marital status also influenced the entrepreneurs' pathways, with married entrepreneurs more likely to shift to business incubation to train and coach younger women. (see page 271) • Intersectionality did not always apply to the entrepreneurial pathways of Saudi female entrepreneurs, as some factors such	Chapter 7

Research Question	Contribution	In which Chapter
	as age and marital status had significant impacts while others did not. (see page 272) Some entrepreneurs were able to shift from one pathway to another based on their intersecting identities, indicating that intersectionality is dynamic and can be changed based on individual circumstances. (see page 272)	

8.3 Contributions and Recommendations

8.3.1 Practical Contributions of the study

Practically, this study has established that the state of a country's national policy determines the extent to which women participate and progress in entrepreneurship. A traditional, culturally, religiously, and socially restrictive policy environment hinders women's entrepreneurial participation and progress. In contrast, a non-restrictive and free enterprise national policy environment that respects women's fundamental and economic rights acts as a pull factor that stimulates women to become entrepreneurs. Saudi Arabia thus needs to sustain while also improving the latter state of national policy environment to encourage more and more women to engage in entrepreneurship.

This study identifies weaknesses in the Saudi women empowerment policies, and makes recommendations for addressing the weaknesses to improve the effectiveness of these policies. Particularly, the policy of linking equity funding for female entrepreneurs to the employment of local Saudis has been found to limit its effectiveness. This condition denies equity funding to Saudi female entrepreneurs who operate as sole practitioners and hence, without employees. Providing equity support to all Saudi female entrepreneurs promotes female entrepreneurship far more than when this equity is conditioned to Saudisation that fosters job creation instead.

This study has also identified the cultural (occupational, gender- and age-) and business-based stereotypes as well as the stakeholder and environmental barriers and personal inabilities that continue to challenge Saudi women **even after becoming entrepreneurs** and made policy and managerial recommendations for addressing them. Adoption of the recommendations by relevant agencies can translate into greater female entrepreneurship than ever before.

This study has further exposed the processes Saudi women use to gain access not only to start-up capital identified by Alvareza and Busenitz's (2001) EVRBT (financial, human, network/social and geographic) but also to additional types of capital, including: innate entrepreneurial qualities, emotional capital, technological capital, reputational capital, and legal capital.

This study provides an intersectionality-informed analysis of how Saudi female entrepreneurs configure different pathways to establish and operate new enterprises. This analysis explains the intersecting identities and experiences (age groups, marital status, network, family support, cultural influence and occupational stereotyping) of Saudi women and how they configure to determine the pathways (entrepreneurial inception, necessity entrepreneurship, opportunity entrepreneurship, partnering with existing enterprises, acquiring entrepreneurial education, and pursuing business incubation), which these women follow to start and operate new enterprises.

8.3.2 Theoretical Contribution

Theoretically, this study has combined the EVRBT of a firm with intersectionality to deepen the understanding of how the female entrepreneurs' access to start-up capital and the pathways they follow to establish new businesses are influenced by their overlapping identities and experiences. This theoretical framework can explain how female entrepreneurs challenge stereotypes that

impact their ability to access start-up capital, the challenges they face post enterprise inception, and how to address them based on the entrepreneurs' overlapping identities and experiences. This contribution is diagrammatically summarised in Figure 8.1.

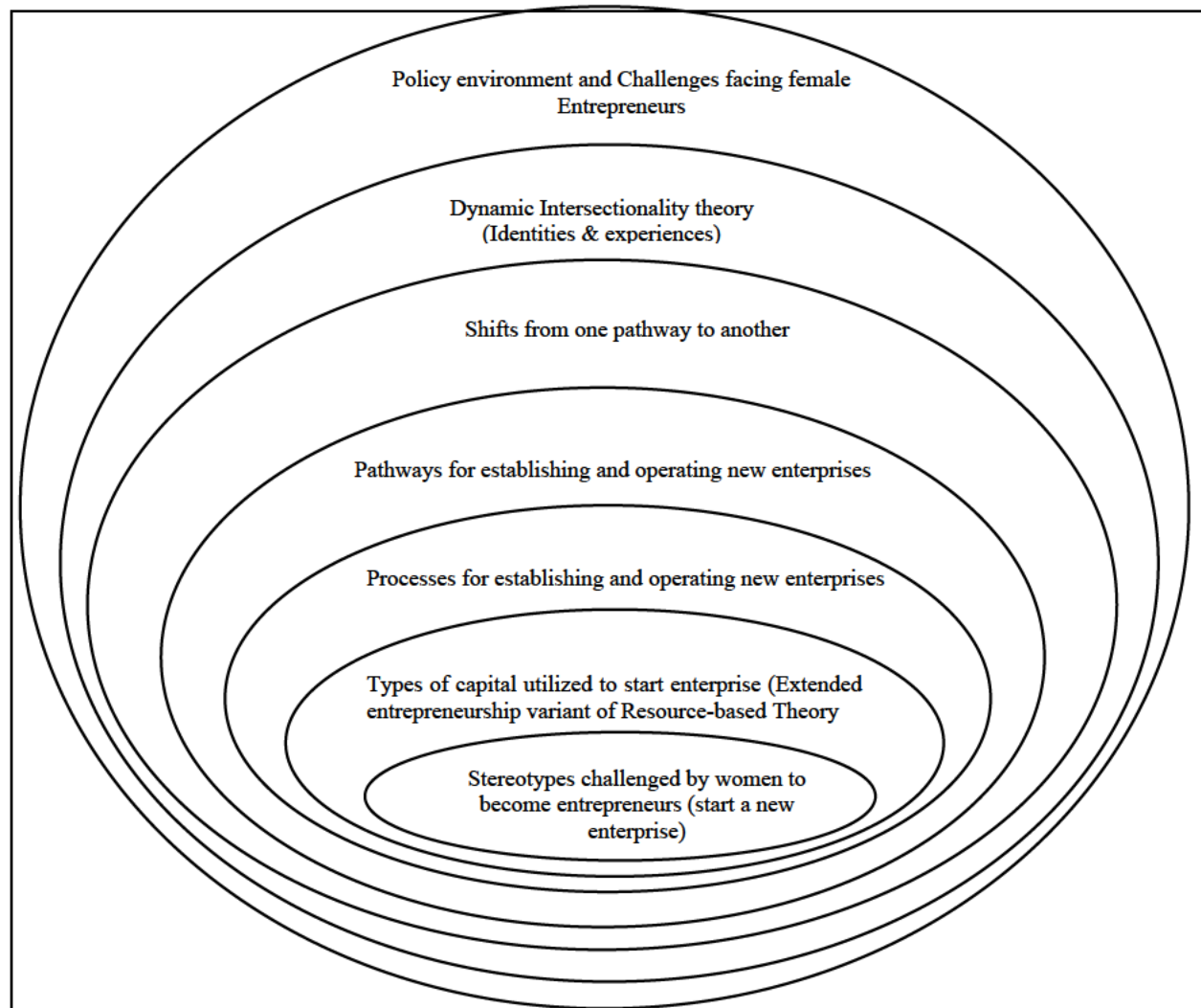


Figure 8.1: Combining EVRBT with intersectionality within a given policy environment

As a modification of Figure 2.1 in Chapter 2 based on the findings of the study, Figure 8.1 highlights that for women to become entrepreneurs, they have to start by challenging implicit and explicit societal stereotypes that discourages entrepreneurial behaviour. They then identify and

harness the capital they need to start a new enterprise following the proposed extended version of the EVRBT. The different processes women can use to harness capital and establish and operate new enterprises and the pathways they can follow have also been identified in this thesis. The study has further explained that a woman can shift from following one entrepreneurial pathway to another, thereby illustrating that her intersectionality identity can change in terms of the pathways followed to establish a business. Intersectionality is a dynamic process and not a static constraint or enabler. Figure 8.1 indicates further that the processes women use to access capital, the pathways followed to establish and operate new enterprises, and to shift from one pathway to another are all influenced by a woman's dynamic intersecting identities and experiences. This is why the intersectionality identities and experiences may override these constructs shown in Figure 8.1. However, there are complexities here that are highlighted in the Intersectionality Plus approach that is outlined in this thesis. They are therefore independent variables on which this study has further shown that women are influenced by the nature of the prevailing national policy environment and also faced challenges as entrepreneurs. This is why the policy environment, and challenges prevail over women's intersectionality characteristics.

Different types of capital have been identified that can be included in the intangible dimension of the Alvareza and Busenitz's (2001) EVRBT approach, thereby extending it to include more types of intangible capital. The types of intangible capital identified in Alvareza and Busenitz's (2001) EVRBT include knowledge, skills, and network, but Saudi female entrepreneurs accessed and utilised other types of intangible capital. These include talent and innate personal entrepreneurial qualities, opportunity detection ability, emotional capital, cultural capital, reputational capital, legal capital and technological capital accessible via social media platforms. These are therefore

the types of capital that should be included and recognised as a way of extending the Alvareza and Busenitz's (2001) EVRBT approach.

The study has also contributed to extending Crenshaw's (1989) theory of intersectionality by developing the concept of intra-sectionality. Intersectionality highlights the ways in which combinations of factors can create advantage or disadvantage, but it needs to include an appreciation of the ways in which an individual can work against any constraints imposed by their intersectionality. Individuals can access and utilise their innate entrepreneurial qualities regardless of the intersecting identity category to which they belong that is formed from the intersection of their age, marital status, network strength, family support, occupational stereotyping and cultural influence. Therefore, the theory should be extended to include intra-sectionality and the ways in which individuals with similar intersectionalities can create or experience very different outcomes. It is important to note that no two individuals are alike. This raises an interesting research challenge based around identifying those differences in the configuration of individual identities that really matters in terms of supporting or enabling entrepreneurial outcomes.

Even when intersectionality does not apply to entrepreneurs as individuals when harnessing their innately possessed entrepreneurial qualities, its rationale can be invoked to explain the combination of individual attributes and how these intersect to enable an entrepreneur to establish and operate an enterprise. These entrepreneurial qualities combine in such a way that as one of them emerges as a dominant driver of an entrepreneur's driver to create a business through entrepreneurial inception, others play the role of reinforcing or motivating this behaviour, thereby placing the entrepreneur in a position of advantage by enabling him or her to start and operate a

successful enterprise. Entrepreneurial qualities intersect in such a way that some drive others as they combine within their nexus to strengthen an entrepreneur's overall ability to establish and operate a new enterprise through entrepreneurial inception.

Crenshaw's (1989) intersectionality approach should be extended to include a new approach that can be termed "Intersectionality Plus" with the 'Plus' highlighting the importance of individual and even group agency to explain differences between individuals who share similar intersectionalities.

Overall, this research contributed to the broader fields of entrepreneurship, where there have been calls for more research into the critical influence of context as this relates to entrepreneurial activities, including access to capital. Prior research has tended to focus on the global North, with an assumption that such insights gleaned are applicable for the global South. This research challenges this view and advances entrepreneurship theory by providing an in depth understanding of a non-western context.

8.3.3 Policy Recommendations

The findings in Chapter 4 indicate that the national policy pursued by the Saudi Government encourages female entrepreneurship by eliminating traditional, cultural, and social restrictions on women's active exploitation of their economic potential. However, the findings in Chapter 5 indicate that this policy does not address the challenges with which Saudi female entrepreneurs continue to grapple post business inception, including continued stereotyping caused by time lag between policy adoption and public response, inadequate working capital, and personal inabilities. Therefore, the Saudi Government should broaden this policy and improve its effectiveness by

ensuring that, in addition to eliminating the restrictions on Saudi women's entrepreneurial efforts, remedies to continued stereotyping, inadequate working capital and personal inabilities that challenge Saudi women after becoming entrepreneurs are also included as follows:

- a) Addressing the time lag between policy adoption and public response using public sensitisation programmes against stereotyping.
- b) Enhancing Saudi female entrepreneurs' working capital by providing equity finance to all Saudi female entrepreneurs without conditioning it to Saudisation. This affirmative action should be open to all Saudi female entrepreneurs regardless of whether they employ local female Saudis or not. In addition, equity funding should be expanded from just meeting salaries of local Saudi employees to general working capital which can facilitate these entrepreneurs to enhance the entire capital structure of their enterprise.
- c) Introducing female entrepreneurship education policy that can guide schools to train female entrepreneurs around role models, and to change public attitude to become more positive towards female entrepreneurs.
- d) Female entrepreneurship should be acknowledged and celebrated and become a conventional aspect of Saudi society.

8.3.4 Managerial Recommendations

The findings in Chapter 5 indicate that the intersecting cultural (gender, occupational and age-based) and business stereotypes to which Saudi female entrepreneurs were exposed were challenged as being untenable, especially as Saudi Arabia is undergoing a policy and regulatory paradigm shift from a segregated traditional cultural outlook to one that embraces gender equality. It is important that due attention is paid to any hidden barriers that prevent access to external

finance, including bank loans, and business support. Therefore, all Saudis still holding on to and using these stereotypes to deny Saudi women a chance to become and operate as entrepreneurs are should desist from continuing to do so.

In particular, findings in Chapter 5 indicate that Saudi government officials, especially those in the Ministry of Commerce, hold a belief that women have no ability to be in business. This is a stereotype that prevents these officials from doing their work better. Moreover, this stereotype was challenged as findings in Chapter 5 indicate. These officials should therefore be sensitized to accept the Quran that states that both men and women should be treated equally as far as their ability to access opportunities and transform them into achievements is concerned.

The Ministry of Commerce should organise a sensitisation programme aimed at sensitising Saudi suppliers against stereotypes that assume that women are less sensitive to price compared to men and thus there are markup differences with women being charged higher prices for some goods and services. The findings in Chapter 5 indicate that this stereotype caused suppliers to discriminate against female entrepreneurs by selling products at higher prices compared to men. Women perceived this discrimination as cheating and circumvented it by buying stocks through men. Full empowerment of Saudi female entrepreneurs should, however, be promoted by sensitizing suppliers against price stereotyping so that women can buy directly from them instead of going through men.

The government of Saudi Arabia should improve its working relationship with female entrepreneurs. This requires:

- i) The Saudi Ministry of Commerce to continue simplifying business registration and licensing requirements and procedures. The findings in Chapter 5 indicate that these requirements were time-consuming for Saudi female entrepreneurs and that simplification should be effectuated by computerising and putting them online to make them easier for all female entrepreneurs to register new enterprises without facing the difficulties they are currently facing with over bureaucratic processes that are hard for women to work around.
- ii) The Ministry of Commerce should classify registered and licensed enterprises appropriately to enable female entrepreneurs to identify companies with which they can establish business networks easily. Findings in Chapter 5 indicate that classifying businesses imprecisely constrained Saudi female entrepreneurs' ability to enhance their working capital by engaging in effective business networking.

The Ministry of Education to organise and implement a public sensitisation programme aimed at sensitising members of the general Saudi public against:

- i) The stereotypes still held against women that they have no potential to engage in business, since, as findings in Chapter 5 indicate, the Quran indicates that both men and women have this potential. In addition, the findings demonstrate that women have the potential to start successful businesses.
- ii) The age-based stereotype that young female entrepreneurs who start businesses are abnormal. This stereotype was identified in Chapter 5 and worked against younger Saudi women establishing new businesses. It should therefore be neutralised to make the general Saudi public accept and support young women

to become successful entrepreneurs instead of shunning them by perceiving them to be abnormal.

- iii) Findings in Chapter 5 indicate that the business stereotype that women cannot open businesses in male dominated fields such as carpentry, mechanics, construction, and others, was a stereotype that Saudi women challenged to start new businesses in these very lines of work. This stereotype should be averted to stop the Saudi public from shunning female entrepreneurs who start businesses in sectors that are assumed to be the preserve of men.

The Ministry of Education should together with the Ministry of Investment and Commerce encourage more experienced female entrepreneurs to start more incubators as a strategy for upskilling younger women to support and enable entrepreneurial journeys, thereby promoting business acceleration and development among Saudi women. This recommendation is based on Chapter 7 which indicates that very few female entrepreneurs were involved with incubation as a formal process supported by policy. The Ministry of Education should encourage entrepreneurship education in schools to train more female entrepreneurs as role models for encouraging more Saudi women to become entrepreneurs.

The *Saudi Female Entrepreneurs Networking and Mentorship Initiative* should organise online, and in-person business management training programmes aimed at equipping Saudi entrepreneurs with the knowledge and skills they need to overcome their personal challenges. This recommendation is based on Chapter 5, which indicates that these challenges included loan anxiety, financial management inability, poor loan repayment, negative self-perception, and

interpersonal weaknesses. They also include a lack of business knowledge, inability to build business supporting social networks, diversity management inability, HRM inability, and inexperience with suppliers. Therefore, organised trainings should focus on equipping these entrepreneurs with business and financial management expertise as well as the social networking knowledge and skills required to overcome each of these challenges.

The General Authority of Zakat, Tax, and Customs under the Ministry of Finance in Saudi Arabia should rationalise and make the taxes charged to female entrepreneurs fair and affordable. The findings in Chapter 5 indicate that the taxes charged by tax authorities did not encourage female entrepreneurship because they were too high.

Furthermore, female entrepreneurs are advised to surround themselves with a supportive community of peers, mentors, and fellow female entrepreneurs who can offer encouragement, share resources, and provide emotional support. Chapter 7 indicated that most of the Saudi female entrepreneurs were involved with weak networks. Furthermore, it is therefore beneficial for these entrepreneurs to strengthen their weak ties, which refer to social connections or relationships that are less intimate, less frequent, or less emotionally close compared to strong ties (Granovetter, 1978). Weak ties play an important role in social networks and information diffusion due to their diversity and bridging function between different social groups or communities and provide access to novel information, resources, and opportunities that may not be available within an individual's immediate social circle, making them valuable sources of social capital and which provide opportunities for an individual to expand their social networks. This is important, as intra-

sectionality highlights the important role played by wider networks as these can enable an individual to access resources.

Moreover, female entrepreneurs are encouraged to acquire the necessary knowledge and skills to be equipped for their entrepreneurial journeys. The analysis in Chapter 5 indicates that most entrepreneurs did not have well-developed business and financial management abilities.

8.4 Study Limitations and Further Research Areas

The research presented acknowledges the intricate dynamics of identity and discrimination through the lens of intersectionality. However, it also recognizes inherent limitations. One such limitation is that this study employed a qualitative methodology, which limited it in terms of the generalisation of its findings not only to the entire Saudi women entrepreneurial population but also to all entrepreneurs in different contexts. It is important that the Intersectionality Plus framework is applied, tested and developed in other settings.

In addition, while Saudi entrepreneurship covers both men and women, the study has been limited to only female entrepreneurs, thereby excluding male entrepreneurs from the analysis. Comparative analysis required to explore female and male entrepreneurs, types of entrepreneurships and how they are promoted in Saudi Arabia and elsewhere using a quantitative or mixed methods methodology.

Additionally, the research did not interview female entrepreneurs who wanted to establish businesses but had failed to do so. This group of women could have enhanced the study by

exploring the challenges and barriers that made them fail to launch their enterprises. Consequently, it is recommended that further research is required that identifies prospective female entrepreneurs and those who aspire to start their own businesses but encountered obstacles. It is important to explore the factors that prevented these women from realizing their entrepreneurial endeavours or ambitions.

Moreover, the study was limited to only Saudi female entrepreneurs, excluding all other female entrepreneurs, for example firms established by migrants. Further research is recommended on all female entrepreneurs in Saudi Arabia and in similar contexts, for example the Gulf countries and Middle East and North Africa region.

Furthermore, while entrepreneurship is an interdisciplinary concept that has many dimensions, this study concentrated on only the resource-based, intersectionality and policy dimensions, leaving other dimensions such as entrepreneurial promotion, competencies, growth, and types not analysed in the context of Saudi female entrepreneurs. Moreover, the study was unable to explore the multifaceted nature of individual biographies, leaving two pivotal components unexplored. Firstly, the capacity to construct networks emerges as a critical dimension, influenced by both intersectional factors and chance occurrences. Secondly, the intricate psychological profile of female entrepreneurs, encompassing personality traits, motivation, and other important factors remains unexamined. Accordingly, research is required that focuses on these dimensions to enhance understanding of entrepreneurship behaviour.

Lastly, the study has also made recommendations that require further research to be confirmed. The first recommendation pertains to extending Alvareza and Busenitz's (2001) EVRBT approach to include talent and innate personal entrepreneurial qualities, cultural capital, reputational capital, legal capital, and technological capital. Further research is recommended to establish whether this extension applies validly even in contexts other than that of Saudi female entrepreneurs. The study has recommended an extension of Crenshaw's (1989) feminist theory of intersectionality that takes the form of the Intersectionality Plus approach. This provides a new approach for exploring privilege or disadvantage and the ways in which this can be experienced differently between individual who share a similar intersectionality. Further research is required on the Intersectionality Plus approach that would both extend this framework and test its applicability in other countries and contexts.

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APPENDICES

Appendix A: Ethical Review, Information Sheet and Consent Form

15th June 2021

Professor John Bryson
Business School
University of Birmingham

Dear Professor Bryson

**Re: "WOMEN ENTREPRENEURS' ACCESS TO CAPITAL IN SAUDI ARABIA"
Application for Ethical Review ERN_20-1630**

Thank you for your application for ethical review for the above project, which was reviewed by the Humanities and Social Sciences Ethical Review Committee.

On behalf of the Committee, I confirm that this study now has full ethical approval.

I would like to remind you that any substantive changes to the nature of the study as described in the Application for Ethical Review, and/or any adverse events occurring during the study should be promptly brought to the Committee's attention by the Principal Investigator and may necessitate further ethical review.

Please also ensure that the relevant requirements within the University's Code of Practice for Research and the information and guidance provided on the University's ethics webpages (available at <https://intranet.birmingham.ac.uk/finance/accounting/Research-Support-Group/Research-Ethics/Links-and-Resources.aspx>) are adhered to and referred to in any future applications for ethical review. It is now a requirement on the revised application form (<https://intranet.birmingham.ac.uk/finance/accounting/Research-Support-Group/Research-Ethics/Ethical-Review-Forms.aspx>) to confirm that this guidance has been consulted and is understood, and that it has been taken into account when completing your application for ethical review.

Please be aware that whilst Health and Safety (H&S) issues may be considered during the ethical review process, you are still required to follow the University's guidance on H&S and to ensure that H&S risk assessments have been carried out as appropriate. For further information about this, please contact your School H&S representative or the University's H&S Unit at healthandsafety@contacts.bham.ac.uk.

Yours sincerely

Mrs Susan Cottam
Research Ethics Manager

cc Mrs Rawan Almohanna

University of Birmingham Edgbaston Birmingham B15 2TT United Kingdom

Participant Information Sheet

Title of the proposed study:

WOMEN ENTREPRENEURS' ACCESS TO CAPITAL IN SAUDI ARABIA

Description of the proposed study

This research project explores whether women entrepreneurs in Saudi Arabia face limited access to capital compared with their male counterparts by examining the intersectionality of the factors may lead to the studied phenomenon.

Research Aim

This research seeks to build a better understanding of the factors that direct or indirect to individuals that leads to different outcomes in the entrepreneurship field entry and success within Saudi Arabia. This research argues that an intersectionality of factors like gender generate certain behaviors influencing the accessing capital and consequently impacting the entrepreneurship experience. In order to achieve this aim, the following research objectives are proposed.

The Research Objectives

1. This research will advance women's entrepreneurship, through its exploration of the role of intersectionality of factors in impacting entrepreneurs' behavior and the effect of those shaping different opportunities and challenges. In so doing, this research will reveal how do these factors shape the experiences of women's entrepreneurs in Saudi Arabia.
2. A contribution will be made to the literature through the provision of new insights from the Saudi Arabian context. Furthermore, this research will highlight new aspects in relation to future research by identifying the major characteristics that led women to have limited access to capital.
3. This research will contribute to the broader fields of entrepreneurship, where there have been calls for more research into the critical influence of context of entrepreneurial activities, including access to capital. Prior research has tended to focus on the global north, with an assumption that such insights gleaned are applicable for the global south. This research challenges this view and in so doing will advance entrepreneurship theory by theorizing what is understood by context.
4. This study will identify the challenges and obstacles faced by women entrepreneurs in accessing capital and investigate the intersectionality of the factors that may or may not lead to the studied phenomenon. Consequently, this provides an opportunity for women to take the initiative in eliminating these obstacles.
5. This research will help in allocating the potential pitfalls during the decision-making process that led women to have limited access to capital, which will facilitate establishing tools and regulation for financial institutions to eliminate these pitfalls or minimize their affect.
6. A managerial contribution will be made through highlighting the potential opportunities of growth and innovation by providing equal entrepreneurial experiences established by gender-natural business environment to boost the economic growth.

Invitation to participate and explanation of what participation entails

This a mixed-method research so there will be two different invitation letters as there are two different tools (Invitation letters attached).

Confidentiality/anonymity and data security

The data generated will be treated as confidential. Both the participants and their businesses will remain anonymous in the outputs of the research.

Any information would be safely stored in accordance with the Data Protection Act (2018). Access to the data will be restricted to the researcher. Both electronic and hard copies will be stored securely, through password protection and encrypted. Data will be stored at the University of Birmingham provided Research Data Store (RDS). Access to the RDS is restricted to project members. Backup copies of data are taken on a daily basis and data is stored in separate buildings from the live data. Published papers are recorded in the PURE Publication and Research database. Papers logged in this system are locatable using the Research at Birmingham service (rab.bham.ac.uk). Publications logged in the PURE system with an assumption of a default 10-year requirement.

Results of the study

Participants will be sent a copy of the executive summary of the study once completed upon their request. The results of the study will be used as part of the research process to develop a PhD thesis. Results may also inform published work done by the researcher.

Who is funding the study

This research is funded by Saudi Arabian Cultural Bureau in the UK

Contact details

Leading supervisor:

Professor John Bryson
Professor of Enterprise and Economic Geography
Business School
University of Birmingham

Co- supervisor:

Dr. Amir Qamar
Assistant Professor of Strategy and International Business
Business School
University of Birmingham

Researcher:

Rawan Almohanna
Doctoral Researcher
Business School, Management Department
University of Birmingham

Participant Consent Form

This Information is being collected as part of a research project concerned with “WOMEN ENTREPRENEURS’ ACCESS TO CAPITAL IN SAUDI ARABIA” by the Department of Business School in the University of Birmingham. The information which you supply and that which may be collected as part of the research project will be entered into a filing system or database and will only be accessed by authorised personnel involved in the project. The information will be retained by the University of Birmingham and will only be used for the purpose of research, and statistical and audit purposes. By supplying this information you are consenting to the University storing your information for the purposes stated above. The information will be processed by the University of Birmingham in accordance with the provisions of the Data Protection Act 2018. No identifiable personal data will be published.

Consent

I confirm that I have read and understand the participant information leaflet for this study. I have had the opportunity to ask questions if necessary and have had these answered satisfactorily.

I understand that my participation is voluntary and that I am free to withdraw at any time within three months after the interview without giving any reason. If I withdraw my data will be removed from the study and will be destroyed.

I understand that my personal data will be processed for the purposes detailed above, in accordance with the Data Protection Act 2018.

Based upon the above, I agree to take part in this study.

Name of participant or informed third party:

Signature:

Date:

Name of researcher: Rawan AlMohanna

Signature:

Date:

Appendix B1: Applying Yin's first step of Compiling and Disassembling

First phase of Reassembling		Disassembling		Data identifier (From the interviews)
Main Theme	Sub theme	Codes	Data	
Intersectionality characteristics	Gender-based price discrimination	Women buy at higher prices than men	I needed things (office items) and kitchen materials I went with my partner to buy them both of us were women We did not go with the driver When the sellers saw us, they told us prices that were higher other than the normal level I knew the prices had been increased because we were women So, the next time I went to buy the same items, I went with men, the driver They sold to him at the normal price I was aware of because they were men The second time I took the chef with me and told him to go to this same shop Still, they sold to him at the same normal price Then he called me to pay the money When they saw me, they told me a higher price not knowing that I had just come to pay at the price they had told the chef typical discrimination because of assuming that women can pay at any price	NB21
			When a girl sees me, he does not walk on anything, according to what I know What is the difference? Or he chooses the cheapest thing and gives me the most expensive price, you know if you are details of these situations I say if I was a boy, I wouldn't feel that he would do the same thing by giving him the price other than or afraid, I mean at least	NB22
	No typical gender-based discrimination in business	No felt difference between women and men	No, with experience, there may be a difference in it, but the issue of this personality I feel no, I don't mean I do not make decisions, and I also feel this according to the personality Not that it is a girl and a boy	NB23
			I do not think that there is currently a difference between men and women at the beginning of the business I feel that it depends on the mentality of each person It depends on the background of each person It depends on many things, but it does not depend on gender	WH13
		Female Entrepreneurs are diverse	they enter everything, I swear to God, Rowan, we will solve everything now, there is nothing they cannot do, women can access capital from any source available to them and start any project of their choice you see, honestly now there is nothing we cannot do Laterally (sideways) the woman is like men, it became abnormal, especially after the mosques of driving, what driving, as if it was really the car key, the car opened hahaha markets opened strange doors for us, I mean it is no longer the sanctity of a base that works in the means of one of me, for example, one of me A member of the Businesswomen's Committee and a member of the Culture and Entertainment Committee of the Riyadh Chamber, ah, one of the businesswomen's committee is a member of the industrial sector, which has the largest and fast growing factory of military clothing, and I don't know what is strange I said how inviolable at this business (works) I think it means an artist or her name um Tahma al Mutairi read about it and teach it on Google (Google search engine)	RS12
			I do not think that all the ideas that women translate into business revolve around the same thing, and in the same sector I mean, women invest in every sector there is nothing like this or that is a particular field of work for women Besides, what we as women invest in can attract equity financiers as long as our enterprises are employing Saudi women (a condition for accessing government welfare support) or is feasible (which other venture financiers require before financing any enterprise) For example, if someone succeeds in it, other people tend to follow the same path, but I expect now that the situation has changed, and that ideas have changed, and The trend has changed, as for the women, you see that they have entered into financial matters, and the industrial fields that I told you about a while ago also entered into, I do not know, I mean, women can conquer all fields, the world is open, I mean, I do not think that it is limited to a certain thing	DD45
			Women can participate in all fields For example, organizing parties is never considered feminine Industry, financial, all are open transactions that are not limited to a specific category women can participate in all fields For example, organizing parties is never considered feminine Industry, financial, all are open transactions that are not limited to a specific category women would have preferred to open a salon to decorate the ladies, or open a clothing store, or anything related to women, or a boutique for example, right, I agree with you, but now the trend is very different, even financing, I do not know, but I heard about (Monshaat) is the institution that funds small projects	DD46
			I swear bravo to them (female Entrepreneurs), for all the restrictions they face, bravo to us who came out like this, frankly I am proud of them, you see the girls if they strive themselves, what we have reached when you compare you, female Entrepreneurs, in Saudi Arabia, and with any other place, although we were the most closed place and the most non-existent place, what was when you see things, Uh, I mean currently, which one you know does not have a project? Almost nothing, I mean, she has an eating project, God willing, makeup artist, hair experts Now when I work, I am very careful and try as much as possible that everything is with Saudi women, the photography is all Saudi girls, the photography is	BQ31

First phase of Reassembling		Disassembling		Data identifier the
Main Theme	Sub theme	Codes	Data	(From interviews)
	Cultural business stereotyping		imaginary until the photography., the last photo shoot I did was all of the model Saudi women imagine	
			My opinion is that female entrepreneurs often have the artistic and creative side more than others I feel that they are more creative in these aspects, but I feel at the moment that they are diverse In many areas, they are successful	WH11
		Saudi women don't work	at first, because people did not accept that a Saudi woman worked, so when they saw you they felt that you were a foreigner all the time	SM17
		Advertising is international not a local Saudi business	She (one of the first Saudi clients) was very careful not to sign a (contract) agreement with a foreigner (because the advertising services our business provides were assumed to be provided by only) international agencies (She said) this is a local business but the services you want to provide are provided by international companies So you want to us to deal with you, but you will not be able to accomplish the contract	NI12
		Women's working is forbidden/unacceptable	You didn't see what happened to me in the beginning People told me, you are a woman, you are not supposed to work, it is forbidden for a woman to work in the world of men People attacked me, go back home That is where a woman belongs They were not accepting that I could even work in stocks or in banks	DD33
			no one accepts the idea, from the beginning of 2006, count it until now, how many years, no one accepts that I work in a bank, so all the words I listen to and leave, I didn't even want	DD34
			I was exposed to an unimaginable amount of criticism because I had started working away from home in the market place which was assumed culturally to belong to men only, so I always say that I do not want any opinion from anyone, and I do not care about their opinions, because I used to go to spells and they would be alone with me, to tell me this work is not permissible	DD25
	Occupational stereotyping	Racialising occupations	My mother used to tell me Look, I don't like this Salons are Moroccans' job, and there is a lack of modesty	AR4
			even people saw that this was the field of work for people like the Japanese or people from East Asia, not for Saudis	NI3
		Women don't do some jobs	Our people have some old assumptions entrenched in Saudi cultural norms that there is work that women cannot do People say that some professional fields, for example, carpentry, mechanics, and construction are not for women but for men Women are supposed to do business in women-like work such as tailoring, salon, fashion, baking, and so on These assumptions are mainly expressed by the elderly and other people who will avoid any woman dealing in businesses considered to be for men	BQ29
		Saudi women avoid some jobs	I may employ a Saudi female employee in the reception, or the manager of the place is Saudi, but as a technician, it is really difficult that Saudi girls work, holding nails and feet and lack of dignity, but I must give it to people who can work with it, since you have to, you will You pay	MJ14
	Gender stereotyping	Public gender stereotyping against women business potential	In 2014, women were still starting to enter the work market Everyone in the general public thought that men were far better than women and highly experienced than us in the market even when some of the women had better education and experience in the market than some of the men It was assumed, for instance, that a man who had just started a business was far better than a woman who had been in business for years Many members of the public shunned the businesses that were operated by women Many women gave their business projects to men who were less efficient than them, just only because they were men who could not even mobilise capital to build the businesses	AW12
			Supports in the project, which I took about two years ago until now, they did not believe that there are girls who can handle the best pocket because it is a job that requires effort	NI11
		Government's lack of trust due to gender stereotyping against women	They (government authorities) didn't trust us and thought that we had no ability and were not efficient enough to start and run successful business projects because we were women Government did not expect women to know much about how the market operates and how to operate in it successfully Consequently, government officials turned down many applications from women who wanted it to assist them with their employees' welfare through salary payment	AW13
		Gender-based discrimination in access to education Gender-based discrimination in access to education	The college obligated us to study in places with female administration Distinguished places with no female administrations dismissed us	AW23
		Gender-stereotyped evaluation of women as ignorant	They treat us as being ignorant of many things and as still new to the market The challenge is huge to the extent that we wish to be at least standing in the market, not making profits	AW52
		Gender-stereotyped decision making (women depend on men to make critical decisions)	In Saudi culture, it is assumed that whatever you achieve as a woman, you will need the advice of a man, you will need him in a critical and dangerous decision in the centre of your life This assumption has helped some women but it has also failed others, especially those whose husbands are not supportive of the idea of them doing business Some men have turned down or blocked their wives from succeeding as entrepreneurs They have blocked women from getting money and using it to start projects, controlling them to stay home and do domestic work only	AN17
	Ethnic suppression of women	Weak social relations caused by Arab culture about women	Concerning the sociable relations, we- girls- can't enhance our relations with men because of thinking how the society will regard us We fear to relate with men because of the cultural belief that it is not permissible for any unmarried girl to interact with men We	AW58

First phase of Reassembling		Disassembling		Data identifier the
Main Theme	Sub theme	Codes	Data	(From interviews)
			end up fearing to associate with men even if we know that this can help us establish resourceful connections for our businesses it stumbles me	
		Cultural respect for men more than women	You know what? Our culture, there is a belief that men are superior, they are the last decision makers This belief makes men control women, especially those married to them to the extent that they can decide to deny you the opportunity to get money from your family to start a business That bothered me at the beginning	KA22
		Men have control over business than women	Men exercise more business control than women	KA23
	Age stereotyping	Older clients complicated to deal with	Those (clients) who are 40 years or older are hard to deal with them from the first time It the young clients who are easy to serve because they are flexible and persuadable Older clients are rigid and will refuse to buy when even the alternative to what they want is presented to them They don't buy to support us with cash inflows as the young ones do	AW60
		Starting business when young considered abnormal	I was young, yes, I took a large amount of money and opened the project with it, and I will tell you that it was a mistake I knew what it meant but my mistake, so I was told, was the age at which I opened the project I was very young and many people asked how I could own a brand when was 18 years old, yes I owned a brand, but people told me it was not normal in this country to open a business at the age of 18 years They would not buy from my branch for a long time, which affected its cash inflows	AN8
	Marriage complications	Marriage to some people complicates business	There is no husband on the face of the earth, for example, a simple idea, or a simple salary, you sit with, And you start talking, you saw what she said, and the customer said such-and-such, and that she needed such-and-such, or that you speak to the men in front of him, then the municipality comes and they cause you a certain problem, then they tell you we took a fine of 20,000, then they tell you . Will they bear you? He is a human being like you, he will not tolerate especially, he will not take anything from you	AN46
		(Unsupportive) Male superiority over women	He cannot bear his wife's behavior on him, what will he gain from all this, he will only be neglected, I see from my point of view, when there is equality between the two people, they have the same thought, they have the same goals and the goals are close to each other in their different fields, The relationship will be one of the most beautiful relationships in the world, east and west, think from here and think from here, it is difficult to say to someone, for example, his ambition to buy a house, his ambition, the top of his life and the top of his ambition, that he buys a house, and takes loans from the bank, instalments, and his condition is difficult ,God bless us and him, you come and talk before him about thoughts and millions and , you break the man, he will not bear, this man will not bear, yes it is difficult, this is my answer unfortunately	AN47
			according to my experience and according to the rate of successes and according to the rate that I see, it is difficult, difficult for a man to be able to bear	AN49
			To bear all this is difficult He sometimes makes you feel that you are boring, when you start talking to him, and you talk about business, He says to you, shut up, you hurt my head, it is difficult, and the woman is like this, God created her, she loves to talk	AN50
Resource-based Theory (resources)	Knowledge	Personal market-experience	(I have been in the market) Since 2014 and I started my project well aware of what I was doing in terms of how provide internal design and brand promotion services, from which to get the money I needed and how to get it I also knew very well how to market my project to the people and other companies that need internal design and branding services	AW4
			you must be aware of the needs of the market, and so, that is, you must enter the field and understand what it requires and what it needs, and then open your project, because if you open it before you have a customer base, you will lose 100% I personally had gained this understanding from my personal experience in the market before I started and I am not regretting	SM14
		Market penetration experience	but the plan we are working with now is to market ourselves there, and we will start with the lowest prices so that we can achieve a faster spread This planning is key to our success in the market and I have proved it based on my experience in planning for a project before implementation	SM15
		Personal knowledge/ experience	I learned from them Right, I knew how marketing works, what is supposed to be divided in the events, how are the divisions, how are the work, how are all these things in general	NI7
			I had experiences before the restaurant I used to get goods from abroad and sell them online I felt that the subject fascinated me	NB2 NB4
			By instinct, and by experience, and because I come from a family that loves fashion, I don't think that I actually needed a degree in fashion design, because I have the conviction that the foundations of fashion can be taken online, I took it while sitting without certificates	AN1
			Google you just click to take everything you want, and for a moment, and only for one second, it was the goal From it like this, and then I took this, and then in the questions I found some questions that talk about this topic	AN2
			the family, my mother, may God protect her, my father, may God have mercy on him, they can have a lot in the field of fashion, and I was brought up in a house where there were tailors, I mean, the reason was that I went to fashion	AN6
			Courses I didn't take, but I almost learned from my tailor at first, I used to see and, with time, a little bit, I cut with her Now I can	JH10

First phase of Reassembling		Disassembling		Data identifier the
Main Theme	Sub theme	Codes	Data	(From interviews)
			cut the abaya myself I prepare the abaya myself She sews, meaning I can share the work with her	
		Professional knowledge	My major is open to anyone whether he studied it or not, but what helps me to beat them is that I have a professional educational background	AW55
			Continuing professional education and training has helped me so much to start and maintain this business I mean, there are some areas that need continuous professional knowledge, for example, such as (operating in) global markets you must know which companies are worthy that you are interested in financing, and which ones are not worthy This is constantly considered the most important point Aware of the market, what is in it, and what it will need in the future money and paper, from bank transactions, cards, things, and you use the Internet when you want money, or when you want to transfer, even with financing I feel that they are all things (I) gain from continuous professional knowledge (and use to manage my financing enterprise)	DD29
			Training is important It helped me acquire professional knowledge that I used to design, get capital and start my business I don't think I would be able to invest in a financing business without my professional background of course, and we come to the first part, for example, sales staff, we find that training is very important to them When you talk about, how do you know the aspects, and how do you know the customer, who is in front of you, and so on, all of them are important aspects, the same thing we go to car maintenance, for example that I train A person has a certain profession to be a professional in, as opposed to being inside without any background	DD30
			Education No, I do not feel that my project has anything to do with education, or with the specialization that I took, I always say, the specialization is not the basis, most people do not work in the field in which they specialized, or studied it during the four, five or seven years they joined the university in, Except for medicine, law and the legal profession, in Second specialties, for example, are always different from the market, or from reality, for example, if I study business administration, but when I apply management or the theoretical content that I learned, I mean it is not in the same way, I mean that a person may be more educational than it is applied in reality, education It is only a part and not the whole	DD28
	Skills/abilities	Creativity	I turned creative meaning everyone who came out wants to work in it not on the ground I bring alone HR (human resources) because she left HR (human resources) but if she saw herself in creative and I will go and say come to her come you are a creative	RS2
			We studied in the college how to be creative in our work They paid much care to teach us creativity It has helped me get business ideas and capital I need to translate them into the internal design and branding business I am doing now	AW5
			The market is fine now, because I had to find solutions, not just confined to the salon itself, or you visit the salon itself, I intensified the domestic service I had, for example, to find sales outside, for example, I made deals If you want to work in your home and you do not want to come, I send you the complete (package) in the dye and in it , the method and everything, and you as our client, we know you and your hair, we give you the colors that suit you These solutions were created from the creativity we were taught while we were still at the university	AR21
		Project and business management skills	I wanted to apply business project management skills I had learnt I learned it (these skills) by experience and also from books I have many books, such as management candles I have many books, but I also wanted experience, so I entered a company I worked for to get the experience as a volunteer, of course they were impressed by my personality, I changed many things for them before leaving to use the skills and establish a new company for myself using the money they paid me as initial capital	AN28
			What I currently have are all self-skills	MJ34
		Professional skills	I got Graphic Design Bachelor Degree, and my friend LM Bachelor in Design We wanted to apply the professional design skills we acquired from these qualifications That's why we came together, started this company and are working together as partners	AW8
			Education supports entrepreneurial success	AW55
		Professional and practical financial savvy	I obtained the investment certificates, which are (say may one) and (CWN), and they are all International accredited certificates as wealth management, and I continued in the field for about 14 or 13 years, after which I moved to a different field, which is vision programs, I think you know it? This is for my educational background in general, educational and practical These qualifications have helped me a lot to know how to use my savings, properties, where to get more financial capital and how to invest it in our companies to make a desired return on investment	DD2
			Project management ability	AW7
	Labour	Lean staffing	(I have) 4 to 5 (permanent employees and freelance designers) in order to save money	AW26
		Family labour	I always used to say that we are many girls, me and my sisters are 5 girls, we are all for my mother, so I always used to ask, why don't we have a salon, I feel that if we have a salon	AR2
	Family network	Supportive family	They (family) were so happy for me	AW28
			They were supporting (provided though) not a huge capital	AW29
			the mother works as an agency, even if it is public	AR10

First phase of Reassembling		Disassembling		Data identifier the
Main Theme	Sub theme	Codes	Data	(From interviews)
	Personal networking	Open-minded and freedom to network	they (women) became more open- minded and I'm now able to attend many meetings freely to make friends who can support my business in one way or another, including being my good suppliers, customers or best employees	AW45
	Associational networking	Membership in chamber of commerce	I am now a member of the Chamber of Commerce in the Publicity and Advertising Committee I am one of our members for almost six years now	NI26
			I am a member of women's Chamber of Commerce	SM
			We prepare an event called a balcony for this event We talk in general about advertising and we answer people from abroad who meet the people present, and we gather employers with students or anyone in the same field of marketing or develop the field more We do, for example, contest ads from the National Day announcement We offer prizes We did before A period of cooperation with Egypt, and we travelled to Egypt and we were the speaker there, and we were also talking about the field of advertising in Saudi Arabia, and they also came to us, God willing, in Riyadh to talk about this field These connections have helped get people who support my business through guidance, knowledge and giving me businesses and projects to advertise	NI27
	Online networking	Use of internet orders and returning clients	Customers are more accustomed to the online service (internet service), so most people always order clothes online (via the Internet) even abayas have become more demanded online, then after a while When people are accustomed to your work and know that they will become the customers (clients), they come back to ask you while they are satisfied, especially your customers who are accustomed to you Keeping in touch with them through sending appreciation messages, thanking them and informing them about what is in stock, when to fulfil their orders and so on has significantly helped sustain my business in the market	JH9
		Not beneficial	there was a WhatsApp group for salon owners, so when you ask them, as they are old in this field, and they are not specialists in the same field as yours, unfortunately you do not feel that they have enough information, I mean, for example, they specialize in other things, for example, specialists in Hair or makeup specialists, it is not better that they have basic information in this field	MJ29
	Client networking	Getting more clients through present clients	I have been receiving my clients and also they bring me new clients	AW54
		New clients develop trust in female Entrepreneurs from old clients	New clients develop trust in female Entrepreneurs from old clients	AW57
		Clients have good intentions	My clients intention is good from the beginning, that's why they get a feeling of belonging to us, and that makes us deal even with the age of 80	AW59
	Talent	Innovative talent	Starting a company depends on your talent and what field you are innovating in Like in my case, it was purely talent	NI24
		Natural capability	You must prove your natural capabilities in this place in order to succeed I depended on my talents to start this business	SM13
		Designing is talent	I see that designing is a talent more than being a training In other words, my female employees are trained to fulfil the tasks, but when it comes to designing and ideas; a talent is required and it is what helped me to start this company, more than even any other thing you can think about	KA18
	Focus	Focus on only business	If I expand and I have more than one place that needs my presence, yes, I will certainly think, on the contrary, it will be better to give all my energy and strength to my own work Focusing on only my business without wavering has enabled me to maintain it and ensure its growth	MJ6
	Conviction	Conviction	I am not one of the people who loves nails very much, and is interested in nails, no, never, I mean, this was my partner's interest, I consider it pure business, I like to try new things, since I was young, and my interest was always to try many projects, I mean I tried Things at home, I worked at home, whether in packaging and design, until I reached the stage of conviction that it was time for me to start a project that I am managing and working on, or there is someone working on it and I supervise it myself	MJ3
	Honesty	Honesty in business	I'm actually honest, something no one would ever expect, so I say it, to have the guts, and it is what helped me to get money I needed to start my business and is still helping me to grow and maintain my customer base	DD19
	Calculative Decision-making	Making right and timely decisions	The wisdom to make the right decision at the right time, the ability to plan decisively is what I applied to start and still apply to sustain my business I have been using the same ability to decide the amount of capital I need to prepare plans that I present to financiers to get more capital I need to expand our second project	DD20
	Endurance	Endure in business	Endurance is also important, endurance whether at high risk, or whatever endurance is a must and is the trait on which I have relied on operate my business to the success it has registered so far and on which its sustainability is anchored	DD21
	Passion	Passion for business	I have a big passion for this field	KA1
			I have a passion for this business, ah, I started it out of passion for it I was convinced that I would succeed if I opened a beauty shop, and I opened it I am now selling beauty products	AS5
			Look, the first thing, frankly, is a passion My first years were all passion	BQ8
			I was passionate I started this business out of a burning internal desire to prove myself, and with time I like the feeling that people are happy with my products It gives a feeling that satisfies my desire and passion	BQ10

First phase of Reassembling		Disassembling		Data identifier the
Main Theme	Sub theme	Codes	Data	(From interviews)
			I feel like there is something inside me that I want, I mean, not this, I know, I have extra energy, I mean, Uh	AS7
			I mean, like this, I talk to them, I talk to them, I talk to them until he told me you're your work, you are 24 hours , I mean it is not possible that you are ringing us all the time , until I told them that I have money and not everything comes, why don't you accept me	AS8
			Frankly, I have an interest in eating, tasting and restaurants, meaning when I travel and that means the first thing is ready to go is restaurants, and what can I try? I like to try every new zain, and I have two girls, They have the same interests, I mean, in the subject of food, and in particular, and I felt that I meant (interested) in shawarma, but I wanted to present it in a new way, which we started in about 2015, the end of 2015 we started a station that we worked with more than one person	NB5
		Love for the business	What made me start my own business is my love to that field	KA4
			from the beginning, frankly, I love fashion, I mean, I will tell you the whole story,Ok, let me tell you I am in my family the eldest daughter, I mean in our house was the closest to my mother and father, and to my grandmother to my mother, I was the oldest granddaughter, you know? There is a boy older than me, but I am the only girl I used to spend a lot of time with my grandmother, who is an elegant woman, and loves fashion, and so on,And she has a hobby that she loves to sew, and she loves to collect fabrics, and so on, and when she grew up a little, she had a sewing, and my grandfather, may God have mercy on him, was once an educated person This is the love that drove me to a fashion shop	BQ4
			I like to document moments, and I found my goal in it	SM4
			The highest productivity, a higher eh, what is their enthusiasm, their passion and creativity, they feel them like this, right, they are going down to their specialty	RS2
			As I told you, it is something that I love I see myself in this field although I graduated from Accountancy College with A grade, but I never saw myself as an accountant I see myself in the field of marriage wedding planning in which I have much love	KA6
			I loved it (physiotherapy) so much and started applying it in my daily life My passion for it and self-drive triggered me to get a partner to start our company called Yoga Energy we both love and are enthusiastic about physiotherapy That is why we established a business out of it	WH4
			See when you love something and work on it, when you know and see people and even the same companies you work with, You will see how you impose your own conditions, in order to take from them, and not them who impose their conditions and get more excited, understand? I mean, right now, I'm like some big companies like L'Oreal	AR24
			I love you, my work, and I love you, my project, I adore you, the love of madness, but you, I treat him like a person, you are a strong person, you are affected, and your bones have become soft, but you are getting stronger, you will strengthen me with your strength, I am responsible for you, I will strengthen you, I will not give you my personal money	AN22
			I used to treat the project like this, then I moved to a bigger apartment, as I told you, and separated from my husband it was my most difficult day ever, absolutely absolutely, because I had children, it was difficult for me to live, and I always said, may I have made a mistake in this decision? I may have made a mistake, I mean, the issue was a little difficult,	AN24
			Oh, I loved working in something I love, understand and care about I worked for nearly seven years in the field of fashion, which is the abayas, and with time, thank God, I became a name in this field	JH1
	Patience	Patience for the business and clients	Patience, patience, patience Nothing comes easily If I got tired from the beginning due to the work pressure, I would have left the job with the first hindrance I faced I first you have to tolerate many hindrances and obstacles	KA30
			Patience and long mind I expect this is the most one thing in it I mean, even how do you deal with people, because with this field, you see many samples of different thinking People, I mean, change your thinking It is possible for example, different personalities I mean, how do you make your relationship with people and your work with people different? How Exactly the same thing applies to your social status and applies to work, but you see people, for example, you do their work, so they are as they are They are keen on their job You are satisfied You should be keen on work, so you become more gifted to the client His literature has not raised his voice We have not reached these stages I feel that patience is the basis of work	NI25
	Preference for business	Preference for business depending on character	I think that it depends on the character of the woman Some people don't prefer the idea of having their own business They prefer office routine work That why I can't say that everyone should start his own business, or none should start private business Personally, I started my business because by virtue of my character, I prefer having my own business to any other alternative	KA31
			there are many women who Exceeded men in their fields It depends on the woman's character and her way of thinking	KA32
	Financial assets	Profits	there are profits, because the market we have in Saudi Arabia is very popular, that is, it is very strong, so you can easily spread in it, especially since when I started, there were not many girls working in the field of photography	SM12

First phase of Reassembling		Disassembling		Data identifier the
Main Theme	Sub theme	Codes	Data	(From interviews)
		Guaranteed personal loan	Yes, I got financial guarantee, financial security, I mean, if you ask how we managed and so on, what did you know? I took out a personal loan (from) Social Development Bank	AS6
			Yes, do you have an income, you have a physical shop that makes loans easy for you, everything is easy, you know, no problem	AS7
		Self generated initial equity capital (personal income, reserve, savings, assets)	We needed the office rent When I started with LM, our capital was the things that we produced and sold	AW30
			We didn't need much capital Only 2000 monthly for the office rent to meet the clients, and when we got good income, we rented another office	AW31
			I did not set accounts, and all my personal money was spent on the business, you know	BQ9
			the person must have a second source of income, that is, not only depend on the salary or the job	MJ4
			I mean, when we started the first step in the project, there was never any financial obstacle, praise be to God, especially since the issue was a partnership, so the money was available, and we never resorted either to support government projects, nor through a facility, nor Through the fund that is (by Abdul LatifJubail),I expect this is his name, in funds that support small enterprises, we did not resort to them with all honesty, but rather relied on our own money, our savings we had been accumulating over time	MJ23
			I had taken a small amount to complete the amount that was with me, so that there would be plenty, and I would not stumble financially after a period of work I mean, we had a capital equivalent to approximately four hundred and fifty riyals,It increased a little more than it, but we should have had cash, so that we did not need money and could not find, or had to stop the work, because this is what I took, but almost half the amount of personal financing	MJ24
			I mean, great liquidity that required large numbers, so if I needed liquidity, it was taken from me, that is, personal property	NI19
			I worked for about 8 months and saved all the salary that I got then started my own business with the help of my family as well	Kholud16
		Business generates its own working capital	I remember during the Corona time that we got three projects that were enough and covered all the expenses	AW35
		Expense waivers	The landlord allowed us 6 month free due to the circumstances	AW36
		Salary	I got a good salary from my job	KA12
		Returnable family interest-free loan	I started to borrow (from family), and the first thing I started to borrow, and within two or three months, I was able to pay off the entire amount that I borrowed	SM11
			The amount you borrowed from first-degree relatives Yes, from my brother	AN38
			I took it (capital) from the mother	AR7
		Venture capital acquisition from mother	I mean, instead of going to lenders to acquire a loan, and enter into these official things, I went to my mother and asked her to provide me with capital I explained to her that I would 'let you invest for three years, after these three years, the capital will come to you, and the capital will be brought back with 11% profits, if you agree I will bring it back even if I have not made profits She agreed, and after the three years, even allowed me to reinvent it back into expanding the business for another three years	AR8
			From the second year at the end of the year I told her that I can return you your capital and I can return you profits If you are not in a hurry, I want to expand, you enter Once again, you will return with the loan that you gave me from the beginning, and you will enter with us as an investor, and I will increase the %age for you to 15%, so it was approved by her and expanded the place and increased	AR8
			My family supported me with what I needed at the beginning	Kholud13
		Family contribution	It's hard, he came and said, "Ok, I'll give you from the place, you're a reformer, and you do what you want, and we agreed on percentage, but what does it mean is that we didn't give him rent He said it was his contribution to our business	Shada10
		Family gift	I took the capital from Nawaf my brother , I am starting my work The apparent capital was 8000 at the beginning when I first started working it was as a gift to encourage me to start the enterprise	JH7
			it (capital) was a gift from the father, and he distributed sums	AN10
		Family share	I have my family because I told you that I am not married yet, they are responsible for me, and I have my investments, which are shares in our family businesses I used some of these shares to start my own business project	BQ30
		Family aid and salary	I mean, the money was deposited in a bank account, then we started the project by spending it The money included my salary and aid from my family When we started the restaurant using it, but much of it was aid from our families	NB12
			In our normal average society we all depend on means our salaries were how many businesses simple crackling you know	AS12
		Government welfare support	the government paid, they paid us, we raised our papers, they paid half the salary of the Saudis that we have, yes, and honestly	AS17
		Submit business plan to access equity capital	Salaries and employees were supported by the ministry so that it supports all parties that have Saudi employees who give them (salaries) and give them a certain %age that goes into our accounts every month so that it is our appointment on salaries, especially at this time, the liquidity may be difficult and the projects are suspended We prepared our business plan, including salary	NI14

First phase of Reassembling		Disassembling		Data identifier the
Main Theme	Sub theme	Codes	Data	(From interviews)
			payment plans and submitted it to the Ministry of Social Affairs to access government welfare for the Saudi employees we had hired	
	Geographical location	Locating where there is high potential demand	all are new houses, all are residents, you will benefit, because there is only you in this place, there is only you in the area, so you will be even . Of course I asked them At work from my parents, of course they used to tell me, if you start in this area, you will be the first, According to them, no matter how you open two salons, no matter what, of course the good will appear, but if you continue and know that you are doing it, you will be the main one in the place	AR6
	Reputation	Having a good reputation	I love a good reputation because I use it to attract clients who have been supporting and are still supporting my business	AN7

First phase of Reassembling		Disassembling		Data identifier
Main Theme	Sub theme	Codes	Data	
Challenges faced by women in accessing capital	Loan anxiety	Fearing loans	This fear is always inherent to you because if you have sales at zero, you have obligations You pay it bank, you have a lot of things banks in Saudi Arabia once cooperating especially the Social Development Bank Collabourators in descent The interest rate on loans, more than 6%% , especially after the Corona crisis, they gave us a period of rest, 6 months what I pay throughout the loan period, you have, for example, six months to stop, yes, continuous forum, I mean, you must know when you live in this anxiety	AS13
	Family pressure	Brothers against working	My brothers do not want me to start me own business They say that I am wrong, but I feel right, I started against their will and they don't support me	AS15
		Family pressure against women's working	I will want to answer my family, they are not convinced, yes the mother always said that I will not let you finish that work because you are not supposed to work you take your time 24 hours while you are sitting this is wrong, and I was always holding my hand, hurting (inside and asking myself what my work was) they told I did not any need capital because I was not supposed to work I was asking why? They pressured saying 'we won't let you allow' to go to work with men and like a man I stopped visiting my family, aunt, aunt and grandmother to avoid being discouraged	RS10
	Regulatory business closure	Business closure due to wrong location	Procedures and I don't know what and the municipality is coming and unfortunately they said your entrance is on the main street on a secondary street and we closed it and closed it, we had to put a couple of red things to do to declare no one	SD3
			Yes, by the way, I am saying something, yes, I am talking about this story, it is a difficult time, oh, for me, I mean psychologically it is very difficult, I mean this is something that is true that it ended 2018 but I do not like to talk about it	SD4
			The municipality closed the place	SD8
	Lack of information sharing	Information hoarding	my partner had a colleague, who is specialized in the same field, when I resorted to her, unfortunately, she was not clear and frank with me she did not give her information I needed about how to join the field, how I could start my own business	MJ30
	No employee training centres	Lack of employee training centres	as for training, we did not find any centers specialized in training, and the culture of exchanging experiences from the owners of the field, frankly, it is considered non-existent with us I mean, you cannot go to one who has a salon, and you tell her whether You allow my workersYou train, unfortunately, there is no such thing	MJ27
			The obstacles we had were the provision of employment, and the training of employment, because we do not have centers here specialized in training employment, in the specialty in which we work, which is nails Of course, when we opened, as I told you, it wasThat was the time of the Corona crisis, so everything was on hold, recruitment stopped, employment there were no workers, we bring them from abroad, especially if you know that this is a profession that Filipinas work in here?	MJ26
	Beyond expected initial cost	Unexpected high initial cost	but the shock was in the cost, because you think that the project will cost a certain amount and then you are shocked by the reality when implementing, you find that it will need a second amount	MJ24
			the (initial) amount was big for me, and that was at a time when I needed to help the family own a house, there was difficulty, I could stay within the year, a period that is not considered a hardship, but I was not comfortable, for example, in the same way I did	DD21
	Government affirmative action	Government prioritisation of women	Certainly, because among the requirements for your domain to be green, and in order for you to be able to obtain a visa, you must have a Saudi female employee It is not considered to access facility financing but will instead be subjected to fines	MJ15
		Paying charges for using foreigners instead of local Saudi women	You pay a fee for each worker you employ when she is not a Saudi woman If you have three foreign employees, you will pay 30,000, and if you have four, you will pay 40,000 This is somewhat expensive and stressful, meaning that there are many requirements, You must register, then after that you must have a file for the worker through, for example (Modod), register it, and then notarize a contract, then , do you mean all these procedures are many and very difficult?	MJ16
	Interpersonal weakness	Difficulty understanding and interacting with people	That is, today I deal with people, and tomorrow I deal with very different people, You cannot understand the thoughts of all	SM6

First phase of Reassembling		Disassembling		
Main Theme	Sub theme	Codes	Data	Data identifier
			people, I mean their customs and traditions, especially since you know, that we have here almost how, I tell you? I mean that each region has its own habits that are very different from the second region, do you understand me? I find understanding and interacting with people is very difficult	
	High rent expenses	High charges of rented business venues	Obstacles is the prices when we rent A specific building, and our goal is to reduce prices as much as possible, but the high prices reflect negatively on us, and therefore we have to raise the price, and this is something that contradicts one of our goals	WH10
	Negative public response to new business	Public rejection of new business projects	The biggest obstacle that can be is when many people do not accept you new business idea and product, for example, practicing yoga in the garden or in Kwang Space or practicing in their coffee shop, so people not accepting it was the biggest obstacle, because it was new to them Yet cannot do much when the public does not accept your business product You cannot sell and expand capital you need to provide better products, better yoga	WH9
		Low public acceptance	idea of (low public) accepting (of) financing in this way	
	Lack of marketing know-how	Having no idea about marketing	We had no experience with the issue of marketing at the beginning We became famous because it was a strange idea about the event We were first in 2016 It was not something common or something familiar	NIN16
			I mean, I do not feel that we have found ourselves in the way of marketing	NB17
	Poor loan repayment	Failure to repay loans	The companies failed to pay the loans to us, some of them were unable to pay after we financed them These companies could not get any more loans from us	DD15
	Stiff competition	Marketing through competition	Competition and marketing This is the most important thing (challenge) we faced and it was tiring	NB14
		Increasing competitors	competing companies were also among the obstacles that we faced, meaning when we started, they were 10 or 16 companies, now the number of competing companies is more than 40 companies, meaning that the situation has become very difficult, meaning that you are making a great effort to prove yourself In the market, and no one is fixed on a position, or fixed on a specific place	DD16
	Business sabotage	Subterranean competition	During the operation, sometimes there is a competition I mean, it is normal that we download things in the menu Suddenly we meet someone who imitates it Of course, before we opened the restaurant, our name was the art of shawarma We started with it, but we did not register it because we started randomly We had no background It is possible that the name was lost, so when we came to register it When the restaurant opened and we took the big step, we said we would register the name in order to see the plate We discovered that the name was taken about three months before we opened and imitated things from the menu	NB13
	High cost of registration	High Registration fees charged	One of the obstacles that I faced was also registration and licence fees, I mean that fees are very expensive, and there are many platforms where you register to complete your affairs You have a (Quwa) platform, a (Modod) platform, the Ministry of Labour and the Ministry of Commerce, many things in order to accomplish one thing These requirements eat into our little capital yet you cannot access more capital from formal institutions before completing them	MJ11
		High annual business charges	You also find that each platform has an annual subscription fee, which is very costly to you as an entity, also the financial compensation for the labour, this thing is very expensive, that all the time when foreigners work for you, you will pay money, well, my work activity is difficult for me to employ Saudi girls in it	MJ13
	Fulfilling business registration requirements	Not knowing and completing business registration requirements	There may have been some obstacles It was how to open a business, what are the requirements, what are the certificates that you must obtain, How can you get it in government agencies	NI9
		Demanding registration requirements	when you are in your beginnings, you do not want these things, the commercial register, and the municipality are being tracked, and you pay very many things in return, and you are still in your beginning	BQ16
		Lack of clarity in municipal registration requirements	One of the most important obstacles is the lack of clarity in the municipality's conditions, unfortunately I mean, the issue of the municipality was one of the most difficult things in which there was a lack of clarity	MJ9
		Unexpected registration requirements	The first thing was a commercial registry and a lot of details, and it was our first experience There were surprises that we did not expect and costs that we did not calculate When you start the subject, I mean, you begin to reveal the details with you, you know?	NB11
	Customer management	Dealing with customers exhausting	Dealing with customers is difficult, sometimes, especially if you were dealing directly with the customer I mean, you can't make someone take over the work for you There are many people who can hold the job, but I'm not a dependent person at all I can't let anyone hold a job for me, I must I am responsible myself I talk to the customer and check her sizes and make sure of everything, because at the same time, when I deliver the order, I am sure that all the things she ordered are available in terms of sizes, modifications, and everything I feel that if I had someone else, for example, holding the customers (clients), I could help me I occupy myself with something else, bigger in the project I was able to depend on someone This is a difficult	JH8

First phase of Reassembling		Disassembling		
Main Theme	Sub theme	Codes	Data	Data identifier
			thing You meet someone with the same thinking, the same things, he understands, and he comes back and finishes the work with you	
	Transport legislation against women	Ban on women driving before its repealing	at first the government procedures and also transportation In other words, if my driver decides to leave me, I'll suffer a lot in the transportations Nowadays it became easier and I can drive a car, and also most of the girls who work with me can drive Now it is totally different and better than before	KA24
	Lack of preliminary business knowledge	Initial ignorance about business	I started and no one was with me, so everything I needed to know about myself I mean about No one was with me, so I had to discover it myself, and I did not know anyone around me who had knowledge in this field Or in the matter of sewing, I mean, all those I know, shops, business (work), I mean, their fields are different from mine, so the most difficult thing in the matter was how you do sew, how did the beginning of the work come? How do you begin? Ah, these things are the most difficult thing I feel in them who could provide capital to someone who did not know anything about the business, the field in which they wanted to do business? This is why I had problems getting enough capital I needed to start	JH4
			there are things I did not understand, such as taxes, but with time I learned There was nothing clear or a specific way to teach you, nor did I know anyone who was understanding in this field that I could ask him	JH6
	Government's bundling of started companies in imprecise business networks	Government's inappropriate classification of initiated entrepreneurial businesses	No, we had a difficulty in classifying our commercial activity There was no graphic design and internal design, that's why I wrote a petition to the Ministry of Commerce telling them that it isn't fair that I study graphic design then they classify me in media and commercials The category of design would qualify for government financing as an innovative enterprise, but it was wrongly classified into already existing enterprises which denied us the opportunity to access this financing	AW10
			I mean, for example, we have here in the salon, for example, only specialists in nails, and nail activity When you review the municipality's list, you will not find anything specialized for this activity, only you will find women's decorating activities completely, and in a way Overall, I mean, it is not like the field of restaurants, for example, restaurants, there is a name for restaurants, there is a name for coffee, there is a name for a bakery, meaning that there are categories, for us, as a female decorating group, there is only one thing, and it is only women's decoration	MJ10
	Difficulty to establish business networks in male-dominated business environment	Government ignorance about started entrepreneurial businesses	I had a problem of government being ignorant about our major, but that was lately fixed, and also finance problems because this ignorance denied us a chance to qualify for government financing	AW15
		Women find it hard to establish social relations that support their businesses in a male dominated business environment	Yes, there are other problems Business mainly depends on social relations which are hard to be made because 90% are men Men could move easily and enhance their social relations which was hard to us only because we were women	AW20
		Men dominate chamber of commerce, which deals with only women	This one is in the center of the Chambers of Commerce, that those responsible for the women's grooming salons are men	MJ37
	Inflexibility to new market changes	Male dominated social relations hinder business building among women	Social relations a hindrance so much I believe that social relations build business	AW21
		Public rigidity to market changes	People don't accept any change especially in a tough market with the presence of government authorities run by old employees who believe in no change	AW24
			I feel I can try but only if the market conditions in which I work improve	AW25
		Saudi local market not as planned as international market	This thing was difficult for us, and when I read international books, I could not apply them, because we had a completely different local market, I mean, outside in order to make a collection, there are dates in the year, and then you make a collection, for display, whether it's a look book, or a fashion show, then people will request you, shops or payers, buying from you And then three months later, or six months later, you show the collection	Beshaieh19
			I don't understand? You can't finish your work before, oh, you must ask from outside, even if people saw your collection three months ago, they will feel that it is old, Yes because the fabrics are already old for example, during the winter of 2021, I am from 2013 until now, there are still people asking me for models from 2015 They still want it, they don't have anything called this old	Beshaieh20
			Yes, do you understand? Our buying culture is completely different from outside	Beshaieh21
	Competition from International	Target customers buying from international companies	you see the very people you target to buy from you are instead buying from international brands, leaving us to make little or no sales This affects our sales and capital accumulation negatively	Beshaieh22
	Pandemic outbreak	Covid created business opportunities	I will explain to you how I mean, for example, that we work in the field of wedding photography, right? When the Corona pandemic occurred, a stone was imposed on people, travel was no longer allowed, and people were unable to go and come, so they turned to marriage	SM25
			During this period, a lot of wedding ceremonies were held, so the events of Corona for us were the opposite They were useful, that is, it was an excellent season for wives, but when the stone	SM26

First phase of Reassembling		Disassembling		
Main Theme	Sub theme	Codes	Data	Data identifier
			was over, and travel was allowed, and so on, the job opportunities were relatively reduced due to the lack of wedding parties, People had marriage activity at that time We used this opportunity to expand our business in order to cover as many weddings as we could	
			Most people asked for more hours in photography shows, so I tended during this period to make deals, which include a very large number of hours I need a big photo show, get excited about it	SM27
			I feel that our field as photography made the Corona pandemic a golden opportunity for us, unlike other fields related to wedding parties, such as the field of decoration and so on No, we consider the opposite of them	SM28
			the Corona crisis after God helped me open a lot of lines because they had a strong crisis in America	AS9
		COVID-19 caused business loss, selling and half price, suspension, slowdown or closure	one of the most obstacles that occurred is the Corona pandemic, because it occurred at the beginning of the project and this time was considered the beginning of our launch, and we learned, and the team was very few Almost three or four people, for example, I used to get out of my job and go to them to train them, and follow them, but this Corona closed all financing opportunities, and people were very afraid, almost within the year, this was the biggest obstacle at the time, and we were considered a new company in the market And our field is finance Most of the small and medium businesses have all been closed down, and I saw how dire the situation was, and no investor could be patient or continue that past period You could not any capital from any source No family member , bank or facility could give out money because the business sector had come to a standstill or almost closed down	DD11
			We relied on capital, and there were some businesses that did not stop at that time, meaning food was continuing to work, food financing, and all areas of food were continuing to work at the time of Corona The work that included food financing	DD12
			(We) transferred the company's activity to financing individuals, for example, or institutions such as those that guarantee or need small amounts, not high, for example, one hundred or two hundred or three hundred thousand, and this allowed us to cover the gap	DD13
			the two projects together stopped because of Corona, a project with 50 employees and the other 30 employees It was a very difficult period for me, and not only for me But everyone, my husband and I are considered a team, and we are not just partners We were very suffering from the crisis that occurred	DD31
			(Since Corona virus started) we had a big drop We are in the market Many projects closed and suspended Nobody demanded our services at all	AW32
			Corona slowed down our steps in the project	NB18
			some factories were suspended, international factories, not only internal factories, they import and bring goods from foreign countries,	MJ19
			Everything we use at this time was from stock, there is no quantity, and what is available does not cover the demand, especially since they cover or distribute the whole problem of the Kingdom of Saudi Arabia, not only for Riyadh	MJ20
			I mean that the whole market noticed that sales were destabilized at a certain level, meaning it significantly affected the market	NB19
			Frankly, Corona was tiring, especially if we were holding projects that required to go to the field, meaning there were stickers and dealt with workers and workers This is impossible, so we postponed until we were able to extend a little in the project It was not possible to finish it in record time for the project for us	NI13
			I mean, but most of the frankly projects we worked in, 70% were not affected, but 30% were affected by the corona	NI14
			I am supposed to expand into Corona year 2021, And the area of the salon becomes exactly double what happened that I stopped and could not, because I lost Of course, we are the sector that lost the most because we stopped permanently	AR18
			Imagine that you are two years from closing, to closing, from total closure to partial closure, I mean, the situation was very difficult, three months have passed, imagine, Rowan, that you enter only 300 riyals as a profit I had a reserve of the profit that I entered, of course directly, I was thinking, and confused where to go, what is happening with me, I mean this crisis, I expect that it calmed companies, I mean large companies, especially fashion and retail companies, so what about me? Most of what I work on is party wear, I mean, it was a shock, it was a shock, of course, at first, I was shocked that I could no longer act, I stood in my place, I stood there is nothing in front of me that I can do, there is nothing I can add, there is nothing I can change, the topic is new to me And new to companies, because in cases that mean this isn't anything ordinary	AN33
			I stood, and stopped paying the expenses,, I ended the contract of the employees that I could To get them out	AN34
			I was affected a lot by Corona, why, did I not tell you, my prices were cut in half, oh, I mean, when I was starting new in a new collection hostel, and I was not able to receive tailors in my house, while working, I had to take side projects, I worked for	Beshair27

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Main Theme	Sub theme	Codes	Data	Data identifier
			other people, so that I could, oh, I will not stay without work, of course, I was affected psychologically, because before Corona, I had been grocer for three years without work And ready to return to material life, and I run, the trips and the destinations, do you understand? So imagine that you have had three or four years without work, and when you decide to look to the world, a health reservation takes place Imagine, I mean, I was very disappointed	
			We were greatly affected by Covid 19 because our work depends mainly on people gathering We had many business wedding contracts that were totally canceled and people asked for their refund We suffered during the couple of years	KA33
			Some clients sued us in courts They were 2 groups: those whose wedding were on the same month of the curfew started, we already made all the wedding preparations, so we didn't refund them Clients whose weddings were dates after a long time and we didn't start any preparations, we refunded them Others signed contracts with us when the wedding halls started to open, but they were aware that in case of any closure, they wouldn't be refunded	Kholud35
	Financial management inability	Lack of practical capital management experience	Without having any knowledge practical experience was zero, money management was zero, money management I mean, there were many mistakes, I fell into them and in the middle of them, I failed to get and use money properly to finance my enterprise	AN11
			I consider all that went, and all that was paid previously in the first project, it was courses, expensive courses, the price is expensive only, but I really learned from everything that went (was lost)	
			The mistake was in managing the money	AN12
			Spending capital on other things	AN13
	Insufficient initial capital	Inadequate capital	I remember that I used to take it (money), by God, and I went to Bulgari to see , I mean , yes It was in mistakes	
			Sure, I faced financial obstacles at first At first I didn't get good income from the first customers because they had no confidence in me I had to accept any money	KA11 KA14
	Male-dominated business competition	Stiff competition from men	As I told you earlier that the market is dominated by males and women couldn't compete them	AW37
	Inability to build business supporting social networks	Lack of social relationship building attitude	I didn't have sociable relations at work, and also girls weren't supportive to each other Unfortunately, many girls don't care a lot This limited our ability to attract many people to support us in business	AW38
	Freedom-limiting Organizational networks	Organizational networks prevent total freedom	Frankly, I prefer to be working in the market freely I feel that anything else is a waste of time I will get no benefit from those organizations or networks	AW48
	Not creating time for social relations	Lack of time for establishing social relations	I have no time for that (sociable relations)	AW49
	Cultural conservatism	Women feeling ashamed to do business	I mean, I'm telling you, it was a woman's nature nurtured in them by our culture that makes them feel ashamed of accessing formal sources of capital For instance, some of the women feel ashamed of going to banks, facility or government agencies in charge of welfare support	RS9
		Perceived social status superiority	Since I am from a conservative Najd society, and from a society that is financially comfortable, they have ideas, you are a strong girl, what do you want with these things, they have a low opinion of manual work and will not listen you when you want them to support you with capital	BQ28
			then it is not easy, I will tell you that our customs and traditions do not make us move like this until now media and so on and the things that frankly were very barriers in business money	RS7
	Women not helping fellow women	Women in government not helping fellow women	Some of the business names are forbidden in Saudi culture	MJ41
			Without mentioning names, some women in government authorities could have helped us, but they didn't	AW39
			Working with women (in government) was problematic they made fellow women feel rejected or turned down to some extent Some women in government registration agencies for businesses, turned me away saying you that there must be a man with you, they cannot accept the presence of a woman except when she is with a Saudi man	NI10
			Unfortunately, many say when we go to the women's section, no one serves us (because they don't want to deal with fellow women) We can be attended to only when we go to the men's section It is men who serve us, and they do so quickly	MJ36
			It is possible that things are moving quickly as well I feel that men are tolerant, getting things done Men in general are tolerant, meaning they get things done	MJ40
			I can't find complete information from them, so I have to go talk to someone who knows someone in the men's department, in order to give me complete information Or to inquire about a transaction that has been going on for months and has not moved, and unfortunately, when I entered the men's section, it ended quickly, Slowness and shortcomings in the women's department	AR25
			Definitely, because he isn't a threat for them that he may take their position someday	AW40

First phase of Reassembling		Disassembling		
Main Theme	Sub theme	Codes	Data	Data identifier
			They (women) don't like dealing with women like them	AW41
	Diversity management inability	Difficulty managing diversity associated with business	The most difficult thing for me was managing the project I discovered that the issue is very difficult, completely different from dealing with female workers Of course, different nationalities, different ages, different psychology, and different cultures It is difficult for me to deal with them, above them, clients from all over the world	AR12
	HRMinability	Difficulty managing employees	but the biggest obstacle I had was dealing with the employees and with the people	AR13
			dealing with the same workforce is very tiring I mean, now I have 46 employees, and I started with three employees For me, dealing with the three employees is as difficult as dealing with the 46 employees It is difficult to make them work as expect them to They keep making excuses, dodging work and requiring so many benefits, which reduce instead of adding value to the company	AR14
			I have time for other important things, for example, I am developing in the salon, but dealing with employees is very difficult, very difficult	AR17
	Husband takes priority over business	Fulfilment marriage responsibilities	Because of my social circumstances, and not because the project was bad, meaning failure or something not because of my social circumstances, because of marriage,	AN13
		Social pressure to look after husband	I'm not talking about marriage (alone) or the transition of no, I mean the family, everyone is standing in your face, the husband was an important thing for people, the husband is the most important, I mean you know the customs that existed at the time	AN15
			the husband is more important than work, and that it is so , I mean, the topic was very, very difficult, meaning because I am the first, always the first is the one who gets tired the most, the one after it is easy	AN40
			Husband, husband number one, I mean, until there was, for example, no culture of changing the husband's thought towards the material, knowing that even the husband's circumstances could have allowed, that I am complete, but no, they told me we do not say no, we do not oppose him, We, our husband, are important , do you understand? Social conditions were a little controlling at that time, and he was young, my age was young, you see, I actually got married when I was 19 years old, a year later from the start of the project	AN16
	Marriage takes a toll on business time	Marriage life takes a lot of time women can use to do business	Girls' mindsets When you look at her, give her details about the project, give her numbers, you give her huge numbers, and you tell her that you are like this, she tells you that my husband takes up a lot of my time, and I love him, and my family needs me	AN48
	Relocating	Changing location	My move to another area in Riyadh	AN14
	Negative self-perception	Negative self- evaluation	Myself was the biggest obstacle, and it was the reason that prevented me from getting the capital I needed I always say it, I can see that I was not worthy of any person's assistance I didn't have what it took to get money from anywhere I saw myself as an obstacle to my own business success I would put up a strong line of defence in favour of the view that people could not trust me with their money I still feel the same way and I think it is the reason why it very difficult for me to access capital in its true meaning yet I have the money	AN39
	Poor time management	Failure to manage time	Difference between AN in the past, and between AN a year ago, or a year and a half ago, before now, I was the one who made people angry the most, because of my busyness, and by God, I used to bring my phone and ask someone next to me to answer the calls, Reply or open to me only the voice while I speak, I don't find time, my mother God made her in heaven, the one who gets angry at me the most, I mean, I can't communicate with her much, and she already sees what my whole life would be like	AN44
	Women apathy	Women complacency	There are many women who do not want to bother themselves For example, as a photographer, I find that many people come to me because they want to join the field of photography, but I am surprised that they do not want to bother themselves, Or she makes an effort to learn, she comes to you and says I will work with you for free, then you find that she does not want to learn so that she can set up her project, but rather she wants to get something ready	SM22
	Employee apathy	Uncommitted female employees	The Saudi women are mostly non-committal, meaning that most of the female photographers come to learn, then she leaves, and she does not commit, I mean, she does not want to commit to contracts	SM10
	Slow bureaucracy	Too much red tape	I have been trying for a year and a half to get photographers, and I can't because of the sluggishness of the process you have to go through to get them cleared You go, for example, to a certain destination, and they transfer you to another side, then you go to the other side, They take you back, you will keep rotating between them which takes a lot of time, delaying us to complete requirements we have to abide by to start operating imagine I cannot get the photographers I should have to facilitate my business because of these delays	SM8
	High taxes	Taxes make business difficult	I'm with the tax, I thought I mean I stayed for a year and then the tax came, I don't hide you that the days of this black days mean i don't sleep at night because of the concerns I am just 31 years old and my hair is mostly white ha haha from thinking taxes eat into our capital because they are charged even when you have not made any profits	AS16

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Main Theme	Sub theme	Codes	Data	Data identifier
			They make it more difficult every short period, in fact, every period, and we find that they make the subject more difficult for us, especially now with the attempt to make all workers of Saudi nationality, so even the photography sector has become all of Saudi nationality, and that is 100%	SM9
	Work-life imbalance	Failure to balance between work and life	It is difficult, frankly. At the beginning, when I started, I could not balance. I mean, I was heading towards work very much, to the point that it took a lot from my life.	SM18
			at first it is difficult, especially when you are studying consaphalty (peace), it becomes a little difficult, but one may not be able to try to reconcile between the two parties, ie, the parallel between this and this may not be able with time. I always place priority explicitly on the family first, then work. I feel like I missed opportunities. Instead, for example, I don't participate in an exhibition. I used to say, No, I don't have time to participate in an exhibition. I am busy with children.	JH11, JH12
			I did not go out much, I mean, I was very limited in my outings. I might go to my mom and dad and family meetings only, I mean if once in a family gathering at the weekend or something, but I like what I explained to you, it might be for that when SM asked me if I agreed to make a meeting with you, and really she did not know what my work was, and she did not know anything about it, even when she sent me she did not know, because I am I did not talk to anyone, even if he was from my family, and no one knows anything about me, so how did I achieve balance? Really my husband and I do you know? We all have shifts for a long time, especially this period. The whole world has their shifts until late times, not like before. The second thing is, my husband is always busy, and the third and most important thing is that I got tired and worked hard in certain periods, and then I started to devote myself to work.	DD37
			this is my last job, it takes a long time, and they ask me to come at night, and the courses held by the work are many, I attend it after work, and despite that, for me this work is a pleasure, I do not know if the woman has children. Home and responsibility, how will you balance, but I feel that it depends on the personality, even if there are children, because I have one of the girls who works in the same field and has children and she can balance normally.	DD38
			Indeed, one means very difficult to achieve balance, all of us ten years ago were, I mean one is very difficult to reconcile the two lives, meaning work life and personal life.	AN57
			Frankly, in the beginning, I was focused on work, and I was short on many aspects, as my focus was at the beginning, especially at the time of establishment, beginnings, employment and projects.	NI21
			Nothing can be done without my existence in at work. I have a professional team working with me, but they rely on my totally and that consumes all my energy. I don't even have time to have my social life. Always at work around the clock. None of my team has the same ideas as my ideas about wedding planning, so I have to fulfil all the designs and ideas and my team apply them.	KA17
			I'm sociably not doing well because of my work pressure. We get about 3 wedding planning monthly and each one requires about 3 months to handle them: cake, chairs, invitation cards singers, and hospitality for more than 500 invited. I work all day round. We even sometimes work in our day offs due to the high work pressure.	KA26
	Unprofessionalism	Lack of education	And education, education and experience were a problem, when a person enters a field in which he has no experience, and does not know, and regardless of me, because I had an amount, sure material, it would have a role with any other one, sure material. Without professional money management, money is there but it is not capital. You don't have it as capital but as just money.	AN42
	Lack of business knowledge	Lack of initial guidance	I encountered some problems, because the first time I started, there was no one to help me, I mean that I did not meet a person who had previous experience in this field, someone who understood this field. There were problems, I did not even know how I could get access to sources of capital either in government, banks or other sources. I thought what I and my family had was all there was, which limited my capital access opportunities, but I overcame them by making mistakes in some things, frankly, I made a lot of mistakes, until I concluded that I must do something and then learn what is right and wrong through experience, and understand the type of mistake that occurred and its cause, until I reach a good stage.	SM21
	Customer scepticism	No customer confidence	Well, customer's confidence in the beginning. I had no previously made works to show as models. I had only ideas and assumptions.	KA7
			As I told you earlier, the biggest problem was the customer confidence. Most of the customers did not have confidence in women's enterprises. They did not trust us. They would tell us that we are not supposed to be in business. They would then buy from men's companies.	KA8
	Inexperience with suppliers	Lack of suppliers	Suppliers, for me, for me, the problem was the lack of suppliers. I mean, when we first started, there were not many supplier companies, they were few, meaning they were for example only two companies, and the pressure on them was very great, although you know that we started after a crisis Corona.	MJ18

First phase of Reassembling		Disassembling		
Main Theme	Sub theme	Codes	Data	Data identifier
		Lack of experience with suppliers	Reaching the suppliers was so hard Reaching the source that will provide me with all what I needed I had no experience with so I paid much money at first until I got the experience to handle those supplying matters In addition, I didn't know how to deal with capital suppliers in the financial sector all this inexperience worked against me, against expansion of my capital sources	KA9
	Challenging stakeholders	Difficulty dealing with business stakeholders	you going to deal with tailors, and I like that my work is in front of my eyes, I don't like a tailor, I want in front of me, so what have I done? I used to deal with the free denser seamstresses I used to pay them a lot of salaries, and of course, because they were paid salaries, they were not interested in productivity, so I spent a lot, because I don't have other options, did you know? Ah, these were the difficulties I wished it was in well-equipped factories You could deal with them	Shamaier17
	Flaws in line Ministry	Weaknesses in line Ministry	When it became in the Ministry of Culture, and it became in the fashion department, and they turned to this thing Oh, oh, I mean, frankly, this was the biggest obstacle for me You didn't have many options I see that we have a good market for fabrics, But I see that it could improve more than that, I mean, I wish they would set up exhibitions like the Xbox, I mean if they held them annually, especially for fabrics, factories, especially since we have so many salons These are the things and facilities that I wished for, but what you have are people who specialize in the field of fashion I mean, even if you go to someone, for example, if, of course, anyone you see is creative He is often weak administratively, financially, because his focus is on creativity, and he is not focused on money, understand? So, they cannot even put in place a system that can facilitate us to access money and to establish networks we can use to expand our businesses	Shamaier18
Solutions to challenges	Support each other through crisis	Support each other as business partners when faced with a crisis	How did we control it? And how was I supportive and he was supportive? These things all teach	DD32
	Avoid using bank loans as initial capital	Avoid taking bank loans to start business	I am in the investment business, for example, I do not take a loan to start a business, because it is has a very high risk You cannot be sure that you will recover and repay the loan because you are at zero sells Consider acquiring a bank loan only when you are expanding your business This is what financial prudence demands	DD22
	Take loans to expand	Take loans to develop business	The loan that I took can be developed in investments in the markets such as shares, in which there are dividends, or I know these operations, I understand them and I know how to distribute them in a balanced way,	DD23
			so after it (the company) expanded, and then the lists were clarified during the three years, facilities began to come to them	DD27
		Use savings initially and loans when business stabilises	at the beginning of the project there is usually cash available, because projects usually start with the capital available, or accumulated, or as a savings for you, and after the project succeeds, and you understand its situation, a year or two And you know its financial statements, you can start to take a loan on the name of the company, not on your personal name	DD24
	Borrow as a business	Take loans as a company not personally	we took the company itself, the whole company, that is, in the name of the company and not in the name of a specific person in it	DD25
	Self-belief	Women should believe in themselves	because you are afraid of him, you just discover that we are better than them, but I mean ok exactly, ok guys sorry guys guys that is in the kids	RS6
	Do business at home to avoid some expenses	Do business at home to avoid regulatory charges	I said why not, I mean, I was just going out of the specialist in the hospital from my job at 6 00 I have nothing I am not married and at that time I said let me benefit from my time and I have nothing to do at night so I would bring people oh dr someone to train and then I became a coach and then I became training people and so on	SD7
	Introduce one stop business registration centre	Create one stop centre for registration	Well, why don't you give us, for example, one platform, and I can move on it between the platforms?	MJ12
			I mean, if they put it all in one place, for example, it will make it easier for the person, because you will register in one place, and only one gate, and we will get rid of the many things and platforms in which we register the one, which makes the person distracted	MJ17
	Increase women representation of chamber of commerce		I think that there are supposed to be female members, just as the president is supposed to be a woman, not a man I mean, the one who knows the most about our affairs is we women, not men	MJ38
	Information sharing	Sharing information about suppliers	there was camouflaging and procrastination, it was not clear with her, but in fact this did not happen to me, I sat with one of them who had nails spa and this girl helped me very much, when I asked her for the numbers of suppliers, for example, Or ask for information about suppliers, because the suppliers' numbers in order to get them you need someone to give you the numbers, because if you don't take them from someone, you will search a lot and will not find anything	MJ31
	Adapt to market by applying lessons learnt from experience	Learn from experience and adapt to the market by applying learnt knowledge	follow the local laws and build my own laws, and you with experience and with failure you learn, because I learned at the expense of my money At the expense of my loss, at the expense of you know? No one taught me, nor showed me the line you are walking on, what is in, it was in the beginning you are the first one	Beshaieh23
		Start all over again on an informed basis	go back and start again, oh, oh, oh, this is what I did, and I started as much as I could, I said I will not pay, for example, a	Beshaieh26

First phase of Reassembling		Disassembling		
Main Theme	Sub theme	Codes	Data	Data identifier
			famous advertisement without knowing how much, I will not pay anything, I mean, it is not in my logic, for example, what have you done? I came back until they told me: Why do you share a basket? Frankly, it looks untidy that you share a basket, what did you do? I said: This is a business that has no income	
			I started again, I changed all the laws of my work, I mean, I changed my mentality, oh, I mean, the way I think, I mean, I was wasting a lot, wasting time, wasting ideas, wasting fabrics, wasting money, So I summarized this whole topic, for example, I had canceled the housework, and the workshop that I had at home, was wasting a lot of money, because all the time the materials had to remain, because they work for me at home, Pens, rulers, paper, and fabrics, I started to work with them piece by piece in their homes, so I cut a large sum of money, because first I used to pay by the hour, so it usually takes three or four days to get me one or two clothes, until she is by piece, she has to dispose of it in one day	Beshaieh24
	Strategic alignment with the market	Align personal thinking with market realities	I changed my way of thinking, and I dealt with these problems that I had as a creative person, and thank God the plan succeeded, and now people are taking advice from me, and I find that they have the same old problems as me, Glory be to God, I started treating them in the same way I used to treat myself. For example, you asked me how you solved this problem, separating my personal life I mean, my personal financial level, and my job, do you understand? I started saying, for example, that not because I am financially comfortable, I have to pay something expensive, and my job cannot bear it	Beshaieh25
	Client-based business promotion	Motivate existing customers to attract new clients	I even paid money just to have customers that I can show their work to any new coming customer	KA15
	Improve persistence in business	Have determination	I think they have to be more determined, in order to achieve the goals, because often we find women fall back at the first problem	SM
	Practical problem-solving	Solve problems through practical learning	it was by practice, I mean day after day I started to learn	SM7
	Innovative competitiveness	Maneuvering competition	compete and do something new because you must always try to develop because when you do something they will do it after you, so you must do something else that distinguishes you in order to have continuity in the market,	NB15
	Women confidence building	Improve women confidence	I wish there would be more confidence	AW50
	Encouraging women to start businesses	Encouraging women to enter the market	I wish there would be more girls working in the market which is mainly dominated by men	AW51
	Using experienced HRM professionals	Hiring HR manager to handle HRM	I hired a manager and her salary is very high, and above the salary she takes percentage and above the %age I gave her powers, meaning both of them, I should give her in return if she comforted me in this matter because she has more than 10 years of experience	AR15
	Hiring professionals	Hire people/employee team to improve work-life balance	Then after a while I began to understand, but the problem was that I was alone, and no one was with me to help me, then after a while the situation began to improve, so I was able to gather a team, and I had employees, I was able to devote myself to a relative degree, and I was able to balance, in the sense that I give time to my family, and give time to my husband, and in the future I can give time to my children, but it was never easy to reach this balance	SM20
			I had to bring someone to help them in education, but in my sessions with them, in dialogues, in fulfilment or in education, I do not think definitively that I could leave this field to anyone, because social relations when I achieved balance in my affairs, And I actually hired employees, especially after I hired the director of the exhibition, and this is how I was relaxed. I decided, for example, to go to my mother, and for example, I took two days a week because, okay, I never find a reason for myself to fall short, from one of these friends that I learned, you can see from Four months, I have a right over myself	AN44
			I'm planning to hire girls in the field of events to work with me in running events business. Nowadays, I'm holding interviews to choose someone to take over and replace me	KA19
			In the coming days I'll try to hire a project manager to take my place so that I can dedicate my time to my family and to have kids. My role then will be only a supervisor with a limited working hours	KA28
			my husband and I works in shifts, meaning a day is at night, and a day is during the day, for me it is very interesting because I have a lot of time and space	DD39
			I achieved a balance by not going out much, and I set certain times per week, I mean, go out once or twice a week at most	DD40
	Flexitime	Working in shifts	I feel that according to your interests, Rowan, I mean, if your interests are that you love to work, and you love to wake up early, and do all your work, you will have no obstacle to doing any other work	DD42
			And the rest of the days for work, I mean, I adapted myself in this way and rested. If I had children, I do not know how to achieve balance. I really do not know how to be frank, but I feel that it will be in the same way, that is, the same way as me. It will not change much, just if I master the control. At the time of returning home, no more, no less	DD41
			I prefer to have my family when I'm more stable	KA29
	Have children when business is stable	Postpone having children until business is stable		

First phase of Reassembling		Disassembling		
Main Theme	Sub theme	Codes	Data	Data identifier
		Getting children out of the picture improves work life balance	I don't know This is my opinion, and I honestly see the woman who supports children and so on She may be a little short on a certain side, I expect, because the children need her, attention, teaching, a little bit more difficult Maybe my situation helps me to do all these things	DD42
	Hire domestic workers	Hire domestic workers to take care of household chores	I used to always tell them this, and they would tell me how is your lifestyle like this, will you have children and take care of them? I told them it's normal, bring someone you know so that she can memorize the Quran for the children, hahahaha better than me and entrust her to take care of them, I am not ready to devote myself to the children, even if I take all my salary, but she is the one who is responsible for them, she can be fully responsible and be better than me	DD43
	Create social quality time	Create quality not quantity time for family	it is one hour a day, the quality time is better than ten hours I strongly agree with you Yes, thank God, I found the solution to my future problems, hahahaha	DD44
	Get supportive rather than selfish men	Solution to male superiority	I told you regardless of his field, you need a man of the same thinking as you, you know Rowan that you are with time, and tell AN who said this word, with time you will acquire masculine qualities, and you do not feel	AN51
		Have an equally business-minded man	Form the marital perspective, it isn't a hindrance My husband is always busy as much as I'm	KA27
	Acquire supplier experience	Develop supplier experience	Experience and time spent in the market searching for supplies until I was able to reach the source	KA9
	Purchase online	Use online suppliers when physical suppliers cannot deliver	We used to buy from Amazon	MJ21
	Training	Train and develop yourself	he must develop himself, and on the other hand, to try and learn	MJ5
		Turn to YouTube	We ourselves, we resorted to YouTube and resorted to training us, until they had experience and mastered the work, and the situation became good, this was one of the obstacles when we started	MJ28
		Get training to enhance passion	At first, I had great passion and the hobby, then I realized that training courses broaden my horizons I see that training courses are more important even if you have a good background in the field	KA21
	Repeal legislation hampering easy women mobility in business	Repealing ban on women driving eased their mobility in business	Before a girl had to wait for her home driver to return home to drive her to work, or even wait for Uber driver to come or cancel, but now she comes to work on time, and in case of any field visit, she is ready to come to the location wherever it is driving her own car	KA25
	Cut down scale of business operation during tough times	Reducing scale of business to deal with low business times like the Covid-19 period	I had an idea to start business like mini wedding parties of about 20 to 50 people because people gathering was banned We did great with this idea, and I made up for some of the losses that we had before	KA34

Main Theme	Sub theme	Codes	Data	Data identifier
Motivations (Factors supporting female Entrepreneurship)	Push factors	Compelled by disease	I had a back pain I had disk, and the doctor told me to do yoga so I started yoga and started the business	SD2
		Boosting income	The thing that prompted me, well, or pushed me to start this project was that I have to rely on a second income other than the job, especially since my field of investment, I am familiar with many areas, whether in Saudi Arabia or abroad, so this idea and desire to invest in my own project has been ingrained in me since 2002 until I started by establishing this enterprise	DD6
			I feel that the income of the job is not enough for me to depend on it permanently	DD7
			Yes, of course, it is one of the most important things, because I feel that the income of the job is not enough for me to depend on it permanently	DD9
	Pull factors	Good personality-environment fit	I mean this thing (success in business) is specifically related to the personality and the environment in which you live, but more importantly for me, my easily interactive personality with the environment around me that helped me much to start because it helped me attract the people like suppliers and customers to support it	DD20
		Risk taking	I think the reason is boldness, because it is considered the most distinguishing feature of the person who starts any project, boldness with planning, of course, and not alone, because work requires risk, so any investment in which a person starts expecting risks in any form, for example, I was in the beginning if You asked me, what are your risks? You will find that I was very reckless	DD17
			I mean recklessly, that I can risk all the money I earned from working, during the years of my life, collect it and put it into a project and the profits will be zero riyals in the end! I mean, the risks are above the normal level, that is, not the normal, but above the normal I think that in order to take on a project, you must be bold, And study it, and you have a future expectation of the investment situation in general, and this is the most important step, I feel that it makes a person do any work, not only for women alone, on the contrary, even for men as well When I started my project, I studied the subject well, and took my time to think about it, but if you ask me about its difficulty? No, it is very difficult in general, and I studied all expectations, and there was never 1% expectation from me, never (mind) that there was a pandemic that happened in the world (shortly after) I was bold I took the risk, and it is paying off!!	DD18
		Benefiting from gained professional experience	I want to benefit from the professional experience that I have, I mean that I spent a long time in wealth management, and dealing in securities, and these two certificates, one of them is a certified wealth manager, and dealing in securities, all of which qualifies me to think more about markets and securities And investments in general	DD10
		Career pursuit	career-based changes as soon as they enter fashion as soon as they enter fashion because they have not yet entered a new income all of them exist two and a half years ago, the first time they entered fashion career was their career once after they saw and saw I mean they know now they say we are not like this we saw we find Fashion this word that is still happening, I have, on the contrary do it so I do something that you feel professionalism	RS3

Main Theme	Sub theme	Codes	Data	Data identifier
		Many opportunities in the market	there are huge opportunities so far, I mean, with the new direction and vision 2030 , there are strange opportunities, but the smart one who will exploit them and will let them go with his wave and that he will deliver it to the secretariat, it is not easy for him and a great competition between everyone, even among individuals, investors, landowners and houses, everything is going to enter it, how can he bring money in pumping and answer what is happening, so there are more opportunities for honesty But it means that you are smart and smart and your time because we have the clock passing us like a second, so you make a decision quickly because you miss opportunities once more and believe me I am staying with you now an hour and a half becomes or a quarter believe me one million close deal every one ten million	RS13
		Personality	I would have told you yes, because I'm already like this personally, my personality is bad once in work, it means that you join me, it's normal to work a few hours, twelve hours a day, I don't have problems	RS11
		Getting encouragement from those already in business	I will be caught with me in something my personality may be this is what helps me always	AS14
			She is one of the people who helped me a lot, even one of the people who excited me and said the opposite Go ahead and said to me, start your project immediately She said to me especially that you have a partner who has an interest in this field and that you will do it only as a job, and she was cooperating with us	MJ32
		High purchasing power	Do you know that we have very high purchasing power here in Saudi Arabia? I detected this to start my own company and it is doing well because of this power	MJ22
			Once I was laughing at your husband, I thought you would do everything but I expect you to do this Oh, you have purchasing power	AS18
		Boredom with former job	job motivated me to go out and work in something special because frankly it was very boring for me	SM3
		Personal motive	As for my frank personal motives, I like to present science to people, and the second thing is my desire to use Yoga to provide psychological therapy to many people who suffer from psychological problems that may not be diagnosed at all, including tension and anxiety This is because Yoga is one of the methods that help people to get relief from these psychological problems My motive is to be the person who helps them to release stress and anxiety and these problems greatly This motive is what pushed me to start this project and it is the thing pushing me to continue with the project	WH8
			social service, yes, any social service, even if it developed later, it could be, for example, an online academy, or something like that, but it never had a clear line, I mean	BQ12
		Desire to promote the business	the first thing that made me start the project was to spread full awareness in the sport of yoga and add the concept of recreational sport, meaning that the sport should not be tied to something like a person who wants to be slim, tired or bored, so we try as much as possible to make sport something interesting, so the main goal is to raise Awareness of sports in general and yoga in particular for people and communicate it to people in an entertaining way	WH7
		No initial cost needed	we said you can see there are no salaries, girls, it is normal we know we are both beginning together so I said it's okay	Reecem8
			We identified and started a project that did not require initial cost We started at zero cost because the project did not cost us anything Most of the current projects and sports projects can be started by people without cost to start up business,the first reason is that the idea of our project does not have a specific place We do not have a studio rent,The second reason is that when we start the class itself, we rent the hall, the renter of the place or the owners of the place give us the place for free on the same collation and we get the value of the class itself, meaning when the person, for example, pays 150 riyals, this is 150 riyals including the price of the coach and the price of the building itself or the place itself and the value The profitability that accrues to the project itself You knew, in fact, this is the thing that made us continue, and even from 2018 to 2019, And we started targeting in work environments a lot, and in 2020 during Corona I think that many yoga studios and people are still practicing it in different places or even online	WH6
		Self-actualisation	The motive, to be clear and honest with you is to achieve self-realization This is my most propelling capital	NB9
		Money-making	The second motive is making money This is actually a kind of capital in itself because I combined it with forms of capital to start It was the capital driving me from inside me	NourfB10
		Filling a gap in the market	I felt that there is a gap or something in marketing that is incomprehensible When we start to do a project, we talk about something that touches the Saudis with harm (on size) or something close to the Saudis they do not understand in culture, even if they have lived in Saudi Arabia for a long time, so when I suggested something or said something, they told you no There are rules that we must follow because it is an international agency, so we cannot overcome it, so I thought that I would open an agency	NI4
			When you see, for example, Egyptians, their ads are directed to Egyptians, and all those who work in them are Egyptians, so you always find their ads or advertisements that they deliver are always clear and passed on awesome, So much so that the whole world understands that the Egyptians know their people, so one of the most successful advertisements over the years has always been the Egyptian advertisements In the beginning, we said why we don't start, why don't we do something like this	NI8
		Having initial supporters/encouragers	I feel that there must be a supporter This is an important thing, whether from family or friends It is necessary for one of the supporters, because with the support of people, you can continue and you can walk And if it weren't for the support of people in my life, I would have stopped my work from the first time	JH13
			I used to handle some occasions for my family and friends that's why they suggested that I start my own business and that was the starting point	KA5
		Having good knowledge of business to start	One has to gain more understanding of the field one wants enter before entering it I mean, we Saudis dopursue education to specialize in particular things we want to do after school I mean, we have many girls who study to understand technology, not only in beauty and fashion,We have girls who study to become doctors, God willing, we have girls who train to get knowledge in internal design We have many girls who study to understand many other things, not only in these areas	JH14
		Inventiveness	I feel the girls are starting business projects by inventing new products that were never sold in Saudi Arabia before, they inventing new fashions, new dress styles, honestly, they enter into everything, all fields, and they look and read about good things, especially at this time, meaning the support that comes to our women in Saudi Arabia shows women in a sweet way One imagines that they reach this and succeed like this	JH15
		Having necessary assets	When you have a large capital, a large reserve, experience and knowledge, then you already have all the short ways	AN54

Main Theme	Sub theme	Codes	Data	Data identifier		
		Working online minimises initial capital	To be honest, the initial capital was not a lot, because we started our enterprise online, and there was no need to rent, to buy office premises, we just started off onlineusing our smartphones and the business picked up so we are now in business working very well	NI16		
		Working from home minimises initial capital	We can work from home without being in an office without anything	NI17		
			I'm telling you something ,we identified a place where we operate but we didn't rent it, that's the only thing that we helped us to begin If we had to pay rent we wouldn't start We didn't rent ah the place because it is our home Our decision to begin at home helped us minimise the initial costs significantly	SD9		
		Rent after the project has generated its own money	from the project money, we rent an office We set up offices and do all the things that are not required	NI18		
		Being ready to compete to build desired reputation	Enter the competition for the best designer and you will be number one in fashion designers, another girl said to me, I am the best designer now, no, you are not the best designer, there is no one called the best designer Do you want a reputation and build a reputation? Do you want money to become a better designer? I want a reputation, you want a reputation, so you are not the best designer, enter the competition and become the best designer, take the title and wear the crown	AN55		
		Putting potential unappreciated in market to use (Unemployment—push factor)	But wherever we went to work, nobody was able to understand our abilities In other words, nobody needed our potentials They needed much less than we could provide We detected that our abilities were unappreciated yet we knew how they could help us become gainfully productive That's why we started our own business	AW6		
			Nobody could understand our abilities	AW9		
			The market needed less than what we could present During college, we were highly trained in distinguished places not normal places, for example, I got my training in King Khalid Hospital's engineering administration That's why I couldn't benefit the market or got a benefit out of it	AW22		
				Implementing acquired and understood knowledge	But it is not important that you train, because you may attend his role and find that they only repeat the words, but that you train, study in your area of specialisation, understand and use your understanding to start something benefiting you understand and implement what you heard and studied	SM16
				Positive cultural change	It (culture) changed the situation from before On the contrary, now (support) women are more supportive They no longer have a problem working with women, even in work fields, for example, the projects we do They always like to highlight women more if it is in an event They prefer women to be the speaker in (event) more than a man present, so on the contrary, I see that the support is great so far we have reached the stage of salvation, we did it	NI20
everyone who was (against me working now comes and) He asks me, then he comes back and says to me, How do I start investing, I have an amount, what do I do with it? the difference is the years, yes they are the same people Yes, the same, the difference is only years, meaning all 10 years, and they came back to ask me what we do, and what we buy exactly, and do you expect this is good or not?	DD36					
But later on it (cultural bias against women working) ended, I felt that it no longer existed, and that anyone could work, and there was more openness in society This situation encourage me and I believe many other women to enter market and start doing their businesses	SM18					
No gender discrimination in business registration	Dealing with the government authorities in issuing your trade mark registration was so easy since it was done electronically So there was no difference between men and women			AW14		
No gender discrimination in access to opportunities	they (women) can work in any field depending on her character and background			AW42		
	I feel that (women can work) even in the military life			AW43		
Supportive government	the government was very good, they were very, very lenient, unlike the time now, I mean on the contrary, government matters were good at that time			AN41		
New flexible or relaxed legislation	But now according to the new laws, nobody can prevent me from attending any government establishment			AW47		
	Currently, I do not think that there are checkpoints I do not think that there is anything Everyone has opened the register of permits, offices, dealing Everything is very easy It has become easy at all It is not as difficult as the first			NI23		
	it (relaxed legislation) motivated the girls I feel that they have no matter in my field, but in the beginning they helped women in general, not only in the field of work, but they help us in everything in life (women's) self-reliance has become more Women are able to accomplish everything on their own They do not need anyone Now everything you can accomplish on your own You go, you take off your cloth, you do everything, you can do it all on your own This relaxed legislation has enabled us as women to use it as an opportunity to start our own enterprises, like this one of mine I tell you, if the old laws were still in place, I would not be able to start because they did not favour women's participation in business as the new laws, policies and regulations do			JH16		
Easy registration	To open the registry No, the government things to open the registry at the beginning were easy			JH5		
Easy and clear laws	The laws were easy and clear I mean, one plus one equals two There is no point you read that is incomprehensible The division of labour, their work, and their scheduling is much easier			AR33		
Competitive attitude	From my work experience, I am a highly competitive person I love competition and this is what I brought to my business Being competitive has helped me to make my enterprise competitive in the market			AW44		
Retaining clients	Most of my clients have been with me for years, but at the start they preferred working with men, but once they try my work, they return back to me			AW53		
Need to have income	of course I want to work, I must have (income)			AR3		
Responding to detected demand	How did we open up this company I started after asking people Most of the people who came to the house were Saudi girls, I mean young They were asking, oh, what can we do? What is the best dye? What do you use dye for? Where did you study from? We want this but we don't know where to it from Do you know what? I started to ask myself what if I invest in selling these products, as many girls want them, there is demand I mean, oh, oh, I asked two people, I know them personally, they have salons, but they are old they didn't have any idea what the girls wanted So, I started my enterprise and it is doing well	AR5				
	I met with great demand, and I understood what people like, and what their needs are, although at that time there were few fashion designers	BQ6				
	I'm thinking of turning the subject into a business, I mean, let's start it a little, but I don't want to start with it, and I'm still not a specialist, frankly, and I don't have, for example, something academic like a degree I said no, I will strengthen myself and then never start	MJ35				

Main Theme	Sub theme	Codes	Data	Data identifier
			Most of the girls who were in the university wore abayas that were tidy, and these days, the prices of abayas increased, and there were no average prices and no quality, At the beginning of the topic, I started to separate myself the abayas that I like when I saw that they were popular with people and they started asking me about the abayas where I bought them from I gave myself the opportunity to begin to complete the project	JH3
		Giving training to employees	I enter them into training courses, and I enter training courses with them	AR22
		Use of capital saving tactics	I searched for the location of the Public Investment Fund, and invested in American stocks	AN35
		Convincing employees about how the business is performing	I tell them (employees) do not be upset, there are no profits right, I mean there are no profits because we still have a break event, we still haven't broken it, but you must be happy, and smiling , and I am proud of you, because I am growing, sitting to see growth	AN36
		Resilience through tough times	If the crisis had not come, I do not know where we would have arrived, but it was the advantage for me at the time, and the thing that I noticed was, I did not pay one riyal for advice, I did not pay one riyal for the advice, Marketing And no real, I consider this one of the miracles, because I relied on things that I believed were those marketed to me, and I actually achieved a very huge number, I mean, the accountant, I remember was, was surprised and told me how this happened?	AN3233
		Preliminary market research for better business positioning	I entered every international fashion house to gain experience, and my goal was for my boutique to be a competitor to international fashion houses, and praise be to God, I mean, OrabiElie Saab, I entered Elie Saab, two Elie Saab branches, all of them I saw, My boutique, in shape and design, and that was and still parallels it, and thankfully, after I opened it, of course, I poured very, very, very much money into this boutique	
		Time management	I have now reached the stage if a businesswoman or an entrepreneur comes to me who has a company, and he has no time, I know that he is a failed human being, because actually, when you are an entrepreneur, and you have employees and companies, and you are unable to manage your time, You cannot manage anyone	AN43
		Work-life balance	I went back to visit my friends, because I was happy with them, so I came back to attend the girls' meetings and that, at the beginning of the project, do not think at all that you will be 100% with everyone, the project will take 70% of your time and 30% leave it to people,Of course, unlike, of course, first-degree relatives, for sure, they are outside this topic, because you have no excuse, whatever you do, you have no excuse, because this is obedience to God, but the rest of the people give them 30% of your time, even yourself, give it 30% of your time, until you achieve a balance ., If you give birth to a new child, he will need care, give him care and then rest	AN45
			I had to balance my work life and my personal life, so I decided to take it as usual, and at a certain time it became necessary Come home and at a certain time the work is done, I started swearing the work, as I am a non-dependant person, and this is a feature that I like in myself If I want to do something, I must do it myself I started trying to give my responsibilities to those under me more, give them more confidence, I try to convince myself that the work can go without my presence Therefore, even if I was not present in the office, every employee knows the rules and how to abide by them, and then he can go to work as usual, and therefore this day is me, I can go with my chest expanded and relaxed and see what I can do, meet my family, go with my friends and travel, so I was able to balance the issue	NI22
			At home, I was at work for a while I was considered married, so I did not have a lot of problems, because I knew when I would be at home and when should I be at work Because there are many things that I can do on the phone, if I need to be present, but at times I have to be present, I mean by knowing when work needs me, and when I can get out of it, for example, my phone is working on it all the time, I mean, it is impossible for me to put my phone down on the silent	AR23
			They offered me huge salaries, so that I agreed to be with them, without mentioning the name of the company, but it is one of the largest, largest, largest companies on the entire Gulf I will not say in Saudi Arabia, because they are, God willing, their spread is very high They offered me large sums of money They offered me things, but I refused I wanted the foundations of my own project	AN29
		Separating personal relations from business relations	Never, business is business, and your relations with people is another thing You love what is in front of you what you love, or you hate her what you hate No, this is not related to business, don't say I hate her I don't want to work with her I don't like her This is not business You will never progress	AR26
		Courtesy	courtesy is important, but not at the expense of your work, but it is important, oh, and long mind is important For me, these things are in my personal formation in my nature	AR27
		Using people-oriented managers	The one who will say the workers, the people and the , and he finishes things by himself, if there are these things, he will never be able to complete it I mean, for example, the manager I have, she knows how to deal with the shop She knows the workers, better than me, and deals with them She knows them well, and she knows when to get angry and knows when to calm down, and she knows when to joke, and she knows when to leave, but in the face of people and customers, she can't sometimes be good, and sometimes not, which is possible until she hesitates with the customer	AR28
		Giving sufficient independence to hired managers	This issue is difficult You must know where to place each person I gave her all the freedom to deal with workers in the way she desires I have the girls at the reception, they are cold, light-blooded, move, ah, quick to calculate, if you don't pay attention to these things I mean, there are people who feel that they are normal, the account is anyone can set an account, no, I have one who comes out four bills in three minutes, and One of them pays 18 bills in three minutes	AR29
		Giving workers freedom of clear expression	Clear speech makes a difference At first, I didn't feel, or it came to my mind, that I was scrutinizing these things I started to see that it separates, and the person's soul is reflected in the place, I mean I always hear people's comments when they come, they say to me, O God, the place looks like you and your mother The female workers feel that they are among your personalities, they cheer and welcome as if we are in a council, as if we are entering a determination I feel that these things are different, even if they are simple I mean that I have not all the female workers, their jobs are perfect, and many problems arise between them and the customers	AR30
		Ensuring that employees work on clients they are comfortable with and vice-versa	But what covers them is how they deal with them well, that they are not mistaken, oh always, when I sayLook, there is no one in the world who goes out of her house and comes to the salon when she is empty, or else she is arrogant to straighten her hair So do not add it to her, for there is no one who is coming to clip her nails except that she wants to please her, so do not add her to her If you are not going to work well, and you see that you will not work with this customer, well, do nothing for her, go give the bill to another employee I am continuing to this stage with them, if you do not like the customer, do not tolerate her and put your anger in her, leave her and work with her another employee	AR31

Main Theme	Sub theme	Codes	Data	Data identifier
		Investing in any business regardless of its known gender-type	I can tell you something I am currently working in the salon, and I am a partner in coffee	AR32
		Women are better appreciated than men in the market when they do the same business	Honesty, I feel especially these three years, or we say four years Credit always comes to a girl or woman more than a man	AR34
		Personal aspirations	I had a message and I had a goal I wanted to deliver	NI6
			I found my goal in it I mean, this thing interests many girls The period in which we started, there were not many workers in this field, and there were not many salons or many spas that specialize in nails, so we said that why not start? Why don't we open this thing in this particular area where we opened it?	MJ7
		Self-challenging	When I was young, I saw that I would not be a normal person, this feeling always haunted me, I never wanted to be a normal person, and I did not want to be in society as a normal employee, and I came in and saw, no, no, I have goals in life, I have a message, and I feel that I can To reach my goal, that's how you know when you feel that you are created to manage I mean, I remember even young children I had to advise them, small groups I had to help them, so from the beginning I had a sense of management inside me, this was the beginning, then I got into many things, I tried myself in them, then I noticed, I mean, let's say, after adolescence, They used to talk a lot about clothes, meaning I was able to convert any piece, even an old one, into a new piece, these were the features that I had , even though I was young, I used to go out with the people around me to choose their clothes, even if they were old, on the days of remembering the brides They were preparing, I must go out, I must choose, and I knew at that time your body is like this, no better than that, it was a look, let us say by instinct	AN5
			I am such a challenge with myself, I will not challenge People, I'm challenging myself, I don't care about anyone, I put my fingers in my ears and I don't listen to anyone anymore, I don't see, my society changed it, my friends changed them, I quit people	AN19
		Working and learning from successful brands	Because it is the richest retail company in the world, Index Company, this was a dream I had at Index Anyone who utters the word Index before me gets excited, I am the most one who reads about them, and I am the most one who knows their origins, and I am the one most fascinated by their work, how they arrived, why, and why What, how, and what is the method? I mean, this company is richer than countries, I had an obsession, after I took some things, I collected the previous hair I had, which is the seamstresses, and moved in a larger apartment, and then I started	AN20
		Strong positive attitude towards business	I will tell you a point about me, I have a strong positive attitude about my business I used to say business builds business, and this is stillmy view It has helped me a lot to sustain this business	AN21
		Treating a business as a separate person	I treated my project as a separate person	AN23
		Creativity	I really like to think outside the box I like to think of unconventional and creative ideas in creating the profitable business sessions	WH5
			I was not created for a job, I can't, my personality is very leadership, and very chaotic, most creative people have a lot of distractions, a lot of moods at work, You put me on a chair for eight hours, I can never	BQ11
			I am one of the first people in Saudi Arabia, I think those who came up with brands, or thought about the idea of brands, despite my age, I am the first person in the family who has created ongoing profitable work in this field	AN9
		Having a strategic plan	I set a five-year plan for myself, that in five years I will open the company, and I will have a boutique, and the company will open, meaning it will be the mother company, which opens all the brands for me, which I want	AN25
		Putting in extra hours	a person can pass 24 hours without sleeping except for two hours This is what I have been doing and I still do to ensure that my business performs as best as it can possibly do	AN26
		Going an extra mile by multitasking	I was customer service, I was a photographer, I was sewing, I was public relations, I was the manager, I was a designer, I was receiving orders from clients, I was marketing, everything you can imagine, one person in a thousand people It was a difficult time, very difficult, very long, very difficult, for example, I give up all the things I want in the world, and a girl, a girl, imagine giving up everything I love for instance travel good life, everything between day and night I make a decision, separate myself from all this, It was painful, very painful for myself, but praise be to God, I thank God because the many things I do for my business are paying off I can see now that my enterprise is doing well I don't regret giving up luxuries for its sake	AN27
		Cut down expenses during tough times	I closed it completely, I no longer have anything that needs expenses, I no longer have employees, I am the only employee In the boutique, I am the only employee, I have the rest of the lab, which is sewing and these things, and these things, which were considered a back-break, who wants to travel, travel, I am not in the time to pay salaries like the first, everyone is on vacation now, of course some of them traveled , And some of them refused, so the expenses were , let's say a few, the rent of the boutique, of course because it was a complete closure, we negotiated with them, and they charged us half, and the second rents are the same, all rents cost half	AN37
		Develop a lion's heart	You imagine that you might one day stand to fire an employee, this is her livelihood, and she is crying in front of you crying, crying and telling you, this is my livelihood, and you cut my livelihood, and God will give it back to you, You imagine that you will bear it, that you are a woman who bears this situation, the first time you will cry, you will go home, you will stay for two days and you will not be able to sleep, and you will sit thinking about her words, and thinking about what she said to you, You think about the customer who entered, called you, and said to you , You will not be able to sleep, and with time, what will happen to you? You will gain resistance	AN52
			You will change suddenly, you will gradually find yourself changing, the qualities in you, the charm, and femininity, suddenly you will find it transforming, and you will become a strong heart, the heart of a lion, suddenly you are taught yourself to change	AN53
Factors limiting women access to capital		Low initial networking with public	I need to explain more to you since we started, our major wasn't widely known	AW11
		Government refusal to finance new entrepreneurial business	When choosing the companies that they financed, they made silly choices only because their major is known, but when it comes to something new, they refuse it and consider it complicated	AW16
			I applied before for the financing, but I was refused because they said that some people get the finance for personal reasons	AW17

Main Theme	Sub theme	Codes	Data	Data identifier
		Unaffordable interest charged on loans	Frankly, no I can't take a loan that I will have to pay back with an interest If it is with no interest from a government It is ok If not, I have no problem I can afford the money	AW18
		Non-interest banking institutions have limited funds	They (semi- governmental establishments that support the entrepreneurs) provide limited finance	AW19
		Interest adds pressures on business obligatory business expenses	Even finance with interest will help me to expand my business, but the problem is that I get pressures from many authorities: insurance, municipal authorities, Zakat and Taxes All those authorities have to be paid to You lose most of the money you earn	AW32
		Discomfort to enter government offices	Not a denial (to enter government establishment), but discomfort of any women presence	AW46
		Elaborate legal requirements	The biggest thing that has happened, or the most difficult thing, is that when I came to open up, there were many changes in the laws and requirements for women's grooming workshops, salons, and sewing It was , ah, they were a lot from the municipality side and even from the labour office side, they were in great confusion They enact a law and then change it and set certain regulations and then change Many things were stated and enacted that they had to be done and things that had certain amounts of money when they started would not be completed until four or five months	AR11
		Using savings that would have expanded business to pay unproductive salaries and other expenses when business goes down	you afford the salaries for the employees and the office rent From the save money	AW34
			From the largest worker to the youngest worker, I used to pay the salaries in full, except for the%age, because there is no work, so there is no%age, And by agreement with them, that after we return to work, as much as the months in which we stayed at work, as much as there will be percentage, this was by agreement from the beginning, with the workers and it meant cooperation from them, but I lost because I could not expand the salon	AR19
			I lost a great deal, because ah, I spent a lot of money in maintenance, in work, in salaries, and many things I have gone, you honor in the trash, because it is (expired) of dyes, of (treatments) of other things, what , I lost it all	AR20
		Lack of clear articulation of business plan	You will be shocked that there are no numbers You has seen this in the world The biggest mistake The biggest mistake Decisions that are based on expectations, or are based on emotion, for example, I am upset, so I took,Decision, wrong Convince me If you can convince me, I will walk with you If you do not convince me, I will not walk with you For that, I see one from afar with amazement, and when I approach him, I am shocked	AN56

Appendix B2: Applying Yin's first step of Compiling and Disassembling (Second set of interviews)

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
Intersectionality characteristics	Women are not restricted to a particular sector	Women can start a business in any sector	It (starting a business) varies from a woman to another (not sector) I can't say that women can't do some projects One of my cousins has a contracting company and she is doing great	DS45
			I discovered that there were a lot of women like me who are starting their own leading businesses in different occupational areas	MA6
			Frankly, I didn't face anything like this, but I feel that nowadays there are no obstacles because of being a woman If I go to any establishment to ask about anything, there is no difference between men and women On the contrary, they give a push to women	WJ6
			I no longer see that there is a difference between women and men, especially if we are talking about entrepreneurship I, for example, have official papers with documents Everything you can do and there is no difference whether you are a woman or a man There is not much difference even in work I mean, I am a manager with all the employees I have almost men, I mean, I am their manager, and I have a number of women in the administration, but in the factory they are all men There is no problem in the end I mean, they can work in this facility, knowing that their manager is a woman, and they know, which means it is normal?	RK17
			Oh, I almost see a lot of them (women), I mean, from the community around me, they tend to certain anything in which there may be profit, whatever the sector, as long as the work in there is easier and more comfortable for them	MS36
			They (women) are working, I mean, some women are now working in car workshops I see a great variety of times and they are not confining themselves in a specific field	LM20
			It (sector in which a woman invests) has to do with what you like to do For me I like the restaurants sector or if I like the automobiles sector, I would like to work in it It has to do with what the person can do and understand I don't follow the trend For example, if they say that the perfumes sector is flourishing in Saudi Arabia, everyone moved to perfumes business I don't follow the trend I don't understand anything about the perfumes I take that business only to sell, how come?	MN34
			I feel that any girl who wants to start her own business, she can easily do it	MN38
			(Women) are widely spread with many fields as you can see how is Saudi Arabia nowadays	MN36
			The market is still thirsty more and more Saudi Arabia is a country with a very strong economy which is having an international tendency Pure, rich market in which everyone can have a chance The Saudi female business leaders can start any kind of business they want	RS230
			A friend has a chocolate business Another one for kids' supplies Both of them told me the same that always in the first year or 2 years things are hard, when everything cools down	DS49
		Not allowing Saudi women to do business is not Islamic	when I read more about religion, I read about female pioneers in Islam I speak about female Sahaba such as Lady Khadija who was a female business leader and Prophet Muhammed peace be upon him married her She was a perfect woman in everything: her beauty and culture and knowledge Prophet Muhammed peace be upon him used to consult her in every single detail She supported him and stood in the face of Quraysh to protect him many times The more we read in the Islamic history and the history of the Arabs, you find that many women emerged in the history as inventors and scientists Not like what they did in our culture that woman is like a shame and haram I have been suffering from this since I was young	MA57
		The idea that Saudi married women have nothing to do with business is outdated	For me when I started, nobody helped me at all Neither the Chamber of Commerce, nor any other council They thought in the old way that I'm a married woman and need nothing to do with business	MA48
	Women are restricted to particular business sectors	Women work in specific business sectors	The women prefer the field of cosmetics and fashion (fashion) as I mentioned, and eating sometimes, uh, but they are very obsessed with the field of cosmetics and fashion (fashion)	LM19
			Sure, when I sit with any woman, she says to me that she will open flowers shop, or so , I rarely find any woman thinking out of box	WJ13
			She wants to do business as a business, not to do the business that she loves and likes to do She only wants to invest her money in any idea, not a particular thing that she has passion about A lot of them succeed in business such as coffee shops	WJ14
			Men think that women want to start a comfortable business	MA70
			Before 2005, we were not allowed as women to work in some sectors during the time of King Abdullah, may Allah rest his soul It was step by step for women to work Companies feared recruiting women	MA42
		Women permitted in feminine business (lingerie)	Yes, the Commission for the Promotion of Virtue, OK I mean, they were taking me, uh, complaining to the labour office They said, This woman continues without obtaining a permit She continues in the field (chocolate), not from the feminine fields at the time, but there was no female field at the time except for women's lingerie	NH7
		Women not expected to be in industrial business	Yes, frankly, for example, one of the other factors is the society's lack of acceptance that women go to the industrial sector	MS30
		Women feel challenged working in male-dominated sectors	So it was the first challenge and the type of characters that catch the dates Look at the dates of the beginning of 2017 and 2018 The catchers of dates Look at the current catchers of this year 2019, 2020, 2020 and 2021 In a new generation, young boys and girls entered the dates Among the girls, I'm the rule of one Tell me what you are doing You are here Everywhere I go, I am the only girl I was anywhere to be embarrassed A course for the founders of dates was also ten days in Sharqa Room, I went there, so I was the only girl It was my first challenge	NM8

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
			imagine that this was one of the challenges, frankly, that a woman is difficult in the field of dates Maybe if she is in another field Maybe I do not expect to find this	NM9
		Women prefer specific sectors	According to what I see, most of them are girls I have not seen anyone in the field of technology or other things, for example, oil You will find very few in this field Most of them are fashion salons and restaurants	NF29
			It may be easy or something that we know about I expect, for example, that I cannot work with technology because I do not know anything about it Especially if it is not my specialty First, I do not like it or know about it, so I will not be able to do anything about it I will not be creative	NF30
			Some women like, for example, restaurants, they like to eat, they enjoy this thing, they enjoy when they come up with new dishes, if something I don't like completely, I won't be able to start and the loss will follow me	NF32
		Women feeling not free to participate in business	As ladies, I was not able to enter regular shops or ask directly because of not feeling free within us as women I had to go to a shop, enter an almost closed room, and wait for someone to come to me Also, this was a second thing that made it difficult for women to participate in business	NF8
	Imitation restricts women to particular sectors	Women start businesses in particular sectors due to imitation	Some people like to imitate others For example, someone opened a spa, so you find that everyone open a spa They just care about investing in something that is not their specialty I don't blame them, they want to invest and find the best for them	FT34
	Women must work harder to prove their ability	Women must succeed in business to prove their capability compared to men	Degrading women gave me the motivation to work harder As women, we are in spotlight, so we should do everything perfectly That's why any Saudi female business leader when coming to start new business, she should care that she is 100% that she can do it, while men need to be 60% sure that they have the potentials and what he needs to leap at work while women have to be so accurate about everything to make it perfect	MA59
Resource-based Theory (resources)	Combined personal, family and social capital	Use of personal, family and social capital	I also tell you that nobody supported us The project was totally funded by me and my partners- my husband and my best friends from the university	MA17
			There was also support I got from friends, family, husband, or any other external support such as funding	WJ10
			Our network of acquaintances helped us There was a company called Bedaia that helped me at first They provided me with information about the restaurants	RS216
			All my friends in Riyadh helped me and I learned from them	RS218
			The initial funding of my business, as I told you, was from my money, my husband's money, and my friend's money	MA24
			I have my family and my social media and my friends and my social life	MN25
	Combined personal, loan and proceeds	Use of personal savings, bank loans and enterprise proceeds	It (capital used to start the business) was all personal savings I had accumulated on my savings accounts over the years and some loans from the bank with which I keep my money, then later the project started to cover the expenses and the salaries of the employees	MA26
		Use of family income and family loans	No, my parents, all of them would give me, I mean, in the end, I won't be the one who succeeded, all of them obliged us, but I didn't say I borrowed the first amount I took, I borrowed a loan and returned for six months	NH14
	Combined personal, family and friends' loans	Use personal, family and friends' loans	I had to get a personal loan I was not an employee, so I got the loan through my husband or through my two other business partners They funded me until we were able to pay back as much as we could	MA41
	Human capital	Use employees and experts	I have employees and we got consultancies and experts advices	MA19
	Reputational capital	Name building	When we built up our name, they started to come to us by themselves and offered their services	MA20
	Legal capital	Legal support	Yes, there is something important that I did not pay attention to when I started the business, which is the lawyer I did not think about this, then I discovered that it is the legal thing and that I have a good lawyer before I open the business I have to have a lawyer, even if I pay him an extra amount This is very important because sometimes many problems occur or one-word contracts, which means that things turn against you and make you pay sums and your rights are lost while you do not understand because one letter changes or one word changes But when the lawyer is present, he pays attention to simple things that you do not pay attention to as an ordinary person, you do not have a background in law The lawyer is very important	NF34
			I learned the importance of having a contract Even in 2009, people only go to a lawyer when big things happen if you start a small business, you need to go to a lawyer I got to appreciate this at the end of a partnership with my first partner if a partnership ends, what do we do? I mean, in case of loss, what do we do and who bears the loss? I didn't pay attention to all this because I was new, had no experience, and my family are all employees Basically, the idea is that you need a lawyer I mean, it was difficult, it was not easy, so there were many problems, I mean, at the time, and when I wanted to break up the partnership, imagine that my share was sold to the new partner and she took the value of the sale she did not give it to me Because it was in the loopholes in the contract And my share is zero I was supposed to take 500,000 from it but she gave me 50,000	NH3
	Social capital	Got business idea from friend	It was the idea of one of my friends to start the saloon It was her idea, not mine When we started the business,	DS3
		Part of restaurant network	I'm part of those groups Only in the field of restaurants, not general women groups I think we should not use this word anymore 'men and women No difference between men and women anymore	RS231
		Encouragement by social media friends	I became famous for that People started to encourage me to start a cooking project Every time they saw my cooking, they liked it and asked me to open my project because they wanted to taste it	MN2
		Networking through consultants/employees/c ompany delegates	I gained (business relationships) through my employees who I have I am sure that they connect me with other entrepreneurs through our market, I mean, I try and always like to be aware of the market, so through what I have, I mean I have entrepreneurs I know before, and they all thank them	LM22
			A lot of consultants are helping me and guiding me	WJ3
			We have delegates who go to them (potential buyers) and communicate with them They meet them with products I mean, they offer them samples and products in case they like to buy from us	MS5

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
		Seeking guidance from friends	I used to ask them (my friends doing the same business)	DS23
		Training from subscribing to Chamber of Commerce	I subscribed with them (Chamber of Commerce) and receive their emails about courses and invitations to join them	DS51
		Getting consultancy services from Chamber of Commerce	At first you go to them You tell them what you need They provide you with consultancies You meet for example with the accountant and the marketer and more than one person	DS52
		Getting business ideas from Chamber of Commerce	They (Chamber of Commerce) are good and have wonderful ideas and they are so cooperative I met with them three times and knew that they are so honest and cooperative	DS54
		Family contacts	One of my sisters studied law and she is in charge of the legal affairs Another one studied accounting So the accountant was in charge of the accounting	DS26
		Family help	It's not a problem because I had my sisters helping me They help a lot They are always in field more than I do	DS30
			So the time in which I couldn't go to work, my sisters would go and cover me No need for me to go	DS33
	Personal capital	Being enterprising	I started this business using basing on a number of abilities, namely; commitment, persistence, foresight, and confidence in her feelings Men often follow their events, uh, but women can follow their intuitions, and on the contrary, I see her as a strong point in her and always When I talk to male entrepreneurs, I say to them: Trust your feelings and follow them Not everything, but I mean Do not be ignorant of your feelings, meaning that the feeling is important and gives you a foresight	LM18
			First, she should be confident about what she is going to open and the service that she will present should be valuable to the market and se shouldn't have lack of confidence Also her ability to listen to the others' opinions of different people and to show a kind of flexibility	WJ11
			The first thing is that she should love the field and be convinced with it She should have a vision that the business will be profitable for her She should separate her feelings and the practical side	ZM22
			She should have a good team to make the work succeed	ZM23
			Courage certainly for women and men, yes, but it is her I mean, sometimes a woman has a higher fear I see that she must be brave, yes, and challenge any fears or beliefs in her It is you who cannot, when you, for example, are a mother, and you, for example, are always a sentence we hear a lot There are many competitors, so this causes fear Fear, as if there was no abundance, there was scarcity, oh, you know, even though there are many clients, that means there is abundance, it always causes fear If she is courageous, I expect that she will complete, oh, against all odds	YI12, YI13
			Persistence, I think the most important thing is honesty (believing in oneself or in thoughts, for example, if it was an idea, it is a belief, God willing, success will be easy for me, the one who started the idea, for example, it just came in the wings or a gift Persistence can be the most honest thing, because I said to you, it means that you started to act unexpectedly, that is, currently, for example, the sales in this month are complete and increasing, the end of the month is to rest Conquering the development challenges is the intention of constantly lowering the objective of setting a clear goal, and trying to develop and even achieve it	NI23
			patience, ha-ha-ha, patience is the key to entrepreneurial success	NM11
			Patience must be patient in all fields Ambition must always be ambitious, aspiring for the best, for the highest in order to continue It develops itself Self-development is also very important It means education and training, even work	RK14
			As for me, it is about being a good conversationalist, to have personal strength and to be able to say no to anything unproductive, to know exactly what and where she wants to reach or what she wants, which means she has a long-term plan for what she will do, when will she stop? What are the things that will make it stop, and what are the things that will make it continue? The most important thing is the skills, and the most personal thing is that she can talk to people and be a negotiator	NF28
			Entrepreneur or the owner of the project must do something that she loves, because if she does not love it, she will not be able to complete it, and after a while she will be at a loss The thing that will make her continue is that she likes to do this thing, because she does not do it only for the sake of money, because for example, I love the events, so I had losses if I did not love these things that I do and organize since ancient times, I would have stopped and I would not have completed even a year, but because I love them I continued	NF31
			self-confidence I mean, I see that if a person has strong belief in himself, he will reach what he wants Because self-confidence is the first thing	MS35
		Ability to accomplish ideas	I always feel that I am able to do something, I mean, I always have the ability to do something	NI10
		Being action-oriented	Even if you know it verbally, I can study it all in an actual study, but when I want to apply it, I don't know, so I have to act	NF15
		Emphasis on quality more than money	Some take the business as business only and doesn't care about the quality, but for me no Some think that if you want to expand your business, you have to care about money, but for me the quality is more important than money	FT24
		Care about reputation	I care about my reputation and those who are my clients should trust me My concept about business is different from those of business people	FT25
		Resilience and persistence	I started the kids' nursery and I'm still having challenges, but I want to continue I always search for the solutions to the problems and not to stop I should continue working and find solutions The solution was to be an art corner in a nursery that's how I was able to continue The owner of the nursery was about to sell it, but Alhamdulillah's, I bought it from her Now it became one of the top 10 nurseries in Riyadh We worked and we did it	FT12
		Personal enthusiasm	The second reason was my enthusiasm that I wanted to give it a try and I was ready to accept any kind of risk	MN15
		Being self-driven	Then I used to do everything by myself I went to many restaurants to ask and searched the internet and attended events in Al Riyadh Front	RS217
		Being goal-oriented	If a person sets a goal in his mind then he can achieve it especially if she was a woman If she sets a goal in her mind, she will fulfill it I did that	MN24

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
		Marketing knowledge	I also joined the chamber of commerce and registered in some course Marketing courses, saloons management, and finance courses I got much benefit and also got to meet some people who have the same saloon projects	DS24
			I got benefit from the courses When I opened the saloon, I used to search for training centers, but now they come to me They come and offer the training courses for my employees I got much benefit from the Instagram	DS25
			If you want to add to the project, you need marketing Marketing and Allah's help	DS34
		Having knowledge of the business	I feel that if you know everything about the project, you have good administration, good accounting and studying everything about the project and most importantly the good marketing, so you have no problem with the help of Allah	DS35
			To be honest, maybe my studies influenced me to start my business	NI4
			For me it is mainly knowledge of the business, market and sources of information needed to support the business	RS226
			the education I got at the university level, I studied photography, I studied colors, I studied coordination, I studied dealing with raw materials with materials, I mean, my studies were very practical, I mean, it was not like business administration or the English language, I understood, I mean, my studies were with Primarily raw materials So I feel that I came to understand what colors merge with each other? I mean, we had all three materials, but a study of colors, how do I combine colors, I mean, I understand the point, because frankly, I see that it has benefited me a lot, I mean, for example, I have reached a stage now, thank God, I do not have a photographer, I am the one who takes pictures of all the products myself, although At some point I collaborated with a photographer, I felt that he sees the products as I see them	MS27
			Honestly, I have a financial background, not a great one, but because I am in the beginning stage of university, and I also worked with his father in financial matters Thank God, I have a financial background I mean something very simple, I mean, not big, but so that I am able now Ah, I am dealing with the current issue, I mean, Fathi needs an accountant or an auditor until one understands me	MS28
			Yes, for sure I mean, I expect that if I contented myself with a high school diploma, I would not expect that I would be able to reach what I have achieved Or maybe even if I contented myself with another degree, for example, business administration or such, I do not expect that I can do what I have done now	MS29
			I noticed that a lot of women have experience in fields like interior design and graphic design	MA15
			now because of my long experience at work, I can run the business easily and confidently	MN29
			I was raised in a merchant's house and grew up in a trading environment and loved to follow these steps, but in another field that suits me and is suitable for the market today	LM7
			Because if you want to start your own business, you should have a kind of prior experience in order to be able to run your business Theories are not enough We didn't have enough practice in the college since I graduated in 2019 It was all theoretical studies	ZM7
			I had been trained before or had sufficient experience, for example, I was employed in a place like beyond (Mark's name) I took experience from them I knew what are the weaknesses, and what are the strengths before I enter the market and look at them	LM14
		Being considerate	I kept paying salaries for those who are registered in the insurance and even those who aren't registered They are my responsibility I didn't pay them full salaries, but only what may help them go on in life Closure isn't their fault	FT28
		Gaining a good understanding of a business before starting it	before entering the market and getting loans, you should understand about the business that you will start For example, if I want to start a beauty saloon and I'm still young, I can work as a receptionist in a saloon to start learning the system and see the hairdressers and their mentalities To see also the customer service and get some experience then I start my project Don't start business directly after college because not all projects will succeed The elders have the experience Some of them if they don't have the fund, have the capital no have no idea, I advise them they should make a kind of network and see others with ideas Somewomen are daring in a wrong way Be brave and have your business card or the QR code and also attend the events that are useful to you For example, if I care about business, I should attend workshops about this business or attend a demo day and workshops whether online or in campus in centers like DULANI and other universities or even on twitter Mashallah events are a lot and available everywhere Get in that community and know them and know exactly what you want and search for the person who may benefit you	MA69
		Having attributes of successful entrepreneurs	she must be confident of herself Running business needs courage Don't be scared of anything Even if- God forbid- you lost or the project failed At least you tried You should know who you are and what is your goal and what are your plans You should draw your plan in order to succeed and continue	MN23
			self-confidence, she should take the risk Taking risk is an important part of the business leadership If she is scared of the loss and facing the challenges, don't get into business It is like a sea, not an easy shore It has very deep water in some places You should know how to swim You should be psychologically ready You will face many challenges Some people will envy you and others are harmful There are also very good people Good deeds are everywhere Good people are everywhere There are respectable people with many successful stories Take out of your brain the word "impossible" Set your goal and depend on Allah	MA68
	Financial capital	Family income	Private fund from my father the family	DS7
			My father, may Allah protect him, funded me	ZM11
			He gave it to me as a gift as he thought I won't be able to return it although I told him that I will return it	ZM13
			It is a family project, so it was part of the family which financed it and the people working in it were me and my sisters	NI8
			My husband told me that he was with me helping and encouraging He is very good in the financial matters that most of the women are not good at such matters	MN16
		Personal income	started the project with my own money	DS8
			Some people get loans from the country, but for me it was all personal	RS215

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
			We had our savings Yes, we had We spent that money until we worked and started to pay more money and then we opened a central kitchen from the money that we got after two years	MN12
			I got capital from my personal account I had been saving money on my savings account for over 10 years I withdrew 3000 riyals and used to start my business When you plan to finance your business using personal money, you have to first save enough of it this is what I did until it was enough for me to start this business	Machael20
			I used to get my money on a small scale I started from the money that I got from giving classes and courses	FT6
		Returnable family income	I intend to return it I took it to invest it then I will return the capital	DS9
			Oh, in the beginning, of course, my initial capital was from my family in sums from my family that I took	NF13
			When I asked for that sum of money, I made my feasibility study and told them that I will return the sum in a couple of years	DS10
		Savings from sale of other business	I got capital from the first business, which was transportation The business was working, then I sold it for a good amount, and I had, as we call it, savings I started with it I did not borrow from the family I didn't want to take any risks and let anyone lose because of or	RK13
		Salary loan	(I got personal loan being deducted from my salary and my husband's salary	MN8
			We made the central kitchen from the money that we earned from the project	MN20
			I took several times, frankly, loans in the middle when I had an event, I sometimes take loans in order to do my work, but unless it was for expansion, I mean I borrowed it for a specific event only to finish it, sometimes I used to cover this loan, but it happened in another event that I honestly I lost a lot of money	NF20
			Based on my salary The last event almost cost 5,000,000 This is what we lost, approximately 1,000,000 I am 500, and I had a partner, 500 This meant the biggest financial loss, and I paid it off with a loan	NF21
		Business generated income	Yes, after two years Two years and a half from the chapter's money, we could start and open the project	MN14
			I have to wait for money from the business so that I can buy the required supplies for the restaurant	MN37
			I also had a second business, but it's good to combine them I also had a business, so I said I love handmade things, so I had Business Chocolate at the time, but I couldn't I reconcile them, frankly, I chose this because it was more comfortable for me psychologically with him, and that in dealing with people and with people, oh, you know foodstuffs are very difficult to deal with	MS9
		Business generated income and support from friends	there was support from people close to me, but it was not significant I mean, it was mainly from my income from yoga	Y17
		Investment fund from private investors	I used silent investors I have a unit with a silent investor She is also a woman She liked the idea She said, "I am an investor and I support small projects, so I'll invest in this project	LM12
		Personal debt from freelance money lenders	I got money from freelance money lenders lend money with a simple interest that is not mentioned as support, I mean for novice traders	LM13
		Assistance from government during covid lockdown	I got a government fund I don't forget it They funded an amount of 30% of the salary That helped me at first 50 %, then 30% of the salary The closure was 4 months They helped us for about 2 or 3 months which helped us a lot	FT27
	Technological capital	Using subscribed online programs	I annually subscribe to and use the online system from home on any phone I logged on the system and tracked the schedule of the workers and their sign in and out But the third system I could only use one device	DS22
			I had to buy a new system (annually subscribed) that already worked well for me	DS21
			I can do my work from home I follow up the employees from home I do everything from home There is no need for me to be in field	DS31
Challenges	International trouble spots	Russian-Ukraine war	The point of the taxes was not planned for before Also the food supplies prices increased rapidly due to the Russian- Ukraine crisis The prices increased 40% higher	RS211
	Banking challenges	Banking problems	If I have a problem, it is with the banking sector Our commercial banks are bad, very bad, unfortunately the worst I mean, I don't want to mention names I dealt with two banks, my experience with them as a bank In a wonderful personal account Unfortunately, when we went to a business account, we had a bad experience At the time, I was on a business trip, and I was going to buy leather, so I thought the card wouldn't work? What you do means that you put me in an embarrassing situation This amount was not in my personal account I call the bank, and your account is suspended Why do you stop my account? And you don't have a signature, just as I have a signature I'm with you for six years? open account What do you have them? Signature of six years? How many days did you decide? understand My account has been suspended three times with this bank	MS38
	Delays in government procedures	Delays in government procedures	Everything was clear, but the procedures took much time Time is money It took much time to recruit employees and register them The system was new and hard to understand	RS212
		Delays in customs clearance	Yes, we also have customs In order to do the customs inspection, they take a long time, and our chocolate can melt, so we have to put it in a specific place Suddenly, an open box comes and pieces have been taken from it To be honest, the chocolate was very expensive, so when you find it, it is taken It was cut off, meaning this is not a simple thing	NI11
		Unnecessarily slow in enforcing quality standards	One of the most frankly difficult difficulties that I faced in Chocolate was the Food and Drug Administration Do we have to register each chocolate piece by piece? I mean, we have to register it and we have to get approval for it I mean, I registered maybe a hundred pieces, like a piece of chocolate, if I tell you For example, now, how did I record them? You are shocked that each one recorded it in a way, you know, that means the standards were not clear and continuous, and this may be changed; and the process is too slow	NI10
	Inadequate legal business knowledge	Inadequate knowledge on international legal business requirements	Of course, the beginning of the project, frankly, is one of the things that I saw as a mistake on my part, that there was not enough research we undertook before starting the project, and frankly from my research, I realised that I did not have legal knowledge I needed to, there is no clear place that will show you the information in a smooth and easy way I mean, as you say, there is no (easy-to-use method, cart for user friendly) We did not we had to comply with international	NI9

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
			laws in workplaces, which delayed our licensing the difficulties started from the beginning, how, for example, we contracted, or how, for example, we signed the agreement, or how we signed with the franchise (commercial franchise), that is, from the conditions, and every time you send, for example, a paper, you find that there is a no in more things, for example, you have to add them, and then after that When you opened the shop, it was according to the municipality's conditions, certain conditions, certain sizes, and certain heights	
	Service access challenges	Cumbersome physical access to everything	Everything was necessary for us to go to the shops where there is no online (online) or There is something that we can look at or inquire about on the computer We had to go, for example, to the Chamber of Commerce We had to go to the Ministry of Commerce We had to go to those who are organizing with the owners of conferences and exhibitions and go to them, and the transactions were lengthy Of course, in general, this is a problem, as it took time, and sometimes it took a whole week while I was going and returning to the same place, so it was tiring for all people, of course	NF7
	Lack of government support	Lack of government support	No official or government organization supported us	MA25
		Difficulty finding funders	I spent about a year and a half in correspondence with many funding authorities such as Abdullatif Jamil fund and also the Social development fund which was still starting, but the employees were all the same They were not helpful They told me to find someone to fund me	ZM12
	Unrealistic fear of capital requirement	Fear of unrealistic capital requirement	they think that it should start with huge capital, and I always do I mean, when I worked as a consultant in establishment centers, there were always those who believed that I should have an amount of not less than 500,000 million	RK15
	Practiced tax system inconsistent with Sharia	Complicated taxation	The Saudi system after the establishment of the Zakat, tax and customs Authority, they have a system in calculating the zakat which is not in a sharia book or in the accountancy books	MA44
		High taxes	The taxes have become so much that the taxes sometimes become more than the profit or even more than the income In all honesty, when the institution closed, I did not want to close it, but when I closed it, it was for this reason that the taxes became too much, even if it did not I take no real profit, I used to pay taxes	NF16
			For all these things (taxes, zakat, fees) even if you have nothing, you must pay them If even at the beginning of the project he will not be able to pay it, he just wants to complete the post of hiring more employees, in order for the business to grow more, but he only pays for things and he cannot answer anyone This is a problem	NF17
			Suddenly the tax was 5% It became 15% at the beginning of the tax I mean, we (already) had the (target) once It is expensive, and customs clearance raises the tax on us, meaning we pay customs tax before value-added tax	NI16
			Yes, taxes make the chocolate expensive, making the chocolate has increased in stock because of high price, and the chocolate has become very expensive, more than it is already expensive Frankly, we have a big challenge with the price	NI17
	Lack of social networks	No social network	We were bored of isolation In the field of photography, we met nobody That was in 2013 We didn't meet with other business leaders because it was hard for us as women – the way we are raised in Saudi Arabia There was no network or groups, only hopes	MA7
	Family pressure	Family risk aversion	Maybe at the beginning my husband was a little bit worried He is an employee I always feel that those who work as government employees always don't like to take any risk trying something new They think of a fixed salary and don't about distracting themselves with anything else He wasn't afraid of the new business, but he was a little bit worried Not 100% sure	MN21
			Concerning the social and cultural factors, there is still a big generation of the parents who still believe that the job is safer and better When a woman comes to start her business, they tell her not to do it and not to leave her job and disturb herself with the business They still fear the business leadership, and are hesitant to support you financially, especially when you are a woman	WJ5
		Risk aversion of government employees	I can tell you that government employees always have a kind of fear from business They don't like taking the risk It is like they think the way that they have their own job and a fixed salary so why take the risk	MN22
	Social restrictions	Girl child restricted to homework	if we get back in time to 2009 it was hard for a girl to work outdoor for a long time was hard to accept	FT13
		Hard for a woman to get time to manage business	hard to dedicate all your time and spend long time of the day out of home this view held back until was able to get over	FT14
		Women not allowed to see commercial register	Yes, when I came to look at a commercial register, I was at a time when you cannot look at a commercial register unless you have a male agent	RK11
		Women not allowed to enter companies	Maybe four years ago, some entities did not allow women to enter the company We sent men It was strange I mean, not in government agencies, but in companies	RK12
		Mistrust of women by men	In our country, most men do not trust that women can do business and hence, do not like to work with them This weakens female Entrepreneurs because they find it difficult to associate with the people they need to start successful businesses Also with regard to talking For example, you want to talk to someone at work I only want to finish the work, but this thing does not happen For example, either something else Many men do not want to do business with me because of mistrusting women	NF22
		Women involvement in business still generally socially unacceptable	(social restrictions) still exist in other places in Saudi Arabia For example in Riyadh there are about 8,000,000 who live her of different nationalities For the Saudi in general, we still have this problem somewhat In north, south, east and west of Saudi Arabia we still have different cultures in accepting the idea of the free business I heard Youngman saying that they didn't accept to marry them to their girls because they have free business and that he isn't a millionaire and his father isn't a merchant They refuse him because he is still starting his business Some families worry about their daughters because of the financial guarantor They want someone with a fixed job or has some assets such as a house and money in the bank, but they don't accept someone who just started his own business because he may succeed or may fail and be in debt I tell you that even marrying was harder because families worried about their daughters This is normal that a father should protect his daughter As you can see, there are many social obstacles as I told you related to education	MA54

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
	Financial challenges	Women having sense of social anxiety to operate sports business	Concerning sport, it was hard to talk from the social point. As a sport trainer, they regarded me differently which made me not tell anyone that I'm a sport trainer. I could not tell anyone to support me with money or capital until many years later.	FT15
		Lack of guarantors	In addition, when she comes to the Bank of Development to start her business, if she has no source of income, they ask her to provide a sponsor to guarantee the loan that she needs. Where would I get that sponsor from? He would be either my husband, father, mother, brother or my sister. He should be a government employee and be my sponsor.	MA52
		Inability to meet government funding conditions	The required conditions for the fund were so tough. It makes you feel that only 5% of people will be qualified to get the fund. So, we were out of the criteria.	FT7
			I wasn't qualified for a loan and the conditions didn't apply to me. Every time they had different changing conditions which made getting fund hard to me.	FT38
		High charges levied on small businesses	Many projects shut down because of the hard procedures and the high fees. Exempt at least for 4 years.	FT40
		Inadequacy of personal income to meet financial needs of business	We depended mainly on the money that we earned and we needed to expand, so we had to change because we had many challenges such as changing our location more than one time.	FT8
			We had many obstacles such as not being able to provide the cash the project needs to meet its running costs and expenses. Renting offices was so expensive.	FT9
			Sure, we had financial difficulties.	FT30
			Honestly is the first thing I feel, of course, and I believe that when she tells me about my opinion of female entrepreneurs, it is the finances. If not from her, then from her family. I feel that it means challenging the financial issue, which is very high and high.	NI19
			You meet face many challenges when you are starting; you find that there is no income.	FT35
		High cost of starting a business	I have three months to do the design of the place and finish all the procedures then open after three months. After three months you start paying charges (rent) each month. That is number one. Then we brought the designer who finished the designs fast. Then we brought the workers. It was so hard during the procedures we were asking about how to recruit new workers. We couldn't recruit any workers before we get the permit and the approval of the civil defense so that they can give you the paper. You finish the shop and open it and get the approval of the civil defense and but all the equipment for the place. Finally, I get the permit paper so that I can be issued a visa card. We paid a lot of charges. I was searching for sponsorship transfer to get the workers. I need. Treatment was so bad.	DS12
			Yes, we had many obstacles because the salaries were so high. We used to work 2 shifts, so our budget was very exhausted. I thought for a while to quit the business in 2016 especially because in this year, the ministry of education started working on a correction campaign on all the educational centers and they sieged us a lot. So I decided not to renew the contract of the building so I will not be obligated to pay for any authorities. We turned to the online work. We were leaders in the online work since 2016. We returned the building to the owner and became online. We turned the business model and contracted with some bodies in exchange for a% of our income in order to present our programs through them.	ZM10
			I had to tolerate the changes in market prices. The prices doubled. For example, the license of the municipal affairs was 1000, now it is 8000 so I had to give up some banners and change somethings to decrease the cost.	MA27
			I was a very small company at the very beginning of my career, but I had to get a legal accountant and pay for him at least 20000 in order to issue me financial lists and send them to the ministry of commerce and to the Zakat and Income authority in 2018.	MA34
			we started the idea as a yoga studio (yoga studio) Ah, but the costs were high.	LM3
			the costs were almost 90% of the financial obstacles. Ah, our rents are very expensive in Riyadh in Saudi Arabia. Ah, raw materials are expensive for us. The capital means that we are starting up. For the market, I mean, as a start up (beginning), I want to open a studio, for example, and my capital is 1,000,000. I can't afford to go and open a studio with a studio rent of 700,000 per year.	LM8
		Inability to pay salaries	To start my own business, which means that I have nothing and hire a person and give him money, and I actually do not have a fixed income or even I did not have any income in the company, so it was difficult.	NF9
			One of the biggest obstacles we have is salaries, rents, or many things that we can measure. As for salaries, we used to, for example, need five to six employees in the team. Unfortunately, we can only hire two employees, and as an entrepreneur, I worked or until then. I work without a salary or without any financial compensation.	LM10
		High rent	When I started, I rented in humble places, so people used to disappoint me.	FT21
			Even the landowners offered me to cancel the rental contract because they saw that the business was no doing well, I refused to quit and went on. The income is not high, but we are working on improving ourselves and we are aspiring for the best inshallah.	FT22
		Losses because of simple procedures	We had many losses because of simple procedures.	DS13
		Incurring more than budgeted expenses	paid extra money other than the sum you paid for the project? Yes, true. I paid for the delay day to day. Imagine if the rent of the 4 months was 100000, I paid extra 100000 more.	DS14
			I paid more money than I expected. I paid about 100000.	DS18
			The recruitment contracts and the obligations should be from a trusted place, so I had to contact a lawyer to arrange the legal affairs. I paid for him much money for the contracts. I paid 25000 to set contracts. It wasn't in my budget.	DS17
		Delays in paying back family credit	According to the first budget, I could pay back in a year, but I made it in 2 years.	DS15
		High cost of using new online programs to manage business	At first, it (old online program) was very suitable but it wasn't Saudi. But (using new online) increased their share and got much money from me. I started working, but later I discovered that they aren't suitable for the saloons. It was likely suitable for restaurants.	DS20
		Unexplained fees paid even when a business has no employees	procedures in human resources, even if you do not have employees, you must pay an amount for fees, even if you do not have anyone, you must pay fees. The same thing. Taxes, zakat, and human resources are the most important thing.	NF19

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
		Unnecessary business closure fees	If on the day of my idea to get out of business, do you have an additional payment? Would you pay almost more than 30,000 on things you do not know what they are, but it is necessary to get out. The procedures for exiting the business are not easy, but now the procedures for entering business have become very easy, but the exit if anything you have to travel has changed, your circumstances have changed, or you want to leave the institution, or anything. It happens or, for example, someone wants to try herself in the business, and after a year, for example, she was unable to continue. No, now if you are closing the business, this is a different story.	NF18
	Personal challenges	Lack of necessary experience	I had no background about the business before and how the system works in the country and how I can register the workers and the contracts. That was the biggest problem.	DS11
			The second problem was that when we came to make the contracts and uploading them in a Madad program, and also salaries transfer. I had no background about all those procedures.	DS16
			All the problems were because of me. For example I had a problem to register in Moukeem program, then realized that it was my fault and that the program has no problem at all. Moukeem program is that if you have a company and you have employees, you should register in Moukeem program so that you can upload all the contracts on it and issue a re-entry visa for the employees. Something like Absher.	DS37
			I was asked if I'm going to start an establishment or a company. Nobody taught me the difference. I had to go and ask which one is better. Establishments had advantages and companies have advantages. At first, I chose an establishment then I changed it into a company.	DS39
			I feel that the skills (skills) I did not have at the beginning, in terms of how did I make the decision? How do I stop one at its limit? How do I end a relationship with someone by telling him you are out of business? This is what I needed, and maybe I was even ashamed to do this thing, as this could be the most difficult thing that I faced as project management.	NF14
			I got into the market without any prior guidance because my parents were not business people. Not even anyone in my family that's why I joined the market and searched for the information and also for people to help me.	MA46
			I don't have any background about business or marketing. I'm still trying to learn them and develop it. Still this is one of the challenges that I still face.	FT31
		Psychological barriers (lack of self confidence)	The most obstacle that I found with the Saudi female business leaders was the psychological barrier of the girls. Girls nowadays are better than girls of the previous generation but still lack self-confidence to go to the funders or banks to get capital.	MA49
		Miscalculation of business location	We were going to see the complex before it started, and they were renting in shops and such. When we went to Raval, for example, they told me that there would be a certain coffee shop, a certain restaurant, and certain shops, so the level was (high and high and brands), which means chocolate, meaning it is considered (High (high and brands) frankly means (handmade) it means the philosophy of Swiss companies, so this was considered expensive and we wanted it to be in a place like this so it opened in Rafale, and after a year or maybe more than a year the complex failed and there were only a few people entering. We in the complex take chocolate, so (location) was a (disaster) for me, and it was very difficult that I am currently deciding to change (location). The store has cost us floors, walls, and tables, and so on. Opening the store was very expensive.	NI12
		Difficult requirements for starting a company	My dream in 2009 was to open an art center. Because of the hard conditions that time and till very recent time. One of the government organizations so far still require conditions that may suit an investor. Normal people with passion or specialized people can't do it to start their projects. You should have your capital. It is hard to start your project because of the government procedures and that you have to get the approval from many places. From 2009 till 2017, it was not acceptable to start an art center that's why it was so hard to get all the approvals to start the project. It was hard to get the licenses and also it was hard to start without having a banking guarantee over 70,000. How can an investor who is still starting to provide a banking guarantee of 70,000. The procedure were so hard.	FT10
			I rented a small office that worked as self-improvement academy, and then I started moving from place to place according to what is available. We had many challenges in 2009. It was not as easy as now.	FT4
			My parents weren't business people. They are ex-employees. I had none in my family having to do with business. You know in the past, business was a kind of a headache. Everyone escaped from business. They preferred government jobs or in the private sector because it was more safe especially with the financial obligations.	MA43
		Difficulty in understanding changing market conditions	Another challenge during that time was that the market was not clear and understood due to the big changes in the systems. They were confused. Also in 2018, we suffered from the new system of the Zakat and Income authority.	MA33
		Lack of core business knowledge	they (business women) have a shortage (of knowledge) in other fields like business and accountancy, finance, contracting, legal affairs, and the recruitment and civil defense licenses – no knowledge of all the core business areas that are important for the business to continue.	MA16
		Difficulty entering monopolistic competition	This was also a (challenge) because these countries have monopolies for certain cases and the way of dealing in stores is not good at all (dirty marketing). Frankly, if there was competition in the sector in general, I can say that there was no competition.	NI13
		Competition from foreigners	there are what we call competitors, but for example, there are foreigners who are irregular and work under names, meaning Saudi people, but they do not have licenses, they have nothing, and they compete with us. What is where he is in a relationship with someone there and knows the prices and offers less than us.	RK9
		Competing with unscrupulous competitors	I mean, there are establishments that do not work in the professional field and become, for example, a printing or marketing and advertising establishment. Then they come and say that we have professional uniforms, and in reality he does not make them for himself, but makes them outside.	RK10
		Target market unaware of offered services	Another challenge that I faced was that the parents didn't have the concept of filling their kids' time with something suitable and enriching them with lingual and cultural and social things after school in evening time. They didn't have such a concept before. They cared only about educating them, so we spent at least about	ZM9

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
			three to four years working on the marketing idea and spreading the importance of such centers	
		Unawareness of some businesses in their initial stages	Saudis didn't understand the concept of business incubators and accelerators. We had to tell them about the products and the services that we can provide. Same thing in the government authorities, they had no licenses for our services and didn't understand the concept of business incubator and accelerator. I needed licenses for about 30 activities so that they can cover all the services that I provide. I had events and trainings about everything like export and import and all the activities that women need. That's why some of the licenses that I needed were not included in the ministry of trade or even in the municipal affairs. When I wanted to get the license for my business for the She Works project from the municipal affair, the employee kept saying to me "We don't have such kinds of licenses. I can issue you a license of export and import office". During that time they issued me a license of a higher administrative consultancies instead of business incubator which I had started.	MA32
			When I started my project as kids' center, there was nothing called nursery. Before 10 years, I didn't know under which umbrella was I. Was I under the authority of the Ministry of Culture or the Media Ministry? And after one year and a half of searching among all the authorities, I was finally able to open educational training center under the authority of the Ministry of Education and the license from the Ministry of Education. They had many conditions which were one of the challenges because within one year, I should have provided at least 5 courses for female teachers in order to be able to practice. They were supervisors who loved the idea so much, but I should have provided at least 5 courses for the teachers every year. Educational courses.	ZM8
			we were still a new brand and nobody knew about us. They didn't understand the kind of services that we provide. There were no sales. Nobody understood the new concept because the idea of the free business and the Saudi female business leaders' idea was still new. In the first six or seven months, all the offices were empty. Many needed a license from the municipal affair but I couldn't issue it for them.	MA38
			I told them (licensing authorities). I'm a kind of business incubator. He said that he doesn't know the meaning of incubation.	MA40
		Unawareness of government registration procedures/requirement	All the government applications when I come to register in them, I find difficulty because I was unaware of them.	DS38
			One of the employees wanted to quit work, so I knew that I should have Moukeem program. Before I had only Absher. They told me that it isn't enough. I should have registered in Moukeem program. When I registered in the Chamber of Commerce, may be they had all the rules and I didn't know all of them.	DS40
			I mean, sometimes they ask for a certificate like this, or I get such a certificate, do you understand me, as if you are in a whirlwind of understanding me?	Machael19
			I didn't see them (government registration procedures). I used to contact lawyers so that I can understand. Some of them didn't know.	DS41
		Work pressure	It was all work. I supervise orders, prepare, arrange, this is what I tell you frankly in the beginnings, this is one of the things that was very tiring if I was everything. I mean, you understood me, I am the one who deals with clients, I am the one who supervises the authorities, I am the one who supervises orders. This is what I say pressure.	MS25
			But the same thing, for example, I am the manager, and at the same time I am the one who supervises the requests, and I am the one who prepares them, and I am the one who responds to the work, this used to drain my energy.	MS33
		Lack of work-life balance	My job is more than my relationships in society. I have not seen much.	LM15
			Men have a routine, but I have my kids and other home responsibilities.	MA60
			Yes, there were many challenges for me especially the evening work. It doesn't suit me at all. As I told you that last year I was in charge for about 8 months which affected me psychologically a lot. The challenge of the evening shift is so hard. In the human resource, it isn't common to work evening shifts especially when you talk about women. Our work is a female environment. We hold meetings and make contracts, but because all of us are women so the evening shift doesn't suit any of them. You will have to pay the price for this.	ZM21
			oh, I used to return home honestly late, I mean, I used to get up from 6:00 in the morning until sometimes 10:00 at night or 11 at night while I was outside the house, so the family relations might not have existed, after that. When I went for the government job, it was in another city, not in the city where my family lives, because I really did not have time, so I used to finish work and then continue if I had work, but at this time I was busy even though I went to another city. My relationships have decreased and I have not been able to form the same relationships that I had built during maybe 8/9 years until now. In the region in which I am in Sharqia, I feel myself having more business relationships. Here, Indeed, those who hold the business, God willing, are strong, and people have been known since ancient times.	NF25
			there should have been many sacrifices. You can't start social activities or even attend to all family responsibilities while your business needs you especially in the foundation days. You need to be attendant to your business all the time. I couldn't be with my family or even see them because I was concentrating on my business until it grows. So there were sacrifices from the beginning. Business needs someone to sacrifice and to have a broad vision, not a limited one.	FT17
	Administrative challenges	Misunderstanding of business by authorities	What was available were the events and the workshops, but the Technical and Vocational Training Corporation was against me because I was providing workshops. They asked me to get a license from them and pay 50,000 for each workshop. 50,000 for the training license and 5,000 for each workshop classified as computer courses. I told them that my business is not training, and that we provide consultancies instead of paying 5,000 for a private course from the consultant, I provide the consultant and the place.	MA39
		Incorrect generalisation of home-based businesses	Yes, as long as you are at home, you are a productive family. Whatever you do, I mean, even if you build buildings, designing, creating manuscript, you are doing electronic business, you are a productive family as long as you are at home, they do not classify you correctly.	MS26
		Failure to deal with intellectual property theft	I tried to communicate with the intellectual property, I contacted such and such a person, but there was no one who was fair to me.	MS23

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
	Cultural challenges	Cultural degrading of women	I was born during the time when everything in the society was haram and forbidden especially for women. Women were like a shame in the society and should have been buried alive. I was born in a male-dominated society.	MA55
		Cultural restrictions	The constraining influence of society on girls. The influence of culture is something intangible, but it exists to a large extent. This means that when you sit, for example, with those around you, you see, for example, your family, or one of your aunts, none of whom are entrepreneurs, but they are judging us female entrepreneurs negatively.	NI20
		Parental conservatism	My father, may Allah bless him, has always been a very conservative person especially with me, his first daughter, and because all those after me were boys. Don't go here or there.	MA58
		Women forbidden from doing some things	I wanted to play ball, but they say it isn't allowed. Why? I have hands and legs. Always they told me don't behave this way. Girls aren't allowed to do like this. Why? Tell me something from the Quran that says it is haram or a shame to do that.	MA56
			For me (a woman) to stand in the place and go about my work (business) was, of course, forbidden.	NF10
			I would have preferred to have a place where I could display what I have, because I have souvenirs, and I have things that help in sales. If I had a place in a mall, for example, or in any place where I could stand by myself, and if I saw someone who did not want this work, I would meet with him in an open store, and whoever wanted to buy things would buy them, but at that time of course this was not allowed.	NF11
			But I am in an abandoned shop with no one, and it was 100,000, and it does not even have the basic infrastructure, and I faced problems with it until I completed three months, and after I spent the six months, I left it and paid money unnecessarily. But I took this place only to be able to meet people, because also if I go to regular offices, they will be closed and it is socially difficult for me to meet someone in a closed office.	NF12
		Cultural misconception	In our culture, some still have the concept that it is improper for girls to start business. Parents don't accept and the husband fears responsibilities and debts and the problems that may occur or that the wife will be busy away from her family and children. Women always get in this dilemma because of men don't want their wives to be involved in anything that may involve him later such as loans.	MA51
		People's criticism	Some people are detractors. They said to me your project will never succeed even if you fly.	MA61
			There is a world of difference for those (the Saudi women) who have supportive husband. They are far better at making decisions for starting successful businesses compared to those who have husbands who ruin everything for you. Some husbands refuse their wives to do any business. They keep criticizing and discouraging everything by telling their wives to pay attention to the house and children. They supportive husbands encourage their wives' choices to do business, and even hire housekeepers for them.	MA65
			I faced many disappointments including people's criticism.	FT20
	Supplier challenges	Saudi customer misbehaviour	The behaviour of the Saudi customer is an obstacle, but not on a large scale.	MN29
		Supplier inconsistency/interruption	the operating problems such as the suppliers. Many restaurants' owners suffer from the problem of supplier sometimes having the required equipment and sometimes no. In our chapter, we use imported materials which are sometimes not available. That's why we have to stop the product because the caterer didn't provide it to me.	MN31
			I told you about the suppliers in terms of the sudden interruption of things. We come to buy leather after a month or two, because we realize that it is not of the same quality as before.	MS17
			There were many obstacles, for example, there was a place with fixed suppliers, I mean, it is normal to deal with leather, uh, then an order comes from my requester, let us impose 2000 pieces, we go to buy leather from the supplier, he tells me that it is over. We had very big obstacles with suppliers.	MS14
		Suppliers running out of supplies	So I have this problem. I stopped a product a year ago because cheese is not available. I use a special kind of cheese. I tried to use any other alternative suppliers, but it didn't work well. So I had to quit this dish from the menu or it will be presented in a way which is not satisfying to me. Many restaurants suffer from this problem.	MN32
		Rent challenges	Interruption in access to rented premises. we used to deal with workshops that were in severe obstacles, I mean suddenly, I mean I am going to receive the work or work that I want, I may find it closed.	Machael15
	Market challenges	Counterfeit competition	Oh, by God, there are many obstacles, the obstacles of imitation, I mean, these are among the things that used to make me tired. I create products that are of the highest quality, and then you find other accounts on Instagram, who implement them in poor quality. And they sell it at a quarter of your price.	Machael20
		Stealing intellectual property	Eh, especially since you, for example, use manuscripts that you communicate with calligraphers. I buy the manuscript for an amount of one thousand and 2000 manuscript, and the manuscript is stolen as it is.	Machael22
		Slow customer response	The market was unstable. The Saudi customer was moody and hard tempered. He was not ready to accept the new concepts in the market relating to the international standards of markets.	RS213
		Unexpected market changes	Here in Saudi Arabia there is a problem that you someone may prepare his studies about the market, then he finds that the market has totally changed in a different direction.	RS214
	Marketing challenge	Marketing challenge	The main problem in any problem is always in the marketing.	DS36
	Family challenges	Children make it hard to work from home	It was hard to work from home especially for those who have kids. Houses are small. Kids keep complaining all day. Customers didn't take you seriously. The free place of work was somehow hard.	MA8
		Lack of family trust	The problem of trust was so huge. I told her that in your family they don't trust you because you are irresponsible in the house, but once they see the better change that happens to you, they change their concept about you and they don't trust that you can open the project and run your own business.	MA53
		Husband reservations	Maybe you are right in some cases. If the woman is married, her husband may tell her that she should pay attention to her house and kids. That was widely spread before, but I feel that people started to change.	MN23

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
		Lack of work-family balance	I mentioned to you before, the issue affected him in my personal life, because I was the one who did everything. This thing, your voice, affected me at some point, for example, many secret meetings, which I was not able to go to. It is proven that I have a delivery tomorrow for an institution. Ah, I mean sometimes holidays, sometimes trips that I cannot travel, this thing at some point frankly affected him greatly, but Thank God. Yes. And you paused with yourself, you must, uh, balance here and here, I must know the defect, and if the defect is that I am not everything correct. We have to give up some things for others, so that I can develop, I can grow more and more.	MS32
		Caring for children limits personal presence at work	It starts from 12:00 till 10:00 pm. Concerning my house, from 1:00 to 5:00, I can't leave home because of my kids and their school and lunch time.	DS32
			It is possible that I speak as for mothers or wives. They may have obstacles or challenges.	LM16
		Caring for marriage and younger children limits time business requires in initial stages	Caring for marriage and younger children constrain business.	DS47
	Management challenges	Poor management decision making	The kind of business and if she is married or not. Does she have children or not? How old are her kids? In some projects, she must be physically attending at work for 24 hours especially at the beginning of the project. When you start a new business, you should give all the time to it until the business goes ahead, then there will be no need for you to attend it all the time.	DS46, DS48
			Honestly, our programs and ideas are still in the front of anyone else. Still none has the same ideas like us, but unfortunately the mal-management is the problem, but we still have the chance. The one who was in charge of the marketing and the public relations wasn't good since we turned into a company.	ZM18
	HRM challenges	Poor HRM decisions	She had some personal problems. The one who was in charge of the human resource made a mistake in the contract that led us to pay for her for a whole year and were unable to fire her or dismiss her.	ZM19
		High voluntary Saudi employee turnover	She could quit work anytime she wanted and I don't blame her because it was easy for her to find jobs.	DS16
			One of the unexpected problems that I faced when one of the employees decided to quit working and travel to her country. Also the Saudi employees come to me and for no reason she says that this the last week for her working for me. Those are the things that scared me a lot that you recruit someone and teach her then she says to you that she is not interested in working for me anymore. I still have this problem in running my saloon.	DS19
			Every time I recruited any Saudi, he leaves works after a month. After I train him for 2 months, he leaves work.	RS27
			I find that The workers ran away, do you understand me?	Machael16
		Saudization of employment	The problem that any business owner faced was that in saudization when the Saudi workers used to come to work, and leaves fast telling us that he isn't interested to work anymore.	MN18
			First it was so hard to find employees. The Saudi employees were not qualified enough to work.	RS26
			Our problem today is that saudization is imposed on us; yet Saudis are not ready in the first place. The Saudis are not trained for some businesses.	NH12
			Oh, I also had the challenge of Saudization. We had to be Saudized, and we had Saudi employees in the beginning. This meant that more than 50% Saudi employees were required. The problem with the Saudis, frankly, is that they are not committed.	NI18
			Most of my clients are girls. He must be educated on how to deal with a girl, to see how he speaks correctly, and God willing, I mean he does not go too far and what are his limits, I understand and even the body language I am ahead of all that I have. If you come, you deal with an employee and his abuse will end.	NH13
		Difficulty identifying performing managers	We had 2 experiences with recruiting a manager. The first one was for a month and a half. When we turned from an establishment to a company, we dismissed her because she was not a good manager. The second manager after long try of me to let my partners recruit a manager, I had to run the place myself for 7 to 8 month until I was very tired, but that was my condition to run the place in the first 6 months and establish the team of work then I leave the management to a new manager. I have some circumstances that prevent me from being the manager of the place. I recruited many good employees, but my partners refused them. I took some decisions, until finally I recruited a very good girl, but unfortunately after 2 month, they weren't helpful to her. She felt uncomfortable and had to quit the job. Now I have my team for about a year.	ZM16
			They have made a lot of wrong decisions. We need a miracle to save the project. We have much loss. I'm pressing them and telling them that this way we will decide whether to continue or close the project. It is my project and I worked hard for it. It is a promising project and they regard it as a promising project. It is a real treasure and we can make it so, but unfortunately there is no good management.	ZM17
		Unreliable workers	the workers work according to their moods. You don't know, literally, you are in their hands in anything you do?	Machael18
		Expensive to hire foreigners	Even when I recruited foreign workers, they cost me much because I got them from the recruitment companies.	RS28
	Lack of support from chamber of commerce	Unresponsiveness of the Chamber of Commerce	You ask for an appointment. You find no appointments. Then you find an appointment, but it doesn't continue.	DS52
	Business office challenges	Lack of office	Also you had to meet clients in their offices or in hotels or in a lobby.	MA9
		Violation of safety standards by landlords	I hired then discovered later on that the landlord had no safety certificate and violated the regulations of the civil defense authority. I don't know how they let him finish building his place and hire it, and finally me as a tenant will pay the charges for all the violations that he made.	MA36
			if the elevator stopped working, the owner didn't care about the maintenance. The building was not clean. I'm hiring 400 meters and the whole building was 2000meters. It isn't all my responsibility. shared places such as stairs and elevators, there was no parking. One of my neighbors put asphalt at the entrance of the building. We are not obligated to do that, but we care about our clients to serve them better. But the owner of the building didn't follow any system and there was no check from the municipal affairs. I called my government authorities, but nobody cared. I was confused. They told me that the instructions of safety and security are in the building. I had all those instructions in my office such as smoke	MA37

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
	Lack of business knowledge	Lack of business experience	detector and fire detector and fire extinguishers and emergency exits This all cost me from 30,000 to 40,000 The building itself is not equipped with them	MN27
		Not understanding tactics for business success	When we started the chapter, we were all lost including the one in charge of the administration We were all young people but we were eager to do it but without any experience	MA29
		Not understanding tactics for business success	They didn't understand a lot about the shared business office, business incubator; they were confused and said why they should use shared business place Why not a private office I told her that the shared offices are better because I helped her with the rent and municipal affairs	LM9
	Challenges in business registration	Slow online response from government	we also faced a simple problem with the issue of the internet (online) if there was no update or there was no idea that there would be Jim online (Jim online) with us, so we took time to get the required statement for this The idea and the secretariat did not respond to us as quickly as possible because the idea did not exist, so they were studying it and would return, giving us news, and in the end, praise be to God, the issue of permits was resolved	NH6
			Twitter was the initiator of the community I was devastated All these government agencies did not have accounts on Twitter I can enter and ask him as the official	RK8
		Costly government requirements	All fees have increased, not like in the past In things that did not have fees, they became fees, so there are many expenses, I mean, the expenses on government documents are higher than before with the passage of time	RS210
			The costs of the labours, the residence permits, the medical insurance and the licenses weren't included in the study	NH5
	Women in government discriminating fellow women	Women in government ignore fellow women	I tell you that in government agencies where there are women's departments, they do not receive you	RK18
	Pandemic challenge	Covid was an opportunity	The period of Covid 19, I mean, we consider, praise be to God, and thanks to God, that we are lucky One month before the quarantine happened, a meat factory company spoke to me and they had management inside the factory who wanted masks They said we want masks of course, cloth So we made a few models and sent them to them for adoption, but at the time there were concerns Since there is a new virus that can close the world, a quarantine may occur, after which schools closed and things began to be closed at that time We were making a quantity of masks, so when there was a demand for masks during the same period	RK19
			we did not have a shortage because the site had terrible work I mean, I remember we used to look for requests, then when I refresh the page again, I find new requests I mean, requests came from all over Saudi Arabia, even the cities of Tabuk and Jizan, although they are far away But he used to get orders from her north, east, west and all Praise be to God I mean, on the contrary, I feel that the idea of the website was a successful step because at that time the state imported masks, but they arrived after a long time They did not reach us directly Rather, it took time, maybe more than a month We sold almost two months in a row, huge amounts of masks Almost we sold more than half a million masks	FT23
		Covid interruptions	It had a great effect on us As you know there was the closure order I was one of the last centers to close Some centers closed once they started The kids were my responsibility so I had to be responsible enough to continue The center was open till the last 10 days of Ramadan, so it was a big challenge to me When we closed, we were obligated to pay salaries, rental, but Alhamdulillah's it went on So sacrifices had to be taken	ZM14
			After the Corona, the income was affected and I tried to work on improving the business I tried to solve the problem of the salaries I had to release some employees because of the salaries	RS232
			I lost a lot during the Corona time because I paid the rent and paid fees for the government and salaries for those who worked for me	NH15
			Financial obstacles that shortened Corona were the worst year	RS23
			I hired the place Imagine how much I paid Then the Corona came and delayed everything	NH16
			We are the first people you have closed in 2016 You can accept that we are the first people after schools all along	NI15
			Then Corona came and we had to close Of course, the whole world was closed at the time of Corona	MN17
			During the Corona time, there were no workers So we had to do the work by ourselves	FT26
			If I knew what was going to happen, I wouldn't have started my business during that time But things passed and hard times ended	MA22
			We went on our work until the Corona came in 2020 In July, my rental contract in the building ended and we had the choice of renewal or closure because of the economic circumstances during that time I was sponsoring women from the age of 12 till 65 Some of them got infected, and others were caring for their husbands and children and parents Personally speaking, my husband is a doctor and he was in a quarantine I was left alone with my children away from my family We decided to close the office	MN7
			We stopped for some time The project delayed because we had some trouble due to the Corona	MN11
			After we started the project we stopped during the Corona time Then we worked again then we had to close one more time During that time, we had to add more fund	MA63
			The Corona was a big change to me personally May be because I saw many people died and others got sick Life was worthless to me I was crying and run after nothing	MA67
			Corona came and brought a severe setback When they asked me if I was going to open, I said no	MA50
Solutions to challenges	Counselling	Provide counselling against psychological barrier	In my office, sometimes I tell one of the girls to use Google, but she says that she can't I tell her don't say that you don't know Open your mind I'm in my forties and I learned It takes you no time to learn You are the generation of technology I learned how to drive when I was 30 I learned a lot of technology You should break the psychological barrier and tell yourself that you can learn anything	MS34
	Balance work with family life	Hire employees to reduce work pressure	I am a manager who must have someone under me So I started hiring Praise be to God, I now have two of them, God willing, and they are working now They are	

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
			the ones holding the work below, so I am only supervising the products, so this means that the situation has happened	
		Balance work with family time	Family time is for the family I have lunch with my family After lunch, I go to the restaurant from noon till afternoon, then I return back from sunset till midnight	RS223
			I'll repeat this point I think that the new generation is able to keep balance between those matters because now they work late at night and can't handle it	RS224
		Enhance financial resources to improve work-life balance	if a woman could, for example, be married, it is possible to balance between the three things only when she has good financial resources If I had, for example, a higher income, or the project would have increased my income, I would be able to hire people to do my work, in this case I need to organize Just I can because I do not have the strong financial resources that would enable me to hire, for example, five or six employees, and this thing made me not have time But if a woman who has the financial resources can employ five or six or more, many things will be relieved from her work on her own, she will not need to go daily in routine things, she will not need to be like an employer who is always present She either has a strong financial that she is able to employ people, or she will shorten her life, especially if she is married or, for example, with her family, so she will never be able to have any time to go to work and return from work, or she will go directly to business and then return at ten in the evening, so she will not be able Creating a life of her own	NF26
		Manage work-family balance properly	It is a big mistake that we put our personal life as the last necessity Our houses and children come In the first place I should learn how to control my schedule It is a good merit for the Saudi female business leaders to balance I control my schedule like an employee who has a routine If a man has a job and a routine, he respects his job more than business leadership Some regard me as a vagabond I control my schedule Sometimes I get out of my house at 8:00 am and return 5:00 pm or 7 00 and if I have any events, I discuss the schedule with my husband We discuss what is good for the children and for him because of the nature of his job Business is somehow hard In addition, I distribute work among the employees None can work alone or he will burn himself I'm not a robot Even the robot may be out of service sometimes I distribute duties I trust my employees and I also teach them After distributing the tasks, I find time for myself	MA64
			My children grew up When I started business, they were still in the school years They needed a follow up I always took breaks to go home and see that everything is going well and make sure that they did all their tasks I have in the house only my housekeeper and she is a good person She cares for their food and drink, but I follow the homework Some days I divide the duties with my husband He followed them in their homework and exams times I tried not to have any meetings or events or hand it over to one of the employees Those who were around me helped a lot Partners helped when they were free	MA66
	Improve customer care	Listening to customers and meet their needs innovatively	You should learn how to listen to people and what they like and need Apply new things I agree with you that some follow the trend That's why some restaurants open and within a year they close the business	MN30
	Providing women with entrepreneurial knowledge	Improving women's business knowledge through training workshops	we started to make workshops and settle some deals with different majors such as lawyers and accountants and marketing teams and any other services needed for the job Later we started designing our programs That was the start of the incubator We have a women incubator	MA17
		Provide entrepreneurial training	Training courses are also nice I mean, in the same way, for example, they look at the high specializations in Saudi Arabia or, for example, high-end projects, and they run training courses on them that support us as entrepreneurs	NI25
		Sensitizing women about how to do business in a shared manner	I had to explain to them the benefit of having a shared business place and having a kind of network in addition to meeting some investors in our place I always told them being a group is power Better than being on your own Together we support each other anywhere or even in a meeting	MA31
			We aren't an institute for training I don't issue any certificates for the trainees I train people in order to enable them to do better in their business	MA40
		Empower women with entrepreneurial knowledge	encourage guides and mentors in addition to business incubators and accelerators like in the Bank of Development so if any Saudi female business leaders want to start his business, they provide them with their business incubators and accelerators and attend the available workshops and also meet them on twitter and Facebook Information has become easily available	MA47
	Inspiring women into business	Motivating Saudi women that they can do business	I told her that she is Saudi and she had the right to do here business freely even before the free business system spread	MA30
	Centralise business registration	Create one stop centre for business registration	I prefer if there is one platform that tells me exactly what I need to do to start a saloon	DS42
	Give SMEs tax exemption	Exempt small businesses from government taxes, licenses and charges	I suggest that for the small and micro establishments should be exempted from the government fees such as the labour's fees are 8500 per person and the municipal license is from 2000 to 3000 and the license of the civil defense, so many licenses If you want to support the person, let him do his business away from the so many licenses At least exempt him in the first 3 years of his business until his business flourishes You should drop any obligations and facilitate the procedures for the small investors	FT39
			Even the other facilities such as the labours' fees are so hard You need at least 28,000 How can I afford that sum of money? What is the income that can cover all those expenses? He needs at least 3 years to get a sum of money in order to stand on his feet and be able to pay the fees	FT41
	Reduce business expenses	Reduce expenses by hiring Saudi women and cheap labour from Philippines	There were like 4 or 5 examples of reducing the costs For example, I recruit 4 Saudi women and 2 less paid Pilipino	MA28
		Working in shared office	That's why I got the idea when I met those who had the same problem Why don't we establish a place that has shared offices in which women would work	MA10
			I made my study survey and found that the idea (of shared office) is accepted here in Riyadh because it was new here in Saudi Arabia and cost saving	MA11
			I built the office with an area of 400 meters with a big front facing the sun because I liked it I wanted a natural illumination to the place A place which is suitable for women of all ages and all business women like it, began sharing monthly payment instead of daily payment, to pay monthly instead of paying each 6 months or each one year, which was too high and prohibitive	MA13

First phase of Reassembling		Disassembling		Data identifier
Main Theme	Sub theme	Codes	Data	(From interviews)
		Government intervention not to charge rent	You know that during that time there was a decision from the government that all the real estate owners should not ask for any rent from the tenants or the hirers	MN10
		Landlords' compassionate rent waiver	During that time we were at the very beginning of our project. The real estate owner was so cooperative and didn't ask for any rent because we were not working and had no money to pay for him	MA35
		Reduce rent by working smart	We were smart when we signed a contract of rental for 5 years with no increase in the rental although the prices increased everywhere. Many suffered from this point that the prices of the rental increased a lot, but we didn't face this problem because we signed a contract with the landlord of 5 years with no increase in the rental	MA14
		Establishing shared office eliminates worries about rent expenses	As I told you, she (any business woman) will not also worry about any other services needed for the office. She just brings her laptop and her tools and staff and hires the office and sets off to her work	LM11
		Hiring part-time employees to reduce salary expenses	I used to work with girls part-time with employees part-time and even part-time, the only (one), meaning that the salaries were high, but this was the aptitude (interpretation) of salaries and I needed employees with me, so I hired them part time	FT30
	Seek business management guidance	Seeking guidance to gain necessary experience	I get help from some consultants and communicate with some people who guide me what to do. So I always keep consulting people	ZM15
	Going e-business	Finding partners to overcome covid interruptions	We had a big drop so I thought of closing the business or searching for a partner. Alhamdulillah's, I found 2 partners who have a holding company group including educational field, so they joined me a year and a half ago	LM4
		Turning physical business into online during epidemics	so we turned the project, especially with the Corona pandemic, we turned the project into a platform (platform) a sports website that is online (online) and currently we are making our way in this topic	ZM20
			we decided to work with people online. We started the online and made something like kids' gifts boxes to activate the sales online. There are many solutions but didn't cover the expenses and the salaries and I had to pay from my own money	MA23
	Promote marketing of local content	Promote marketing of local content	we turn it into a digital office online. We worked in investment and we made a good name, but there was no choice but to close the physical place office and go online	MA45
Motivations (Factors supporting female Entrepreneurship)	Pull factors	Conducive business/entrepreneurial environment	We love anything which is Saudi. Anything locally made. So the marketing companies in Saudi Arabia should regard the market a Saudi content. A content that we can understand and is related to our culture. That's why, most of the companies who do campaigns, such as Shawarmer have very lovely and attractive campaigns because they are related to the Saudi people and touches our identity	NI14
			Frankly, sales were better there, because it became easier for customers to reach the store. We now knew what the market wanted. We became stronger. There, I opened a coffee shop there. It was (a coffee bar) but it had coffee, and we meant specialists as (a specialized place). Specialized space) and we started as a second brand. There was no (similar element) coffee on its own, but inside the store, and we started the coffee project	DS50
			Everything is improving. Rapid development. I'm fascinated by the rapid changes that happen in the country	MS37
			By God, I see it as a beautiful environment, praise be to God. It is a motivating environment	NI24
			Look, the entrepreneurship environment. I see that the last five years have become an encouraging environment, with many good services. I told you that from the beginning I did not have anything. Currently, God willing, there are many course facilities in which you can obtain a lot of information. Forums or Events that are held, these are good networks. need information, the environment in general has become more stimulating and friendly	RK16
			it is excellent, encouraging, motivating, and an opportunity. I mean, whoever wants to start a project, there is no better than this time for many reasons. There is support from the state at present. I mean, I am currently applying for borrowing support. I want to expand and I want to increase the number of machines. And the workers, God willing, are waiting for acceptance, so there is support from the state, for example, some exemptions from fees. For example, we are in the industrial sector. There is encouragement in the industry, especially the industrial sector	RS227
			The business environment and market is booming. So much improving	RS228
			Booming. We call them golden years in Saudi Arabia. In the coming 20 years, it will be better and better for the Saudi female business leaders	RS229
			I'm talking about the golden years for the Saudi female business leaders not only in food and drinks, I'm talking about the concept of all the projects established in the country and the activities that all add to business value. Compared to years in history, since the end of World War 2, no value or time frame in all the world is compared to what is happening in Saudi Arabia is unbelievable	MN35
			A fertile atmosphere that is flourishing	MA12
			The number of the competitors was very small and all of them were men and no women sections	MA21
			To our good luck that in the year 2015, the environments of business changed. There became a kind of supporting the free business and a kind of awareness of the free business	NF23
			Now you are talking to people (men) who respect you as a woman entrepreneur and you respect them as a business leader. I mean, when a woman sees you, she does not create any sensitivities or a different style	LM21
			Ah, a supportive environment in which there are many opportunities, but there are very large facilities and support, and on this thing, uh, we are one of the things that I have noticed during my career that there are great facilities, but not all entrepreneurs know about them. Possible lack of marketing about them. It is possible that they are not all on the platform. Unity, or I mean, all of them gather them in one separate place, so one means to know what is the update in the market, he must search and he must have relationships, I mean, frankly, my relationships with entrepreneurs helped me very much and expanded the scope of my knowledge of the new support we have and the newness of the market we have	NF33
			It (entrepreneurial environment) is currently explicit or open yes, for example, it supports building relationships, sometimes in all fields and not only in the field of events only, but I see, for example, if you have relationships in the field quickly,	

First phase of Reassembling		Disassembling		Data identifier
Main Theme	Sub theme	Codes	Data	(From interviews)
			they trust you, if you, for example, do not know this The person you spoke to and gave him things and ideas does not like to deal with you	
			The last thing I would like to mention is that, praise be to God, I mean, the situation now is much better than it was years ago, and every year we see a noticeable development, I mean the single year, we see a great development to the point that we as entrepreneurs become more enabled	LM23
			If I'm to tell you There is no any obstacle other than money because nowadays everything is facilitated Anyone can start with the simplest rental in simple places even if he is going to take a corner in an office Before there were tough procedures, but now I see no excuse for anyone who wants to start his own business	FT33
		Booming business environment	the other reasons that we have in Saudi Arabia is a boom in business during this period	LM6
		Identification of business opportunity from studying the market	We felt that Riyadh needs breakfast restaurant business during that time That was in the year 2017- 2018 During that time there were not many restaurants like now We made market study We knew that there were many cafes Riyadh needed restaurants for breakfast that close at 5 pm	MN4
			This idea has been in my mind for a while The idea was explicitly associated with my marriage, because at that time my husband wanted to introduce the gold net, but he could not find an idea We were thinking about the issue, this during the Queen's period, so I used to say to him, well, why don't we invent things that exist in society? I mean, it was at the time of my marriage in 2016, what was it? Anyone submit? The net in a certain way was the same as the box that they bring from the gold store, they put flowers around it and present it This is where I started, frankly, with the idea	MS7
			frankly finding a loophole in presenting gifts, as they are things that do not exist in society, so I wanted to prove myself in them	MS13
			we are in a time when everything has become fast, and people are always worried all the time People are always moving towards stillness if they want something to release this energy Anxiety wants to return with renewed energy to their work Many people now turn to this thing, including me I feel that yoga contributes It helps people rejuvenate and be ready For example, if I come to take a class at the end of the week, I will be ready at the beginning of the week This serves us, it will be development I mean, it will serve us in development How can I explain it to you? If the stress is once high, this will lead to I mean, it affects the performance, whether they are employees or in any sector	Y14
			There are many people who love this aspect, love this part, and love that they connect with their bodies, know themselves more, practice things, make them more complete	Y15
			Improved government treatment of women	NH4
		Relaxed government requirements for starting a business	There is a big difference between today and the first day I do everything I do online first, because I am being viewed as a girl, but this was not the case before It was very difficult before, government agencies did not have women's sections Basically, in government agencies, even the women's section could not take a decision It is the men's section that had to make decisions, but all this has changed, has gone with the whirlpool in the sense of the word whirlpool	NH8
			Everything is easier Today, I have my place and my respect in the beginning I always mean that your improvement is undesirable An undesirable object Today, I have my place, I have my respect, and I have my appreciation, until I came to the point where I discussed what is in front of me, I mean, he knows that I am equal in society	
			now for our good luck, we became under the authority of entertainment It is one of the best authorities Now I was able to achieve my dream	FT11
		Positive cultural change	concerning the government procedures things became easier Everything became easy such as renewing the municipal authority license Before you had to go and fro more than 50 times to get the procedures done	FT37
			They were supportive As I told you, life became easier Government procedures became easier than before You get your government procedure fulfilled in no time It is a little bit tiring, but it became much easier because of Absher program compared to 5 or 6 years earlier	MN26
			The culture changed, people changed, and the whole environment changed positively None now is like before If I made this project in 2010, I would have suffered a lot But Alhamdulillah's everything changed	RS221
		Conducive social space	Culture has changed favorably Now the Saudi female business leaders are smart enough to start business and manage time by working in business shifts	RS222
			It (social anxiety) became a history Days that no one would want to remember It was hard for anyone to start (a sports-related business)	FT16
			these are the golden years for the working woman in Saudi Arabia All the world has witnessed that	RS219
			All the support that women get from the family or from the country in Saudi Arabia in bigger than anywhere else on earth	RS220
			Currently, these three (ways of men disrespecting women: not talking, replying and standing women presence in public) have almost become extinct, and their presence has become rare I mean, it is normal to talk to people with respect, and there is no tension that used to happen to some people in the first place	NF24
			I don't feel any difference between men and women now Currently, I see that most women have interest and have started a business in addition to their personal lives These things are more than outdated I mean, in the past, you did not find many women in business, but now you find, God willing, very many female entrepreneurs	NF27
			everything was supportive and frankly everything supported women, and frankly, I did not feel that difference between us and men On the contrary, I felt that there is more welcome and more support for women than men	LM17
		Family support	praise be to God, on the contrary, my parents are all my beloved ones, with prayers, they support and wish me well in everything	NM10
			my family environment was supportive and it encouraged me to start	NI5
			My family was very supportive My husband was one of the first to support me Praise be to God	MS31
		Self-discovery	I started making uniforms and found myself, also busy and enjoying what I was doing I expect that I am a workaholic	RK6

First phase of Reassembling		Disassembling		Data identifier (From interviews)
Main Theme	Sub theme	Codes	Data	
		Personal interest	Frankly speaking, I have no other job I studied in the Faculty of Education, department of special education, then I got a job in this field for two or three years then I realized that this was not my field of interest So I quit and started to search for something that I like to do and can add some creative ideas in it	DS5
			I also needed a career that didn't commit me with certain time and regular schedules I can't stand that	DS6
		Being visionary	I had a vision of becoming an entrepreneur and having my own shop or having a place to work	NI6
		Care about quality more than money	Some take the business as business only and doesn't care about the quality, but for me no Some think that if you want to expand your business, you have to care about money, but for me the quality is more important than money	FT24
		Care about reputation	I care about my reputation and those who are my clients should trust me My concept about business is different from those of business people	FT25
		Determination to succeed	I will reach my goal whatever happens I have to achieve it	FT35
		Patience and Honesty	Patience and honesty	DS43
		Firmness	Firmness	DS44
		Desire for self-employment	Since one day at university, I had a feeling I used to say that I would work in my own business I had no feeling as to whether I wanted to be an employee or not, nor had I ever looked for a job Oh, maybe My feeling was that I would be independent Oh, I was I feel like I can, but it wasn't during my university days Look, it's for yoga, meaning it's a business in yoga, but when I worked as a trainer, I worked as a trainer, but of course, I didn't have a job, it was like that, okay, free lancer	Y16
			The first motive was that I wanted to have an establishment or a company Before that I used to work from home I love this field so much, the field of business and money That was the first motive that I wanted to work as a company owner as any establishment	ZM4
			The third reason is that I wanted to be independent I have my family and marital life which is stable and everything is fine in my life, but I wanted to have my independent life and my income	ZM6
			one of the biggest reasons that made me start my own project is that I don't see myself in a job working for another person when I can start my own	LM5
		Desire to start a new business	The second reason was that I wanted to have a message in this life since I was in the college I didn't want to present any normal projects I used to love the leading ideas not like the other girls who want to start a fast food business or a saloon I don't know if anyone made kids' club project before	ZM5
		Determination and strong will	You face a lot of things, but if you have the determination and the strong will, you will pass it	FT18
		Focusing on business dream regardless of anything else	I had my goal that I wanted to achieve Apart from the concept of the society or how they regard me, I had to work sometimes for hours nonstop I was so happy that the thing that I love to do was growing and my dream is being achieved	FT19
		Passion and love	Oh, no, by God, to be honest, I am I am passionate about art I have been with you for a long time, I mean, I am a person who loves art, works of art, and handicrafts, because it is something related to me	MS7
			I have always had the passion to start a business of coffee shop or a restaurant That has always been my dream I love this field	RS22
			my passion and love of this field since so long I love neat and well-arranged food I like to be in a clean place That's why I wanted to do something Something like a place that provides a kind of a high class service with cleanliness and high quality	RS24
			I feel that business is my passion	RK3
			At that time, I felt that the thing that I miss the most is that I organize an event, because I love this very much, so I wanted to work with it, but as a business	NF4
			My love and passion for art Art is a very important thing to me and I like to teach people because many people have much love for art They tell me that they like to see paintings and draw paintings They need to learn it professionally in order to master it and to be able to continue on their own So I like to teach people about art	FT5
		Creativity and initiative	I started the idea of Enchanted when I was in the academy, I thought about adding further activities that distinguish the academy, so I suggested some ideas for them and short workshops After I left them, I started my own project	FT6
			I felt that I could offer something, and I was able to offer something different What was really different at that time, because I was directly drunk, I mean, in the beginning, the old thought was that you are a multi brand, meaning any brand you like in the world, you taught it to us, OK, and I did not have a special line I was a product, but we used to collect from the brand strange, distinctive and different things, and the flavors that came out after the market were different, and you wouldn't make them accept	NI11
		Desire or business	I have the desire to do it (business)	WJ4
		Resilience and persistence	I started the kids' nursery and I'm still having challenges, but I want to continue I always search for the solutions to the problems and not to stop I should continue working and find solutions The solution was to be an art corner in a nursery that's how I was able to continue The owner of the nursery was about to sell it, but Alhamdulillah's, I bought it from her Now it became one of the top 10 nurseries in Riyadh We worked and we did it	FT12
		Passion and love	My love and passion for art Art is a very important thing to me and I like to teach people because many people have much love for art They tell me that they like to see paintings and draw paintings They need to learn it professionally in order to master it and to be able to continue on their own So I like to teach people about art	FT5
		Being optimistic and focused	A royal decision may change everything in no time I sometimes asked to meet ministers and deputies in order to change something I always had good intentions that's why everything was facilitated to me and I discover that nothing is hard It may take some time, but nothing was impossible I have always been an optimistic person People get surprised that whatever any problems happen to me, I stand still leaving everything to Allah I may take a warrior's rest to release the negative energy from my body and say to myself let's go We can make up for any loss I always said give time to see people you love and care about your health	MA62
Push factors	Hatred for routine	Dislike for routine work	Oh, to be honest, at the beginning, my motives are that I do not want to work at specific hours I have no idea that every day I wake up in the morning and continue	MS6

First phase of Reassembling		Disassembling		Data identifier
Main Theme	Sub theme	Codes	Data	(From interviews)
	Economic desire	Desire for money	with the same routine Oh, this thing, frankly, was tiring for me, because I first tried a job when I graduated It was never mine, I mean, I didn't feel that I had found myself, that I had found the passion, that I had found the thing that appealed to me	
			The first thing is that I almost now started from 2017 so you can imagine from 2017 18 19 20 21 five years I started giving myself a salary, but two years ago, a year and a little salary and a little salary	NM6
			I need to have income I don't want to green around the industrial area I mean, so I said I did a program on line and I started walking I get an income of one riyal for one riyal, and it is settled for a little bit For example, I am nervous that I have to sell Eve's dates	NM7
	Redundancy	Pushed by home-boredom	Ah, the financial motives Also it was important to me Especially if it was valuable money?	MS11
			Oh, I need to fill my free time, because I graduated and got a job for a while, then I stayed at home, and sitting at home was too boring for you Umm I mean, especially since I am a person who loves the house, but I stay at home every day from morning to night, so wasn't this something that suited me?	MS10
		Desire to be busy	It (motivation) was work in free time	MS12
		Unemployment	After I came back here, I expected that I would easily find a job, but I applied for more than one job, all of them were jobs, either I can't find a job, or they tell me we don't need anyone	NF3
			I was not employed, but because I was art and design, and there was no way for it to be in enteral design, the fault was	NH9
			I was not getting a job Glory be to God I mean, I was focused on looking for opportunities to start a project, and so the opportunity of the Chocolate store came to me We searched for more than one Franchise store until we found this store in Switzerland We worked with him Franchise (commercial franchise) was a contract for about five years I liked it, frankly, because it was one of the easiest Franchise (commercial franchise) that I received as offers, meaning I came to other stores	NI7
			The second thing Is I can't find a job My first start was in 2009, it was after I started the business and people knew me that I took a job in Aramco (company name) and it was helping me in this thing of employment	NF5

Appendix C1: Applying the first to third steps of Yin's Framework of Thematic Analysis (Pathways)

Reassembling		Disassembling		Interview Data identifier
Main Theme	Sub theme	Codes	Data	
Pathways for establishing business	Identifying a business opportunity	Tuning the opportunity identified by family into business	There were no shops at all, so it was a bit of a risk, that everyone used to tell me this street is dead, there is no one, glory be to God, my courage was for two people who encouraged me: my grandfather, may God forgive him, he was telling me, the first thing is close to you and comfortable For him, start the second thing, oh, the second thing is the side behind it all , all are new houses, all are residents, you will benefit, because there is only you in this place, there is only you in the area, so you will be even , Of course I asked them At work from my parents, of course they used to tell me, if you start in this area, you will be the first, According to them, no matter how you open two beauty salons, no matter what, of course the good will appear, but if you continue and know that you are doing it, you will be the main one in the place	AR5
		Spotting a business opportunity	We started out, having been encouraged by a gap we spotted I needed car services, but could not get them easily, more so because we did not have many people to inquire from As women, our social network was almost non-existent So, we started a business (car workshop) offering these services, and the turnout was very good, thank God, this encouraged our business	2LM3
	Motivation from family	Encouragement from family	my family has been supportive from the beginning, and with time I began to notice that if, for example, my mother, my father, or anyone in the family saw someone wearing my abaya, they would feel happy and see that they saw them wearing your abaya, meaning they began to see it more, and see my business growing and have continued to support it	2Dona5
	Access to capital	Using social capital including family relations) to start a business	My friends, family and loyal clients have helped me start this project and see it succeed by helping me promote it publicly in the streets, in advertisements, or on television, they always share and publish it, even the awards, for example, that it received The support is still there for sure	2NI5
			I sought help from people with experience to brief me about the labour requirements, government payments, rent charged by real estate owners, and other the right location for the business I wanted to start I got help from my friends	2LM6
			my relations with people helped me a lot in terms of knowing what I was to do to start, what is available in terms of government support and other things I needed to know	2LM11
	Access to capital	Using locational capital accessed with help of supportive men	men have become accustomed to us as women in the labour market, oh, but thank God for now they are supportive and helpful I relied on them to get the location I used to start this business	2LM7
	Access to capital	Started business in line with Saudi culture	I realised that the Saudi culture had become favourable from the early 2000s and that it was particularly favourable for She (the business) So I started it knowing that following the Saudi culture or culture of the society would enable me to succeed, and it actually paid off My business is succeeding	2Dona6
			I started the business in line with our Saudi culture, and from the beginning our principle was that we do something with a national identity, with an identity that suits us	2LM8
	Access to capital	Using government support and education	it is possible for companies that will start by using government support and education to their advantage	2NI6
	Desire for economic independence	Turning the desire to work autonomously and for financial independent into business	My goal of starting this project or restaurant was to become independent financially and in terms of being in charge of what I desire to do I was planning to leave the government job and pursue what I like to do	2Hadeel1

	Start-up capital mobilization	Acquiring returnable start-up capital from family	I mean, instead of I go and take a loan, and enter into these official things I did with my mother, that we will take the capital from you, and we will let you invest for three years, after these three years, the capital will come to you	AR6
		Using business income	projects themselves cover the team's salaries in full and cover the costs of our needs	2RS5
			No project can generate income and not cover costs, and no, in many projects we entered into, there was a break-even, meaning what we put in came back exactly, there is no profit, but in the end it creates new opportunities and experience	2RS8
		Using personal income and business-generated income	I started with personal money, thank God, only in the beginning, but now no, it is the projects that cover it	2RS4
			When I started, I put in about 30,000 I started working, then the project started (generating money for meeting its expenses), and at times I had to put in from my personal account, but in general (it is self-financing)	2AW2
	Business incubation based on social capital	Starting a business as a partnership	We started the project with one million and 200 thousands	2Hadeel5
		Using government support and personal funding to start a business	I heard that the country is funding the small and middle projects so I may appeal to them in addition to my sources including my savings	Hadeel11
		Starting business through incubation and social capital	I had started a business for training and empowering young women with productive skills, but it was not progressing as I had expected I went and found a social kitchen, but not the Tuwaiq kitchen; they worked as productive families that make food from home (and) distribute the meals to associations I said, "Let me try it" Let me start an incubator, mobilise these informal entrepreneurs and provide them with incubation and acceleration trainings that will turn them into formally established enterprises I started my project by training girls (in these families at a fee It is a lucrative business and I enjoy it	2NH1
		Education and Training	I wanted to do business in finance, but I had no necessary skills So, after acquiring these skills from the accountancy course in which I graduated, I set out to start my dream company dealing in provision of financial management consultancy services	2DD29
			I needed skills about hairdressing before starting the business I wanted I paid a huge amount of money a specific training in hairdressing in order to gain these skills and use them to start and operate my new business	AR10
	Turning family hobby into business	Starting with siblings as partners based on a family hobby	My sisters came one day and said we want to start working, we open a salon we want to open a salon I always used to say that we are many girls, me and my sisters are 5 girls, we are all for my mother, so I always used to ask, why don't we have a salon, I feel that if we have a salon I feel that I do something that people want, because we always see that the best people do what the stylists want, why not start a salon to enable use do what they want as a business for us	AR2
	Access to capital	Receiving government support to start because of being woman	Because I'm a woman, they facilitated me to start my project They were so cooperative	2Hadeel8
			Government procedures everything was facilitated to me as a woman	2Hadeel10
	Using existing business	Using existing business to start another business	The reputation has improved We have more customers We got to know other classes of society We tried to start a second project, entering the children's section God willing, this is the intention of something we can start soon	2Dona1
	Opposing stereotypes	Opposing occupational stereotyping	I used to tell mum that OK, we're changing this thing (that beauty salons are Moroccans') hundred%, I mean women, no matter how much we believe in these things, jobs are created by men or women regardless of nationality, and these things are not suitable	AR3
	Identifying opportunity	Exploiting online technology	I spotted an opportunity on social media network I started and still have an online shop using internet and my social media platforms such as Instagram	2Bashayer2
	Partnering with existing enterprise	Partnering with existing factory	I formed a partnership between me and the factory This agRSent that we made has supported my project because they bear the operational costs	2NH2
	Exploiting attitude capital	Harnessing men's supportive attitude towards female Entrepreneurs	The positive cultural change, particularly men's attitude towards female Entrepreneurs was negative when I started but it has become supportive Thank God, men's attitude has encouraged me to be strong in my business Even women's date projects have increased, and even the entities that support the projects have increased The topic of dates and women, the situation is actually different from when I first started Of course, it started in 2017 and we are in 2023	2NH4
Pathways for operating business	Moving with the business tide	Moving with the business flow	we are actually walking with flow, meaning we were walking in the same style, the same number, the same thinking, meaning from our beginnings, and we, I mean, I don't think that we were different or were still walking in the old style	2NI2
	Cultural institutionalisation	Operating business in line with Saudi culture	By God, we are keen on our Saudi culture and are in line with it We have not changed anything, but on the contrary, since we started, it has mattered to us and our goal is to provide good service, a good price, and high products, high quality, so that it satisfies the customer and satisfies the customer We tried to provide all of these things so that We are compatible with competitors in the market, we satisfy people, and we satisfy all tastes	2MJ5
			we have operated our project in line with what our Saudi society expects, what it needs, and what things it allows us to do, and we follow the culture and any acceptable changes in it	2RS6
			we operate our business project according to the existing experience, including cultural experiences I mean, it is not only business passion In the end, we are a business of the visitor's experience, and in the end, the visitor's experience is governed by the visitor himself, our business operates according to customers' cultural experiences and changes in these experiences	2RS7
	Marketing	Using exhibitions as marketing tool	As for the main exhibitions, I am in exhibitions that I would like to participate in during Ramadan and other Saudi seasons such as the summer season after Eid in order to market my enterprise by showcasing the products it deals in	2Bashayer3
	Relying on personal experience	Relying on personal experience and female employees	Honestly I have been in this field for ten years I know my way around I understood the market, I understood the customers, I understood the work environment What changed is that I now decided to use only female employees because they perform the work assigned to them better than their male counterparts, since our business deals in female-oriented products (beauty and fashion)	2Bashayer6
	Cultural institutionalisation	Desire to operate according to Saudi culture	One of the basics of my business is that we walk with the culture of the society One of the conditions of my work is to ensure that the clothing is exactly as people want to wear it I mean, I am not satisfied with even light fabrics That is not what satisfies me and the clients I receive	2Dona7
	Desire for business expansion	Expanding and venturing into another business line	We have expanded Because it has more than one thing and more than one activity, the second one means a very large size compared to the first You are talking about a workforce of 15 technicians and five receptionists This means that the size is large, not the same as the small salon I started We have started a boutique is easy to manage	2MJ3
			I expect that the next expansion may be, for example, a new field or service that is not present with us We may add it This may be the big change that can happen (based on) improving professionalism creativity (investing in) creative agencies providing better services and we may open a branch for doing all this, as well as a sub brand to design antiques and gifts	2NI4
	Partnering	Partnering with others to expand	I have entered a partnership to expand We entered (home service) We entered eyelashes, massage I entered with a partner and operation manager, partner and executive director in a second salon a women's salon, nails and hair, now operating on a larger scale	2MJ2
	Desire for business expansion	Expanding by opening another division	We are expanding a division, which means, to be honest, my team of employees has grown to over 25, and now it has doubled	2RS3

	Re-investing family loan and business profit to expand	Using returnable family loan to expand business	I told my mum that I can return you your capital and I can return you profits. If you are not in a hurry, I want to expand, you enter. Once again, you will return with the loan that you gave me from the beginning, and you will enter with us as an investor, and I will increase the %age for you to 15%, so it was approved by her and expanded the place and increased.	AR7
			I had to stop it during the pandemic because I did not stop the girls' salaries and so on, so I did not have the amount I wanted for the expansion, but thank God I started the expansion now using second loan from mum.	2AR2
		Using profits and family income to expand the business	Part of the expansion costs came from profits and part of it was an investment from the mother.	2AR8
		Re-investing family income	My investor is my mother who accepted to re-invest the loan she had given me as start up capital for further business expansion. She's considered a silent investor.	2AR9
	Co-creation	Re-investing realised profit	I save the profit I make and invest it back into business as more capital.	2Bashayer4
			the profits were left behind and we did not work with them. This means that we worked with the same profit as the company itself.	2Dona3
		Setting profit margin conveniently depending on customer preferences	(I determine) my profit at my convenience, 50% or 60% depending on how much I do (in response to what my clients suggest that they want me to do for them). I don't disagree with them but listen to their ideas and use them to make the products they want. (Customer tells me that they want) something special something expensive something that everyone who enters their house will be amazed at. After preparing it for them, (I charge a price enough to include the profit I want).	2AW3
		Using advice from clients to operate by making products they want	Clients give me advice about what they want and how they want it, and I listen to them. When I need to understand more about what they want, I ask them, we agree and make the products they prefer. This has helped me to operate my business so much that I rely more on what my clients want than on my own creativity.	2AR30
	Relying public attitude	Positive change in public attitude towards	There are more people who always say that we are very happy and happy when we see Saudi girls working, and people come to you and tell you that it is okay that you are Saudi woman who is working. We will support you. I have relied on this support to operate. There is someone who is happy with you and feels that you are an achiever. And he feels that you actually worked in it. For example, he will know the salon from the first opening, then the first expansion, and he will learn, for example, about the new expansion, and he will be happy (and) we are proud of you and happy, and it is a wonderful thing, and there are people who tell you, "No, by God, you won on our backs."	2AR10
	Relying on dependable business signatories	Operating with parent as official signatory	we officially operate the commercial registry in the name of the mother.	AR8
		Increasing number of official signatories	for the past three years, many things have changed. The information and this are in the matter of agencies. It has become easier. Instead of every time the mother works as an agency, even if it is public, I add myself to the commercial registry, so I add myself as a general manager who has the right to do anything.	AR9
		Training to acquire skills for operating started business	There were many changes in the laws as well as women grooming workshops in starting and operating businesses like beauty salons, and sewing. It was, ah, they were a lot from the municipality side and even from the labor office side, they were in great confusion. They enact a law and then change it and set certain regulations and then change. Many things were stated and enacted that they had to be done and things that had certain amounts of money when they started would not be completed until four or five months. I paid an amount, for example, for a specific training in hairdressing to gain skills to use to operate my new business.	AR10
		Using past experience	I felt that I am the artist who understands everything in life, and I had managed a project in the past years while I was in high school, so it wouldn't be difficult operating a project like this now, long after school. It is now over 10 years of practice although I started this business recently.	AR11
	Relying on performing employees	Relying on employee retention to sustain the business	I have flourished in business the of providing entertainment and recreation services (which are among most important sectors promoting the desired quality of life in Saudi Arabia) because of the emphasis I put on staff retention. I have done whatever it takes to retain all my employees. I even had to retain all of them at half pay during the Corona lockdown.	2RS1
		Relying on a dedicated team of employees	I operate my business by working with my staff as a dedicated team. We have operated our enterprise in this manner and it has begun to cover its costs. It has begun to pay back everything, whether loans we took, advances, or anything we did. I mean, this year it has begun to cover all the costs, including losses incurred during the Corona lockdown.	2RS2
		Hiring experienced HR managers to manage employees	I hired a manager (and) gave her powers, meaning both of them, I should give her in return if she comforted me in this matter because she has more than 10 years of experience. Her job is to deal with female employees.	AR12
		Relying on human resources	We had an operational manager and 10 employees in the operation. If we add the partners, the number will be 15.	2Hadeel7
		Hiring high performing employees	I hired new employees. I was more interested in high performing employees regardless of their gender. I increased their number from 25 to 30, with some working part-time sometimes. Being high performing has helped me a lot to run my business. This is the new thing that we changed.	2NI1
	Relying on attitude capital	Relying on male acceptance of women as business owners	my male employees who are young and also accepting us women to be their managers, have helped me run my business, meaning the level of women acceptance in business has become very high.	2NI3
	minimising business costs	Meeting business expenses	I pay the salaries in full allowances maintenance.	AR13
		Entering long-term rental contracts to avoid rent increase	Out of past experience I learnt that paying rent for a longer time prevents landlords from increasing rent over the paid-up period. So, I asked my landlord from the beginning that the contract between me and him is long, so that he does not change the rental rate, and he agreed. I have operated my business at a constant rental cost which has enabled me to keep the operational expenses low.	AR14
		Encouraging affordable employee training	My female employees and I improve skills we need to operate the business by me sponsoring our training courses.	AR15
	Dealing with competition	Using acquired experience to deal with clients and suppliers	when you love something and work on it, when you know and see people and even the same companies you work with, You will see how you impose your own conditions, in order to take from them.	AR16
		Using hotline to be ahead of competition	From past experience, I got to know that using a hot line puts me ahead of my competitors because I use it to get information about new products quickly and before my competitors get it. This has helped me to be the first to get new items from the Middle East, to work as an exclusive local supplier and to contact my clients informing them about the items, thereby being ahead of competition.	AR17
	Relying on God	Using intelligence from God	I use intelligence from my Lord. I mean, as Muslims and Saudis, I say to you that you need success from my Lord.	AR18
	Separating business from personal feelings	Getting personal feelings from social relations benefiting the business	Business is business, and your relationship with people is another thing. As a person you can love or hate anybody, but with business, this does not apply. I avoid hating my clients and potential customers. I don't hate but show them love regardless of my personal feelings. Statements like 'I don't want to work with her', 'I don't like her' do not apply to business. You will never progress; this is my cutting edge.	AR19
	Having business foresight	Being courteous and longanimous in business	I rely on courtesy because I have to appreciate how important it is. I apply courtesy combined with a long mind, which is equally important for me when I am in business. It helps me to be in control of myself, my emotions, and thinking well of all my clients.	AR20
	Using business-oriented employees	Using people-oriented managers	I rely on a manager who knows how to deal with the shop. She knows the workers, better than me, and deals with them understandingly. She knows them well, and she knows when to get angry and knows when to calm.	AR21

		down, and she knows when to joke, and she knows when to leave, but in the face of people and customers, she knows how to handle them	
	Appropriate staff placement that leaves them to work freely	Knowing where to place who matters a lot to me. It is one of the techniques that have enabled me to use to operate my business as I want it. You must know where to place each person and give them all the freedom to do assigned business activities, including relating with other workers as long as the freedom allows them to perform as you desire.	AR22
Customer care	Extending customer care to clients	I tell my employees that there is no one in the world who goes out of her house and comes to our salon when she is empty. Do not be arrogant to any of them regardless of how they talk to you. Do not show your negative or bad attitude. Just do your job, straighten her hair, do her nails, give her the salon service she wants with love to make her feel pleased, cared for. If you are not going to work well, and you see that you will not work with this customer, well, do nothing for her, let another employee attend to her. I am continuing to this stage with them, if you do not like the customer, do not put your anger in her, leave her to be attended by another employee.	AR23
Partnering	Going into partnership to stabilize business	I can tell you something. I am currently working in the salon, and I am a partner in coffee. They (my partners) were starting but on the verge of collapsing, but I told them, "Come, I will help you, and I will work with you." I gave my CV and the things I did (which gave them confidence to tell me), please come, we need you, and I worked with them, and the place changed and developed and changed, praise be to God, and currently in a second branch and still in a third branch, it will open.	AR24
Proper working procedures	Using clear organization, regulation and work scheduling	I run the business following clear and easy laws or structuring and work scheduling. I mean, one plus one equals two. There is no point you read that is incomprehensible. The division of labour, their work, and their scheduling is much easier. Oh, in part-time in two shifts; Everything is clear.	AR25
Establishing loyal customers	Having unwavering though unexpected customer support	I did not expect that people would return to the halls easily. I expected that people would still be afraid. It was comforting that most of my clients keep returning. They are loyal and supportive.	2AR1
Addressing business challenges	Dealing with business challenges	I had financial challenges. My savings were not enough to start and operate a business I wanted. So, I convinced my mum to give me more funds and later asked her to partner with me as my investor. Then I had location challenges, the shop and showroom did not face the street along which they were located, but I talked to the real estate owner requesting him to change the doors and windows to face the street. I used my business knowledge to convince him that the facade He understood the issue and we changed facades. They worked on the (problem) and actually changed it (in favour of our business).	2AR5
Using exclusive supply strategy	Working as an exclusive supplier	I started my business as one of the dealers (retailers) in beauty and fashion products after partnering with my mum. Now, after forming partnerships with my foreign suppliers, I work as an exclusive supplier of all the beauty and fashion products they produce. I order for a quantity that is sufficient for the local market. No one else supplies the same products to the same market. I am the only one. I am the exclusive distributor.	2AR11
		After graduating from university, I came back home and realised that there were beauty products I wanted but I could not get them in the whole neighbourhood. I know that there were others like me in the same area because a number of us had graduated from the same universities where we used to use the same products. I developed a proposal and presented it to the supplier requesting for a partnership with them as their supply outlet here. Here I am now, progressing as the only supply outlet for these products in our area.	2MJ9
Relying on good suppliers	Getting support from supplying factories	We worked with an external factory. It can serve us, for example, if there is pressure when they receive additional orders to work on like this. The second factory can approximately have about six to seven or six tailors working on the matter.	2Dona2
	Relying on excellent relationship with suppliers	It (My relationship with suppliers) is excellent. I mean, we buy from them and my relationship with them is good. I mean, I gave them my contacts. They ask me when they want to supply, thank God.	2NH3
	Relying on the supportive suppliers based on trust	I keep a good and consistent supply relationship based on trusting the same suppliers who have started memorizing (my) name. They know (me), and they trust (me). They give (me) open invoices (and are better than going) to the cloth market (or) any cloth store. They supply ready-made designs or fashions to female buyers at cheap prices, which eliminated buying fabric and sewing.	2Bashayer5
	Relying on cooperative suppliers	most of our suppliers are cooperative, they have increased their supply options, which means there are more options. In the beginning, we were limited, meaning there has been an expansion in products in brands, which were non-existent. Now, for example, Dubai has agents here. I discovered that it may be the field of women's or women's beautification activity. Nails is a large salon in Riyadh, but all suppliers are keen to have a good relationship with their partners or store owners, and to provide what is required as much as possible.	2MJ4
		The suppliers were so cooperative. They received their down payments at the end of each month according to the voucher. We had no problem with them.	2Hadeel6
	Using a flexible relationship with suppliers	After establishing strong supply relationships with my suppliers, I became confident because whenever stocked new fabrics, they would send me WhatsApp informing me so that I can pay and they supply what I want. They started working with me in a flexible way. They supply me with or without payment. They allow me to pay later when I don't have cash at hand. Using this relationship, I started a partnership with them which enabled me to start a new business dealing in already made designs instead of making my own designs from the fabrics they were supplying to me, which saved a lot of my time and I started making more money.	2Dona4
Relying on reputational capital	Relying on reputation	Some of the suppliers (are attracted to me) by (my) reputation. They talk to me (because of my) reputation, because they know that I take the quantity they want (me to take from them).	2AR12
Forging relevant stakeholder cooperation	Cooperating with other stakeholders	Frankly there was cooperation from the same field engineers who were responsible for the place. For example, when I asked that they enlarge the opening through which they enter because they are placing the drains on the street. I asked that the opening through which they could enter the salon be a little larger. Frankly, they were cooperating with me, so it was easy when you came to stop and not worry about having to stop far away, enter from afar, and walk when you reach the salon.	2AR7
Operating legally	Desire to work lawfully	This is me, and this is my personality. I mean, I will not work without a permit. No (home service). I used to go out, and I used to work, but I can't. It's not because I'm afraid, but I want to work as I please. I want a permit to be available.	2AR13
Pursuing sustainable business practice	Switching from unsuitable to apt business	We have (switched to something more interesting and profitable than the business we started with). We now have this Collect Brand (rather than making interior designs). This brand brings in a lot of money (compared to) interior design service. We now collect and sell (materials and accessories for designing). Instead of providing services. I was able to switch by partnering with my suppliers who used to supply me with the materials and accessories. I needed to provide interior services which I have shifted from.	2AW1
Favourable regulatory environment	Clarity has improved in municipal regulation of business	I mean, there has become more clarity. There have been documents, for example, stipulations that are published. There has been cooperation in that the violation is not detected the first time. As before, the violation was monitored all the time. But now the situation has changed. There is a warning at the beginning, and if it is repeated, it becomes a violation. You come down, the violation occurs, the requirements are on the first side of the spaces.	2MJ6
	Municipal regulations for business have been updated	They (business regulators at the Municipal level) have started updating the regulations and documents, meaning on a continuous basis. There has been publishing, and now if there is an update, I receive emails or messages on my mobile phone. This means that I see now that there is nothing that needs development, or needs support, increase, or changing.	2MJ7
	Government requirements are affordable and easy to fulfil online	The regulations we have to fulfil at central and municipal governments in order to operate our enterprises are not as discriminatory against women and expensive to follow as they used to be 10 years ago. I mean, they allow women and men to operate business unlike the old regulations that used to prevent us as women. They are not expensive at all, nor are they slow. You get and fulfil all the requirements online. Everything is	2NI7

			very easy and not time consuming I never used to see their simplicity We now save a lot of time and use it to do our business better	
	Dealing with competition	Dealing with the challenge of competition	Competition is one of the major challenges we face, but personally it increases my enthusiasm For me, I love a challenge I mean, I am driven by competition I like to enter into a competition in which there are other people, use my experience and competitive skill, and see who wins This is how I have been able to deal with local and international competition in our industry	2RS9
Challenges	Weak policy	Policy is lacking in terms of issues concerning entrepreneurs' operations	You are not the most part of the sector we are supposed to help you, even it was not in There was a lot of discussion on the issue of prices and on the issue of appointments, the issue of the "established policy" that we had set, according to the laws, of course, that were stipulated	2AR2
	Poor interdepartmental communication	Lack of communication between departments dealing with entrepreneurs	there was no (internal connection between competent authorities) because I was finishing my affairs I mean, for example, the subject of the sports track is something new to us, a new department, a complete new destination There was no (connections) Between it and, for example, the municipality of the Riyadh region, this is wrong because it means that we spent almost six months, leaving and coming, and they do not know how to communicate with each other I mean, it is not me, the citizen, who is supposed to teach you how to communicate with each other There were no "connections" between the competent authorities, and there were no "connections" between them When you ask these people, they say to you, "We sent," to these people, they did not respond to us, and those people tell you, "No, we sent, but they did not respond to us,"	2AR3 AR6
	Inequitable taxes	Government taxes hard to pay	Look, from the beginning, the matter (paying government fees, permits and taxes) was not easy Yes, government charges are difficult financially or difficult I mean, it is difficult at work I work with it, but financially, which means paying them is expensive	2Dona8 2Dona9
		Unfair taxes and expenses	The zakat tax, the insurances, work fees, state fees, permits, they are all taken from you (You pay employees) even when have not done nothing with the work They charge you when you have sold nothing Why do you take a tax on it? They treat large and small companies the same way A company worth millions is treated the same as a company worth thousands	2AW3
		Saudi taxes have no significant effect on online businesses	Look, the tax, I don't think it has affected us much, because I don't produce (the brand), and the people who buy from me basically no one objects The 16% difference does not matter to them, but there is a difference in the exchange rate in general, as I told you	2Bashayer11
	Stiff competition	Difficult marketing	Marketing has become very difficult, meaning attracting a consumer has become very hard (we) are tired of the advertisements I want to increase sales, increase the number of orders, but I don't know how to market I mean, I see bright and successful people, whether Instagram advertising, whether a famous person on Twitter, or how to get posted Content that is acceptable to people This is the most frank thing I find difficult in marketing	2Bashayer15 2Bashayer16
		Stiff competition	Competition has become difficult I also believe that this is a second reason	2Bashayer13
	Covid effects	Increase in self-restraining customer behaviour	The one who used to take many pieces from you now takes one piece The one who used to buy more than once a year now buys once, did you know? People have begun to understand what they want to do with their money or what exactly to buy Or perhaps there was not a lot of spending, or the demands on you increased I mean, the economy, in general, everything has changed, I mean, people now know where to put their money, they spend it sparingly As I told you, sales are not good I can tell you that they are not good, I can say that of course I was affected by Corona Customer behaviour changed a little after Corona People's tastes changed, and the payment they used to pay was completely different For example, whoever used to buy two now prefers to buy one People have begun to prefer lower prices They now prefer pieces that are of high quality and whose designs are permanent They prefer very soft, very simple things pieces that can be worn with more than one thing This means that a dress that you can wear in the morning can be worn again on a big evening they are always looking for something once soft, this is what started walking in the market	2Bashayer12 2Bashayer17 2Bashayer14 2Bashayer1
	Conservative consumer spending	People learnt to spend sparingly after Corona	People have begun to know how to calculate the money they pay, which was not the case Corona People have become very keen on Spending	2LM14
	No clothing factories	Lack of clothing factories	We do not have factories There are no longer any clothing factories in Saudi Arabia	2Bashayer7
	Unfavourable government conditions	Unsupportive government conditions	If you open (a factory) or a store, a sewing workshop, you will be exposed to fines due to harsh government conditions The issue is very big And if you open a factory there is no one to deal with	2Bashayer8
	Prohibitive initial costs	Opening a factory is good but required expenses are prohibitive	if you open a factory and run a factory, this is another topic, because I will need a designer, a brand, and you run a factory, and this is a very big thing, because many designers in the world want to deal with an existing factory	2Bashayer9
	Lack of skilled factory labour	Acute scarcity of skilled cloth designers at factory level	We don't have people who already specialize in this skill (factory cloth designing) I mean, you have to bring in people from outside I don't have an artist here in Batroun, for example, not Saudi this skill is not found here If you find it, he will have a high certificate, his prices are high, and he has a project There is not a lot of manpower here	2Bashayer10
	Unaffordable cost of business operation	Failure to meet funding needs of a project	We closed the project We are in the way to closure procedures of the Zakat and Income Authority What happened is that we couldn't continue the project due to the high funding needed We had started the restaurant with partners, but other partners couldn't provide the fund	2Hadeel2
	Lack of partnership harmony	Misunderstandings and disagreements between partners	Some showed interest, but the main problem was that there was no understanding among the partners Each one of them had his own tendency Carrying the load was not the same for all There were four in the center always, but there were two operational investors and the load was not distributed evenly It was hard for one person to manage	2Hadeel3
		Not following partnership contract due to its internal weakness	There was that contract, but nobody followed it the other partner wasn't forced to commit to the contract and there was taking two expressions because he was busy with his studies	2Hadeel4
	Male chauvinism	Being despised by employees because of being a woman	I may have faced some trouble with the workers not taking me seriously as I'm a woman	2Hadeel9
	Unfavourable business environment	Unfavourable business environment for start-ups	The field (business environment) is very difficult It is not favourable for small enterprises Starting up a business is difficult in this environment No one can, meaning there are few who can bear the costs of our market currently, except large companies with very high capital	2LM1
	Unaffordable cost of business operation	High costs of operating a business	Costs are very high Rent, salaries, government expenses, taxes, all of these things are very expensive for us (compared to) the income we bring in to start but prices incurred to operate a business have risen exaggeratedly	2LM2 2LM13
		Rising costs incurred to operate a business	our problem, and most of the problems of female Entrepreneurs, is the rise in costs or expenses incurred to do business	2LM12
		High costs hinder business expansion	we thought we would expand more and more, but expansion means the reason is, yes, expansion is very expensive and the costs are very, very high	2LM4
	Low demand	Low demand due to high cost of living	there is no demand that can enable us to sell at prices at which we can cover the cost of our operations This demand is low very few people are willing to pay with the consumer, now his style has differed greatly	2LM5

			from two years ago Maybe now, because of the high cost of living we face schools have become much more expensive, people have begun to save money Its money is for schools and its children	
	Declining male support	Diminishing men's support as more female Entrepreneurs enter the market	The cultural change that started to favour women in business has made it possible for us to get and use men's support and enthusiasm about female entrepreneurs	2LM8
	Unrealistic conditions for accessing government support	Conditions for getting access to government support are hard, which make it unreal	Saudi culture as changed positively in favour of women participation in business More people including men talk about supporting us, the institutions are now supportive, and the government supports small enterprises; all these positive changes took away my worries and I started my business confident that it would succeed This cultural change has strengthened me as men and institutions are now supportive	2LM9
	Competition	Growing competition among female Entrepreneurs	Competition has increased The stores have grown, meaning in the same field as mine, new beauty salons nail spas are being established	2MJ1
Solutions		Improve communication between business regulators and entrepreneurs	Communication with government agencies, the municipal secretariat, licenses, so far we have challenges in how to reach them, so that we do not close the papers, so that it does not take a long time in processing, very difficult	2RS10

Appendix C2: Applying the Reassembling step of Yin's Framework of Thematic Analysis (Pathways)

Reassembling		Disassembling	Pathway Connected to..	Age	Interview Data identifier
Main Theme	Sub theme	Codes			
Pathways for establishing business	Harnessing personal entrepreneurial qualities	Innovative talent	Personal	20-29	NI24
		Natural capability	Personal	30-39	SM13
		Designing is talent	Personal	30-39	KA18
		Having a business focus	Personal	30-39	MJ6
		Conviction	Personal	30-39	MJ3
		Honesty	Personal	40-49	DDh19
		Timely and right decision-making	Personal	40-49	DDh20
		Business-oriented endurance	Personal	40-49	DDh21
		Passion for the business	Personal	30-39	KA1
			Personal	30-39	AS5
			Personal		BQ8
			Personal		BQ10
			Personal	30-39	AS7
			Personal	30-39	AS8
			Personal	40-49	NIb5
			Personal	30-39	KA4
		Love for the business	Personal		BQ4
			Personal	30-39	SM4
			Personal		RS2
			Personal		KA6
			Personal		WH4
			Personal		AR24
			Personal	40-49	ANIB22
			Personal	40-49	ANIB24
			Personal		JH1
			Personal		KA30
		Patience for the business and clients	Personal	20-29	NI25
		Character-based Preference for business	Personal	30-39	KA31
			Personal	30-39	KA32
		Being enterprising	Personal		LM18
			Personal		Wedjan11
			Personal		ZM22
			Personal		ZM23
			Personal		YI12, YI13
			Personal		NI23
			Personal		NM11
			Personal		RK14
			Personal		NIb28
			Personal	40-49	NIb31
			Personal		MS35
		Ability to accomplish ideas	Personal	40-49	NIb10
		Being action-oriented	Personal	40-49	NIb15
		Emphasis on quality more than money	Personal		FT24
		Care about reputation	Personal		FT25
		Resilience and persistence	Personal		FT12
		Personal enthusiasm	Personal		NM15
		Being self-driven	Personal		RS217
		Being goal-oriented	Personal		NM24
		Marketing knowledge	Personal		2donah24
			Personal		2donah25
			Personal		2donah34
		Having knowledge of the business	Personal		2donah35
			Personal	20-29	NI4
			Personal		RS226
			Personal		MS27
			Personal		MS28
			Personal		MS29
			Personal		MA15
			Personal		MN29
			Personal		LM7
			Personal		ZM7
			Personal		LM14
		Being considerate	Personal		FT28
		Gaining a good understanding of a business before starting it	Personal		MA69
		Having attributes of successful entrepreneurs	Personal		MN23
			Personal		MA68
	Opportunity entrepreneurship	Turning the opportunity identified by family into business	Family		AR5
		Spotting a business opportunity	Personal		2LM3
	Motivation from family	Exploiting online technology as an opportunity	Technology		2Bashayer2
		Encouragement from family	Family		2Dona5
		Pushed by home-boredom	Family		Mashael10
		Supportive family	Family		NM10
			Family		NI5
			Family		Mashael31
		Turning family hobby into business	Family		AR2
	Access to capital	Using social capital including family relations) to start a business	Family and social relations		2NI5
			Social relations		2LM6

		Harnessing men's supportive attitude towards female Entrepreneurs (attitude capital)	Social relations		2LM11
		Using locational capital accessed with help of supportive men	Gender		2NH4
		Started business in line with Saudi culture (cultural capital)	Gender		2LM7
		Using government support	Culture		2Dona6
		Acquiring returnable start-up capital from family	Culture		2LM8
		Using business income	Government support	20-29	2NI6
		Using personal income and business-generated income	Access to Family income		AR6
		Starting a business as a partnership	Business		2RS5
		Using government support and personal funding to start a business	Business		2RS8
		Receiving government support to start business as a woman	Personal and business		2RS4
			Personal		2AW2
			partnership		2Hadeel5
			Personal and Govt		Hadeel11
					2Hadeel8
			Gender		2Hadeel10
	Business incubation based on social capital	Starting business through incubation and social capital	Personal	40-49	2NH1
	Forming partnership with existing enterprise	Using existing business to start another business	Business		2Dona1
	Necessity entrepreneurship	Partnering with existing factory	Partnership	40-49	2NH2
		Pushed by failure to find a job	Personal		Nadya3
		Pushed by lack of job opportunities for the course studied	personal	20-29	NI7
			Personal	20-29	NH9
	Desire for economic independence	Turning the desire to work autonomously and for financial independent into business	Personal		2Hadeel1
		Desire for money	Personal		NM6
			Personal		NM7
			Personal		Mashael11
		Dislike for assigned routine work	Personal		Mashael6
	Putting acquired education to use	Education and Training	Education		AR10
		Opposing occupational stereotyping	Stereotype		AR3
		Moving with the business flow		20-29	2NI2
	Pathways for operating business	Operating business in line with Saudi culture	Culture	30-39	2MJ5
			Culture		2RS6
			Culture		2RS7
		Using exhibitions as marketing tool	Social		2Bashayer3
		Relying on personal experience and female employees	Gender		2Bashayer6
		Desire to operate according to Saudi culture	Culture		2Dona7
		Expanding and venturing into another business line	Partnering	30-39	2MJ3
				40-49	2NIb4
		Partnering with others to expand	Partnering	30-39	2MJ2
		Expanding by opening another division	Teaming		2RS3
	Re-investing family loan and business profit to expand	Using returnable family loan to expand business	Family		AR7
			Family		2AR2
		Using profits and family income to expand the business	Profit and family		2AR8
		Re-investing family income	Family		2AR9
		Re-investing realised profit	Personal		2Bashayer4
			business		2Dona3
		Setting profit margin conveniently depending on customer preferences	Personal		2AW3
		Positive change in public attitude towards	Public support		2AR10
		Operating with parent as official signatory	Family		AR8
		Increasing number of official signatories	Family		AR9
		Training to acquire skills for operating started business	Education		AR10
		Using past experience	Personal experience		AR11
	Relying on performing employees	Relying on employee retention to sustain the business			2RS1
		Relying on a dedicated team of employees			2RS2
		Hiring experienced HR managers to manage employees	Gender		AR12
		Relying on human resources			2Hadeel7
		Hiring employees	Personal	40-49	2NI1
		Relying on male acceptance of women as business owners		40-49	2NI3
		Meeting business expenses			AR13
		Entering long-term rental contracts to avoid rent increase			AR14
		Encouraging affordable employee training	gender		AR15
		Using acquired experience to deal with clients and suppliers	Personal experience		AR16
		Using hotline to be ahead of competition	Personal experience		AR17
		Using intelligence from God	Religious belief		AR18
		Getting personal feelings from social relations benefiting the business	Business relations		AR19
		Being courteous and unwaveringly patient in business	Personal		AR20
		Using people-oriented managers	Working with supportive staff		AR21
		Appropriate staff placement that leaves them to work freely	Personal		AR22
		Extending customer care to clients	gender		AR23
		Going into partnership to stabilize business	Personal		AR24
		Using clear organization, regulation and work scheduling			AR25
	Establishing loyal customers	Having unwavering though unexpected customer support			2AR1
		Dealing with business challenges	Family		2AR5
	Using exclusive supply strategy	Working as an exclusive supplier	Personal		2AR11
		Getting support from supplying factories	Supplier		2Dona2

		Relying on excellent relationship with suppliers	Supplier	40-49	2NH3
		Relying on the supportive suppliers based on trust	Gender		2Bashayer5
		Relying on cooperative suppliers	Suppliers	30-39	2MJ4
			Suppliers		2Hadeel6
		Using a flexible relationship with suppliers	Suppliers		2Dona4
		Relying on reputation	Personal		2AR12
		Cooperating with other stakeholders	Social capital		2AR7
		Desire to work lawfully	Personal		2AR13
		Switching from unsuitable to apt business	Personal		2AW1
		Clarity has improved in municipal regulation of business		30-39	2MJ6
		Municipal regulations for business have been updated	administrative	30-39	2MJ7
		Government requirements are affordable and easy to fulfil online	Administrative	40-49	2NI7
		Using competition to be more enthusiastic to operate	Competition		2RS9
Challenges	Weak policy	Policy is lacking in terms of issues concerning entrepreneurs' operations	administrative		2AR2
	Poor interdepartmental communication	Lack of communication between departments dealing with entrepreneurs	Policy		2AR3
			Policy		AR6
		Government taxes hard to pay	Tax policy		2Dona8
			Tax policy		2Dona9
		Unfair taxes and expenses	Inequitable taxation		2AW3
		Saudi taxes have no significant effect on online businesses			2Bashayer11
		Difficult marketing			2Bashayer15
					2Bashayer16
		Stiff competition			2Bashayer13
	Covid effects	Increase in self-restraining customer behaviour			2Bashayer12
					2Bashayer17
					2Bashayer14
			Epidemic		2Bashayer1
		People learnt to send sparingly after Corona	Epidemic		2LM14
		Lack of clothing factories			2Bashayer7
		Unsupportive government conditions			2Bashayer8
		Opening a factory is good but required expenses are prohibitive			2Bashayer9
		Acute scarcity of skilled cloth designers at factory level			2Bashayer10
		Failure to meet funding needs of a project	Partnership		2Hadeel2
		Misunderstandings and disagreements between partners	Partnership		2Hadeel3
		Not following partnership contract due to its internal weakness	Partnership		2Hadeel4
		Being despised by employees because of being a woman	Gender		2Hadeel9
		Unfavourable business environment for start-ups			2LM1
		High costs of operating a business			2LM2
					2LM13
		Rising costs incurred to operate a business			2LM12
		High costs hinder business expansion			2LM4
		Low demand due to high cost of living	Family		2LM5
		Diminishing men's support as more female Entrepreneurs enter the market			2LM8
		Conditions for getting access to government support are hard, which make it unreal	Government		2LM9
Solution		Growing competition among female Entrepreneurs		30-39	2MJ1
		Improve communication between business regulators and entrepreneurs	Communication		2RS10

Challenges									
Grappling challenges	with	Weaknesses in business regulation and support	Policy is lacking in terms of issues concerning entrepreneurs' operations	30-39	Married				2AR2
			Unsupportive government conditions	40-49	Single				2Bashayer8
			Conditions for getting access to government support are hard, which make it unreal	20-29	Single				2LM9
			Lack of communication between departments dealing with entrepreneurs	30-39	Married				2AR3
		High taxes		30-39	Married				AR6
			Government taxes hard to pay	30-39	Married				2Dona8
				30-39	Married				2Dona9
			Unfair taxes and expenses	20-29	Married				2AW3
			Saudi taxes have no significant effect on online businesses	40-49	Single				2Bashayer11
			People learnt to send sparingly after Corona	20-29	Single				2LM14
			Low demand due to high cost of living	20-29	Single				2LM5
			Unfavourable business environment for start-ups	20-29	Single				2LM1
			Stiff competition	40-49	Single				2Bashayer13
			Diminishing men's support as more female Entrepreneurs enter the market	20-29	Single				2LM8
			Covid increases in self-restraining customer behaviour	40-49	Single				2Bashayer12
				40-49	Single				2Bashayer17
				40-49	Single				2Bashayer14
				40-49	Single				2Bashayer1
		Inadequate suppliers	Lack of clothing factories	40-49	Single				2Bashayer7
			Opening a factory is good but required expenses are prohibitive	40-49	Single				2Bashayer9
			Acute scarcity of skilled cloth designers at factory level	20-29	Single				2Bashayer10
		Internal weaknesses	Inability to meet funding needs of a project	20-29	Married	Yes			2Hadeel2
			Misunderstandings and disagreements between partners	20-29	Married	Yes			2Hadeel3

		Not following partnership contract due to its internal weakness	20-29	Married	Yes		2Hadeel4
		Difficult marketing	40-49	Single			2Bashayer15
			40-49	Single			2Bashayer16
	High cost of operation	Being despised by employees because of being a woman	20-29	Married	Yes		2Hadeel9
		High costs of operating a business	20-29	Single			2LM2
			20-29	Single			2LM13
		Rising costs incurred to operate a business	20-29	Single			2LM12
		High costs hinder business expansion	20-29	Single			2LM4

Appendix C3: Pathways to establishing and operating business by Saudi female Entrepreneurs through intersectionality and the entrepreneurship of resource-based theory

Reassembling		Disassembling	Capital for starting and operating based on entrepreneurship of resource-based theory	Intersectionality Characteristics			
Main Theme (Pathways)	Sub theme (Enterprise establishing and operating processes)	Codes		Age	Marital status	Has children	Other attributes
Creation of new business	Engaging personal entrepreneurial qualities on creating a project	Innovative talent	Personal quality	40-49	Single	No	Efficient network
			Personal quality	30-39	Married	No	
			Personal quality	30-39	Married	No	Weak network
			Personal quality	20-29	Divorced	Yes	Family support
		Honesty	Personal quality	40-49	Married	No	Efficient network
		Calculative Decision-making	Personal quality	40-49	Married	No	-
			Personal quality	30-39	Married	No	-
			Personal quality	30-39	Married	Yes	Culture
			Personal quality	30-39	Single	No	-
		Passion for the business	Personal quality	30-39	Single	No	-
			Personal quality	30-49	Single	No	Weak network
			Personal quality	40-49	Single	No	-
			Personal quality	40-49	Single	No	Family support
			Personal quality	30-39	Married	Yes	Weak network
			Personal quality	30-39	Married	Yes	Family support
			Personal quality	20-29	Single	No	Weak network
			Personal quality	30-39	Married	No	-
			Personal quality	40-49	Single	No	Efficient network
			Personal quality	30-39	Married	No	Family support
			Personal quality	20-29	Married	No	Weak network
			Personal quality	30-39	Married	No	-
			Personal quality	20-29	Single	No	Family support
			Personal quality	30-39	Married	No	Efficient network
			Personal quality	20-29	Single	No	Family support
			Personal quality	20-29	Single	No	-
			Personal quality	20-29	Divorced	No	Weak network
			Personal quality	30-39	Married	No	-
			Personal quality	20-29	Single	No	-
		Character-based Preference for business	Personal quality	30-39	Married	No	Efficient network
		Being enterprising	Personal quality	30-39	Married	No	-
			Personal quality	20-29	Single	No	Weak network
			Personal quality	30-39	Married	Yes	Efficient network
			Personal quality	40-49	Married	Yes	-
			Personal quality	40-49	Married	Yes	-
			Personal quality	20-29	Married	Yes	Family support
			Personal quality	40-49	Married	Yes	-
			Personal quality	30-39	Single		-
			Personal quality	30-39	Married	Yes	-
			Emotional quality	40-49	Married	No	-
			Personal quality	20-29	Single	No	-
			Personal quality	30-39	Married	Yes	-
			Personal quality	20-29	Single	No	Weak network
			Personal quality	20-29	Single	No	Weak network
			Personal quality	30-39	Single	No	-
			Reputational	30-39	Single	No	-
			Personal quality	30-39	Single	No	-
			Personal quality	30-39	Married	No	-
			Personal quality	30-39	Married	No	-
			Personal quality	30-39	Married	No	-
			Personal quality	30-39	Married	No	-
			Personal quality	30-39	Married	Yes	-
			Personal quality	30-39	Single	No	-
			Personal quality	30-39	Married	Yes	-
			Personal quality	30-39	Married	Yes	-
			Personal quality	30-39	Married	Yes	-
			Personal quality	40-49	Married	Yes	Weak network
			Personal quality	40-49	Married	Yes	-
			Personal quality	20-29	Single	No	Weak network
			Personal quality	40-49	Married	Yes	-
			Personal quality	20-29	Single	No	Family support
			Personal quality	30-39	Single	No	-
			Personal quality	40-49	Married	Yes	-
			Personal quality	40-49	Married	Yes	Family support
		Pushed by failure to find a job	Family support	40-49	Single	No	Weak network

Reassembling		Disassembling	Capital for starting and operating based on entrepreneurship of resource-based theory	Intersectionality Characteristics			
Main Theme (Pathways)	Sub theme (Enterprise establishing and operating processes)	Codes		Age	Marital status	Has children	Other attributes
	Engaging personal entrepreneurial qualities on creating a project Engaging in necessity entrepreneurship	Pushed by lack of job opportunities for the course studied	Family support	30-39	Married	Yes	Weak network
			Family support	20-29	Single	No	Weak network
			Family support	40-49	Single	No	Efficient network
	Engaging in opportunity entrepreneurship	Turning the opportunity identified by family into business	Family support	30-39	Married	No	Family support
		Spotting a business opportunity	Family support	20-29	Single	No	Family support
		Exploiting online technology as an opportunity	Technology	40-49	Single	No	Efficient network
	Pursuing desire for economic independence	Turning the desire to work autonomously and for financial independent into business	Personal	20-29	Married	Yes	Weak network
		Desire for money	Personal	30-39	Single	No	Weak network
			Personal	30-39	Single	No	Weak network
			Personal	30-39	Married	No	-
		Dislike for assigned routine work	Personal	30-39	Married	No	Efficient network
	Opposing occupational stereotyping	Opposing occupational stereotyping to start projects stereotyped as men's businesses	personal	30-39	Married	No	Opposing occupational stereotyping
	Harnessing accessible capital	Using personal income	Personal	40-49	Single	No	-
			Personal	30-39	Single	No	-
			Personal	30-39	Single	No	-
			Personal	30-39	Single	No	-
			Personal	30-39	Single	No	-
			Personal	30-39	Married	Yes	-
			Personal	30-39	Married	No	-
			Personal	30-39	Single	No	-
			Personal	30-39	Single	No	-
		Combining personal income and bank loans	Personal and Bank loans	40-49	Married	Yes	Weak network
		Acquiring non-fundable or returnable start-up capital from family	Family income	30-39	Married	No	Efficient network
			Family income	30-39	Married	Yes	Weak network
			Family income	20-29	Single	No	Weak network
			Family income	40-49	Single	No	Efficient network
			Family income	30-39	Single		Efficient network
		Using partnership contributions	Partnership shares	20-29	Married	Yes	Efficient network
		Using a combination of personal, family and social capital	Personal, family and social	40-49	Married	Yes	Family support
			Government	20-29	Married	Yes	Efficient network
			Government	30-39	Married	Yes	Weak network
			Government	40-49	Single	No	Weak network
			Government	20-29	Married	Yes	Efficient network
			Government	20-29	Married	Yes	Efficient network
		Using cultural capital to start a business	Cultural	20-29	Single	No	Culture
			Cultural	20-29	Single	No	Culture
			Cultural	30-39	Married	No	Culture
			Cultural	20-29	Single	No	Culture
			Men's positive attitude change	30-39	Single	No	Cultural
	Re-investing business proceeds	Using returnable family loan to expand business	Family	30-39	Married	No	Family support
			family	30-39	Married	Yes	Weak network
			Family	30-39	Married	No	Family support
		Using profits and family income to expand the business	Family and proceeds	30-39	Married	No	Efficient network
		Re-investing family income	Family	30-39	Married	Yes	Family support
		Re-investing realised profit	Business proceeds	40-49	Single	No	Efficient network
			Business proceeds	30-39	Married	No	-
	Co-creation	Setting profit margin conveniently depending on customer preferences	Personal	20-29	Married	No	Weak network
		Using advice from clients to operate by making products they want	Social	30-39	Married	No	Efficient network
	Relying on high human performing resources	Relying on personal experience and female employees	Gender	40-49	Single		Family support
		Encouraging affordable employee training	Training	30-39	Married	No	Family support
		Using people-oriented managers	Human	30-39	Married	No	Family support
		Relying on employee retention to sustain the business	Human	20-29	Married	No	Family support
		Relying on a dedicated team of employees	Human	20-29	Single	No	Family support

Reassembling		Disassembling	Capital for starting and operating based on entrepreneurship of resource-based theory	Intersectionality Characteristics			
Main Theme (Pathways)	Sub theme (Enterprise establishing and operating processes)	Codes		Age	Marital status	Has children	Other attributes
		Hiring experienced HR managers to manage employees	Human	30-39	Married	No	Family support
		Hiring high performing employees	Human	40-49	Married	Yes	Family support
		Appropriate staff placement that leaves them to work freely	Human	30-39	Married	No	Family support
	Engaging acquired business acumen	Using past experience	Personal experience	30-39	Married	No	Family support
		Entering long-term rental contracts to avoid rent increase	Personal	30-39	Married	No	-
		Using hotline to be ahead of competition	Personal	30-39	Married	No	-
		Getting personal feelings from social relations benefiting the business	Personal	30-39	Married	No	-
		Being courteous and unwaveringly patient in business	Personal	30-39	Married	No	-
		Using clear organization, regulation and work scheduling	Personal	30-39	Married	No	-
		Using exhibitions as marketing tool	Personal	40-49	Single	No	-
		Extending customer care to clients	Social	30-39	Married		Efficient network
		Attracting unwavering though unexpected customer support	Social	30-39	Married		Efficient network
		Dealing with business challenges	Personal	30-39	Married	No	-
	Relying on improved business regulation	Clarity has improved in municipal regulation of business	Supportive regulation	30-39	Single	No	-
		Municipal regulations for business have been updated	Supportive regulation	30-39	Single	No	-
		Government requirements are easy to fulfil online	Supportive regulation	40-49	Married	Yes	-
Partnering with existing enterprises	Forming partnership with existing enterprise	Switching from unsuitable to apt business	Partnering	20-29	Married	No	Weak network
		Partnering with existing factory	Business collaboration	40-49	Single	No	Efficient Network
		Cooperating with existing stakeholders	Social	30-39	Married	No	Weak network
		Getting support from supplying factories	Business network	30-39	Married	No	Efficient network
		Relying on excellent relationship with suppliers	Business network	40-49	Single	No	Efficient network
		Relying on the supportive suppliers based on trust	Business network	40-49	Single	No	Efficient network
		Relying on cooperative suppliers	Business network	30-39	Single	No	Efficient network
			Business network	20-29	Married	Yes	Efficient network
		Using a flexible relationship with suppliers	Business network	30-39	Married	No	Efficient network
		Partnering to venture into another business line	Business network	30-39	Single	No	Efficient network
			Business network	40-49	Married	Yes	Efficient network
		Going into partnership to stabilize business	Business network	30-39	Married	No	Efficient network
		Partnering with others to expand	Business network	30-39	Single	No	Efficient network
		Operating with parent as official signatory	Family	30-39	Married	No	Family support
		Increasing number of official signatories	Family	30-39	Married	No	Family support
		Opening another division with a partner	Business network	30-39	Single	No	Efficient network
Acquiring entrepreneurial education	Applying acquired entrepreneurial skills	Training to acquire skills for operating started business	Education	30-39	Married	Yes	Weak network
			Education	40-49	Married	No	Efficient network
		Gaining a good understanding of a business before starting it	Practical education	40-49	Married	Yes	Weak network
		Making use of my profession	Education	20-29	Married	No	Weak network
		Putting acquired education to use	Education	30-39	Married	No	Weak network
Pursuing business incubation	Pursuing business incubation based on social capital	Starting business through incubation and social capital	Social capital	40-49	Single	No	Efficient network
	Starting incubation and acceleration enterprises	Starting business incubation and acceleration	Professional capital	40-49	Married	Yes	Weak network

Appendix C4: Interview Dates

#	Participant	Sector	Date of the Interview	Date of the longitudinal interview
1	AS	Trade and Wholesale	June 2021	N/A
2	BQ	Fashion and Beauty	June 2021	October 2022
3	AN	Fashion and Beauty	June 2021	N/A
4	Reem	Entertainment	July 2021	January 2023
5	LZ	Food and Beverage	July 2021	N/A
6	NB	Food and Beverage	July 2021	N/A
7	NI	Advertising and marketing	August 2021	December 2022
8	HW	Food and Beverage	August 2021	November 2022
9	AR	Fashion and Beauty	August 2021	November 2022
10	WH	Fitness and Health	August 2021	N/A
11	SD	Fitness and Health	September 2021	N/A
12	MJ	Fashion and Beauty	September 2021	November 2022
13	JH	Fashion and Beauty	September 2021	December 2022
14	DD	Finance	September 2021	N/A
15	SM	Entertainment	October 2021	N/A
16	NM	Food and Beverage	October 2021	December 2022
17	KA	Entertainment	October 2021	N/A
18	AW	Architecture and construction	October 2021	November 2022
19	LM	Fitness and Health	November 2021	January 2023
20	NH	Food and Beverage	November 2021	N/A
21	RK	Manufacturing	November 2021	N/A
22		Entertainment	December 2021	N/A
23	MS	Manufacturing	December 2021	N/A
24	RS	Food and Beverage	December 2021	N/A
25		Fashion and Beauty	December 2021	N/A
26	MN	Food and Beverage	January 2022	N/A
27	MA	Consultation	January 2022	N/A
28	WJ	Fitness and Health	February 2022	N/A
29	FT	Entertainment	February 2022	N/A
30	ZM	Education	March 2022	N/A
31	YI	Fitness and Health	March 2022	N/A
32	NF	Food and Beverage	April 2022	N/A