

Key Success Factors of Home-Based Business among Female Entrepreneur in Saudi Arabia

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Abstract

Home-based business (HBB) is one of the fastest growing form of business start-ups where the business is conducted from home. In develop economies, the HBB industry is an engine for economic growth that has proven its viability through significant contribution to the national GDP. In view of its importance, the Saudi Ministry of Commerce and Industry encourage local women to start and develop their own HBB as it gives them the flexibility while still contributing to the national economy. Although various initiatives have been taken place, little information is available about Saudi HBB. This study therefore aims to determine the factors that contribute to the growth as well as the challenges of female HBB in Saudi Arabia. The study was based on qualitative approach which adopted an in-depth interview with eleven Saudi females who run HBB. The findings revealed that HBB contributing factors comprised of access to funding, sufficiency of savings and the influence of the intrinsic and extrinsic motivation in starting the business. Meanwhile, the obstacles are government regulations and policies, culture, and home design. The study recommendations include improving banks and service institution policy and procedures to enable HBB to have access to funding and services and to develop legal policies to protect the right of the HBB operator and customers. Finally, the study also suggests future research on managerial factors that can contribute to HBB female success, the stress coping mechanism of HBB and the factors contributing to the difference between HBB in growth strategies.

Keywords Home-Based, Business, Female, Entrepreneur, Saudi Arabia

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1. Introduction

Home-based businesses (HBB) play an important role in developing the economy worldwide. It is recognised as one of the most promising segments especially among women all around the world (Chen et al., 1999). Female-owned HBBs are expanding in all sectors, mostly in a full-time and determined way, and providing both local and global societies with much added value (Wynarczyk and Graham, 2013); yet, they are faced with numerous problems and obstacles on their path toward growth. Female HBBs experience more issues and challenges compared to their male counterparts (Mason and Reuschke, 2015). As HBBs are considered as one of the major ways to resolve the problem of unemployment among women (Mahmud, 2003) while providing the flexibility and retaining the family institutional expectations, determining the key success factors and challenges in this sector is of paramount importance.

The importance of HBB towards the nation's economy is undeniable. The Global Entrepreneurship Monitor (GEM) report revealed that unregistered businesses composed of 80% of economic activity in the developing countries (Kelley, Bosma and Amorós, 2011). In Saudi Arabia, 63% of the female HBBs are unregistered (Afshan, 2015). The main reason given for not registering their business is mainly related to the complexity of business registration procedures (Beale, 2004). In Saudi Arabia, female HBBs faced other issues such as culture constraints (Ahmad, 2011). This further leads the community to reject HBB and 'force' them to social isolation situation (Reuschke, and Houston, 2016).

Although there have been studies on female HBBs growth obstacles (Breen, 2010; Breen and Karanasios, 2010), there is a need for more studies in this area (Breen, 2010) as most of the studies are conducted in the Western countries and there is limited research on Islamic societies in this respect (Roomi, 2013). There is a dearth of data regarding HBB establishments and activities in the Middle East (Elmahgop et al., 2015). In addition, these limited studies (Jamali, 2009; Mordi et al., 2010) failed to take into account the growth barriers of HBBs in the context of Islamic countries. In light of these issues and the importance of HBB segment in the economy and community development, this study aims to determine the factors that contribute to the growth as well as the challenges of female HBB in Saudi Arabia. It is expected that the outcome of this study would provide recommendations that strengthen positive policy measures and also minimize the entrepreneurial gender gap (De Bruin et al., 2007) in the country.

1.1 Definition of Home-Based Business (HBB)

Mason, Carter and Tagg (2011) defined HBB as any business entity engaged in selling products/services, and operated by a self-employed person, with or without employees, that uses

home as a base to run business operation. Felstead and Jewson (2000) defined HBB as a household that uses place of residence to engage in the business activity, as a full /part time or on an occasional basis, and may consider the business income as a second or supplementary resource of income. The European Commission business (2015), defines HBB as an enterprise with fewer than ten employees with an annual turnover of less than two million Euros.

The Saudi Arabia Monetary Agency (2010) defines small firms as those enterprises with an annual sale between SR100, 000 to SR5 million and have employees between 2 to 49 employees. Meanwhile, Saudi Arabia General Authority Statistics (GAS) (2016a) defines micro business as any enterprise with less than five employees. For the purpose of this study, HBB is defined as a business that is managed from home with less than five employees including the owner and recording annual sales between SR 50,000 and SR 400,000.

1.2 Home-Based Business (HBB) Descriptive Statistics

The Saudi Arabia GAS (2016a) shows that in 2014 the micro business accounted for 83.64% among all business entities in the kingdom. Despite the efforts by governments and academics to estimate the numbers of HBB and micro business worldwide, the numbers are not accurately identified because majority of micro business are still unregistered. This scenario is the same in Saudi Arabia where there are no official figures that report the actual number of HBB in the country. In addition, it is difficult to determine the actual number of HBB entrepreneurs since the majority are not registered with the relevant authorities. According to a report by Al-Sayedah Khadijah Bint Khuwailid Businesswomen's Center in Jeddah Saudi Arabia, about 63% of Saudi female ventures are unregistered businesses (Afshan, 2015). The business registration for female HBBs is similar to other businesses entity in addition being classified as "*Osur Muhtaja*", which means the family in need of financial stability (Ahmad, Jabeen and Khan, 2014).

2. Research Objectives

In line with the above discussions, the research objectives are as follows:

- To determine the factors that contributes to the development or growth of female HBB in Saudi Arabia.
- To analyse the challenges of female HBB in Saudi Arabia.

3. Literature Review

3.1 Micro-Factors Contributing to the Growth of HBB

Previous studies have identified various factors that may influence the growth of micro business. In this study, the micro-factors related to HBB environmental factors are identified as funding and service resource, motivation, competitive advantages and home design.

3.2 Funding and Service Resources

One of the HBB main financial resources is the founder's personal saving. Due to insufficient information of the market, poor feasibility study, limited financial/banking record, HBBs could hardly get access to external funding. This forces HBB to use personal saving to start a business, avoiding the business risk and commitment from others resources such as loan interest and debt commitment (Ahmad, 2011). Utilizing own's saving allows the operator the primary authority to make business decision hence controlling business growth and development. On the other hand, to raise the finance from personal saving is considered as a constraint because of the lack of job opportunity (Hertog, 2012) in this region. This is specifically for Saudi females who experience socio-cultural complexities and constraints (Ahmad, 2011).

The necessity to fund business from external funding resource is more related to the growth stage. This involves financing a full-scale marketing and production after the product has been successfully tested and to share the business risk with joint investors (Reuschke and Houston, 2016). Access to capital remains one of the top SME and micro business constraints to growth and development worldwide. John (2014) indicated that although SME's in Saudi Arabia are contributing to 33% of GDP and comprise nearly 25% of the labour force. The Saudi SME's suffer from the lower banks lending rate at 3% compared to 25% in advanced economies. According to Elmahgop et al. (2012), banks hesitated to grant loans to newly established SMEs. This is due to lack of sufficient operator collateral security to meet the lending requirement and the excessive bureaucratic and licensing procedural restriction imposed by the bank in granting funding specifically for SME female.

3.3 Motivation

Motivation is considered as the HBB operator guidance to achievement and learning, providing the HBB operator with the confidence and insistence to face the business challenge and directing personal and business goals towards business success (Spinelli and Adams, 2012). One of the main HBB operator intrinsic motivators is the lifestyle and flexibility, particularly for female. Providing

female with an alternative option to mainstreaming employment, achieving work-home balance and lifestyle flexibility with convenient income benefits (Walker, Wang and Redmond, 2008).

Other studies show that HBB intrinsic motives are related to seeking for great challenges and raising these challenges to a higher level (Ahmad, Jabeen and Khan, 2014). HBB are also motivated by the suggestions from friends and peers to develop skills and experience (Ahmad, 2011). Others are motivated by self-satisfaction in providing a valuable product/ service while enjoying the freedom of expressing creativity, achievement, and the pride from performing the job more than wealth creation (Walker and Brown, 2004). Another intrinsic motive is related to the independent motive in term of decision-making and financial independence and to the role of HBB operator as a contributor to the community by creating more job opportunity and improving people lifestyle (Ahmad, 2011). Improving the operator productivity and professionalism particularly for HBB with work experience driven by the dissatisfaction with corporate life experiences caused by the high commitment of working in a large company with long working hours (Daniel, 2004).

The HBB operators are also motivated by extrinsic motives as a response to specific critical incidence in their life. This includes to have children and to spend more time with them (Reuschke et al., 2015). Even though working from home can be liberating for females who wish to have both worlds, the female HBB still has to compromise some business benefit to satisfy family obligations. This is driven by the role-conflict problems that female face and the exhausting efforts to balance between business and family responsibility (Zinger et al., 2007). This can however be resolved by guiding female HBB decisions to maintain the business size at the comfort zone with insignificant growth inspiration, through avoiding in involving with new investment, increasing employee numbers and moving to a commercial location to expand (Walker and Brown, 2004).

3.4 Competitive Advantages

The competitive advantage is one of the key factors that can determine the success of any business. Driven by the operator ability in managing the available resources, to offer an exceptional or better product/ service, thus, gaining the business competitive advantages (Kotler and Keller, 2012). One of the challenges that HBB and SME face is implementing efficient resource allocation strategies to achieve the competitive advantages. According to Krajnakova, Navikaite and Navickas (2015) SME's are competing with other SMEs to attract the same customers and same resource within the frame of low investment capital. This therefore limits SME chances to access the resource including skilled human capital and technology and inhabiting entrepreneur activity and building their competitive advantages (Hessels, Van Gelderen and Thurik, 2008).

Elmahgop et al. (2015) revealed that one of the HBB and small business challenges faced in Saudi

Arabia in gaining the competitive advantages is the absence of business performance measures. Driven by HBB lack in managerial experience and skills such as accounting and marketing skills, it limit the chances in exploring new opportunity to generate superiority with the customers and gaining a dominant position in the market.

Other challenges related to the lack of social competence with stakeholders. This affects the HBB and SME ability to create and maintain an effective social networking to attract new or retain regular customers, thus, losing the opportunity to generate venture competitive advantages (Meutia and Ismail, 2012) This challenging circumstance facing HBB towards building their competitive advantages forces HBB to promote a product/services with an inferior product/service quality with lower force of competitive advantages to gain a quick profit (Ahmed, 2011). It also results to HBB offering imitated product/ service of a similar quality of the market (Elmahgop et al., 2015). They also focus on offering a single product/ services within a relatively narrow market (Clark and Douglas, 2010). These cause HBB to lose opportunity to innovate and broaden the market landscape with new ideas of product/service and compete efficiently as well (Ahmed, 2011).

This situation is worsen by the act of other unregistered HBB who compete with the same product/ services quality at lower price (Ahmad, Jabeen and Khan (2014). This causes registered HBB to lose their interests in creating competitive advantage with an innovated or improved product. It also prevents HBB to implement efficient pricing and costing strategies to be able to compete and to sustain in the market.

3.5 Macro Factors

The macro factors related to entrepreneur external environmental factors in this study are government regulations, policies and culture.

3.6 Government Regulations and Policies

The efficiency of government policies and market regulation are considered the fundamental base of any business establishment, growth, and development. The GEM reports indicated the lower rate of small business growth in MENA region including Saudi is caused by the restriction of the national policy concerning the regulation of new and growing firms (Kelley, Bosma and Amorós, 2011). Alharbi (2014) reported that, in Saudi Arabia one of SME and HBB constraint is influenced by unidentified regulation to promote best practices. According to Elmahgop et al. (2015), HBB face unidentified regulation, overlapping and duplication of procedures related to SME establishment within Saudi Arabia government departments. This is caused by the lack of

communication and collaboration between government entities. There are regulation changes adopted by some entities without notifying the business or other government entities. This affects business and discourages HBB establishments and sustainability.

However, complying with some government regulation is considered as a constraint to HBB success as well. It exposes some HBB to the risk of failure as a result of ignorance of these registrations (Australian Department of Industry, Tourism and Resource, 2004). The Saudi females face other constraints regarding compliance with the legal system. They include the requirement of authorized male representative (al-muaqib) to represent them as a business entity in government agencies, which in turn can expose them to fraud cases and financial burden (Sivakumar and Sarkar, 2012).

3.7 Culture

The desire for a flexible lifestyle, especially those with families and the attraction of low investment costs encourage entrepreneurs to choose home as a base for business (Walker, Wang and Redmond, 2008). Culture also forces communities to resolve employment and enhancement of the lifestyle (Mason, Carter and Tagg, 2011). It creates opportunity to innovate and meet the growing demand of niche product/services leading to an economic growth within the region (Redmond and Walker, 2010).

However, some local community might discourage the growth and the survival of HBB within the local community. This is because some HBB chooses to remain “invisible” by the local government, which is often undertaken by the community members as illegitimate business, non-transparent, less professional and unrepresented business, causing them to reject HBB and underestimate the HBB capability (Reuschke, and Houston, 2016). The HBB operator faces the difficulty in building reputations within the community and face the challenge of social isolation. This minimizes the opportunity for HBB operator to access business advice, information, and services from the community and government.

The community also discourages the growth and the survival of HBB due to the local culture norms specifically females in Saudi Arabia culture. As Ahmad (2011) reiterated, the female participation in the labour force is influenced more by socio-cultural complexities and constraints (family, gender, government, and politics) rather than Islamic role. Such constraints might not permit a woman to have consistent business practices. These include constraining rules to have free mobility without men companions and disallowing mix gender environment. This in turn influences other environmental obstacles to rise to the surface and impacting female growth inspirations. They include the limited access to business environment resource such as formal

capital, gender discrimination, lack of support services and limited business networking added to the obstacles facing HBB entrepreneurs. Sivakumar and Sarkar (2012) reported that despite the societal changes in Saudi culture, female in Saudi Arabia are still facing constraint to work and to have equivalent working chances as men. This is influenced by Saudi social norms by some society segments, which forces female to withdraw from starting a business.

4. Methodology

4.1 The Global Entrepreneurship Monitor (GEM)

The theoretical framework of this study is based on the GEM project. The objective of the GEM reports is to measure the differences in entrepreneurial activity between and within countries and uncover factors that determine the national entrepreneurial activity levels (Hartog, Hessels, and Wennekers, 2011). Each GEM report presents the result by employing a conceptual model to guide the analysis of data to generate an in-depth of information about entrepreneurial activities (Bowen and De Clercq, 2008).

The first principle is identifying the entrepreneurship as a process, which lies on the efficiency of three frameworks including the basic requirement, the efficiency enhancer and the innovation and entrepreneurship frames. The second GEM model principle is identifying the entrepreneurship as individuals, based on the impact of the three frames harmonization including the entrepreneur attitude, entrepreneur activity, and entrepreneur aspiration.

This study focus on entrepreneurs' intention and the environmental factors that the entrepreneur use to make assessment and decision in evaluating the environment opportunity and entrepreneur capability, leading to the business creation and growth. These factors include the funding and services resources, motivation, government regulation and policies, and culture. Employing the GEM model in this study would be able to assess the policymakers in Saudi Arabia directly to explore the micro-macro factors of HBB entrepreneur in Saudi Arabia and broaden their understanding of entrepreneurship activity under the umbrella of GEM analysis. Also, it can promote to a new insight and new questions by the academic to understand the entrepreneurial venture creation and growth factors, and determining the key factors of HBB success in Saudi Arabia.

4.2 Research Design

A qualitative research approach was conducted in the form of an in-depth interview with Saudi female HBB, to analyse the impact of micro-macro factors on HBB success in Saudi Arabia. The

research sample comprised of eleven female HBB entrepreneurs. The reasons for choosing female HBBS are due to the increasing popularity of HBB within the female where they can manage childcare and household responsibility (Mason, Carter and Tagg, 2011). In many cultures especially in the Middle East, female focus on maintaining her primary responsibility for childcare and other household duties (Amanda and Paula, 2005). Coherently, business is a male-dominated sector in Saudi Arabia (Sadi and Al-Ghazali, 2010).

4.3 The Interview Protocol

The interview questions ranged from reasons for starting a business to questions concerning motivation, challenge, the environments impact and the factors contributed to their business success. Interview questions were distributed to each participant before the meeting took place to ensure that they were informed about the content of the interview and evaluate the time needed to response to the interview questions.

5. Results and Discussion

5.1 Summary of the Female HBB Characteristics and Skills

The following table described the respondents' profile.

Table 1 Demographic Profile and Descriptive Statistics of HBB Female Operator and Firms

Operator demographic Characteristics	Frequency	Percentage	HBB Characteristics	Frequency	Percentage
State of origin			HBB working Status		
AL-Khobar	8	72.7	Full time	7	63.6
AL-Dammam	1	9.1	Part time	4	36.4
AL-Qatif	2	18.2	Total	11	100%
Total	11	100%	Total numbers of Employees		
Age			Non		
18-29	2	18.2	1-3	4	36.4
30-39	4	36.4	4-5	2	18.2
40-49	5	45.5	Total	11	100%
50+	0	0	Business age		
Total	11	100%	3-6	5	45.5
Social status			7-10		
Single	3		10+	2	18.2
Married	8	27.3	Total	11	100%

Operator demographic Characteristics	Frequency	Percentage	HBB Characteristics	Frequency	Percentage
Divorce	0	72.7	Business registration		
Widow	0	0	Yes	8	72.7
Total	11	100%	No	3	27.3
Family size			Total	11	100%
No children	4	45.5	Business location		
1-2	0	0	Shop	7	54.5
3-4	0	0	Home	4	45.5
5+	6	54.6	Total	11	100%
Total	11	100%	Annual income in SR		
Children ages			50,001–100,000	8	72.7
Less than 6 years	1	16.7	100,001–200,000	1	9.1
Over 6 years	5	83.3	200,001–300,000	0	0
Total	6	100%	300,001–400,000	2	18.2
Education level			Total	11	100%
Some high school	0	0	Company Type		
High school graduate	2	18.2	Proprietary	11	100
Some college	1	9.1	Partnership	0	0
College graduate	8	72.7	Total	11	100%
Total	11	100%	Type of industry		
Home status			Fashion designer	1	0
Flat	2	18.2	Jewellery designer	1	0
House	9	81.8	Fashion retailer	1	0
Total	11	100%	Food catering	1	0
Prior years of Experience			Home accessory designer	1	0
No experience	5	45.5	Interior designer	1	0
1-5	4	36.4	Home made body cosmetics	1	0
6-10	1	9.1	Weeding photographer	1	0
11-15	0	0	Commercial photographer	1	0
16+	1	9.1	Trade show planner	1	0
Total	11	100%	In- door Event planner	1	0
Occupation			Total	11	100%
Student	0	0			
Employee	4	36.4			
Retired	0	9.09			
Female HBB	7	54.5			
Total	11	100%			

The majority of the participants were from Al-Khobar (72.7%) and the rest were from Al-Dammam (9.1%) and Al-Qatif (18.2%). Through the interview, it was observed that female HBBs prefer to establish their business in Al-Khobar because the city has a relatively high density of people with high purchasing power, attracting different business types with more diverse culture that accepts women to work. With regards to age, majority of the HBB participants are between 40-49 years followed by those between 30-39 years. The remaining 18.2% are between 18 and 29 years. Based on these profiles, we could assume that most of the HBB operators have work before they decided to establish their HBB.

72.7% of the respondents are married with a majority having more than five children while the remaining 45.5% had no children. Of the 83.3% HBBs with children, they were aged over 6 years and 16.7% of the female with children were aged less than 6 years. Based from the interviews, it was noted that the female HBBs are implementing various strategies to overcome home/work responsibility conflict. Additionally, HBB grown-up children were encouraged to be involved in the business for future continuity.

72.7% of the respondents were college graduates with the remaining 18.2% high school graduates. During the interview, it appeared that high education level inspired confidence on the decision-making even if the education qualification is not related to the business type. 36.4% have work experience between 1-5 years, 9.1% with 6-10 years and 9.1% with over 16 years of experience.

The majority of the participants lived in a house (Villa) at 81.82% while the remaining in a flat. Despite the difference, the decision to work from home is not influenced by home status but more on effective space management and home privacy. Thus, meetings are arranged outside the residence, using technology to communicate and utilizing outsourcing strategies.

The majority of the participants are considering HBB as a full-time job at 63.6%, while 36.4% consider it as a part-time. Through the interview, it was observed that working as a full/part time is influenced by the HBB occasional operation condition, homework flexibility, and business income. Additionally, female HBB with a full-time job have no intention to leave HBB since it provided stable income (Walker, Wang and Redmond, 2008).

The majority of the participants have no employees while 36.4% have between 1-3 employee and 18.2% have between 4-5 employees. This low employment level indicates that these ventures are not labour intensive because they depend mainly on an occasional basis and on crafts persons who work as a part-time to fulfil the HBB operation.

The majority of the participants (35.5%) have been in business for 3-6 years while 36.4% have 7-10 years and 18.2% have over 10 years. The majority of the participants (72.7%) are registered business, while 27.3% do not registered their business. The main reasons for not registering their

business were lack of information regarding the registration process requirement and considering HBB as a hobby rather than a business structure or a career opportunity (Loscocco and Smith-Hunter, 2004). The third reasons were the commitment of having two jobs (Part-time HBBs) put them in a stressful situation in balancing between work-family responsibilities. Finally, to avoid the risk of appointing unknown authorized male representative (al-muaqib) who is required by law to represent them in government agencies. They feared that this could expose them to fraud cases and a financial burden (Sivakumar and Sarkar, 2012).

54.5% of the participants have a shop while the remaining 45.5% consider home as a business location. Through the interview, it was observed that HBB decision to register or gaining a commercial location (shop) is part of a “process” to access government assistance such as funding, labour office facilities and interaction with other businesses. It is also related to HBB operator view to have a legitimate and representative work within the community. This was reported by 63.6% of the female HBB who said the shop is used to meet customers and other business, while the main operation is at home.

The majority of the participants (72.7%) have annual sales between SR50,001–100,000, while 9.1% had an annual rate between SR100, 001–200,000. About 18.2% had SR 300,000- 400,000, that corresponded to 2 HBB cases namely the interior designer and food catering. During the interview, it was noticed that annual profit is not considered as a measure of success. The HBB success is measured by the ability to provide flexible lifestyle, which allows a comfortable balance between homework responsibility and the desire to create an independent identity.

Finally, all the participants are sole proprietors. This finding corresponds with Beale (2004) where he reported that majority of all HBBs involves sole proprietorships. The reason was to lower the business risks involved with partners, which are related to finance and management. The type of HBB are fashion designer, jewellery designer, fashion retailer, food catering, home accessory designer, Interior designer, homemade body cosmetics, wedding photographer, commercial photographer, outdoor trade show planner and in- door event planner.

6. Findings and Discussion

This section represents the interview result following the data analysis to determining the factors that contributed to the success of HBB, based on the main research questions:

What are the factors that contribute towards the development or growth of female HBB in Saudi Arabia?

6.1 Funding and services resources

Majority of the participants stated that their personal savings and family assistance were used to fund their business, particularly in the initial stage. As Sara point out *“when I started my business I did not have any personal savings, so I had to ask my family to support the business financially”*. Nora stated that *“I started my business through personal savings to avoid the risk involved particularly with my limited experience in business”*. Wahidah further added, *“I started my business from my personal savings to control my financial status and decision making”*. These findings corroborated Surangi (2016) and Ahmad (2011) assertion that in the early stages of HBB venture, the operator depends mainly on personal savings due to insufficient business information. Hana also pointed out *“I had difficulty in raising funds from my personal savings due to lack of job opportunity in Saudi”*. This response agrees with Hertog and Steffen (2012) that Saudi female have obstacles in raising business funding from personal saving.

Regarding the business income, the majority of the participants did not consider the business income as a source of income; rather the income is reinvested in the business (Clark and Douglas, 2010). Khlood reiterated *“I cannot depend on my business return as income because most of the income I reinvested in the business”* while Badria argued *“I consider the business income as a second resource, so more free time means more income”*.

The majority of the participants believe that raising funds from formal funding institution is not a wise decision for HBB. It may cause mismanagement of the financial resources by the operator (Sivakumar and Sarkar, 2012). Nora said, *“I did not apply for any funding institution because of the high risk that I may face from not covering the loan”*. The lack of managerial experience scares people from applying funds from financial institutions (Al Hajjar and Presley, 1992). Alia added, *“I refused the funding offered by the funding institution previously because I did not like their procedure of interfering with my management methods, besides it was low offer compared with my funding requirement”*. It is also caused by the lack of entrepreneur’s awareness towards the importance of upgrading entrepreneur’s skills and venture growth due to entrepreneur’s complacency (Mahembe, 2011). Lana also pointed out that *“I am satisfied with the business profit, despite the unprofessional method in running the business, so seeking for the service or funding from these institutions will only lead to complicating my operation and lower the business profit”*.

In contrast, other participants consider it as a significant decision during the growth stage to lower the risk from sacrificing the personal saving. It increases the chances of HBB to use the turnover income in the business rather than personal needs (Clark and Douglas, 2010). Hana said *“the commitment I had with funding institution helped to develop my business, because it enforced me to reinvest the income within the business rather than use it for my personal expenses”*. According to

OECD (2012) the quality of training that the entrepreneur institutional services provide is not sufficient to equip the entrepreneur with information and skills needed to start the business or to help SME at risk. Nora added *“the training program is weak to provide me with satisfying information and experience that I need to start the business”*.

The findings of the study revealed that despite the significant role of funding institutions toward the growth of HBB, female HBB associated the success of their venture on personal saving with low budget rather than gaining funding institutions. This is related to funding procedure complexity, entrepreneur’s skills complacency and weakness of the training program.

6.2 Motivation

The study shows that the participants are motivated to HBB by spotting an opportunity in the market. This involves two types of motivations namely intrinsic and extrinsic. The intrinsic motivator includes job flexibility, the job pride and enjoyment (Walker, Wang and Redmond, 2008) as well as to discover and improve the operator skills and talent (Ahmad, Jabeen and Khan, 2014). They are also motivated by independence in term of financial and decision-making (Ahmad, 2011). Others include escaping from a routine job responsibility and dissatisfaction with corporate life experiences (Daniel, 2004). All these reasons are manifested from the interview where Hana said *“I am motivated by the independence in term of financial, decision-making and management”*. Nora also points out *“I am motivated by the enjoyment that I gain from the work”*. Nadia added, *“I am motivated by the job flexibility that can fit with my lifestyle”* while Alia said *“I am motivated by satisfying my hobby and as a relief from the stress I have through my fixed job”*.

The extrinsic motivators on the other hand include friend and family suggestion and business profit as well as community needs and market opportunity (Ahmad, 2011). Tatiana points out *“I am motivated by the community need for a female photography in female events”*. Hadia added *“I was motivated by the suggestion from my friends and escape from enrolling with a routine job”*. Alia pointed out *“HBB allow me to gain second income by working from home and at the same time spend more time with my children especially the younger one”*.

Zinger et al. (2007) revealed females are mainly motivated to HBB due to home-work balance. However, due to the complexity of the culture constraint, they prefer to remain at a micro business level with slower growth inspiration. This is influenced by culture constraint, financial condition, work-family responsibility, and lifestyle flexibility. For instance Khlood pointed out *“I am not expecting to have high growth for the next 3-5 years with my low budget investment, the conflict between work- family responsibilities, respecting the culture by avoiding mix environment condition”*. Surprisingly, only one participant considered a high growth plan because of the business profit.

Alia pointed out *“the high profit from HBB influences me to plan for high growth by retiring from my permanent job to start my a full-time HBB, recruit more specialized employee, and establishing a commercial location to have representative business”*.

The female decision to implement slow growth inspiration is related to several reasons. Walker and Brown (2004) revealed that the longer time business operates from home, the less likely HBB to leave the comfort zone. The majority of the participants in this study preferred to have slow growth plan because implementing high growing plan means leaving the comfort zone due to more work responsibilities and more family/work conflicts, as well as, cultural constraints. For instance, Hana point out *“I am considering slow growth plan to control my business and family obligations”*, while, Badria associated her slow growth plan to her lifestyle requirement. She pointed out *“I consider my business as a career, but with a slow growth plan to suit my time”*.

These findings revealed that both the intrinsic and extrinsic motivation of HBB leads to the success of HBB. However, the growth of HBB venture is related to cultural constraint, family/work conflicts, and time flexibility.

What are the obstacles that hinder the development of female HBB in Saudi Arabia?

To answer this question, the researcher developed an interview question regarding the participant's thoughts concerning the factors that can hinder female HBB development in Saudi Arabia related to government regulation and policies, culture and home design.

6.3 Government Regulation and Policies

The GEM reports indicated the lower rate of the small business growth in MENA group including Saudi Arabia is caused by the restriction of the national policy concerning to the regulation of new and growing firms (Kelley, Bosma and Amorós, 2011). All participants agreed on the labour regulation specifically the Saudization legislation constraint as the major factor hindering the development of female HBB in Saudi Arabia. This forces them to hire unskilled Saudi employees in order to access the government facilities. For instance, Hana pointed out *“Labour office Saudization legislation forces me to hire unskilled Saudi female and hindered me from thinking towards high growth plan and success”*.

Others associated hindrance to culture and government legislation constraint such as disallowing female to drive. Other reported by participants were related to government institution performance that includes the bureaucracy, absence of official location and information regarding SME, the high cost of official documentation approval, legislation overlaps, different legislation interpretation between government departments and unstable legislation (Alharbi, 2014). In fact,

Tatiana stated, *“Government legislation are inflexible and unstable, and sometimes business establishment might not be informed about the changes”*. Hana supported this by pointing out *“government institution suffers from the lack of experience, poor customer services, and the lack of the female centre in government institution credibility and legislation overlaps between government departments”*.

HBB also suffered from the absences of legislation that allow HBB to register by HBB identity within the business commerce activity (Ahmad, Jabeen and Khan, 2014). This was reported by Wahida who stated *“Lack of information from the government towards the HBB business model, enforced HBB to be considered us as “Osur Muhtaja”, which is a term used to describe the family financially in need can constant this segment to develop and build their branding image”*. Other constraints are related to inflexible government administration regulation to be aligned with HBB business model (Elmahgop et al., 2015). This includes disallowing females to represent themselves in the government institution as a businesswoman without appointing an authorized male representative (al-muaqib) to represent her in government agencies (Sivakumar and Sarkar, 2012). Lana lamented, *“the “al-muaqib” legislation added cost burdening to my business, besides it is difficult to trust him in representing my business”*. This constraint of government regulation can cause some HBB not registering their busienss hence preferring to stay invisible (Elmahgop et al., 2015). As a matter of fact, Alia stated *“The unclear government regulation drive me to prefer to stay unregister”* and Nadia added *“Lack of information on how to get legitimate business is main factor that holds me back from taking my business to the next stage”*. Experience from other registered businesses that failure because of high-cost of government business approval and hiring of high-cost employees with low performance. Hana pointed out *“gaining a business registration was not a wise decision because it increased my cost burden and forced me to hire unskilled Saudi employee with high salary”*.

6.4 Culture

The interviews showed that the participants have two prospective regarding the culture impact on the HBB growth in Saudi Arabia. The HBB with a business age more than seven years recognized the culture hindered to their growth and development. The main culture is disapproval of working female concept (Sivakumar and Sarkar, 2012). Khlood stated *“One of the culture hindrance is the disapproval of working in a mix environment, as well as disapproval of working female to support her family unless the family in needs financially”*. Nora also added, *“the culture look at my HBB as a unrepresentative type of work especially I come from wealthy family”*. This culture hindrance can go as far as not representing the business by the name of the female owner. Actually, Lana revealed *“I am not allowed to say my name or my husband name in any business occasion;*

rather I use an alias name because still, my culture disapproves the idea of working female". The reason for the culture disapproval is related to independence as Hana revealed *"the lack of culture awareness regarding the importance for female to have independence"*.

Meanwhile the young HBB from three-six years of business age are considering culture as encouraging and motivating since there has been culture changes and legislation improvement. Badria pointed out, *"Today, I consider culture as a motivation since Saudi culture has changed as well as legislation improvement. This includes the female right to work in different industrial sectors"*.

Despite the different perspectives of the two groups regarding the culture constraint, both groups are forced to have limited access to the business resources, limiting HBB chances to expand the networking activity. Ahmad (2011) argued that it is driven by socio-cultural complexities and constraints particularly, the mix gender environment constraint. Therefore, HBB use an alternative trade platform to offer their product as local craft shows and retailers shop rather than growing by exploring other market opportunities. Khlood pointed out *"due the culture constraint, I could not expand my business, so I depend on only female craft show to offer my product"*. On the other hand, the social isolation impacted both groups as the majority of the participants consider the culture view of HBB as an illegitimate business (Reuschke, and Houston, 2016). Nadia pointed out *"I was unable to expand the networking because the culture considers HBB as less professional and unrepresented business"*. Therefore, the only way to gain culture approval to their business, grow and build the business reputation is by reconsidering home as a base of the business. Nora said *"the culture look at my HBB as unrepresentative work, so if I decide to grow I have to obtain registration and change my business location through external shop"*.

These findings revealed that culture is considered as one of the constraints to HBB growth and development. It causes HBB social isolation and inability to expand customer base and networking, building the venture image, explore new opportunity beyond the local market and inability to access information. It is also driven by socio-cultural complexities and constraints, including the inability to drive (although that is not an issue anymore) and to enrol within the workforce and work in a mix gender environment.

6.5 Home Design

The female HBB in this study consider home design as a constraint to communication and hiring employees. This is caused by the Saudi culture in protecting family privacy and interest (AlKhateeb, Humphries-Smith and Eves, 2014). Besides, the bullring space boundary between work and family added more pressure on the family relationship and activity to organize and control (Wynarczyk and Graham, 2013). Khlood said, *"Home can limit my networking, as Saudi*

female – we avoid visiting an unknown person. She further added “it constrained me from hiring more employees due to the limited space and protecting family privacy”.

Despite the limited space and privacy constraint, most participants were able to work privately regardless of the home status. This was achieved by maintaining roles with the co-residences to protect working privacy (Wapshott and Mallett, 2012). Hana responded “I am satisfied and comfortable as home base of my business because I was able to find one room in the house as my workshop, and by setting some role with my family to protect home-work privacy”. Other HBB has to overcome the home space and privacy constraint by relying on the technology (Sulaiman, Shariff and Ahmad, 2009). Badria pointed out, “I consider my computer as my working desk where I can unitize it to fit my work activity with a comfort. Therefore, I do not need to hire employees or rearranging the house space due to my ability to operate, through outsourcing and contacting my client via telephone and WhatsApp”. This leads to the notion that HBB is a convenient environment to run the business from or at home and are unlikely to ever move to commercial premises (Mason, Carter and Tagg, 2011). Sara point out “Limited space or protect family privacy did not impact me from starting a business and grow because I was able to arrange for any business meeting outside my home”.

These findings prove that home design is considered as a hindrance factor to female HBB growth in term of family privacy and limited space. However, female HBB overcomes this by implementing several strategies including dedicating a specific working space in the house, implementing and maintaining roles with the co-residences, using the advantages of the technology, outsourcing, and conducting meeting outside home.

7. Conclusion

The aim of this study was to identify the factors and challenges that contribute to the development of female HBB in Saudi Arabia. The findings can be considered as one of a significant initiative in the field of HBB research in Saudi Arabia. It relied on exploratory design to provide an opportunity to understand the condition surround HBB in Saudi Arabia. The study revealed that HBB segment is unstructured and uncontrolled within SME sector because of lack government policy, entrepreneur’s services and legal framework to regulate their establishment, growth and succession stage.

There are two factors contributing to the female HBB success. The first factor is the personal saving as it is considered as the main resource to funding the business to reduce the business risk and to have more control over the business. The second factor is the instinct motives including seeking for independence, fulfilling lifestyle, job flexibility, and seeking for achievement associated

with HBB. It is also affected by extrinsic motives such as friend and family suggestions, business profit, community needs, and market opportunity.

Finally, the study also revealed that there are four obstacles that hinder the development of female HBB in Saudi Arabia. First, the government institutions constraints such as labour office regulation, Saudization, lack of collaboration and misleading interpretation between government institutions. Second, the culture constraint driven by socio-cultural complexities particularly and the mix gender environment constraint. Third, entrepreneur institutional services constraints related to the bureaucracy, inefficient and weak entrepreneur services plan. Fourth, Saudi's home design constraint driven by the inefficient use of the home space to protect family privacy and to satisfy the culture norm and tradition.

8. Recommendations

The study suggests the following recommendations to increase the personal capability of starting business and improve the situation for Saudi female HBB:

1. Improve banks and service institution policy and procedures to enable HBB to have an access to the bank funding and services without any constraint.
2. Developing a legal frame of HBB to protect the right of the operator and customers from fraud cases.
3. Developing a training program to help female HBB improve their skills and management performance with the respect of HBB condition related to time, cost and location.

9. Future Research

This exploratory study opens up a fresh area for future research. For instance, the managerial factors that can contribute to HBB female success, the stress coping mechanism of HBB and the factors contributed to the difference between HBB in growth strategies. Furthermore, studies on the impacts of Saudi social norm in HBB entrepreneurial activity, the best practice of entrepreneur services institution in Saudi to encourage entrepreneurial activity. Finally, family member involvement in HBB management succession and the international HBB business activity and the life-cycle pattern of HBB should also be investigated.

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