

IDENTIFYING THE ATTRIBUTES OF SUCCESS OF SAUDI FEMALE
ENTREPRENEURS IN GARMENT PRODUCTION:
AN EXPLORATORY STUDY CONDUCTED IN SAUDI ARABIA

by

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Abstract

This study documents Saudi women who have succeeded in operating their own small businesses, namely in the production of apparel goods. The study notes the reasons that motivate women to establish this kind of work and the factors that help women to be successful in apparel production in Saudi Arabia. Additionally, the study explores the challenges that women encounter in the apparel production field, as well as the commitment women have to offering employment to Saudi girls and young women. This study is important given a lack of appropriate employment opportunities for women in Saudi Arabia and the weak rate of women's participation in the workforce in Saudi Arabia.

Qualitative data was collected to gain in-depth information about the characteristics of successful female entrepreneurs in Saudi Arabia. The current study also adds new insight related to entrepreneurial success and failures, stemming from factors identified by participants. As part of the study, it was discovered that Saudi female entrepreneurs were motivated by financial and non-financial factors, pull and push, and internal and external motives. Personal characteristics of the business owner, the quality of the product produced within the firm, advertising and promotion strategies, family support, previous education, availability of resources, and years of experience were all elements identified by participants as contributing to their success. Obstacles suffered by participants included competition, filing government paperwork, conflict between roles at work and home, marketplace changes, and lack of management skills. Finally, when asking the participants about their ability or willingness to extend their work to accommodate larger numbers of Saudi women, it was found that the business owners had several reasons for not planning to do this, including the lack of the skills needed for this industry upon Saudi women and the preference of Saudi women to work in the service sector.

Table of Contents

List of Figures	vi
List of Tables	vii
Acknowledgment	viii
Chapter 1 - Introduction.....	1
Purpose and Research Objectives	2
Organization of Thesis	4
Chapter 2 - Review of Literature	5
Women’s Work from the Islamic Perspective	5
Women’s Work from the Social Perspective.....	7
Women’s Work in the Government Sector.....	9
Women’s Work in the Private Sector	11
Educational Opportunities for Saudi Women	12
Female Owned Apparel Production Facilities in Saudi Arabia	14
Entrepreneurial Motives, Successes, and Obstacles	16
Motives for Small Business Owners.....	16
Factors of Small Business Success	19
Obstacles in Operating Small Businesses	22
Chapter 3 - Method	25
Sample.....	25
Instrument	27

Primary Question 1	28
Primary Question 2	29
Primary Question 3	31
Primary Question 4	32
Procedure	33
Data Analysis	33
Chapter 4 - Findings.....	35
Sample.....	35
Procedure and Data Analysis	37
Entrepreneurial Motives.....	39
Attributes of Entrepreneurial Success.....	44
Obstacles Faced by Saudi Female Entrepreneurs	49
Entrepreneurial Commitment to Saudi Women.....	54
Concluding Thoughts.....	56
Chapter 5 - Discussion	58
Summary of Findings.....	59
Entrepreneurial Motives.....	59
Attributes of Entrepreneurial Success.....	62
Obstacles Faced by Saudi Female Entrepreneurs	65
Entrepreneurial Commitment to Saudi Women.....	67
Limitations	69
Recommendations for Future Research	69

Figures and Tables	71
References.....	79
Appendix A - A Letter of Consent.....	85

List of Figures

Figure 1: Jeddah City	71
Figure 2: The Snowball Sampling	72

List of Tables

Table 1: <i>Years of Operating the Apparel Productions Workshops</i>	73
Table 2: <i>Numbers of Workers in Apparel Production Workshops</i>	74
Table 3: <i>Demography Summary of Participant</i>	75
Table 4: <i>Motives Push Saudi Women to Enter Apparel Production Industry.</i>	76
Table 5: <i>Factors Enable Saudi Women to be Successful in Apparel Production.</i>	77
Table 6: <i>Obstacles Encounter Saudi Women in Operating Apparel Production Businesses.</i>	78

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Chapter 1 - Introduction

This study identifies the attributes that contribute to the success of female entrepreneurs in Saudi Arabia. Specifically, a focus on those operating in the apparel production industry was conducted. As part of this study, the factors that have impelled women into this domain were explored, in addition to the obstacles that Saudi women have encountered in owning and operating their own apparel production businesses. The extent to which Saudi female entrepreneurs have commitment to providing additional job opportunities for other women was also examined.

The results of this study are significant, as Saudi women have fewer options than other women in The Gulf Cooperation Council Countries, including the United Arab Emirates, Kuwait, Qatar, and Bahrain. In fact, the participation of women in the Saudi workforce is the weakest in the region (only 14.4%), while women's participation in the United Arab Emirates workforce is 59%, in Kuwait, 42.5%, in Qatar, 36.4%, and in Bahrain, 34.3% (AMEinfo, 2010).

Moreover, there are many rules governing women's professional opportunities in Saudi Arabia; the Ministry of Labor has a set of rules that women are required to follow regarding social and religious expectations. For instance, women cannot work in places where men are employed which limit the job opportunities for women to two significant fields, education and medicine, where women must work in separate schools or medical facilities from men. Government occupations are also limited for women in Saudi Arabia. Saudi Arabian women may work in several ministries and other government institutions; however, they must work in separate workspaces from men and typically in lower ranking positions without much power or authority. According to the Saudi Central Department of Statistics & Information, the unemployment rate of Saudi female college graduates is 54%, while the Saudi male college

graduate unemployment rate is 23%. As reported by the Ministry of Civil Services, in 2010, there were 300,000 female college graduates seeking government jobs in education (Al-Mastady, 2010). Eighty percent of unemployed women in Saudi Arabia have earned a bachelor's degree (Alharbi, 2010).

While government job opportunities are limited for Saudi women, it is also not easy to secure employment in the private sector. On one hand, women cannot work for any company unless this company has a separate space for women to work (separate rooms or departments from men). On another hand, women cannot establish any business unless they have a male representative to help in filing the paperwork as all workers in the government departments are men. Moreover, women have to ensure that their business is one in which women are allowed to operate. For instance, Saudi women are not allowed to work in law, accounting, and engineering (Nufooz, 2009).

One viable employment opportunity for women in Saudi Arabia is through owning small workshops and managing small groups of workers to produce apparel goods. This work largely fits with the privacy of Saudi women and is consistent with the rules governing women's work set by the Ministry of Labor. The purpose of this study is to document Saudi women who have succeeded in operating their own small businesses, namely in the production of apparel goods.

Purpose and Research Objectives

Participants were recruited from successful small businesses which have been active for a minimum of five years in Jeddah city, Saudi Arabia (Reynolds & White, 1997). Jeddah is one of the three biggest cities in Saudi Arabia; commercial activities through small private enterprises owned by women are concentrated in Jeddah. However, 26% of these enterprises

have closed from 2005 to 2010 in Jeddah city. Business owners included those operating apparel production workshops and beauty salons. The nature of this study is important as successful female entrepreneurs in Saudi Arabia also have the ability to expand their enterprises and hire larger number of Saudi girls. Currently, there is no research that focuses on female entrepreneurs in Saudi Arabia. Qualitative data was collected from participants, noting the reasons that motivate women to establish this kind of work and the factors that help women to be successful in apparel production. Additionally, the challenges that women encounter in the apparel production field were examined, as well as the commitment women have to offering employment to Saudi girls and young women. As part of this study, possible reasons which led to the closure of 26% of garment workshops from 2005 to 2010 in Jeddah will also be addressed. This is important and should lead to recommendations for promoting and sustaining the success of small business owners in Saudi Arabia.

This study highlights the challenges that Saudi female entrepreneurs face in both operating in the apparel production industry and operating a small business. These findings will assist in identifying the conditions that must exist in promoting Saudi women's work in small businesses in the private sector. As part of this study, four specific primary questions were considered:

1. What are the motives that push Saudi women to enter the apparel production industry?
2. What are the factors which enable Saudi women to be successful in apparel production businesses?
3. What are the obstacles that Saudi women encounter in operating apparel production businesses?

4. What level of commitment do female Saudi business owners have to providing additional job opportunities for other women?

The findings of this study have been compared to the literature existing on entrepreneurial factors of success, failure, and motivation.

Organization of Thesis

Following this chapter, Chapter Two is organized as a Review of Literature, which includes an examination of current information related to women's work in Saudi Arabia from the Islamic perspective, women's work from the social perspective, women's work in the government sector, women's work in the private sector, and the educational opportunities provided to women in Saudi Arabia. Moreover, existing literature on the motives for small business owners, factors of small business success, and obstacles in operating small businesses are discussed as part of Chapter Two. Chapter Three presents the methodology of this study, including the sample, instrument, procedure for data collection and analysis. Chapter Four presents the major findings of this study, organized by each primary research question noted above. Chapter Five includes a summary of findings and contributions to research existing on the topics of this study. Limitations of the study and recommendations for future research are also addressed.

Chapter 2 - Review of Literature

As part of this chapter, available information on women's work from the Islamic perspective, women's work from the social perspective, women's work in the government sector, women's work in the private sector, and the educational opportunities provided to women in Saudi Arabia are discussed. The following literature review addresses each of these topics in order to more fully explore women's professional opportunities in Saudi Arabia. Moreover, existing literature on the motives for small business owners, factors of small business success, and obstacles in operating small businesses are discussed. Understanding these topics helps in building a framework for identifying the attributes of success of Saudi female entrepreneurs in garment production. No research exists on the attributes of success of Saudi female entrepreneurs in general and in garment production in particular. Reviewing previous studies related to other successful female entrepreneurs in different cultures aids in understanding the circumstances surrounding their work and applying them to this study. Previous studies support the notion that some characteristics associated with entrepreneurial success and failure are common across cultures (Gupta & Fernandez, 2009). The first section of this chapter begins by discussing women's work from the Islamic perspective to highlight the legitimate vision of women's work in Islam.

Women's Work from the Islamic Perspective

The participation of Saudi Arabian women in the workforce cannot be separated under any circumstances from the legitimate vision of women's duties and rights in general and women's work in particular in Islam. According to the Quran, providing income for the family is considered to be part of the man's role. Men are responsible for being the primary wage earner

to support the family and provide an income for any female in his family, whether this female is his daughter, sister, or mother, and whether these women have an income or not. If there are no providers for a woman, the Saudi government has to provide compensation for her. As it is the man's responsibility to provide financially for the family, under Islam, it is the woman's role to take care of the children. Even though it is an Islamic obligation that the Muslim man must provide financially for his wife, this does not prevent the Muslim woman from working outside of her home. In fact, Islam encourages women to learn and expand their education and work to provide additional financial support to the family or community. However, while women do have a choice in deciding whether or not to work outside of the home, the Saudi Ministry of Labor governs women's work by several rules:

1. The job should be suitable for the physical nature of women. For example, women should not work in construction.
2. Women's work outside the home should not be conflicted with her primary function toward her husband and children.
3. Women must first seek permission to work from her provider, which is typically her father or husband.
4. Women should be committed to Islamic hijab and avoid such taboos, such as mixing with men (Abo Zeid, n.d).

Islamic clergies within Saudi Arabia argue that providing women with similar job opportunities as men without the Islamic teaching threaten the unity of Saudi families. Clergies do not forbid women's work necessarily, but dictate that it must be under the Islamic teaching. Additionally, clergies suggest that appropriate women's work be limited to factory work (where only women are employed), part-time only work, and telemarketing (Alarabiya, 2011).

Women's Work from the Social Perspective

Saudi Arabian society is different from other Arabic societies by adhering to Islamic teachings through the adoption of the holy Quran as the Saudi Arabian constitution. This means that the social perspective of women's work in Saudi Arabia is influenced by the Islamic perspective. As a result, the Saudi Arabian man is the financial provider for all women in his family, including: wife, mother, daughter, sister, aunt, and grandmother. However, Saudi Arabian women often work for many reasons including financial needs (in case she has lost her provider or a provider deserts her), providing income for the family, and as a means of self-fulfilment through engaging in interesting work. Many Saudi Arabian women have nothing to do at home; they are either unmarried or do not have young children for which to care. As a result, they look for a job to spend their free time while doing something useful (Alatar, n.d.).

Saudi women typically work in education and medicine with the understanding that their work follows Islamic teachings. Socially, women's work in the field of education is considered more suitable because of its relevance to the teaching of the Islamic religion. Women can accept this work with the blessing of parents or husbands. According to the Ministry of Labor, 52% of the workforce in elementary, middle, and high schools and 44% of the workforce in colleges and universities are women. Saudi Arabian women work in education as teachers, administrative personnel, and others like custodians and messengers (Alharbi, 2010).

Besides education, Saudi women often work in medicine. According to the Ministry of Labor, women in the medical fields account for 31% of the total female workforce in Saudi Arabia (Alharbi, 2010). Saudi women work in the medical sector as physicians, allied health personnel, administrative personnel, and others like custodians and messengers. However, society's view of women who work in the health fields is quite different from women working in

education. For instance, a woman's father may not allow her to work in medicine as Saudi men often reject and refuse to marry women who work in this field. According to a recent study, 97% of Saudi men refuse to marry a female doctor and/or nurse because of the number of hours required in this field and the possible mixing with men during business hours (Ajeil, 2009).

In Saudi Arabia, women also work in the private sector but at a very low rate. According to the Ministry of Labor, women are estimated to comprise only 2% of the total workforce in the private sector in Saudi Arabia. The low participation rate of Saudi women in the private sector may also be due to societal perspectives, such as that reported by Aljafary (2001). Within his study, Aljafary indicated that staying at home versus working outside the home should be preferred for Saudi women and that working in the public sector is better than working in the private sector. The major reasons Aljafary cites for this were:

1. The crime rate against women increases when women work outside the home.
2. The crime rate against children increases when women work outside the home.
3. Women who work in the private sector are more vulnerable to crime than women who work in the public sector.

While there is no evidence to validate Aljafary's study, it is still an example of how Saudi Arabian men often regard women's work in the private sector. Aljafary's findings are important, as they influence the perspective of women's work in the private sector in Saudi Arabia. While the desire of Saudi women to work in education is fitting with Islamic teachings, as well as social beliefs, the desire of Saudi women to work in medicine or in the private sector may be more fitting with her ambitions, but it does not fit with the social perspectives.

Women's Work in the Government Sector

According to Alharbi (2010), Saudi women prefer to work in the government sector rather than work in the private sector for many reasons, including: shorter working hours, higher salaries, and retirement benefits. As reported by the Ministry of Labor, women are estimated to comprise 35% of total workers in the government sector in Saudi Arabia (Arabian Business, 2010). As part of the government sector, women work in several Ministries including: the Ministry of Civil Service, the Ministry of Culture and Information, the Ministry of Labor, the Ministry of Interior, the Ministry of Economy and Planning, and the Ministry of Finance. As compared to men, Saudi women in these Ministries work in lower ranking positions restricted to menial tasks such as filing paperwork and other secretarial duties.

In addition, Saudi women work in other government positions including rehabilitation, the caring of the elderly, the Saudi Central Department of Statistics & Information, prison services, customs services, and the General Presidency of Sacred Mosque and Prophet's Mosque (Alsinedi, 2007). Similar to women's work in the Ministries, women's work in these departments is limited to departments separate from men and typically in lower ranking positions without much power or authority. However, despite the limited functions for women within these roles, Saudi women have the same advantages and benefits as men in terms of salary, leave, and retirement benefits. Additionally, women may be granted maternity leave which is 40 days, and in some cases, up to three months with full pay. Moreover, women can take a break of three years to care for children less than seven years of age with one-fourth the salary. Consequently, while the same job opportunities are not afforded to women as to that of men, Saudi women working in the government sector do receive the same level of compensation and other employment benefits.

According to Aldagheil (2006), two steps are required to improve the employment opportunities for women in the Saudi government sector:

1. Require the Ministries to increase the number of Saudi working women, and
2. Give Saudi working women in the Ministries more power to finish work without turning to men.

Aldagheil (2006) found that women's participation in the government sector needs to be improved. Saudi women in the government sector should be given real opportunities to prove their worth and ability to complete their work. Aldagheil added that the current positions available for women in the government sector are restricted to secretarial duties which deny women power in the workplace. Aldagheil suggested restructuring the governmental institutions to give women greater opportunities to occupy more important positions. Moreover, Aldagheil (2006) suggested the imposition of mandatory ratios for the employment of women in all government positions.

As discussed in the following sections, the increasing number of female graduates in Saudi Arabia and the lack of government employment opportunities create a need for additional job opportunities for women in the private sector. Participation of women in the private sector is the weakest compared with Saudi men. The private sector provides limited job opportunities for women and is restricted to privately owned educational, medical, and banking industries. Saudi women have much greater employment opportunities in the private sector through owning and managing small groups of workers to produce apparel goods. This study aims to document Saudi women who have succeeded in operating their own small business, namely in the production of apparel goods, to identify the conditions that must exist in promoting Saudi women's work in small businesses in the private sector.

Women's Work in the Private Sector

According to the Ministry of Labor, women are estimated to comprise only 2% of the total workers in the private sector in Saudi Arabia, yet Saudi women in the private sector represent 35% of the total workforce of women in Saudi Arabia (Alharbi, 2010). Saudi women work in the private sector in many fields with the most prominent being education and medicine, including facilities that are owned by individuals and have different rules regarding salaries and work hours (as compared to government owned facilities). Women in the private sector also work in the banking industries (separate banking facilities exist in Saudi Arabia for women), in marketing and services sectors, and in the non-profit sector. The private sector provides appropriate work opportunities for Saudi women as it can be separated from workplaces where men are employed. Further, the private sector can provide opportunities for women seeking financial support, both individually and for their families, as noted in the example below.

A community initiative established in 2004 to support women wanting to start their own businesses provides interest-free loans ranging from \$266 to \$1,300 to assist women in providing an income for their families in the start-up phase of their business. This initiative, the Productive Household Program, has financed more than 90,000 women in Saudi Arabia; one of these women is Hadia Alshoumari, who lives in Jeddah city. Hadia lost her husband and found herself needing to support six children with no income. Hadia took a loan from the Productive Household Program and received \$400 to buy a sewing machine. She then started working in garment production from a room in her home. After three months, Hadia was able to pay back the loan, and asked for an additional \$2,600 to buy four sewing machines and hire four Saudi women who were from her neighborhood to work with her in two rooms in her house. Hadia

also requested a license to establish a small business. Today, Hadia earns a monthly income of \$1,300 to support her children (Makkah electronic Newspaper, 2010).

The Productive Household Program further assists Saudi women in selling their products in three small shopping malls located in Jeddah city. Hadia is an example of a Saudi woman who did not have the means to attend college, thus missed receiving an education to prepare her for appropriate work. Within the private sector and through additional funding, Hadia has found opportunities to work and provide for her family. Another viable employment opportunity for women in the private sector is through owning small workshops and managing small group of workers to produce apparel goods. This work largely fits with the privacy of Saudi women and is consistent with the rules governing women's work set by the Ministry of Labor. Moreover, as often is the case in Saudi Arabia, while many women do attend college and receive a degree, there are simply not enough opportunities for appropriate women's work in the government sectors.

Educational Opportunities for Saudi Women

Unfortunately, for women in Saudi Arabia, the opportunities to earn a higher education contribute to the high rate of unemployment among women. On one hand, Saudi universities provide many free educational opportunities for both men and women. However, Saudi universities also restrict the areas of studies women are allowed to pursue, limiting them only to majors in teaching, home economics, language, mathematics, and the sciences such as physics, chemistry, and biology. Saudi girls can major in management and law, but their work is limited in these sectors upon graduation. For example, women may work as a counsel (a person who gives legal advice), but cannot work as an attorney. As a result of these types of limitations,

demand for positions in allowable fields for women is greater than the number of jobs available. For instance, in 2010, there were 379,000 graduates looking for jobs with the Ministry of Labor as an Arabic language instructor after the announcement for just one position (Alausami, 2010).

Saudi women cannot major in finance, manufacturing, agriculture, architecture, engineering, marine science, and earth science; these fields are restricted to men. While greater educational opportunities provide more job opportunities for men, the number of female graduates usually is greater than the number of male graduates. For instance, in 2009 at Al Baha University, located in Al Baha city (a small city in the southwest of Saudi Arabia), there were 1,814 female graduates as compared to 821 male graduates (Abo ryah, 2009). All of these female graduates from Al Baha University were qualified to be Arabic language, mathematics, sciences, and home economics teachers. According to Alroogy (2009), universities should restrict the number of students in majors given the competitiveness of finding employment upon graduation. Moreover, women should be allowed to major in disciplines which further prepare them for work in the private sector. Alroogy suggests that universities should re-educate female college graduates by offering diplomas qualifying them to work in the private sector. The universities should develop its curriculum to enhance work skills such as responsibility, decision making, leading a team, English language, and other technology skills. It is important to re-educate female college graduates to manage and operate women's apparel and salon boutiques successfully, particularly after the royal decree replaced non-Saudi men working in apparel stores by Saudi women. This movement provided 300,000 job opportunities to unemployed Saudi women. Saudi women may work in the positions of salesperson, manager, and cashier, yet further training for succeeding in these industries in the private sector is needed (Alarabiya, 2011).

As noted previously, one viable employment opportunity for women in the private sector is through owning small workshops and managing small groups of workers to produce apparel goods. This work largely fits with the privacy of Saudi women and is consistent with the rules governing women's work set by the Ministry of Labor. Given the lack of appropriate employment opportunities for women in Saudi Arabia, there is a need for women to seek prospects in operating small businesses. This study aims to document Saudi women who have succeeded in operating their apparel workshops to identify the conditions that must exist in promoting Saudi women's work in small businesses in general and in apparel production in particular.

Female Owned Apparel Production Facilities in Saudi Arabia

The two major entrepreneurial opportunities for women in Saudi Arabia are in beauty salons and apparel production workshops. Saudi women and men can own small businesses in Saudi Arabia; by contrast, Saudi immigrants cannot (Ministry of Labor, 2011). Female entrepreneurs in Saudi Arabia compete with non-Saudi male workers in operating small workshops owned by Saudi men. The apparel workshops that are owned by Saudi men and operated by male Saudi immigrants offer low price points (and typically lower-quality goods) to customers. Male Saudi immigrants compete with Saudi female in operating the most viable employment opportunities in the private sector for women.

Women in these two occupations (beauty salons and apparel production) do not have to wait to secure employment, as is the case with governmental jobs, and do not have to endure complicated rules set by the Ministry of Labor. For instance, women who ask for permission to own a restaurant or laundry cannot establish this work since they may be mixing with men,

unless these women provide male representatives. Male representatives are responsible for handling government required paperwork and meeting with male clientele. As expected, being required to have a male representative is a significant obstacle that Saudi women encounter while working in the private sector, especially in large businesses. The Ministry of Labor requires women to provide a male representative who represents her in all transactions, giving him complete power to control her money under the protection of the law. However, in apparel production workshops and beauty salon establishments, women are allowed to control their money without a male representative, thus retaining financial power to invest their money in savings accounts. According to The Council of Chambers of Commerce, women are responsible for the investment of \$375 billion in Saudi Arabian banks (AMEinfo, 2010).

During 2005 to 2010, 210 apparel production workshops were opened in Jeddah, Saudi Arabia, one of three cities where women's businesses are located. Of these businesses, 56 workshops are now closed (E. Saeed, personal communication, January 29, 2011). Apparel production facilities existing in Jeddah are located on main streets and in neighborhoods, often varying in size and number of workers. In a very small workshop, the number of workers does not usually exceed three workers, while in medium sized workshops, the number of workers ranges from 5-10 workers. Larger apparel production facilities typically have more than 10 workers and usually provide additional services for customers such as beauty and spa services (based on the researcher's personal observation). Apparel production workshops produce a wide range of goods; however, in Jeddah, many women focus on the production of evening wear. In Saudi Arabia, women prefer to wear a dress which is designed and produced specially for them (i.e., "made-to-order") for their celebrations such as weddings or engagements rather than ready-to-wear mass-produced goods.

As part of this project, women operating apparel production workshops in Jeddah will be interviewed. The results from this study will lead to recommendations for promoting and sustaining the success of small business owners in Saudi Arabia. To document Saudi women who have succeeded in operating their own businesses, the motives driving them, the factors leading to their success, and the obstacles facing them in operating an apparel workshop should be identified.

Entrepreneurial Motives, Successes, and Obstacles

Existing literature on Saudi women's work still primarily addresses whether women should work or stay home. Other literature discusses the high rate of unemployment among Saudi women and its reasons. Yet, there is no research that focuses on female entrepreneurs in Saudi Arabia.

According to Gupta and Fernandez (2009), characteristics associated with entrepreneurial success and failure are common across cultures. As such, reviewing existing literature on female entrepreneurs in other cultures is helpful. Understanding the motives for small business owners, the factors of small business success, and the obstacles faced in operating small businesses in previous studies assists in clarifying findings on Saudi female entrepreneurs.

Motives for Small Business Owners

Analyzing the motives of small business owners is essential in understanding entrepreneurs' goals and evaluating their performance (Gobagoba & Littrell, 2003). Walker and Brown (2004) found that financial (i.e., making money) and non-financial factors motivate small business owners. According to the authors, non-financial factors include aspects pertaining to

one's lifestyle, including the independence gained from being one's own boss. The flexibility to structure the business according to the entrepreneur's values and objectives and having free time for personal activities are also mentioned by the authors in examining non-financial motives of small business owners (Walker & Brown, 2004).

Other studies have discussed pull and push motivations (Hughes, 2005; Walker & Brown, 2004; Buttner & Moore, 1997). Pull motivation is associated with a positive desire based on an individual's choice to be self-employed. Examples of pull motives include those related to:

1. Challenge: by having creativity, complexity, and variety in daily work.
2. Positive work environment: by having the ability to control one's working environment, including time, colleagues, and clients.
3. Independence: by having freedom in choices related to work and maintaining financial independence.
4. Flexibility: by having a balance between work and family and having an ability to work from home (Hughes, 2005; Walker & Brown, 2004; Buttner & Moore, 1997).

Push motives are associated with a strong desire to be self-employed based on reasons with more negative connotations, including losing a job, limited work opportunities, lack of positive work environment, and independence (Hughes, 2005; Walker & Brown, 2004; Buttner & Moore, 1997). Hughes (2005) found that the dichotomy between pull and push motivations can be difficult to understand and/or define. For instance, a desire for independence might be a push motive in a case where one lacks independence in their previous or current employment (motivation based on negative influence), whereas it might be a pull motive based on the appeal of being self-employed (positive influence). In order to more fully understand the motivations

that drive small business owners, Hughes (2005) recommends interviewing entrepreneurs to explore whether their motives are characterized as pull or push or involving elements of both.

Other studies examining the motives of small business owners have been within the context of apparel and textile enterprises (Craig, Martin, & Horridge, 1997; Gobagoba & Littrell, 2003; Horridge & Craig, 2001; Maysami & Groby, 1999; Walker & Brown, 2004). These studies have found that individuals are often driven by internal motivations, such as to satisfy an inner desire or need like the desire to be one's own boss. Previous studies identified internal motives for apparel and textile small business owners including the will to achieve, to encounter new challenges, to enhance self-esteem, and to experience autonomy and freedom without being controlled by anyone else (Craig, Martin, & Horridge, 1997; Horridge & Craig, 2001; Maysami & Groby, 1999; Walker & Brown, 2004). By contrast, external motives are a result of an outcome of a particular situation such as losing a job or income (Gobagoba & Littrell, 2003). In previous studies, external motives included the need to increase income, finding a balance between work and family, desiring recognition, and loss of job and/or lacking other job opportunities. Changing the workplace is another external motive identified; part-time work and short term contracts motivate the owners of apparel small businesses (Craig, Martin, & Horridge, 1997; Horridge & Craig, 2001; Maysami & Groby, 1999; Walker & Brown, 2004).

Gobagoba and Littrell (2003) conducted research to profile apparel enterprises in Botswana, located in Southern Africa. Based on their findings, the authors found that the owners of these enterprises held the same motivations as those defined above, with two additional goals, including national pride and preparation for the future. Related to national pride, business owners in Botswana believe in providing high quality products to represent their country.

Related to preparation for the future, the business owners reported starting their own enterprises to save income to be used later in life.

In a recent study, Karatas-Ozkan, Erdogan and Nicolopoulou (2011) identified several motives for Turkish women in starting family businesses. Their findings support previous literature discussed above. Specifically, the authors found that independence, flexibility, and high income are motives for Turkish entrepreneurs, however, the meaning of some of these motives are different. For instance, flexibility in previous studies means having a balance between work and family, but in this study flexibility meant providing opportunities to organize time and attend to self-development activities. Flexibility for Turkish women involves having enough time to participate in sports and social activities to improve/maintain one's overall health.

Factors of Small Business Success

The process of creating a new business involves three transitions. First, the business begins with the willingness to commit time and resources to funding a new business. The first transition occurs when the structure of the firm is developed and the operation of the business emerges. The second transition occurs when the business owner realizes the first positive outcome in operating the firm. Finally, the third transition is recognized when the firm has achieved five years of success (Reynolds & White, 1997). Based on this definition, as part of this study, the sample will include those small business owners that have maintained at least five years or more of success.

Buttner and Moore (1997) found that American female entrepreneurs from seven states have measured their success with regard to their original motives or reasons for starting their

own enterprise. For instance, a woman who left her job to start a small business, motivated by flexibility, measures her success by whether she experienced a better balance between work and family. Moreover, women who start small businesses, motivated by challenge, measure their success by personal growth, personal development, and improving their skills (Buttner & Moore, 1997).

Researchers in the past have identified several variables that led to small business success. Knowing these variables is essential for new entrepreneurs to assess their ability before going into small business ownership. Stevenson (2010) outlined several factors impacting success, including persistence, tenacity, self-confidence, integrity, possessing teambuilding skills, thirst for knowledge, and problem solving skills. In many instances, the research on small business success has also focused on diverse samples of small business owners. Among a sample of African American female entrepreneurs, success was illustrated through former education, training, and personal characteristics of vision, leadership, risk taking, passion and excellence (Edwards, 2008; Gravely, 1999). Another sample of Korean immigrants operating retail organizations in the United States identified eight success factors, including sincerity, effort, kindness, faith, diligence, honesty, satisfaction and responsibility (Nam & Herbert, 1999).

Professional advising and counselling is another key factor in growing a small business (Kent, 1994). Business advisors support the owner of small businesses by enhancing his/her ability in management and decision making (Dyer & Ross, 2007). Business advisors include accountants, bankers and attorneys. Dyer and Ross (2007) also noted that the effectiveness of professional advisors is context specific. For instance, the effectiveness of the relationship between a professional advisor and an entrepreneur depends on the stage of this relationship. When a relationship starts in the early stage of business, problems may be solved. Yet, when

advisors are consulted in later stages of business, the problems may already have existed so long that a solution is not readily available.

Another variable leading to small business success is advertising. Advertising is critical for sustaining long-term success (Siegel, 1978). Advertising is the only way to introduce a business to people and to let them know that a business exists. Dean (1980) noted that all business owners should advertise unless they think that they have enough customers, cannot handle more business, or are not interested in expanding their business. Owners who want their business to grow faster need to advertise. Advertising enables small business owners to promote the value of their goods, communicate with customers quickly, reach out to new customers, and build store traffic (Dean, 1980). According to Moera (2009), advertising is designed to market new products, reposition unsuccessful ones, support sales teams, and reinforce the image of the business.

Researchers have also found that a formal strategic network enhances the small business owners' capabilities to overcome challenges faced in operating their firms. Strategic business networks are defined as "groups of businesses joined in a voluntary formal organization of indefinite duration having as one primary goal, the enhancement of business success" (Miller, Besser, & Malshe, 2007, p. 635). Entrepreneurs in the U.S and from around the world establish business networks to offset the challenges that prevent small business growth and survival (Miller, Besser, & Malsha, 2007). Within these networks, problems are discussed to strategize possible solutions which are then tested among members. Researchers support the value of networks for small business owners in establishment, survival, and growth. Moreover, entrepreneurs in these studies attributed their success to participating in business networking (Miller, Besser, & Malsha, 2007; Miller, Besser, & Vigna, 2011).

Obstacles in Operating Small Businesses

Understanding the obstacles in operating small businesses assists entrepreneurs in identifying the challenges they may face, in addition to strategizing methods for avoiding these obstacles and effectively confronting them when they are realized. Understanding the obstacles that are faced by small business owners is important, not only for the owners, but for policymakers and educators. For small business owners, having a clear idea about these challenges influences their behavior, knowledge, and decision making. For policymakers, identifying the obstacles faced in small businesses aids in formulating new flexible policies and developing small business assistance programs. For educators, identifying the sources of obstacles that small business owners face guides new research in areas of entrepreneurship and business development (Huang & Brown, 1999). Understanding the obstacles faced in operating small businesses enable entrepreneurs to prepare for, manage and minimize these issues when they occur. Managing the obstacles and the risks that small business owners encounter involve three steps, including:

1. Identifying any possible obstacle such as access to funding.
2. Determine the potential of damage or threat the obstacle may present.
3. Preparing to deal with these obstacles to avoid its impact (Malburg, 1991).

Malburg (1991) classified the source of business obstacles to: (1) within business obstacles, (2) outside business obstacles, and (3) a combination of the two. Within business obstacles are those related to employees and organization. Outside business obstacles include any obstacle or risk from outside the business such as business environment. Combinations of these obstacles are those that involve both internal and external factors, such as issues of product or service quality (internal) and changing market conditions (external). Malbury identified five

sources of obstacles in small businesses, including organization (such as access to funding), product or service (such as competition, market change, and quality), people (such as skill and accident), reputation, and business environment (such as government and politics, society).

Huang and Brown (1999) noted three major obstacles of small businesses, including those related to marketing, human resources, and general management. Marketing issues include having limited understanding of marketing concepts and lacking in marketing skills. Human resource issues are those related to training, attracting skilled staff, and employees' performance problems. General management include business planning and lacking management experience.

Gobagoba and Littrell (2003) found that businesswomen, who operate apparel enterprises in Botswana, faced a variety of obstacles. Participants in their study often lacked management skills, business skills, cash flow, technical skills, and the ability to recruit qualified staff. Businesswomen in Botswana also have limited access to appropriate technology and have difficulty in networking. Moreover, they face challenges in transportation and having a strategic business location (most of these businesses are operated in the owner's home – owned or rented).

In the U.S., Horridge and Craig (2001) noted that female business owners faced major obstacles in conflicting roles between work and family. Those that expressed regrets about ownership were more likely to have a less supportive spouse with children at home. Some of these women thought that the conflict between work and family life could have led them to failure. Another female sample from the United States reported that marketing assessment, personal relations, maintaining growth, acquiring new knowledge, and changing market conditions are obstacles encountered in operating small businesses (Bender, 2000).

According to Karatas-Ozkan, Erdogan, and Nicolopoulou (2011), three major problems facing Turkish businesswomen were identified, including work-home conflict, infringement of

their businesses into their lives (i.e., they like their work and allow it to control their lives even in vacation time), and working in a male-dominated environment. Turkish women rely on men (husband, father, or brother) in discussing problems regarding a business and suggesting potential solutions. In Turkey, there is no female professional network which enables women to share their experiences in operating small businesses.

Chapter 3 - Method

As part of this study, qualitative data was collected to gain in-depth information about the characteristics of female entrepreneurs in Saudi Arabia. Successful female entrepreneurs in Jeddah city, Saudi Arabia, who have been working in garment production for more than five years were interviewed. This is according to the parameters set by Reynolds and White (1997), who define successful businesses as those actively operating for a minimum of five years. In-depth interviewing techniques using semi-structured questions were utilized. An ethnography approach guided data collection and analysis (Babbi, 2010). Ethnographic research is intended to examine and interact with people in their native environments. These interactions require participation, observation, or dialogue to uncover people's attitudes, perceptions, and values (Ethnographic Insight, 2011). Descriptive ethnography was utilized to provide a detailed description of the participants, i.e., female entrepreneurs. Descriptive ethnography allows for a researcher to analyze the content of findings and explain a phenomenon in which a researcher sets out to investigate (Bryman, 1988). This study focused on detailed and accurate descriptions of the experiences of female entrepreneurs in the field of garment production in Saudi Arabia. Analysis of the collected data assisted in exploring the research objectives as noted in Chapter 2.

Sample

A research sample is the actual units from a population selected to participate in a study. By studying a sample, researchers can generalize results to the population from which the units were chosen (Trochim, 2005). The sample for this study included female small business owners in Jeddah, Saudi Arabia (see Figure 1). Jeddah was chosen as it is one of the three largest cities in Saudi Arabia; commercial activities through small private enterprises owned by women are

concentrated in Jeddah. According to The Central Department of Statistics & Information, the population in Jeddah is estimated to be 3,430,697. Additionally, in 2009, 5,424 small businesses were owned by Saudi women in Jeddah city (Ministry of Labor, 2009).

Successful Saudi Arabian women who have been working in garment production for more than five years were interviewed. Multiple approaches in recruiting participants were utilized. First, a snowball sampling approach was employed. Later, an expert sampling approach was used in selecting additional participants (see further discussion below). The data saturation concept was the guiding principle of this study, meaning that additional participants continued to be sought and interviewed until saturation of the data was achieved (Mason, 2010). In total, 14 respondents were interviewed as part of this study.

At the outset, five well-known female entrepreneurs identified by the researcher were interviewed. Before interviewing the first five respondents, telephone calls were placed, and appointments were set up. The snowball sampling approach was then employed to provide additional names of female entrepreneurs who have been successful in garment production in Jeddah city. The snowball sampling approach provided four more participants, including participants 6-9 (see Figure 2). At this point, saturation of the data had not been achieved; consequently, the second sampling “expert” approach was employed.

By segmenting Jeddah city geographically, the expert sampling approach was utilized on the Southern and Eastern sides of Jeddah city (participants 1-9 were recruited from the Northern and Western sides of the city). The researcher identified possible participants for the study by making daily car tours in the Eastern and Southern sides of Jeddah city to locate additional apparel production workshops. When these types of businesses were found, two strategies were used in assessing whether the business owners met the criteria of the study (i.e., female owners;

having successfully operated for at least five years). The first strategy was to inquire with customers entering or exiting the workshop on whether they were knowledgeable about the criteria of ownership and the length of time the business had been established. The second strategy was to enter each workshop and inquire with the owner directly on the amount of time the firm had been in operation. If the criteria were met, the researcher then asked the business owner to participate in the study.

Using this method to recruit participants, five additional entrepreneurs met the sample criteria and agreed to participate in this study. Eight entrepreneurs refused to participate. Two workshops were overseen by the workers; the owners of these firms were not available to participate in the study. Three workshops did not meet the sample criteria; they have been operating for less than five years. Two Saudi female entrepreneurs refused to participate after reading the research questions. Finally, four workshops which advertised as being an apparel production workshop did not actually offer any apparel services, rather, only beauty salon services were rendered in these establishments.

Instrument

Prior to collecting data, the respondents were provided a letter of consent, which included an explanation of the research project in general, and the research objectives in particular. The researcher discussed the letter of consent with each respondent carefully. After reviewing the letter of consent, the respondents were asked to sign two copies; the first for the respondent to keep, the second to be kept on file by the researcher (see Appendix A).

A semi-structured interview format was utilized with a standard probing technique to glean additional information not specifically noted in the initial interview questions. The interview

questions were developed based on the four primary research questions, as reiterated below. An Arabic professor at Kansas State University assisted in translating the questions to Arabic and then back to English to ensure validity and accuracy.

1. What are the motives that push Saudi women to enter the apparel production industry?
2. What are the factors which enable Saudi women to be successful in the apparel production business?
3. What are the obstacles that Saudi women encounter in operating apparel production businesses?
4. What level of commitment do female Saudi business owners have to providing additional job opportunities for other women?

Primary Question 1

Primary question 1 sought to understand the motives of female entrepreneurs in Saudi Arabia, including identifying the goals of small business owners. Previous studies identified several variables that motivate small business owners including internal and external motivations. These motivations helped in developing the questions to explore the first primary research question. For instance, do Saudi women start their own business to increase their earning potential and/or gain financial independence? Moreover, to what extent are Saudi women motivated by a lack of employment opportunities, as outlined in Chapter Two? As part of primary question 1, the following questions were posed to participants:

1. Are you married? Do you have children? How old are they? Are you a financial provider for them?
2. Tell me the story of how you came to own your own business.

3. What level of education did you receive? Did you attend college? What did you study in college? Did your education prepare you for owning a small business?
4. Did your parents work in the field of apparel production? What is their highest level of education?
5. Did anyone impact your decision to start working in apparel production? If so, who?
6. What are the reasons that motivated you to work in small business in general, and in garment production in particular?
7. Do you believe that being a woman has restricted your opportunities to work in Saudi Arabia? More specifically, do you believe that being a woman has restricted your opportunities to work in apparel production? Please explain.
8. How do you feel about job opportunities available for women in Saudi Arabia?

Primary Question 2

Understanding the factors that contribute to the success or failures of entrepreneurs is important in documenting successful female entrepreneurs in Saudi Arabia. This information can be valuable to those in the formation stage before embarking on a new venture. Identifying the factors of small business success is useful to those seeking to set up a new business. To avoid failure, female business owners should assess their abilities to operate a new venture. Previous studies indicate several variables that lead to small business success, including personal characteristics of the owner, participation in advising networks, and strategic advertising campaigns and messages. As such, in order to consider the factors that enable women to be successful in apparel production in Saudi Arabia, the following questions were addressed as part of the primary research question 2:

1. How long have you been in the field of apparel production?
2. Do you feel you are successful? Why? How?
3. Does your immediate family support you emotionally? If yes, how?
4. Who do you seek for advice in running your business? How is this individual helpful to you?
5. Do you feel that your immediate family impacts your business decisions?
6. Would you define yourself as a leader, one that takes charge? Do you feel that being a leader is important for successful entrepreneurs? Please explain.
7. What personal attitudes and characteristics do you feel an entrepreneur must possess in order to achieve success?
8. What types of apparel production do you focus on?
9. Do you offer any other services in addition to garment production for your customers? If yes, what are they?
10. Do you rely on your current customers to attract more clients? If no, how do you attract your customers?
11. Do you discuss with your customers whether or not their choice is suitable for them?
12. Do you follow fashion trends or do you tend to produce classically-styled garments? Explain.
13. Are you a member of any business networks? Why or why not?
14. Has your business grown over time, in terms of profit, number of employees, number of customers, etc.?

Primary Question 3

Understanding the obstacles in operating small businesses assists entrepreneurs in identifying the challenges they may face, in addition to strategizing methods for avoiding these obstacles and effectively confronting them when they are realized. The obstacles that face successful female entrepreneurs in Saudi Arabia might have led to the closure of 26% of garment workshops from 2005 to 2010 in Jeddah city. Previous studies identifying obstacles faced by small business owners related to the organization of the firm, merchandise mix and product quality, capability of employees, and overall business environment. Additional obstacles included access to funding, competition, changing marketplace conditions, limited cash flow, and balancing multiple roles of work and family. Reviewing the findings of previous studies assisted in developing specific questions related to the primary research question 3. In order to consider the obstacles that Saudi Arabian women encounter in operating apparel production businesses, the following questions were addressed:

1. Did you receive any financial assistance to start your business? How much did you receive and what organization or person provided this funding?
2. Did you encounter any financial difficulties in the first few years of operating your business? If yes, what were these difficulties and how were they resolved?
3. Have you encountered any challenges with workers? What were they and how were they resolved?
4. Do you perceive conflict in your roles as mother, wife, and entrepreneur?
5. Do you experience difficulties in handling government required paperwork? If yes, what are these difficulties? How do you deal with these difficulties?
6. What other challenges have you faced in the past or currently in operating your business?

7. Have you faced a risk that you thought might cause your business to fail?
8. What mistakes do you feel you've made in your business?
9. What do you think are the reasons that lead some women entrepreneurs to fail and ultimately close their workshop?
10. What is your advice for women who are planning to establish a new business?

Primary Question 4

Given the high rate of unemployment among Saudi college graduates, primary question 4 sought to explain female business owners' commitment to employing Saudi girls and young women. Results from the current study may provide recommendations for promoting and sustaining successful small businesses in apparel production, thus allowing owners the potential to provide more employment opportunities for women in Saudi Arabia (either within their firm or by creating a new business venture). To consider the level of commitment that female Saudi business owners have to providing additional job opportunities for other women, the following questions were addressed:

1. Tell me how you choose your workers?
2. How many workers do you have?
3. Do you plan to grow your business in the future? If so, what are your plans for growth?
4. Do you think there are enough workers available to sustain or grow your business?
5. From your viewpoint, what skills/knowledge do Saudi girls need to be employed in your business?
6. What do you think are the reasons that lead some women entrepreneurs to fail and ultimately close their workshop?

7. What is your advice for women who are planning to establish a new business?

Procedure

Data was collected through interviews conducted by the primary researcher during the summer of 2011. Each interview was recorded using the paper-pen approach after participants refused to be audio recorded. The interviews were fully transcribed and then returned to the participants for their review to ensure validity of the data. Each participant was assigned a number (Participant 1, 2, 3, etc.) to protect the confidentiality of respondents. The respondents were numbered from 1 to 14 without any mention of names. At the outset of each interview, participants were provided with a copy of the research questions so they had the opportunity to look briefly at them beforehand. Two of Saudi female entrepreneurs refused to participate after reading the research questions. The participants were guided by the research questions, yet they were free to discuss any new thought that was not included in the research questions. Each interview lasted for approximately 60 to 90 minutes. Permission from the Institutional Review Board at Kansas State University was obtained prior to collecting data.

Data Analysis

To analyze the data, the responses collected from each respondent were summarized and sent back to respondents for validation. Once respondents reviewed and validated their responses, the data was coded by each research question. The word-based technique (word repetition and key-word-in-contexts (KWIC)) was used to analyze data as well as a compare and contrast responses to each question. Responses for each question were read across all the participants; then, notes for key concepts and themes were taken. The responses were re-read for

comparison noting repetitive words and phrases and documenting the differences and similarities among the participants' responses. This technique was applied for each interview question. When key concepts and themes for each interview question were identified, the responses to the interview questions were combined to evaluate the primary research questions (Rubin & Rubin, 2005).

Chapter 4 - Findings

The research for this study consists of qualitative data gathered from female small business owners in Jeddah City. Saudi female entrepreneurs were interviewed to examine their motives for starting small businesses, the factors that led to their success, the obstacles faced in operating their businesses, and the level of commitment that female entrepreneurs have to providing additional job opportunities for other Saudi women. This chapter presents the findings, which emerged from the personal interviews; direct quotations from the participants' responses are included.

Sample

As part of this study, 14 female small business owners in Jeddah city, Saudi Arabia, were interviewed. Five female entrepreneurs operate beauty salons and apparel production workshops simultaneously. The other nine entrepreneurs operate only apparel production workshops. All the participants have at least five years of experience in operating apparel workshops. Four of the participants have been operating their workshops from six to 10 years, three of them have been working from 11 to 15 years, and two of the participants have been working from 16 to 18 years. The experience of the remaining participants ranged from 19 years to over 40 years (see Table 1).

To recruit participants, a snowball sampling approach was employed. Later, an expert sampling approach was used in selecting additional participants. When the snowball sampling approach did not achieve saturation of the data, an expert sampling approach was utilized. The data saturation concept was the guiding principle of this study, meaning that additional participants continued to be sought and interviewed until saturation of the data was achieved. Twelve participants are married with children, one participant is single, and the other remaining

participant is a widow with children. The size of the business is different among the sample. Ten of the participants manage three to seven workers; two participants manage 13 to 17 workers. One of the participants manages eight workers while the last one manages 22 workers (see Table 2). The participants also had varying ages, ranging from 30 to over 60. Their level of education was diverse as well, from earning a Ph.D. to holding only an elementary education (see Table 3).

In order to better characterize each participant, a short profile of each participant follows:

Participant 1: Owns apparel production workshop located in her home; 23 years experience in operating firm; manages five workers all in apparel production.

Participant 2: Holds a bachelor's degree in biology; eight years experience owning and operating apparel production workshop and beauty salon; manages seven workers (two in apparel production).

Participant 3: Holds a Ph.D. in international management; owns apparel production workshop; manages 14 workers (12 of them in apparel production).

Participant 4: Holds a bachelor's degree in biology; owns apparel production workshop and beauty salon; six years experience; manages five workers (two of them in apparel production). Participant 4 works in the beauty salon.

Participant 5: Holds a bachelor's degree in science; owns apparel production workshop, beauty salon, and photography studio; seven years experience; manages 15 workers (three of them in apparel production) and works as a photographer.

Participant 6: Holds associate's degree in sewing; owns apparel production workshop and beauty salon; six years experience; manages six workers (two of them in apparel production).

Participant 7: Holds a bachelor's degree in sociology; owns apparel production workshop; 25 years experience, manages four workers (two of them in apparel production).

Participant 8: Owns apparel production workshop and beauty salon; 12 years experience; manages three workers (one of them in apparel production) and works in beauty salon.

Participant 9: Holds a bachelor's degree in English language; owns apparel production workshop and beauty salon; 14 years experience; manages eight workers (three of them in apparel production) and works in her workshop as a designer.

Participant 10: Owns apparel workshop; 40 years experience; manages 22 workers (20 of them in apparel production).

Participant 11: Holds associate's degree in sewing; owns apparel production workshop and beauty salon; 35 years experience; manages seven workers (three of them in apparel production).

Participant 12: Has associate's degree in sewing; owns apparel production workshop; 18 years experience; manages three workers.

Participant 13: Owns apparel production workshop and beauty salon; 17 years experience; manages four workers (two of them in apparel production).

Participant 14: Owns apparel production workshop and beauty salon; 12 years experience; manages three workers (one of them in apparel production).

Procedure and Data Analysis

The data for this study was collected through in-depth interviews with participants. To analyze the data, key concepts and themes were identified, noting repetitive words and phrases. Similarities and differences in participants' responses for each question were addressed. The findings were then combined to evaluate the primary research questions. Interview questions were developed based on information gathered from previous studies in the area of

entrepreneurship. A semi-structured interview format was utilized with a standard probing technique to glean additional information not specifically noted in the initial interview questions. Data was recorded using the paper-pen approach after participants refused to be audio recorded. The interviews were fully transcribed and then returned to the participants for their review to ensure validity of the data. Each interview ranged in length from 60 to 90 minutes. All participants in this study reside in the second largest city in Saudi Arabia, Jeddah city.

The data was collected through individual interview sessions, scheduled at the convenience of each participant. The data was not coded until all the interviews had been transcribed to eliminate possible research bias.

At the start of each interview, participants were provided a letter of consent which contained information about the study. The participants were asked to sign two copies; the first for the respondent to keep, the second to be kept on file by the researcher. The participants were informed that their responses would be kept anonymous. Each participant was assigned a number (Participant 1, 2, 3, etc.) to protect the confidentiality of respondents. The respondents were numbered from 1 to 14 without any mention of names. At the outset of each interview, participants were provided with a copy of the research questions so that they had the opportunity to look briefly at the research questions ahead of time. Two potential participants refused to participate after reading the research questions. The interviews were guided by the research questions, although participants were free to discuss any new thoughts that were not included in the original research questions.

Each interview was transcribed, reduced, and returned to each participant to ensure accuracy and validity of the data. Data reduction allows the researcher to easily analyze the data and form themes. The interview data was reviewed with notes taken on relevant information

pertaining to each of the research objectives. This process allowed the researcher to identify all relevant information from the interviews for the coding process. Data was coded by each research question. Once the review process was completed, a list of primary themes and key concepts for each research question was developed. At this time, each review was read and reread to ensure that data were correctly coded. For each research question, the word-based technique (word repetition and key-word-in-contexts (KWIC)) was used to compare and contrast responses. Additionally, key concepts and themes, repetitive words and phrases, and similarities and differences in participants' responses for each question were addressed.

The following sections describe the findings for each primary research question. Key themes and concepts from all interviews were combined and organized under each primary question. Direct quotations from the participants' responses are included to support the research findings.

Entrepreneurial Motives

Primary Research Question 1: What are the motives that push Saudi women to enter the apparel production industry?

In this study, the motives that push Saudi women to enter the apparel production field were financial and non-financial, pull and push, and internal and external. The main motives identified among participants included those related to independence, limited job opportunities, challenge, increase an income, flexibility, and work environment (see Table 4). Saudi female entrepreneurs reported more than one motive for starting their own small business. For instance, one of the participants reported that she was motivated by independence, being challenged, and limited job opportunities existing for women in Saudi Arabia. The most repeated motive among

participants related to independence. Among the sample, 42.8% of participants reported independence as a motive to starting their own business. Independence for Saudi female entrepreneurs relates to financial independence and the capability to control the business environment. The following excerpts from the interviews provide evidence of this:

Participant 1: After my husband died I lost any income, I could not accept money from my family-in-law. I found myself needing to work to have money for my kids. I felt bad taking money from my husband's family to spend on my kids.

Participant 3: I cannot work for anyone; I like to be my own boss. My job is my kingdom and, I want to control everything here. Also, think of it, it is a profitable business. In our society, wearing a unique evening dress is essential for women.

Participant 14: My husband is responsible financially for our family; but I cannot ask him to give me money whenever I need. I want to be financially independent; that is the main reason that pushed me to work.

While Participant 1 and Participant 14 were motivated by financial independence Participant 3 was motivated by independence to have her own business and control the environment of the business through being the boss.

The second major motive to work in apparel production for Saudi female entrepreneurs was related to limited job opportunities. Among participants, 42.8% reported limited job opportunities as a motive to start working in apparel production. Prior to establishing their own business, some of the participants were looking for job opportunities in the government sector but could not find a job that matched their degree. Other Saudi female entrepreneurs were looking for other job opportunities in the private sector through operating small businesses, with the most available enterprise identified being apparel production.

Participant 5: After I left my job in the hospital (responding to my husband's desire), I was thinking of starting an enterprise from home. I hesitated [because] I had no idea about what I was going to do. I started reading books about small business and educating myself. Finally, I decided to start an apparel production workshop and beauty salon since it is the only suitable enterprise for women in our society.

Participant 4: I graduated with a bachelor's degree in biology and I looked for a job everywhere, but I could not find any. I worked as a cashier for three years, but I was frustrated. This job had nothing to do with my degree. Then I decided to leave this job and start a small business. Think of it, in terms of small business, there are no other choices for women. She either works in apparel production and beauty salon or has to hire a man in another enterprise such as a restaurant where women cannot mix with men.

Another participant said that she started in apparel production in response to the Ministry of Labor rule regarding the combination of apparel production workshops with beauty salons. As part of this rule, Saudi women cannot operate beauty salons unless they operate an apparel production workshop as well. The participants reported that in order to get a license from the Ministry of Labor to operate a beauty salon, they have to include the apparel production aspect in their workshops as well. No obvious reason was found among the participants regarding possible reasons behind the Ministry's policy:

Participant 2: I was not thinking of working in apparel production at all. I wanted to start a beauty salon, yet to have a license to operate a beauty salon I have to combine it with apparel production as the Ministry of Labor requests.

The third most repeated entrepreneurial motive related to challenge; 35.7% of the participants mentioned challenge as a motive to starting their own business. To Saudi women,

challenge means to make a success from nothing. Saudi female entrepreneurs who mentioned challenge as a motive said that they started their small business out of a desire for success.

Participant 10: I could not get any degree because I married young and went abroad with my husband; he was studying. When I got back to Saudi Arabia; I felt bored. I was looking for a job, but nothing with teaching high school. I took it as a challenge and started to teach myself sewing. Apparel production was the most profitable industry before China started ready-to-wear production.

Participant 12: I suffered from breast cancer early in my life; I was a housewife. When I recovered from it I felt like I had to start a new life, change the way I was living, and beat this disease. I took a sewing course to get a license to start the business, but these courses were not helpful. I learned sewing from Filipino women and then started working [in the industry].

An increase in income was one of the motives for Saudi female entrepreneurs to start small businesses; 21.4% of the participants reported increase in income as a motive driving them to work as an entrepreneur. These participants needed additional income to better support their family financially.

Participant 6: My husband's salary is not enough for us; with four kids I had to work. I studied sewing and got a diploma in sewing to get a license to start working in apparel production.

Participant 2: I have two kids who have autism from my first marriage. My current husband is paying for all of us, but our family got bigger with five more kids. I had to work and provide more income for my family.

Another motive reported by Saudi female entrepreneurs was flexibility; 21.4% of the participants mentioned flexibility as a motive driving them to start working in the apparel production field. To Saudi women, flexibility means having the ability to work from home and/or having the ability to work while caring for their children.

Participant 7: I was working in a hospital before I left it to stay home. My husband was not content with that job [because] I was spending a lot of time out of home. My kids need me and I had to find work from home to be with them.

The last motive identified among participants related to the work environment; 21.4% of the participants reported that the lack of a positive work environment was one of the motives that drove them to start working in the apparel production field. Among Saudi female entrepreneurs, a positive work environment means to work in a space totally separate from men. The participants, as Muslim women, should be committed to Islamic hijab in mixing with men; as such, women prefer to work separately from men. Working in a space totally separate from men gives Saudi women the opportunity to work in a comfortable environment without needing to wear the hijab throughout the workday. Moreover, women in Saudi Arabia prefer not to mix with men in workplaces given Islamic rules and the preferences of Saudi men, including women's husbands and fathers.

Participant 8: I could not attend college since I got married early and had three kids to care for. When they got older, I looked for work where I would have no contact with men.

Participant 7: Although I left my first job at the hospital responding to my husband's desire, I found working at the workshop is more convenient. I sometime come to work

with my sister; and I am enjoying operating the work away from the formal way that I had at the hospital. I do not have to put the hijab on all day.

Participant 3: In our society, wearing a unique evening dress is essential for women. It is a profitable job. Although, there are many other jobs that are also profitable, but I cannot work in a restaurant to manage workers, you know we are Muslims, we are different.

Attributes of Entrepreneurial Success

Primary Research Question 2: What are the factors which enable Saudi women to be successful in apparel production?

The second primary question of this study aims to explore the factors that enable Saudi women to be successful in apparel production. Examining and documenting the factors of success assists in promoting and sustaining other small enterprises owned by women in Saudi Arabia.

Saudi female entrepreneurs measure their success using financial and non-financial criteria; 42.9% of the participants reported that they judge their success purely on financial performance. The remainder of the participants, 57.1%, judge their success using both financial and non-financial criteria. Non-financial criteria include those related to entrepreneurial motives. When a profit is realized and/or the motives to start a small business are satisfied, female entrepreneurs in Saudi Arabia consider their enterprise to be successful. For example, participant 7 reported that she achieved success in operating her workshop when she satisfied the need that drove her to establish her business. Participant 7 was suffering from conflict between her role in her previous job and her role at home as a wife and mother. She started her enterprise

seeking the flexibility in operating a small business from home to be closer to her family, while also taking care of her children.

Saudi female entrepreneurs participating in this study attributed their success to several variables, with 85.7% of participants attributing their success to more than one variable. A much smaller proportion of the sample, 14.2%, reported only one variable contributing to their success in apparel production. In these cases, the participants reported that personal characteristics, family support, advertising and promotion, current with fashion trends, years of experience, the quality of the product, education, availability of resources, and/or contributed to their success (see Table 5).

Personal characteristics were reported by participants as being a major factor attributing to their success. From the entrepreneurs' point of view, specific personal characteristics are essential to maintaining success in the marketplace. Personal characteristics reported by the participants included determination to succeed, love of the work, leadership, kindness with customers and workers, presentence, patience, responsibility, strategic decision making, self-confidence, and honesty. These findings are noted in the following responses:

Participant 1: Consumer satisfaction is hard to attain, consumers' willingness to return is based on their satisfaction with customer services. I am always here to assist customers, see them off, and make sure they are satisfied. I seldom go on vacation and never rely on the workers in dealing with customers. In addition, I believe that my successful relationship with workers is the reason behind my success. Dealing with workers needs patience and leadership, and also kindness. If workers love the work with you, they will ensure your continuation in the marketplace.

Participant 9: When I was planning to start this enterprise, I was thinking that anything

may cause my failure. I prepared myself for any problems that might appear and make my job more complicated. An example – I tend to save additional money for my workers in case the income for that month does not cover that expense.

Participant 14: I love to be an entrepreneur and I am determined to be a successful one. I received negative feedback claiming that I will not be successful, this only feeds my continued determination to push myself with confidence as well as keeping with my decision to go into enterprising. I had to work hard to prove this for myself first and for others.

Another variable reported by the participants as a factor of success was family support; 42.9% of the participants mentioned family support as a factor which contributed to their success. Among participants, family support encompassed financial and emotional support obtained from family members - seeking advice was a factor identified as contributing to success among Saudi female business owners. Through this research, it was discovered that Saudi women sought advice from family members, not from professional advisors. This finding will be elaborated further in Chapter 5.

Participant 5: My father is the main reason behind my success. He supported my financial needs by giving me the capital. I always seek his advice and discuss every detail of my work with him.

Participant 7: My sister is my partner in my success. She is a principal of a middle school and I trust her. She was with me from the beginning of this enterprise until now. Because of the daily interactions together we tend to learn off each other which made us successful.

Participant 3: My husband, my husband always helps me; I discuss everything with him.

He supported me through my journey and still does now. My husband understands that I have to spend much time at the workshop and he helps me with the kids.

The third factor contributing to entrepreneurial success identified among participants related to advertising and promotion; 35.7% of the participants reported advertising as a main factor related to success. Saudi female entrepreneurs use different mediums to advertise and promote their business as compared to entrepreneurs in the previous studies, including advertisements in newspapers, cell phone SMS, Internet, and public places such as malls or waiting rooms in hospitals. However, participants believe that the most valuable way to advertise and promote their business is through word-of-mouth. They believe that satisfying consumers through their services ensures increasing customer traffic and demand.

Participant 4: I use whatever I can use to advertise for myself, such as cell phone text messages, social media such as Facebook, etc., and newspapers. I also have a friendly relationship with my customers, which enables them to tell others, (word of mouth) about me.

Participant 5: I consider myself a walking advertisement. For example, in waiting rooms, shopping malls, kids' schools, and even airports, I tend to tell people about my business. With good relationships with the owners of textile shops, they give my contact information to their customers.

Staying current with fashion trends was another factor mentioned by participants in contributing to their success; 28.5% of the participants mentioned that mixing Saudi culture with fashion trends is important to remaining successful in the marketplace. Participants believed that being current with fashion trends and keeping updated with innovative fashions is essential, but the business owner must translate these trends to meet traditional dress standards characteristic

of the Saudi culture. Mixing new fashions with the tastes of Saudi consumers is a way to achieving and maintaining success:

Participant 9: I travel a lot and in doing so, I look for new fashions around the world and watch fashion shows. I know that Saudi women look for new fashions and they have a sensitive view of fashions. They want to be up-to-date with all the new fashions as well as keeping to their Saudi identity in their appearance. I know what my customers want and I work to come up with everything they expect.

Another factor leading to Saudi female entrepreneurial success relates to expertise in sewing; 21.4% of the participants reported that expertise in sewing was a major factor contributing to their success. Participants mentioned that starting any business without expertise in it may lead to eventual failure. Having sewing skills are important in solving workers' mistakes and limitations.

Participant 10: My expertise in sewing comes in handy especially when a dress has a problem and the customer is not satisfied. I use this expertise to find a quick solution. I know that the workers know how to do the work, and I manage them, but if I have no idea what they are doing how can I personally fix the problems?

Quality of the product was reported by the participants as another factor leading to their success in operating a small business in apparel production; 14.3% of the participants believed that offering a high quality product led them to success in the marketplace. The participants believed that their products were of better quality than that offered by competitors.

Participant 3: My customers appreciate the way that every dress is of high quality. When they return, they tell me about other apparel shops and how different my shop is. They say that they never worry about the quality of my work.

Two other factors mentioned by two different respondents related to educational achievement and the use of supplementary materials:

Participant 3: After I got my Ph.D in international management, I found that everything changed. My confidence changed. My dealing with my workers changed. How I interact with consumers became more professional. I became more proficient in following-up with workers and in time management. These positive changes ensured a good work environment for me and for workers, which led to my success.

Participant 5: In the beginning I had lots of struggles; poor management skills as well as customer service, the biggest was productivity in workshop. Actually, when I began, I had no idea about running a small business which threatened my work. I started reading about small business management which educated me and enlightened me as well to the inside secrets of small business management.

Obstacles Faced by Saudi Female Entrepreneurs

Primary Research Question 3: What are the obstacles that Saudi women encounter in operating apparel production businesses?

From 2005-2010, 26% of garment workshops in Jeddah city closed. As a result, it is important to identify the obstacles faced by female entrepreneurs. Doing so assists in strategizing methods for avoiding these obstacles and effectively confronting them when they are present. Saudi female entrepreneurs participating in this study identified several obstacles encountered in operating their own small business. The obstacles identified in this study related to those within the business, outside the business, or a combination of the two. Specifically, the

participants suffered from competition, difficulties in filing paperwork, conflict between roles at work and home, marketplace changes, and lack of management skills.

The present study revealed that 42.9% of participants suffered from competition due to saturation in the marketplace. The rest of the participants (57.1%) underestimated the impact of competition on their business and said that they do not worry about losing clientele since they have a loyal customer base. The participants who mentioned competition as an obstacle referred to other female entrepreneurs and workshops operated by non-Saudi men. Saudi men do not work in garment production but they hire non-Saudi men to work for them in this business (i.e., to manage workshops financed by Saudi men). Saudi female entrepreneurs claim that this business should be restricted to Saudi women since they have less job opportunities in the private sector as compared to men.

Participant 8: When I started working here, I was the only one in this neighborhood.

Now there are five apparel workshops on this street. The large number of apparel workshops in the same area impacts me negatively. I had to decrease prices to attract consumers. In addition, workshops operated by men who immigrated to Saudi Arabia are a problem. One day, I had a customer who asked me to take her body measurements and then she said I am going to go to another workshop owned by a man. She said they are cheaper than me and she left. You know that they make poor quality dresses with lower prices and they honestly bother me.

As noted previously, Saudi female entrepreneurs also encounter problems in filing paperwork; 35.7% of participants reported filing paperwork as an obstacle in operating their own small business. Saudi women are required to have a male representative assist in filing paperwork and to represent women in government offices that are overseen by men. Although

there are women working in the government offices, they are not allowed the authority to complete the types of tasks required by business owners. As a result, the need for a representative is essential for Saudi female entrepreneurs. A representative may be a serious problem for those who do not have one or have a troublesome one. A representative is usually a family member who may not have any other involvement with the business. Further, among those participants who did have a good relationship with their male representative, many noted the complexity in filing paperwork with the Saudi government.

Participant 14: Sometimes my husband helps me with renewing my paperwork. As you know, we [women] are not welcome in the men's departments. I have to go to the women's department, which simply makes it more complicated. They either do not know how to do their job or do not understand their job. While I was trying to get my paperwork processed, the female clerk continued to ask me about the old license. I told her that I lost it but had another copy. She instructed me that I had to go to the men's department and bring a testimony that the license is done. My husband went to them and the man there said that this copy was correct. Until now, I did not receive my new license. It has been seven months now.

Conflict between roles at work and home was another obstacle that was identified in this research. Two of the participants suffered from conflict between their responsibilities at home and at work. They mentioned that their work controls them and that they have difficulty finding a balance between their professional duties and family obligations:

Participant 4: In the beginning, my husband encouraged me to work and become successful. When he started seeing my success, he started to change. He claimed that all I speak about is my workshop.

Participant 5: I always try to separate my work and family life. But there are times in which this is difficult to do. At certain times my daughter needs me to support her and I have to be at my work which consequently makes me feel guilty.

The changing marketplace was identified as an obstacle among two participants; for the Saudi female business owner, this specifically meant the production of ready-to-wear, mass produced goods. Two participants who mentioned this obstacle have been working for more than 30 years in apparel production; they recalled a time when greater demand for custom-made goods was prevalent.

Participant 10: China killed the dreams of small business owners. I started working in apparel production 40 years ago and I can tell that the golden era of our apparel production is gone when the flood of 'ready to wear' from China conquered the world. Saudi women like to be different and express their wealth through special occasions wear. Therefore, we are still here.

Two participants also noted that a lack of management skills was a problem that they faced, and that threatened the long-term success of their business. These participants admitted that they started their business without any knowledge or management experience:

Participant 13: I was working without recording anything. I realized that I had no idea where money went. This could be disastrous and could end my work. It is not a luck that runs a successful business. Obtaining the key knowledge and management skills before going into a business can make it successful.

Participant 9: At the beginning, I was not able to manage the work, I had no experience and I have never studied anything related to small business. I hired a manager, she worked with me for a while, and I was learning from her. Now I can rely on myself

in managing this enterprise.

As part of the third primary question, participants were asked to reflect upon possible reasons which led to the closure of 26% of garment workshops from 2005 to 2010 in Jeddah city. Saudi female entrepreneurs used two criteria to answer this question. Related to the first criterion, participants recalled the factors that led to their success and concluded that the absence of these factors might lead other firms to closure. As part of the second criterion, participants recalled the obstacles they have encountered in operating a small business and assumed that the owners of the closed workshops did not effectively address these issues.

Participants who related to the first criterion identified personal characteristics, product quality, lack of adequate advertising, lack of family support, lack of education and training, not being capable of staying current with fashion trends, and years of experience as being reasons which led to the closure of garment workshops in Jeddah city.

Participant 1: I think personal characteristics were the reasons behind their failure. For any small business owner, patience is important in dealing with workers, leadership is essential to any manager, and persistence is also important to make the business a success. Relying solely on workers might cost an entrepreneur her business.

Participant 5: You know, reading small business books opened my mind to many things in operating a small business. I would not be successful if I just started without these books. Those entrepreneurs whose businesses failed should have been educated in terms of operating a small business before starting.

Participant 10: Many of those who are closed were operating apparel production workshops while they had no idea about sewing. Workers might make mistakes while they are working. If the owner cannot fix that error, she is in

trouble with consumers.

Other participants who identified the second criterion noted competition, conflict in dual roles, marketplace changes, and lack of management skills as being possible reasons which led to the closure of 26% of apparel workshops between 2005 and 2010 in Jeddah city.

Participant 8: Now, any woman that has nothing to do can start a small business. There is a large number of apparel workshops everywhere. Staying [competitive] is hard in this environment. The best are the only ones that remain.

Participant 10: Ready-to-wear fashions took many consumers from us. We were producing every kind of apparel, but now we only produce evening garments. Ready-to-wear mass produced goods are available for a low price. Not all consumers have time to wait for a dress to be made or some might not have enough money to afford one. Convincing consumers that my goods are better than ready-to-wear is very important, and those owners of the shops that had been closed might have failed there.

Entrepreneurial Commitment to Saudi Women

Primary Research Question 4: What level of commitment do female Saudi business owners have to providing additional job opportunities for other women?

This primary research question aimed to identify the ability and/or willingness of Saudi female entrepreneurs to providing additional job opportunities for other Saudi women. The unemployment rate of Saudi female college graduates is high, 54%, while the participation of women in the Saudi workforce is the weakest in the region (only 14.4%). Providing additional job opportunities for women in the private sector is essential to solving this problem. The most available job opportunity for Saudi women in the private sector is through owning (or working

in) apparel production workshops. Investigating female entrepreneurs' ability and/or willingness to hire Saudi women is important. The findings of this primary question could lead to recommendations for promoting small businesses in Saudi Arabia, namely, in apparel production, to provide more job opportunities for Saudi women. The findings of this primary question might also lead to recommendations to create other available job opportunities for Saudi women in the private sector.

When participants were asked about their ability or willingness to extend their work to accommodate larger numbers of Saudi women, it was found that the business owners had several reasons for not planning to do this. For example, 100% of participants did not feel that their operations would grow enough to accommodate additional workers. Interestingly, it was also discovered that the majority of the workers in Saudi apparel workshops are of Filipino descent. Filipino female workers have better skills in apparel production, whereas, it was discovered that Saudi women are mainly employed in the beauty salons. The participants, the owners, manage these workshops and may work as a designer or beautician. In general, it was found that working as a seamstress is not an attractive job for Saudi women:

Participant 9: Sewing is a hard job; sitting for hours making a dress with good technique is not desirable for Saudi woman. I have Saudi girls working in the beauty salon as hair stylists and make-up artists, but I can tell that they are here just to get experiences to start their own business. Saudi women prefer to work for themselves or as a manager of an existing business. Saudi women are not willing to work for other small business owners for a long period.

All the participants agreed that Filipino workers are more skilled than Saudi women in producing evening dresses. Moreover, the participants mentioned that new customers often want

their dresses to be made by Filipino seamstresses. Customers believe that Filipino workers are better skilled and have greater technical expertise as compared to Saudi workers.

Participant 7: New customers tend to ask first about the seamstresses; they want to make sure that the seamstresses are Filipino otherwise they won't deal with me. Filipino female workers are skilled in sewing, and people realize that.

The participants also reported that Saudi women are not qualified to work as seamstresses. Female graduates from apparel and textile departments are not educated to work and operate businesses in this industry; rather, they are educated to be teachers. Participants suggested changing the curriculum in universities to better prepare women for work in this industry.

Participant 6: I was looking for Saudi girls to work in my workshop as a seamstress, but I could not find one who can work in producing evening dresses. What I found is one girl; she said I just can sew baby dresses which are totally not required by customers. But that is what she does; girls who are studying in apparel production come to me to do their assignments. There is something wrong and it has to change inside the apparel departments in universities.

Concluding Thoughts

The next chapter will discuss the findings of this study further, reiterating the major themes of the interview data and linking it to previous research existing on this topic. Each primary research question will be thoroughly reviewed to reveal insight into the most suitable job opportunities in the private sector in Saudi Arabia for women. The findings from the qualitative data collected as part of this study revealed the motives that push Saudi women to establish this

kind of work and the factors that helped them to be successful in apparel production. Additionally, the challenges that women encounter in the apparel production field were examined, as well as the commitment that women have to offering employment to other Saudi women. The findings stemming from the primary research questions will be merged to meet the purpose of this research, which is to document the characteristics of successful Saudi female entrepreneurs in the apparel production field.

Chapter 5 - Discussion

The purpose of this chapter is to provide a summative overview of the research conducted for this study, reiterate the findings presented in Chapter Four, and discuss the implications of the study as drawn by the researcher. Prior to this study, no literature existed which focused on female entrepreneurs in Saudi Arabia. The current study is important in identifying the attributes of success of Saudi female entrepreneurs in garment production. This study offers an explanation of the participants' experiences in operating apparel production workshops. In order to promote the working environment of Saudi women in the private sector, this study reveals some facts surrounding Saudi female entrepreneurs. Recommendations based on the findings of this study can aid in promoting and sustaining the success of small business owners in Saudi Arabia.

Through qualitative research, this study identified the attributes of success of Saudi female entrepreneurs in garment production. Personal interviews with participants were conducted in Jeddah city, Saudi Arabia. The goal of this study was to document Saudi women who have succeeded in operating their own small business, namely in the production of apparel goods. The previous chapter described the primary themes and key concepts that emerged in the participants' descriptions of their experiences in operating small businesses. This chapter summarizes the motives that drove Saudi women to start small businesses, the factors that led to their success, the obstacles faced in operating their businesses, and the level of commitment that female entrepreneurs have to providing additional job opportunities for other Saudi women. This chapter compares the finding of the current study with the findings of the previous literature that was discussed in Chapter Two.

Summary of Findings

The current research was conducted with Saudi female entrepreneurs using four primary questions to guide the process. These questions were as follows:

1. What are the motives that push Saudi women to enter the apparel production industry?
2. What are the factors that enable Saudi women to be successful in apparel production?
3. What are the obstacles that Saudi women encounter in operating apparel production businesses?
4. What level of commitment do female Saudi business owners have to providing additional job opportunities for other women?

The key findings for each primary research question are described below. Under each primary question, key themes and concepts are organized. The findings of each primary question are compared with current literature to identify differences and similarities among Saudi female business owners and those operating businesses in other parts of the world. This study supports the notion that some characteristics associated with entrepreneurial success and failure are common across cultures. Moreover, the current study adds new thoughts related to entrepreneurial success and failure according to those specifically identified by participants in this study.

Entrepreneurial Motives

Primary Research question 1: What are the motives that push Saudi women to enter the apparel production industry?

As discussed in chapter 2, female entrepreneurs from different cultures including America, Africa, and Turkey are motivated by financial and non-financial, pull and push, and

internal and external factors to start small businesses. Saudi female entrepreneurs revealed the same motives as those reported in previous literature. Specifically, Saudi female entrepreneurs reported financial reasons (i.e., generating more income) as a motive driving them to start small businesses, as well as other non-financial factors, including flexibility, challenge, positive work environment, and limited job opportunities.

Saudi female entrepreneurs also reported pull and push motivations to start small businesses. Participants indicated that they started their business with a desire to be self-employed. The motivations of Saudi entrepreneurs included other pull motives such as independence, flexibility, and a desire to be challenged. Push motives included lack of a positive work environment and limited job opportunities. The meaning of these motives among Saudi entrepreneurs is similar to that of other entrepreneurs as previously discussed in the literature. For instance, among female entrepreneurs, independence means to be financially autonomous or to have freedom in choices related to work. Flexibility means to have a balance between work and family and/or to have the ability to work from home. Common cross-cultural motivations of female entrepreneurs included the desire to increase personal wealth and/or were necessitated due to limited job opportunities (Hughes, 2005; Walker & Brown, 2004; Buttner & Moore, 1997).

Yet, in some cases, the meaning of pull motives among entrepreneurs is different. For Saudi female entrepreneurs, a desire to be challenged means to achieve success from nothing; while for other entrepreneurs participating in previous studies, a desire to be challenged means to have creativity, complexity, and variety in daily work. The lack of a positive work environment varies among entrepreneurs as well. In previous studies, the lack of a positive work environment derives from having the ability to control one's work environment, including time, colleagues,

and clients (Hughes, 2005; Walker & Brown, 2004; Buttner & Moore, 1997). For Saudi female entrepreneurs, having a positive work environment is sought through having a workplace separate from that of men.

Saudi female entrepreneurs viewed apparel production as providing a positive work environment because these workshops offer a separate workplace from men. As Muslim women, Saudi female entrepreneurs and their employees are committed to the Islamic hijab when mixing with men. Working in areas which are separate from men gives Saudi women the opportunity to work in a convenient environment without the need of wearing the Hijab and also reflects the preferences of the women's spouses and fathers, who desire their wives and daughters to not mix with men in the workplace.

This study supported findings previously reported by Hughes (2005) – specifically, in understanding the dichotomy between pull and push motivations. The participants in this study reported independence as a motive for starting their own businesses. Independence for Saudi female entrepreneurs relates to financial independence and the capability to control the business environment. Some of the participants were motivated by financial independence after losing their male providers (pull motive) and some participants were motivated by independence to be financially independent from providers (push motives). The current study supports Hughes (2005) recommendation to interview female entrepreneurs to better understand whether they were motivated by pull or push motives to start a small business rather than using other survey methods which produce less descriptive and meaningful results.

The motivations for the participants in this study to go into business ownership varied as compared to other female entrepreneurs participating in previous research studies. For Saudi female entrepreneurs, the participants report that there is no specific criterion to measure their

success. Future expansion of the business does not necessarily indicate small business success for female Saudi business owners, nor does it serve as an entrepreneurial motivation. Female entrepreneurs participating in this study evaluate their success based on their motivations. For instance, when participants establish the enterprise to be independent and then they achieve that independency, participants consider their enterprise to be successful. In fact, the entrepreneurs evaluate their success when they achieve the goal of starting the enterprise, whether the goal was financial or non-financial.

Attributes of Entrepreneurial Success

Primary Research Question 2: What are the factors which enable Saudi women to be successful in apparel production?

Buttner and Moore (1997) found that American female entrepreneurs measure their success in relation to their original motives or reasons for starting their own business. This is similar to findings of this study - Saudi female entrepreneurs also evaluate their success from their original motives. Female entrepreneurs in Saudi Arabia consider their enterprise to be successful when a profit is realized and/or the motives to start a small business are satisfied.

Saudi female entrepreneurs participating in this study attributed their success to several variables, including personal characteristics, product quality, advertising and promotion, family support, education, availability of resources, and/or years of experience. The current study supports findings of previous studies related to personal characteristics as a factor contributing to success. Similar to American and Korean female entrepreneurs, Saudi female entrepreneurs mentioned that their personal characteristics led them to success in the marketplace. Personal characteristics reported by the participants included determination to succeed, love of the work,

leadership, kindness with customers and workers, persistence, patience, responsibility, self-confidence, and honesty. The same personal characteristics were reported in previous studies such as Stevenson (2010), Edwards (2008), Gravely (1999), and Nam and Herbert (1999).

Effective advertising and promotion strategies are another common variable among female entrepreneurs. Saudi female entrepreneurs reported advertising as an essential factor leading to success as Moera (2009) also reported. Saudi female entrepreneurs use a variety of mediums to advertise and promote their business, including advertisements in newspapers, cell phone SMS, Internet, and public places such as malls or waiting rooms in hospitals. Saudi female entrepreneurs, similar to other female business owners, believe in the importance of word-of-mouth in increasing profitability.

As have other studies (Dyer & Ross, 2007), Saudi female entrepreneurs mentioned family support and advising and counselling as factors contributing to success. Among participants in this study, family support encompassed financial and emotional support obtained from family members. However, Saudi female entrepreneurs reported seeking advice from family members, not from professional advisors, which differs from results reported by Dyer and Ross (2007). According to the authors, participants reported that professional advising and counselling is a key factor in growing a small business; it aids in enhancing an entrepreneur's management and decision-making abilities. Saudi female entrepreneurs seek business advice from family members. A possible reason for this difference is the lack of professional advisors and counsellors available to Saudi business owners. The family is the only available source for Saudi female entrepreneurs in seeking advice. Saudi female business owners identified family members as one of the factors contributing to their success.

Saudi female entrepreneurs also noted additional factors of success not previously identified in other literature. For instance, participants in this study mentioned that product quality, previous education, availability of resources, years of experience, and staying current with fashion trends all contributed to their success. Among participants, product quality meant to offer goods and services superior to that of competitors in the marketplace. Previous education referred to obtaining an advanced degree at the graduate level. Availability of resources included utilizing all resources available to enhance business and management skills, such as books on small business success and failure. Years of experience were also important, as participants noted the need to having sewing skills to assist workers with complicated designs. Finally, staying current with fashion trends meant being current with fashion trends and keeping updated with innovative fashion. Participants noted that being up-to-date with fashion trends is essential, as the business owner must translate these trends to meet traditional dress standards characteristic of the culture. Mixing new fashions with the tastes of Saudi consumers is a way of achieving and maintaining success for the participants.

Knowing the factors that contribute to success is essential for new entrepreneurs to assess their ability prior to going into small business ownership. Additionally, it is important for policymakers to understand these factors to enhance the development of future female entrepreneurs. For instance, policymakers might: (1) support the establishment of formal networks to help in addressing business challenges and forming strategies, (2) support female entrepreneurs financially, and (3) provide different professional/development resources for the entrepreneurs.

Obstacles Faced by Saudi Female Entrepreneurs

Primary Research Question 3: What are the obstacles that Saudi women encounter in operating apparel production businesses?

The current study supports Malburg's (1991) findings in terms of business obstacles. In this study, the participants reported: (1) within business obstacles, (2) outside business obstacles, and/or (3) a combination of the two in operating small businesses. The participants in this study suffered from competition, filing paperwork, conflict between roles at work and home, marketplace changes, and lack of management skills. Some of these obstacles are common with previous studies. For instance, female entrepreneurs, in general, suffer from competition in the marketplace (Malburg, 1991; Huang & Brown, 1999). Within the context of Saudi Arabia, female entrepreneurs often compete with workshops operated by non-Saudi men. Saudi female entrepreneurs claim that this business (apparel production) should be restricted to Saudi women since they have fewer job opportunities in the private sector as compared to men. Additionally, the participants suffered from an over-saturated marketplace by competing with other female business owners. Participants claimed that the large number of apparel workshops in just one neighborhood impact their profit negatively since they have to reduce their prices to compete with others. Moreover, conflict between roles at work and home are common obstacles faced by female entrepreneurs cross-culturally (Horridge & Craig, 2001; Ozkan, Erogan, & Nicolopoulou, 2011). Women around the globe report difficulty in finding a balance between their professional duties and family obligations.

Change in the marketplace is also an obstacle faced by participants in this study as well as those included in previous studies (Malburg, 1991; Huang & Brown, 1999; Ozkan, Erogan, & Nicolopoulou, 2011). As part of the current study, two participants who mentioned this obstacle

have been working for more than 30 years in apparel production and recalled a time when greater demand for customized goods existed. Participants reported that given the import of ready-to-wear goods from China, they have been forced to specialize in the production of evening wear. Although evening garments are available in the marketplace as ready-to-wear dresses, Saudi women still want to be unique and different in their special occasions by wearing individualized dresses.

Another finding that is similar to previous research relates to obstacles faced in lacking proper management skills (Gobagoba & Littrell, 2003). As businesswomen in South Africa reported, many women start their business without any management experience. They mentioned that having access to knowledge related to small business management is essential to any entrepreneur. These findings were reflected in the current study.

Beyond that discussed in previous literature, Saudi female entrepreneurs mentioned another obstacle in operating small businesses. The participants in this study added filing paperwork as an obstacle facing them in operating their small businesses. In Saudi Arabia, men dominate society; women are not allowed to file paperwork in government offices where men are employed. Saudi female entrepreneurs have to get a representative to fill out paperwork or go to separate departments where only women are employed, but actually hold little authority or decision-making ability. The women working in these departments have to go back and forth to the male departments before paperwork can be authorized and completed.

Understanding the obstacles that Saudi female entrepreneurs encounter assists new business owners in identifying potential challenges, and then forming methods for responding. For policymakers, knowing these obstacles is important in developing regulations that support female entrepreneurs. Policymakers might: (1) establish an on-line filling paperwork service for

female entrepreneurs, (2) control the issuing of permits for many apparel production workshops in one neighborhood to reduce the over-saturated marketplace, and (3) consider the potential opportunities in producing goods for exportation to the global marketplace. Expanding Saudi Arabia's apparel industry could increase the demand of workers, which would lead to employment opportunities for larger numbers of Saudi women. Additionally, identifying these obstacles is essential for educators to develop educational systems and curriculum to meet the needs of students planning careers in the industry.

Entrepreneurial Commitment to Saudi Women

Primary Research Question 4: What level of commitment do female Saudi business owners have to providing additional job opportunities for other women?

When asking the participants about their ability or willingness to extend their work to accommodate larger numbers of Saudi women, it was found that the business owners had several reasons for not planning to do this. Among the participants in this study, none felt that their operations would grow enough to accommodate additional workers. Interestingly, the majority of Saudi apparel workers are of Filipino descent. Filipino female workers are better skilled than Saudi female workers in apparel production. Saudi women are more likely to be employed in beauty salons. In general, it was found that working as a seamstress is not an attractive job for Saudi women whether for the owners or for the employees in this industry. Working as seamstress is a hard enough job that it does not attract Saudi women. Female graduates from apparel and textiles departments in Saudi Arabia have not been educated to work in this type of industry as they are mainly educated to be secondary education instructors. Especially in the production of evening dresses, Saudi workers needed advanced sewing skills.

Perhaps the most significant implication of this study was the discovery that Saudi female entrepreneurs and workers are not involved in the construction and tailoring of garments. Whereas the participants are involved as designers or beauticians, Saudi women are not interested in working as seamstresses. In fact, it was found that Saudi women seek more advanced positions in apparel design, product development, and business management. The participants in this study revealed the need for studying management and business-related topics, as they viewed a lack of management and accounting skills and training as a significant obstacle impacting their overall success. As such, including business management and accounting in apparel and textiles curriculums in Saudi Arabia would better prepare women to manage apparel workshops.

Another implication for this study is that Saudi women are not skilled enough to work in workshops producing evening wear. Saudi women need more advanced training to be qualified in the production of evening garments so they are better qualified to assist workers with complicated designs. Although working in apparel workshops, specifically producing goods, is not an attractive option for Saudi women, managing these workshops requires additional sewing expertise. In coordinating apparel and textiles programs in Saudi Arabia, basic and advanced sewing skills should be included in the curriculum.

Another possible reason why Saudi women may not be interested in working as seamstresses in workshops is that they are not qualified to do this job effectively. Consequently, they may try to avoid it. Saudi educators should promote students' sewing skills, qualifying women for construction and tailoring jobs. Doing so will accommodate larger numbers of Saudi women. In this study, it was found that 14 workshops provided 61 job opportunities for non-

Saudi workers. In fact, educational programs in Saudi Arabia need to improve the professional development of students to allow them access to more jobs in the marketplace.

Limitations

The primary limitation of this study is that the data was collected from female entrepreneurs in only one city in Saudi Arabia, thus limiting the generalizability of the findings. Additional research on this topic should be collected from other female Saudi business owners, representing other regions of the country. Additionally, further data should be collected from female business owners in other parts of the Middle East to compare and contrast cross-cultural motivations, factors of success, and obstacles in operating apparel production firms. The exploration of these topics will lead to promoting and developing women's education and work in countries where legitimate female employment is limited.

Recommendations for Future Research

In order to support and enhance the findings of the study, future research is needed examining various factors negatively impacting the success of Saudi female entrepreneurs operating apparel production workshops and beauty salons, including: (1) competition resulting from an over-saturated marketplace, (2) complexity in filing government required paperwork, and (3) conflict between women's roles at home and work. Additional research should explore effective strategies for overcoming these obstacles. It is essential to explore methods for supporting women's work in Saudi Arabia, particularly as it relates to competing with non-Saudi men, combating issues related to filing paperwork, and handling the double or even tripe duty roles of caregiving, spousal, and work.

Future research should take into account the development of educational systems and curriculum in apparel and textiles departments in Saudi universities to meet the needs of Saudi women; as part of the current research, it was noted that Saudi women need further education and training in improving sewing skills and enhancing business knowledge, specifically related to management and accounting. Future research should explore the goals of Saudi girls who enroll in apparel and textiles programs, taking their needs into consideration when developing curriculum, courses, student learning outcomes, measures of assessment, and other needed experiences and knowledge.

Finally, exploring the opportunities in design and product development in men's wear can potentially provide great opportunities for Saudi women. Apparel production workshops focusing on men's wear are likely different from operating workshops producing women's evening gowns. Factors of success and potential obstacles may be different from the findings revealed as part of this study. In other words, the findings of this study may be specific to the product category. Only will additional research prove the validity of this. Currently, men's apparel production workshops are operated by non-Saudi men. Most importantly, producing men's wear may require fewer technical skills and expertise than the production of women's evening gowns. Consequently, Saudi women may have another viable employment opportunity in working in, operating, and owning workshops focused on the production of men's wear. Investigating this topic may not only promote the apparel industry in Saudi Arabia, but contribute to the overall advancement of women's work and placement of women in appropriate opportunities for work.

Figures and Tables

Figure 1: Jeddah City



Figure 2: The Snowball Sampling

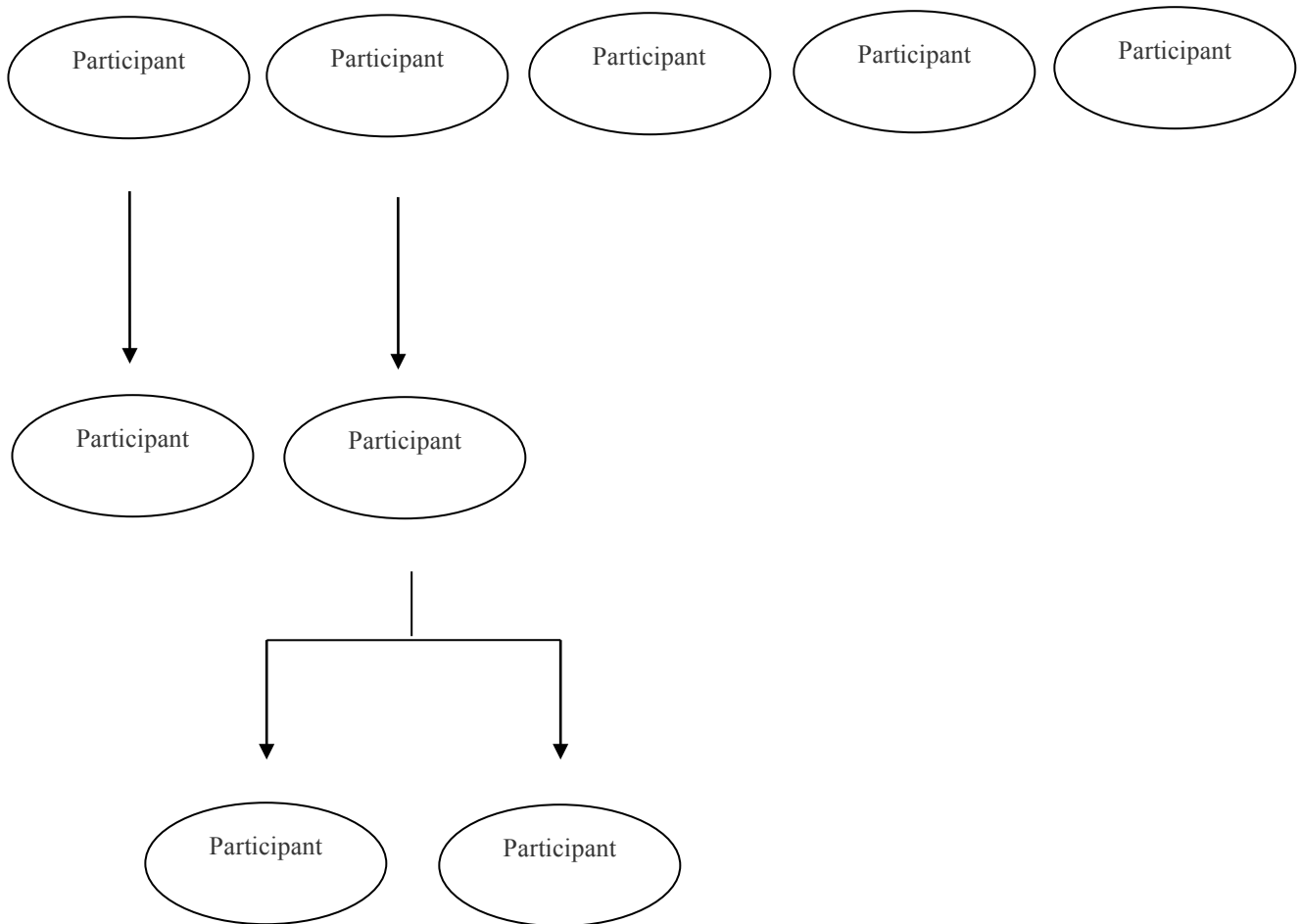


Table 1: *Years of Operating the Apparel Productions Workshops*

Years of Operating the workshops	Number of Workshops
6-10	4
11-15	3
16-18	2
19-23	1
24-28	1
29-33	1
34-38	1
39-43	1

Table 2: *Numbers of Workers in Apparel Production Workshops*

Numbers of Workers	Number of Workshops
3-7	10
8-12	1
13-17	2
18-22	1

Table 3: *Demographic Summary of Participants*

Participant	Age	Marital Status	Education
1	50-59	Married w/children	Elementary
2	50-59	Married w/children	Bachelor
3	40-49	Married w/children	Ph.D
4	30-39	Married w/children	Bachelor
5	30-39	Married w/children	Bachelor
6	30-39	Married w/children	High School Diploma
7	50-59	Married w/children	Bachelor
8	50-59	Married w/children	High School Diploma
9	50-59	Single	Bachelor
10	60-69	Married w/children	Elementary
11	60-69	Widow w/children	Associate's Degree
12	50-59	Married w/children	Associate's Degree
13	40-49	Married w/children	High School Diploma
14	30-39	Married w/children	High School Diploma

Table 4: *Motives that Push Saudi Women to Enter the Apparel Production Industry.*

Motives Pushing Saudi Women to Enter Apparel Production	Percentage of Participants Giving Specific Reason
Independence	42.8
Flexibility	21.4
Challenge	35.7
High Income	21.4
Lack of Positive Work Environment	21.4
Limited Job Opportunities	42.8

Table 5: *Factors which Enable Saudi Women to be Successful in Apparel Production.*

Factors enabling Saudi Women to be Successful in Apparel Production	Percentage of Participants Giving Specific Factor
Personal Characteristic	100
Family Support	42.9
Advertising and Promotion	35.7
Staying Current with Fashion Trends	28.5
Expertise in Sewing	21.4
Quality of the products	14.3
The Use of Supplementary Materials	7.1
Educational Achievements	7.1

Table 6: *Obstacles Encounter Saudi Women in Operating Apparel Production Businesses.*

Obstacles Saudi Women Encounter in Operating Apparel Production Business	Percentage of Participants Giving Specific Obstacle
Competition	42.9
Filing Paper Work	35.7
Conflict between Work and House Role	14.3
Marketplace Change	14.3
Lack of Management Skills	14.3

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Appendix A - A Letter of Consent

KANSAS STATE UNIVERSITY

INFORMED CONSENT TEMPLATE

PROJECT TITLE: Identifying the Attributes of Success of Saudi female Entrepreneurs in Garment Production: An Exploratory Conducted in Saudi Arabia

APPROVAL DATE OF PROJECT: 5/9/2011

EXPIRATION DATE OF PROJECT: 5/13/2012

PRINCIPAL INVESTIGATOR: CO-INVESTIGATOR(S): Joy M. Kozar & Sarah Alzahrani

CONTACT AND PHONE FOR ANY PROBLEMS/QUESTIONS: Joy M. Kozar 785- 532-1394
Sarah Alzahrani 785-317-7566

IRB CHAIR CONTACT/PHONE INFORMATION:

- Rick Scheidt, Chair, Committee on Research Involving Human Subjects, 203 Fairchild Hall, Kansas State University, Manhattan, KS 66506, (785) 532-3224.

SPONSOR OF PROJECT:

PURPOSE OF THE RESEARCH: The purpose of this study is to document Saudi women who have succeeded in operation their own small businesses, namely in the production of apparel goods. This study is important as successful female entrepreneurs in Saudi Arabia also have the ability to expand their enterprises and larger number of Saudi girls

PROCEDURES OR METHODS TO BE USED:

Sarah Alzahrani (master's student), is planning to interview Saudi female entrepreneurs to identify the conditions that must exist in promoting Saudi women's work in small businesses in the private sector. A semi-structured interview formate will be utilized. It is anticipated that each interview will take 60-90 minutes. A Consent letter will be given to participants prior the interviews to give them clear idea about the research. Each interview will be audio recored upon obtaining permission from participant and each tape recording will be fully transcribed for data analysis and coding

ALTERNATIVE PROCEDURES OR TREATMENTS, IF ANY, THAT MIGHT BE ADVANTAGEOUS TO SUBJECT:

The paper-pen approach will be used if a respondent does not wish to be audio recorded

LENGTH OF STUDY: Interview will take 60-90 minutes

RISKS ANTICIPATED: No foreseeable risks

BENEFITS ANTICIPATED: The participants will help the researcher by participation in this project in identifying the condition that must exist in promoting women's work in small businesses in the private sector

EXTENT OF CONFIDENTIALITY: The participant's information will be kept; the researcher will use numbers to refer to participants.

Last revised on May 20, 2004

IS COMPENSATION OR MEDICAL TREATMENT AVAILABLE IF
INJURY OCCURS: _____

PARENTAL APPROVAL FOR MINORS: _____

TERMS OF PARTICIPATION: I understand this project is research, and that my participation is completely voluntary. I also understand that if I decide to participate in this study, I may withdraw my consent at any time, and stop participating at any time without explanation, penalty, or loss of benefits, or academic standing to which I may otherwise be entitled.

I verify that my signature below indicates that I have read and understand this consent form, and willingly agree to participate in this study under the terms described, and that my signature acknowledges that I have received a signed and dated copy of this consent form.

(Remember that it is a requirement for the P.I. to maintain a signed and dated copy of the same consent form signed and kept by the participant

Participant Name: _____

Participant Signature: _____ Date: _____

Witness to Signature: (project staff) _____ Date: _____

Last revised on May 20, 2004