

# Challenges facing women entrepreneurs running home-based business in Saudi Arabia

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## ABSTRACT

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A considerable amount of studies have been devoted to understanding the challenges undermining entrepreneurial activities. However, calls to the lack of studies published on female entrepreneurs have been emphasized in the literature. Notably, much research investigating the challenges facing women entrepreneurs who chose their homes to be the primary place for business is encouraged. The current study delves into exploring the challenges facing Home-based businesswomen in Jeddah, Saudi Arabia. A qualitative approach was selected to collect; thirty-five semi-structured interviews were conducted with a convenience sample of home-based businesswomen. The research has explored challenges during the journey of the business stages (i.e., Seed stage, Start-up stage, and Expansion stage). The findings identified three significant challenges that undermine female home-based businesses. Financial difficulties are the most salient challenge that is found prominent during the life cycle of the business. Psychological problems were also dominant during the seed stage; however, societal challenges were apparent during seed and expansion stages only. Operational challenges were the critical challenge notable during the expansion phase.

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**Keywords:** Home-based businesses, financial, psychological, operational, challenges, business life cycle, Saudi Arabia, female entrepreneurs

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## 1. Introduction

The phenomenon of gendered entrepreneurship has attracted the attention of scholars, policymakers, and governmental agencies. Pioneering studies centering on female businesses are rooted in gender and professions literature and feminization theory and practice [1]. This need is emphasized as the number of women entrepreneurs has escalated during the past decade [2]. According to the GEM report, the number of women's to men's entrepreneurs has increased by six percent across the 48 economies (including Saudi Arabia) that participated in the GEM survey in 2016 and 2017 [2]. The recent increase in the number of unemployed women has contributed to the birth of Home-based businesses [3]. Entrepreneurship in general and Home-based

business, in particular, have found to be the secret potion to unemployed women who struggle to balance between their work and life responsibilities [4], [3].

The massive increase in the number of businesswomen who have established their micro-businesses from home has to warrant further attention. This is demonstrated by their unprecedented presence on social media such as Instagram, Snapchat, and Twitter, where Instagram is the main venue for presenting their products and communicating with potential customers [5], [6], [7]. Most of the research devoted to discovering this ‘invisible’ type of business [8], has been conducted in developed countries [9] and it still needs further exploration by scholars [10], [8], [11]. Prior studies have emphasized the importance of the local contextualization of the findings of investigating entrepreneurial activities [12]. Only recently, few studies were conducted to explore HBB in the Middle East, such as United Arab Emirates, Jordan, and Saudi Arabia [13], [14], [15], [16].

Recent reformations to policies in the country of Saudi Arabia have devoted much attention to women empowerment [3]. The evidence about this radical change was demonstrated in the Kingdom vision 2030. Although fostering entrepreneurship is a crucial strategy to achieving the country’s vision, in developing countries, entrepreneurship is a complex phenomenon as it is influenced by social, economic, and political conditions, which tend to impede entrepreneurial efforts [17]. Further, entrepreneurship is context-specific [12] as it is found to influence and be affected by spatial, institutional, social, and historical contexts.

In the past women were viewed as less powered compared to men [18], only recently, the new vision 2030 of the Kingdom of Saudi Arabia has underscored the need to empower woman as a way of resource diversification [19]. Despite the tremendous efforts made by the government to empower women, HBBs, which are mainly operated by women, were unviewable by the Saudi government due to the illegitimate nature of this business and as it is not reported by official statistics [3]. Local norms and traditions devised by institutional and social contexts could elucidate the role of the female in her family and society. They could also unravel the unprecedented growth of this micro-business sector [12]. Despite the massive increase in the number of HBBs in Saudi Arabia, limited research, with exception to [16], was devoted to exploring this hidden sector of business in terms of the challenges impeding their growth [3]. Hence, the primary purpose of guiding this study is to explore the challenges confronting female HBBs throughout the life cycle of the business.

The rest of the paper is organized as follows: first, the background of the study is presented. Then the literature review is undertaken to guide the development of themes and categories to answer the main research questions. The research approach is further described, followed by data display, analysis, and discussion. Finally, the managerial implications of the study, followed by limitations and possible future directions of research, were emphasized.

## **2. Literature review**

### **2.1 Challenges and barriers**

A surplus of prior studies has investigated the challenges which found inhibiting entrepreneurs to establish, run, or sustain their businesses. Pioneering scholarly research exploring entrepreneurial challenges were conducted in western countries [20], [21], [22]. Of particular interest, the obstacles hindering women entrepreneurs [23], [24], [1]. Still and Timms [21] have explored the barriers hindering women from expanding their small businesses in Australia. The study reveals that the most apparent challenge is related to the domestic role of women about their homes and families [21]. A study exploring women's barriers to starting and running a business by Winn [22] has found that sources of financial capital and women's domestic role are the most manifest barriers.

The role of women entrepreneurs in boosting both local and global economy have become recently critical in developing countries [25], [26]. The existing literature has explored several challenges found to be thwarting entrepreneurial activities. In an attempt to examine the barriers restraining Nigerian women entrepreneurs, a

study has revealed that financial capital and family-related constraints were the most apparent [25]. A recent study exploring women barriers to entrepreneurial activities has also found that we that family-related responsibilities and difficulties in obtaining fund were salient factors related to obstacles faced by women entrepreneurs [27]. Furthermore, Raghuvanshi, Agrawal, and Ghosh [28] have utilized the decision-making trial and evaluation laboratory (DEMATEL) technique to establish a cause and effect link between the identified barriers. The results indicate that a lack of education, experience, and training opportunities are among the critical barriers to women entrepreneurs. Spatial mobility and lack of family support were also found to be of primary influence on women's entrepreneurship. Shortage of managerial skills is also a primary impediment to fear of risk-taking, limited growth, lower profits, high closure rate, and lower intention to engage in commercial activities [28].

Moreover, scholarly research concerning women entrepreneurship has been lately given due consideration in the Middle East in general and in Gulf countries in particular. A study by Sadi and Al-Ghazali [29] has explored the barriers thwarting female businesses in Saudi Arabia. The study has found that insufficient market studies, shortage of governmental support, absence of coordination among government departments, community discouragement, cultural taboos, and oligopolistic attitude of the investor are the primary inhibitors. Further, Danish and Smith [30] have concluded that although Saudi women entrepreneurs confronted with societal and institutional challenges, they are improving and strive to succeed.

A systematic review to assess the opportunities and challenges experienced by women entrepreneurs in Saudi Arabia has found that cultural factors, social factors, and financial constraints deemed of significant impact on women entrepreneurial activities [31]. Khan [32] has empirically examined the challenges facing Saudi women start-ups in several industries such as food, fashion, spa, and beauty related activities. The study reveals that the majority of the female start-ups are facing difficulties with planning, knowledge of Saudi labor law, team building, and governmental policies. Further, Damanhoury [33] has found that the most prevalent challenge is the lack of development and training.

## **2.2 Business life cycle**

The extant literature has emphasized that entrepreneurship activities are passing through a series of stages to establish a new venture [34]. Plenty of models and frameworks lend themselves to the organizational life cycle approach [35], which emphasized how changes occur in the corporate life cycle. A pioneering attempt to highlight the start-ups' life cycle was conducted by Mukherjee [36]. Mukherjee [36] confirms that start-ups are involved in three subsequent stages when thinking about establishing their new business. The first stage is the 'Seed stage,' where the start-up has been thinking about the business idea and started to transform this idea into a feasible form. Then the start-up moves to the 'start-up stage' where the start-ups begin hiring employees and establishing the operation facility. The final step, called the expansion stage, involves increased production, services capacity, and market acceptance of products and services.

The GEM approach, which demonstrated in Minniti and colleagues' paper [34], emphasized that entrepreneurial venture passes through a series of stages: discovery phase, firm emergence phase, baby business phase, and operating phase. Through the discovery phase, the entrepreneur has the intention to start a business within three years period. In contrast, during the firm emergence phase, the entrepreneurs take serious steps to establish their ventures without receiving an income for more than three months. However, the baby-business stage is the stage where entrepreneurs have received an income for up to 42 months. On the contrary, the entrepreneurs in the operating phase have earned income for more than 42 months [37]. Add to that, Hunter [38] has developed five stages of the entrepreneurial life cycle: preparation, embarkation, exploration, expansion, and transformation. Prior studies have investigated the life cycle of start-ups through a series of stages: bootstrapping stage, seed-stage, and creation stage [39]. In the current study, the HBB's life cycle is described by adopting the business life cycle phases as described by Mukherjee [36], which pertains to three stages: seed stage, start-up stage, and expansion stage.

### 3. Material and methods

The extant literature has drawn the attention of scholars to delve into the gendered entrepreneurship [1]. In specific, Mirchandani [40] has called for inductive methods of qualitative analysis that would illuminate our understanding of "entrepreneurship as itself a 'gendered' activity". As a consequence, a qualitative approach is selected to collect and analyze the data for this study. This approach helps in exploring women's insights about HBB and discovering the challenges facing them before, during and after their launch to the home-based business. In particular, the participants were asked to explain the challenges they face during the three-business life cycle as described by Mukherjee [36]. These stages are (1) seed stage, (2) the start-up stage, and (3) expansion stage. The interviewer started the interview by explaining the three phases to the respondents and then the main question, "what are the main challenges that were facing you during this stage?". A convenience sample of 35 women who started HBB was interviewed by using face-to-face semi-structured interviews in Jeddah, Saudi Arabia. The women were recruited from two bazaars in Jeddah during the years 2018 and 2019. A holistic approach of analysis was conducted, directed by the research questions, and using the steps described by Miles and Huberman [41]. In specific, sequential stages of data reduction, data displays, and conclusion verification were conducted. The main categories and the sub-categories were clustered and to be then assembled under meaningful themes. Comprehensively, this stage establishes the viewpoints where respondents have expressed regarding the impediments facing them before, during, and after the start of their home-based business [3].

The second stage was mainly about establishing what respondents have talked about regarding the main questions, that is, their positive and negative statements and actual wording. To facilitate meaningful interpretation of the data, the author has used matrices to display the data into a manageable and concise way [41].

The third stage involves extracting conclusions with subsequent checking with the raw data for assumptions corroboration and causality inference where possible. The analysis is conducted separately on the data for each respondent. Then a comparison of the responses about each of the main questions is administered. The findings and their interpretation are displayed in the tables below. Respondents' names were replaced by codes (Alphabetic) and type of business activity to ensure anonymity.

### 4. Results and discussion

Table 1. (below) displays the characteristics defining the HBB sector in Jeddah, Saudi Arabia. In particular, 26.5 percent of respondents were running their businesses in the fashion designing industry, while 35.3 percent were in the sector of Art and paintings, handicraft, and Women accessories. However, the highest percentage of the respondents 38.2 percent were in the food industry. The majority of respondents, 71.4 percent were university educated. Further, the majority of the sample was relatively young, with 37.2 percent aged between 15 and 34, whereas 45.7 percent aged between 35 and 44.

Regarding previous management experience, approximate half of sample 48.6 has no prior management experience, whereas the majority of respondents, 91.4 percent, have never owned a business before. Concerning the entrepreneurial mode, all of the respondents are starting up businesses. Regarding business characteristics, more than half of respondents, 76.5 percent, have employed from 1 to 5 employees, while 25.7 percent have no employees.

Table 1. Frequency distribution of socio-demographic variables and business characteristics

Variable	Categories	Frequency	Percent
Gender	Female	35	100%
Business activity	Fashion designing	9	26.5%
	Art and paintings	3	8.8%
	Handicrafts		11.8%
	Cooking	13	38.2%
	Women accessories	4	11.8%
	Sea related products	1	2.9 %
	Baby's products	1	2.9 %
Education	Baby's products	1	2.9 %
	High school	10	28.6%
	Graduate	22	62.8 %
	Post graduate	3	8.6%
Age	15-18	2	5.7%
	18-24	1	2.9 %
	25-34	10	28.6%
	35-44	16	45.7%
	45-54	4	11.4%
	55 and more	2	5.7%
Management experience	No experience	17	48.6%
	Less than a year	3	8.6%
	1 to 5 years	7	20 %
	6 to10 years	5	14.2%
	more than 10	3	8.6%
Business experience	Never owned a business	32	91.4%
	already owned a business	3	8.6%
Entrepreneurial mode	starting up business	35	100%
	purchased the business	-	-
	inherited the business	-	-
<b>Business characteristics</b>			
Age of Business	Less than a year	11	31.4%
	1 to 5	12	34.3%
	6 to 10	9	25.7%
	11 to 20	1	2.9 %
	More than 20 years	2	5.7%
# of employees	No employees	9	25.7%
	1 to 5	26	74.3%
	6 to 10	-	-
	15 to 20	-	-
	More than 20	-	-

Table 2. Themes and categories

Stage	Categories	Subcategories
Seed stage	Financial challenges	None
	Psychological challenges	Fear of losing cash
		Fear of disapproving products
		Fear of losing the previous job
	Fear of work-life imbalance	
Start-up stage	Human resource challenges	Shortage of labour
	Financial challenges	None
Expansion stage	Financial challenges	None
	Human resource	Shortage of labour
	Operational challenges	Customer satisfaction
		Service Delivery
Marketing		

The findings in (table 2.) above demonstrate three challenges found of critical importance to women entrepreneurs to start and sustain their HBBs.

#### 4.1 Financial challenges

Financial challenges were the most frequent topic of discussion as the main impediment facing HBB in the journey of their business. The respondents emphasize that shortage of money is the main challenge facing them during the seed stage, pre-start-up stage, and expansion stage. During the seed stage, where entrepreneurs are in the idea generation phase, they become overwhelmed with the shortage of funds to start the business. The majority of respondents, when they asked whether they took any governmental fund to establish the business, they responded with no. The findings also revealed that entrepreneurs depend either on their savings, or support from families, and friends. Interviewees emphasized that the shortage of capital was a challenge to them during the seed stage. Start-ups become overwhelmed by the source of funds and how to compensate for it. It could be inferred that that shortage of money postpones the initial steps in starting the business, but respondents have overcome this challenge as all of them has moved to the next stage.

During the start-up stage, respondents have faced several challenges where financial is the most salient one. Even though home-based businesses can decrease the cost of starting a business compared to brick and mortar businesses, it still needs capital to establish the business from home. Through this phase, the star-up has decided to establish the business from home.

A shortage of money found to be more critical to businesses in the food industry. This may be due to the nature of their operations in this industry, as they need a more extensive space to accommodate kitchenware and

appliances. Another respondent (DD, Sea related products), which sells women accessories and clothes, has also demonstrated that shortage of money is a challenge during the start-up phase due to her need to buy the main products to start selling them.

Moreover, the shortage of money is a critical impediment to HBBs during the expansion phase of their businesses. Respondents have emphasized that lack of money is still a challenge to them during this phase. Respondent, (Q, Cooking), has stressed that cash flow during this phase is essential for the sustainability of the business. "I need money to buy essential ingredients for cooking and packaging my products; the problem is that the prices of these components are increasing sharply, and when I try to increase the prices, I face resentment from customers." She also emphasized that although she has run the business from home to reduce costs, she still pays electricity and water bills. She is even paying higher rent for a more comprehensive place to accommodate the business. Although the previous study has shown that lack of funds has motivated HBBs to start their business from home as a way of reducing costs [3], they still confronted with financial issues during the life cycle of the business. This could be attributable to respondents' lack of knowledge regarding business management. The results indicated that 48.6 % of respondents have no previous management experience. Further, most of the interviewees, with exception to two of them, when asked about their sales and profits, the majority fail to answer this question. The results show that the majority lack knowledge about calculating their earnings.

#### **4.2 Societal challenges**

Societal challenges found critical to women HBBS during the seed stage. A group of interviewees stressed that they were faced by disapproval from their family members about establishing HBBs. Interviewees (Q, cooking) and (A, Fashion designing ) confronted refusal from their mothers as they believe that this home based business will negatively impact their domestic role. Interviewee (J) has presented different view "My husband refused the idea of the business at the beginning because of traditions as it is not acceptable in our society to create and sell products as if we are in need"(O, Cooking).

The most alarmist views in the data suggest that societal challenges were also present after the establishment of the business. A respondent, Cake decorator specialist, emphasized that despite the impressive success that she achieved in her business, society is still an impediment. "One of the challenges is that people are still questioning how a master's degree holder in finance is selling cake?!" (S). According to the society such a degree holder should have had a better job or a position rather than baking and selling cakes from home. Another interviewee has agreed that society is still a challenge to her after the establishment of the business. She emphasized that the people are looking to her business as being inferior and she should lower the prices of her products just because it is a home based business. "To them, a home-based business is being run from home which means that I am decreasing costs compared to other commercial business. This means that I should lower the prices even if the quality of ingredients and the final products are better than other commercial competitors" (Q, Cooking). Although societal challenges were found critical to Saudi women entrepreneurs in previous studies [30], the findings of the current study has explored different societal difficulties concerning the inferior view of the society regarding this sector.

#### **4.3 Psychological challenges**

Psychological challenges were among the difficulties faced by home-based businesswomen. In particular, it is found to be importunate during the seed stage. In specific, the apparent psychological challenge is demonstrated in different aspects of fear. The unequivocal fear expressed in this study is related to the temporary cognitive and emotional experience of anxiety. A group of respondents has shown that the fear of failure was prominent during the seed stage, and hence it decelerates the decision to start the business. The feeling of fear manifests in four main aspects: fear of losing cash, fear of losing the previous job, fear of disapproving products, fear of work-life imbalance. Respondents indicated that they were overflowed by the fear of losing the money, which was very hard to obtain. Another respondent has expressed her concern about losing her previous job and being

burdened with debts if she failed to succeed in her new business. She emphasized, “I was scared of losing my previous job by moving to a new business which was completely different” (Q, Cooking). Another interviewee expressed her feelings by explaining that “I had a full-time job, and I was afraid of being exhausted to balance between my passion of decorating cake and my job” (S, Cake decorating). Prior studies have pointed out the significant impact of anxiety on entrepreneurs [42], [43], [44]. A study by Mitchell and Shepherd [44] has examined the impact of three dimensions of fear (i.e., the fear of devaluing one’s self-estimated, fear of upsetting essential others, and fear of having an uncertain future) on the propensity for entrepreneurial action. Hence, the findings of this study confirmed the critical impact of the psychological challenge on entrepreneurs during the primary stage of starting the business. However, despite the crucial role of fear during the seed stage, it did not stop the respondents in the current study to move to the next phase (i.e., start-up stage).

#### **4.4 Human resource challenges**

Respondents indicated that one of the challenging difficulties is the shortage of labor. This challenge is found critical in two stages of the business lifecycle: start-up and expansion stages. During the start-up stage, HBBs are looking for skilled employees to help them with business. This challenge could be attributable to the fact that business is operated from home. Accepting to work at home as a workplace to women, especially Saudi, is a significant challenge. Culture could be the possible reason behind this challenge. Hence, to overcome this issue, many HBBs rely on either family members to help them or their assistants at homes. However, the human resource challenge is industry-specific. This might be attributable to the nature of the food business as they need to prepare their products daily to be sold fresh; hence, they need hands in helping them in baking, cooking, and packaging their products. Other industries such as fashion designing, HBBs rely on outsourcing the work to other professionals [3].

#### **4.5 Operational challenges**

Respondents have emphasized many challenges which found apparent during the expansion phase of the business. Most of these challenges are primarily related to the operations of the business, such as marketing, customer satisfaction, and product delivery. Respondent (Q, cooking) has stressed out that marketing her products was a challenge to her. The interviewee indicates that when she was in the seed and Start-up stage, the means of social media were not advanced compared to nowadays. Recently, although using social media has quickened the function of marketing, it is still a challenge as customers were now attracted and influenced by celebrities on social media such as Snapchat. The respondent also indicates that “advertising via social media celebrities is very costly. The prices range from 2000 to 7000 SARs”. Another respondent emphasized the critical role of utilizing Snapchat celebrities to advertise her business “my sales have soared due to being mentioned by one of the Snapchat celebrities which was a friend of mine” (S, Cake decorating). It could be concluded that despite the high cost of marketing via celebrities, it is worthy. The findings confirmed the critical role of using social media communication in improving the efficiency of the operations [7].

Another challenge that is found apparent during the expansion phase is customer satisfaction. Many respondents have emphasized that satisfaction is very challenging. This is due to several reasons: increased competition and advanced technology. Respondents indicated that many HBBs products are found on Instagram, Snapchat, and Twitter, so customers exposed to multiple offers and competing products. Many respondents have stressed that the delivery of products is a challenge to them. An interviewee mentioned that “delivering my cakes is very challenging. This is due to the lack of professional delivery services. One day a driver has destroyed an order before it reaches the customer” (S, Cake decorating). The respondents have affirmed the difficulties they are facing in delivering the products.



## **5. Conclusion and recommendations**

A considerable amount of studies has been devoted to understanding the challenges undermining entrepreneurial activities. However, calls to fill the gap concerning female entrepreneurs have been emphasized in the literature. Notably, much research investigating the challenges facing women entrepreneurs who chose their homes to be the primary place for their business is encouraged in general and in the Gulf region in particular. The current study delves into exploring the challenges facing Home-based businesswomen in Jeddah, Saudi Arabia. A qualitative approach was selected to collect data for this study. Thirty-five semi-structured interviews were conducted with a convenience sample of home-based businesswomen. The findings of the study have identified three significant challenges that impede home-based businesswomen. In this work, the paper strove to bring the concept of female entrepreneurs challenges into the foreground by exploring these challenges during the business life cycle (i.e., Seed stage, Start-up stage, and Expansion stage). Exploring the impediments and difficulties confronting HBBs during the life cycle of the business can add appreciably to our understanding of this progressive journey.

Data analysis demonstrates that financial difficulties are the most apparent difficulty during the life cycle of the business. Although the shortage of money was a difficulty accompanying the HBBs during their journey, respondents have overcome this challenge as all of them has progressively continued to the expansion stage. Moreover, the findings reveal that societal challenges were also dominant during the seed and the expansion stages of the business. These societal issues are related to traditions and norms peculiar to the context of the study.

Further, Psychological challenges have emerged during the seed stage through four aspects: fear of losing cash, fear of losing the previous job, fear of disapproving products, fear of work-life imbalance. Last but not least, operational challenges were the notable difficulties found during the expansion phase. Since the majority of the participants affirmed that they had not utilized governmental support as they do not know about it, government agencies should inform HBBs about the benefits of such programs. Exploring the challenges confronting entrepreneurs helps governments and policymakers to focus their efforts to eliminate the difficulties and help entrepreneurs to achieve successful progress and sustainable growth. Identifying the problems would help policymakers to improve programs that should empower women to overcome these challenges. These programs should focus on updating nascent entrepreneurs with up-to-date information regarding ways to establish businesses and empowering potential entrepreneurs by providing training on business plan writing, small business marketing, customer relationship building, and financial planning [45].

## **6. Limitations and future studies**

Several caveats need to be noted regarding the present study. The sample was limited to HBBs in the city of Jeddah; Hence, a subsequent study to explore HBBs challenges in other main cities should be explored. Further, the study was limited to a qualitative approach using face to face interviews; a quantitative approach is recommended to validate the explored challenges across the business cycle. This research has thrown up many questions in need of further investigation. Additional investigation to elucidate the lean marketing strategies used by HBBs is advised. Further inquiry into the HBBs adoption to social media applications is highly encouraged.

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