

RESEARCH PAPER

Exploring the Changing Dimensions of Entrepreneurship among Women of Saudi Arabia during COVID-19

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ABSTRACT

PURPOSE: This study explores the devastating effects of COVID-19 on Saudi female entrepreneurs (SFEs) by focusing on financial and family challenges.

DESIGN/METHODOLOGY/APPROACH: The study utilises a qualitative method using interviews to obtain a clear and in-depth understanding of small and medium enterprises (SMEs), operating in business premises away from the female entrepreneurs' homes in Riyadh, Saudi Arabia. The transcripts obtained from questionnaires and interviews with 35 SFEs were analysed using NVivo software.

FINDINGS: COVID-19 has disproportionately affected the personal and professional lives of Saudi women entrepreneurs. Women entrepreneurs have implemented strategies to adapt to changing business dimensions and keep their businesses and personal lives afloat.

PRACTICAL IMPLICATIONS: The research suggests several ways in which the strategies Saudi Arab women entrepreneurs have adopted can help business enterprises to deal with short-term business problems and the long-term outcomes of COVID-19.

KEYWORDS: *Female Entrepreneurs; Micro; Small and Medium Enterprises; COVID-19*

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INTRODUCTION

The world is reeling from the devastation caused by COVID-19. According to Papineni *et al.* (2020), globally, female-owned businesses are 5.9% more likely to close than male-owned businesses, and the pressures on female-owned businesses, regardless of their nature, are mounting every day (Papineni *et al.*, 2020). Despite businesswise operational needs, women-owned businesses were observed to be more vulnerable to failures due to the nature of their responsibilities.

The Kingdom of Saudi Arabia (KSA) has initiatives to encourage women's entrepreneurship (under Vision 2030). However, the sudden outbreak of the pandemic has had unprecedented effects on the profitability and growth prospects for female-owned businesses in Saudi Arabia: the effects will continue for some years. However, they are trying different flexible strategies for COVID-19-related goods and services to survive through the pandemic (Papineni *et al.*, 2020).

In recent years, research on women entrepreneurs highlighting their issues has increased. They have experienced a great deal of growth, gaining recognition regarding women's entrepreneurship issues; the research has helped people understand the factors that make it difficult for women to undertake an entrepreneurial career (Cardella *et al.*, 2020). Women's entrepreneurship has led to women's empowerment. Much of the research agrees that women's empowerment refers to increasing the political, social, educational, or economic strength of individual women and communities of women (Al Khayyal *et al.*, 2020).

COVID-19 has changed all the rules of doing business. There is insufficient research related to women entrepreneurs' perceptions, business practices, or strategies practiced during COVID-19 to survive. Studies on women's entrepreneurship in Saudi Arabia are rich sources of comparison of the general tendencies of women's entrepreneurship, for example, Alturki and Braswell (2010), Sadi and Al-Ghazali (2010), the 2010 Global Entrepreneurship Monitor (GEM) Women's Report (Kelley *et al.*, 2011), and the 2019/20 GEM Women's Report (Kelley and Coduras, 2019/2020). However, as COVID-19 is a recent phenomenon, few studies are available.

Starting with production and profit, the global COVID-19 pandemic exposed SMEs and Micro Small and Medium Enterprises (MSMEs) to infinite challenges and risks (Adam and Alarifi, 2021). Women turned to online/offline promotions to reduce their losses (Sultan and Sultan, 2020).

There is a dire need for research on SFEs to survive such unexpected emergencies. This study is motivated by the struggles and financial sufferings of SFEs due to the ongoing pandemic. It highlights issues SFEs have faced during COVID-19 in Riyadh, the capital of Saudi Arabia. The research will help practitioners, academics, and researchers interested in the field.

The remainder of this paper is organised as follows. Next is a literature review on COVID-19's effects on SFEs. This is followed by sections on the qualitative research illustration achieved from SFEs interviews, the thematic analysis, discussion of the study and conclusions.

LITERATURE REVIEW

Entrepreneurship is an engine of growth driving the social health and economic wealth of nations. It is the key to ending poverty and destitution, and empowering factor endowments (natural and human resources) (Bosma *et al.*, 2019/2020; Kelley and Coduras, 2019/2020). Women's entrepreneurship leads to the emancipation and empowerment of women and the development of the economy. Chamlou *et al.* (2008) stated that women's entrepreneurship is vital for the creation of economic wealth in developing economies.

Saudi women entrepreneurs have shown a strong presence in the SME sector because SMEs are comparatively easy to establish with less funds. According to the GEM Report, the government of Saudi Arabia is working towards one of its most important goals of Saudi Arabia's Vision 2030: increasing female labour force participation from 22% to 30%, and increasing the contribution of SMEs from 20% to 35% of GDP (Kelley *et al.*, 2013). The report also focused on the areas of operation of female-owned businesses. Almost all entrepreneurs operating in Saudi Arabia operated locally. A total of 36% operated in other markets of KSA, and 26% operated internationally. Female enterprises contribute significantly towards employment generation in Saudi Arabia. A total of 79% of female enterprises reported having six or more employees (compared to 73% of male enterprises).

The pandemic and the fall in oil prices have left Saudi Arabia saddled with one of the world's worst financial crises in decades. However, the Saudi government has offered financial help to businesses and the general public (Nasr *et al.*, 2020). A support package totalling almost US\$61 billion has been offered to the private sector. The government has provisions for exemptions and postponements of certain government dues (US\$18.6 billion), for the support of the banking and SME sectors (US\$13.3 billion), for the timely payment of government dues (US\$13.3 billion), for the support of the private sector. The government has offered wage subsidies of 60% (up to SAR 9,000 per employee/month – US\$2,392) to employees in the private sector. Additionally, the Saudi Arabian Monetary Agency (SAMA) has made provisions for funds to be injected into the banking sector to enhance the liquidity of banks and help them keep providing credit to the private sector (Nasr *et al.*, 2020).

Women entrepreneurs have resorted to strategies such as working from home and marketing on online platforms. Women entrepreneurs in Saudi Arabia have taken up innovation as their main strategy. In this context, Adam and Alarifi's (2021) study conducted in Saudi Arabia, provides a theoretical model to obtain insights into the relationship between innovation practices and SMEs' performance and survival rate while underlining the auxiliary role of external support in the relationship. This model will help the entrepreneurship field as a whole obtain the benefits of innovation and help entrepreneurship ventures frame strategies to achieve growth during COVID-19.

MATERIALS AND METHODS

This qualitative study explores the social and economic challenges faced by SFEs during COVID-19. A questionnaire was sent to 100 SFEs using snowball sampling, targeting SFEs from a financially challenged background and owning MSMEs. A total of 35 SFEs responded and agreed to participate in an interview. After taking the survey, the SFEs were also interviewed in order to have a clear and in-depth understanding and analysis of their social and economic challenges, keeping the scope and limitations of the study in view. The primary research questions in this paper are as follows:

RQ1: What problems (related to business, family, and personal well-being) have women entrepreneurs faced during COVID-19?

RQ2: What strategies have women entrepreneurs adopted to solve these problems?

In the present study, the bounded system comprised SFEs owning SMEs (Robinson, 2014) in Riyadh, Saudi Arabia. Data were collected through adopting purposive sampling (Robinson, 2014); entrepreneurs were identified and recruited through personal connections and using informants working in SMEs. The participants were interviewed to obtain comprehensive information related to the phenomena under study (Ray, 2012; Tongco, 2008).

The study is a qualitative analysis of the thematic transcripts obtained after questioning and interviewing the SFEs from Riyadh. Online interviews were conducted with 35 women entrepreneurs recruited for the study via FaceTime and Skype (Almathami *et al.*, 2020). The data obtained from questions were discussed in terms of percentages for better and clear comparison and analysis. The data considers 35 SFEs to be equal to 100%. The 35 SFEs were targeted via snowball sampling of 100 SFEs. Figure 1 shows the methodology adopted in this research.

The interviews were conducted in Arabic and then translated into English. The interview questions included:

- the problems the selected SFEs faced in their business during the COVID-19 pandemic;
- the strategies they adopted to keep their businesses afloat;
- the changes in their family responsibilities, particularly childcare and household chores;
- the steps they took to cope with the increased family responsibilities; and
- their awareness of and accessibility to any financial help the government provided.

Moreover, there were questions related to the pressures they were grappling with in maintaining a work-life balance. The remaining questions asked about the support the women entrepreneurs received from their families, friends and the KSA government to get through the financial crisis; they were also asked about what government measures had benefitted them the most. The interviewer ended by asking for suggestions for improving the condition of women entrepreneurship in

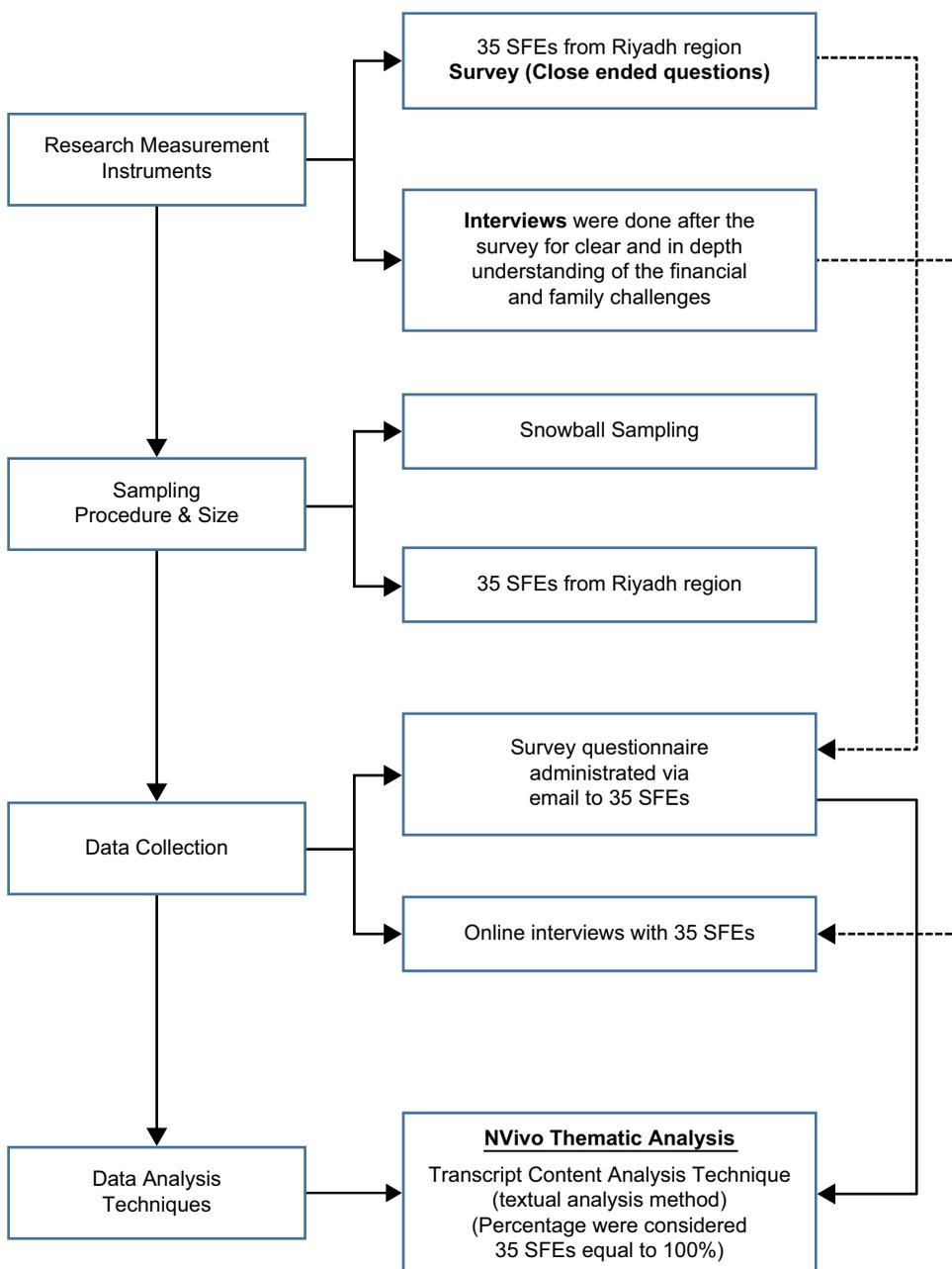


Figure 1: Methodology

Source: Constructed by authors

Saudi Arabia, and by discussing policies that should be framed and measures that should be undertaken for the amelioration of Saudi women entrepreneurs' problems and for their financial betterment.

The data and transcript analysis were obtained using the NVivo thematic method that traces recurring words and phrases linked to the study questions. For better follow-up of classes and topics, transcripts were studied and revised using the content analysis technique applying NVivo software. A textual analysis method was applied to analyse the content and identify related themes. However, manual text analysis was used in this study as and when required.

Initially, the obtained transcripts were read and re-read to become familiar with data, followed by codes. Connections were made through theorising, and explanatory connections of the entrepreneurs' interviews were established to determine the how, what, and why of the entrepreneurs' behaviour and actions during the COVID-19 pandemic.

DATA ANALYSIS

Entrepreneurs: Age, Education, Marital Status, and Children

The majority of the SFEs surveyed were in the age group 20-40 years; only about 10% were aged above 40. At least 75% of the SFEs had acquired degree-level education before starting their businesses, and nearly 25% were postgraduates. This sample was consistent with those of Alturki and Braswell (2010) and Danish and Lawton Smith (2012), who found that the average age of women entrepreneurs in Saudi Arabia was between 25 and 44 years. Moreover, it was consistent with those of Danish and Lawton Smith (2012), and other studies, that showed that educated women are the drivers of new businesses in Saudi Arabia because they acquire at least a bachelor's degree before embarking upon a business. Nearly 75% of the SFEs were married, 25% were single, and only one was divorced. Nearly 25% of the SFEs, being single, were free from the responsibility of children; at least 25% had one child, less than 10% had two children, 10% had three children, and less than 10% had five children. These figures were consistent with the declining number of children per household in KSA in recent years, showing the effect of female education. Childbearing and rearing patterns are moving towards Western norms in Saudi Arabia (DeSilva, 2003).

Among the surveyed women entrepreneurs, the majority were engaged in small businesses. Only 17% were engaged in medium-scale businesses; this shows the low risk profile of SFEs in Saudi Arabia (Anderson *et al.*, 2007) and, arguably, the general constraints existing at the macro and meso level for SFEs (Danish and Lawton Smith, 2012). The entry channel for at least 50% of the women entrepreneurs was their own finances. Nearly 33% borrowed from NGOs, 20% borrowed from private sources, and only one used formal sources of finance. This is in line with AlMunajjed (2006), who showed that Saudi women have substantial financial assets. A total of 54.3% of SFEs

used personal finances to set up their ventures. This figure was lower than that for Alturki and Braswell (2010; 82%), and Danish and Lawton Smith (2012; 88%), indicating the increased use of private finances in addition to personal wealth for establishing entrepreneurial activity and the declining dependence on family wealth. This indicates a shift in the situation regarding private finances and other sources. However, the dependence on government loans is still very low, suggesting difficulties in accessing funds from banks and problems with their lending practices towards women (Carter *et al.*, 2007).

Firms' Ages: Most of the businesses of the surveyed SFEs fell under the “nascent” and “new” start-ups classification given in GEM 2006 and 2020. Almost 60% belonged to the category of 2-5-year-old start-ups, only 25% belonged to the 5-10-year category, and 10% belonged to the category of above 15 years. This strong representation of newer start-ups showed the lower level of entry barriers to businesses for women in recent years. In this study, it was found that the majority of SFEs were operating in SMEs and employed not more than 30 employees, in line with other studies (OECD, 2004; Robb and Coleman, 2010; Verheul and Thirik, 2001). Three industrial sectors, crafts/clothing/food manufacturing, services, and human resources, dominated the entrepreneurial activities pursued by Saudi women: they accounted for more than 90% of the businesses in this study. Only one business was engaged in the technology-based sector.

Challenges During COVID-19: Business and Family

Most of SFEs paid a heavy price for the pandemic; they suffered losses and lower sales. People could only get essential and emergency goods and services during the COVID-19 restrictions. SFE4 said regarding the low business activity, “COVID-19 has dampened the overall business activity. We are getting lesser number of orders per week that is making our task even more difficult. It is becoming difficult to pay off the monthly rents”. SFE13 concurred, “Slowly all my funds are exhausting; business is not picking up, and there looms an uncertainty with unexpected outcomes”.

Initiatives and Services Offered by Saudi Arabian Government Authorities

The government took initiatives and offered support to businesses during the emerging COVID-19 pandemic through its various channels, such as ministries and financial institutions. Some of the major policies such as extensions in the grace period or rescheduling loans for companies struggling with loans and payments, amounted to SAR 6 billion (US\$531,950,960), providing SAR 1 billion (US\$88,658,493) worth of direct and indirect loans to finance working capital, raising the cap for direct lending portfolios for MSMEs enterprises to SAR 2 billion (US\$177,316,986); this helped over 6,000 male and female entrepreneurs (Saudi Ministry of Finance, 2020). Figure 2 shows the effects of the pandemic on day-to-day life.

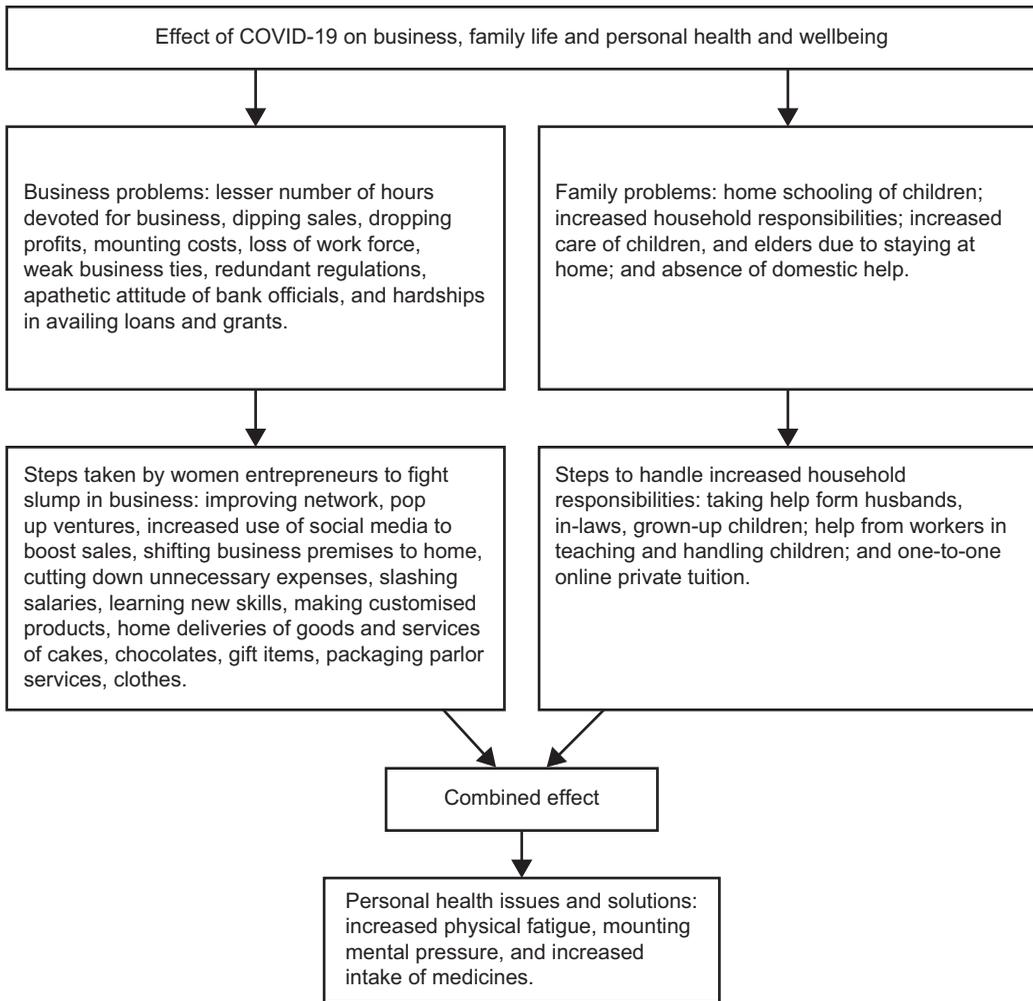


Figure 2: Effect of COVID-19 on Business, Family Life and Personal Health and Wellbeing

Source: Author's Interviews

BUSINESS CHALLENGES

COVID-19 has led to unprecedented losses for all businesses; however, women entrepreneurs have had to bear the greater share given the small scale and newness of their businesses. A total of 94% of the participants reported a dip in sales and losses, 89% mentioned an increase in the cost of operations, and 69% mentioned the loss of workforce. Other problems that were mentioned were weak business ties and redundant regulations. The apathetic attitude of bank officials was mentioned by 94% of participants as the main hurdle to availing loans and grants.

FAMILY PROBLEMS

Business problems for SFEs are coupled with domestic problems. In addition to the compounded economic ill-effects of the pandemic, women entrepreneurs faced the increased burden of household chores in the wake of the closure of schools and the need for elderly care. At least 71% of SFEs had to home-school their children. This percentage was low only because 25% of the entrepreneurs were single. In addition to handling increased kitchen chores, caring for elderly was an area of concern. In the absence of domestic workers, the responsibility for these tasks fell on them. A total of 91% of SFEs mentioned bearing responsibility for the entire family single-handedly. A total of 91% had to do increased household work, and 69% had to bear the burden of caring for children and the elderly. Additionally, 94% reported feeling mental fatigue and helplessness. This led to increased medicine intake by 69% of the SFEs in the study. SFE8 stated, “Although it is no one’s fault, the burden of childcare, household chores and managing work is crushing me. Besides, I have to take care of my aging mother-in-law”. SFE11 shared similar thoughts, “My kids are small, besides being twins, and they have to be home-schooled with the help of online classes”.

Remedies and Strategies Women Entrepreneurs Followed to Manage Business, Family, and Their Personal Well-being

Since Saudi women entrepreneurs have sound financial support and excellent education, the pandemic did not discourage them. It was observed that they took quite efficient measures to improve their business, including government aids. A total of 60% started pop-up shops to increase sales, 82% opted to make their social media presence strong, 11% shifted to home working to cut costs, 94% trimmed needless expenses, 11% slashed staff salaries, 69% learned new skills, 69% focused on customised products, and 89% added home delivery. Only 8.6% could avail government aid, 14% obtained loans from private institutions, and 77% took family support. This again reflects the minor role of formal finance in the entrepreneurial activities pursued by SFEs. Women entrepreneurs took to online platforms to generate sales and coined innovative tactics to manage their businesses.

The SFEs in this study adopted many methods and tactics to manage their personal lives and families and keep everything on track. To manage the increased workload at home, 94% solicited help from their husbands, in-laws, or grown-up children, 91% tried to get help from their workers in teaching and raising their children as well as running their businesses, and 69% resorted to one-to-one online private tuition for subjects they could not handle. Some women entrepreneurs shared their ideas of how they managed their children’s studies. SFE11 said, “I have several workers who are really good at teaching and handling kids, so they teach my kids; meanwhile, I look after the business needs”. In sum, the sampled SFEs adopted the best ways to manage their businesses and households. The majority of the SFEs found that government help could not target all the needy. A total of 77% of SFEs held that women lacked awareness of government schemes, and 80% reported difficulty in obtaining government offers. Almost all the SFEs felt the need for special agencies to cater to financial needs. A total of 82% believed there should be provision of technology and training

for women entrepreneurs, and 77% held that the government should help in the internationalisation of business to fight challenges during pandemics. Further, all of them heavily emphasised the need for private and government networks to assist women entrepreneurs. It can be seen from the responses that the pandemic worsened women entrepreneurs' prospects. However, things are changing thanks to affirmative government policies, and the assistance it has provided to entrepreneurs. With these policies and assistance, it is becoming easier for women entrepreneurs to get through the crisis.

DISCUSSION

The main findings of this study relate to the challenges faced by Saudi women entrepreneurs in their businesses, families, and personal well-being due to the COVID-19 pandemic. Additionally, they relate to the strategies SFEs have adopted to counter these challenges. The study also examined the role of the government of Saudi Arabia in fighting the business challenges faced by SFEs.

Apart from the unprecedented effects on the lives of SFEs, the closure of schools and the business losses caused by frequent lockdowns, the other tough challenges were:

- a) business challenges, including dipping sales and falling profits, and a reduced workforce;
- b) family problems, including increased household chores, home-schooling and care responsibilities;
- c) personal health issues due to increased physical burdens and mental pressures.

There are very few studies that can confirm the challenges identified in this study because the pandemic was still ongoing in Saudi Arabia when the paper was written in 2021. A major finding of the study is that the majority of SFEs have experienced heavy losses in business and are finding it extremely difficult to cope. They are not able to achieve sales because of lower footfalls. Some SFEs are not even able to pay rent on their workplaces; others are finding it difficult to cover the costs of production and have had to cut back on their employees.

Women SFEs faced a spike in family responsibilities and childcare, such as online education complications and sick and aging family members; this led to personal health issues. Physical exhaustion and mental pressures added further financial burdens; however, the SFEs who were single faced minor problems.

The findings related to the strategies women entrepreneurs adopted to solve business problems show that SFEs engaged in technological businesses were spared losses, while the majority of SFEs faced heavy losses together with other problems. However, they found ways to counter these losses. They adopted strategies such as online channels to entice customers and boost sales, starting pop-up ventures related to clothing, accessories, and eatables, and producing customised products. Other cost cutting strategies included reducing salaries and seizing inventories.

Women entrepreneurs with big families adopted distinct and novel strategies to deal with family challenges by taking help from their husbands, grown-up children, and in-laws to do household

chores and home-schooling children, requested workers for schooling and care of children, and shifting work to their homes to manage businesses and children. Finally, the study found that SFEs resorted to medication and proper relaxation regimes to manage the increased pressure of work from their businesses and families.

CONCLUSIONS

This study examined the issues of SFEs facing business- and family-related challenges during COVID-19 due to the frequent lockdowns and restrictions imposed preventing private and commercial gatherings. The study explored the challenges and problems for SFEs.

The study could guide other women entrepreneurs to take the findings and develop precautionary measures in diverse geographical and social settings to avoid the financial and family problems the faced by Saudi SFEs.

COVID-19 and its consequences were completely unknown to the SFEs. The study aimed to explore the challenges SFEs faced in their businesses and personal lives. This study identified strategies that SFEs used to overcome these challenges, and it can guide other women entrepreneurs in different geographical and social settings.

The study emphasised finding ways to reach out to COVID-19 troubled SFEs to support them in getting social and financial help. Since this sample of SFEs lacked technological literacy, they suffered more during the crisis. Although the government extended financial packages, not all SFEs could benefit as some were unaware of the packages and suffered more financially (Adam and Alarifi, 2021).

The SFEs need to be trained to use software to enhance and digitalise businesses by utilising smartphones, social media, and internet tools to reach customers easily. The interviews established that SFEs suffered significant financial distress during the pandemic because they were not prepared to face such emergencies; this was in addition to the lack of digital literacy. The SFEs neither had any strategy to handle COVID-19 situations nor any capacity to face business and family problems caused by lockdowns and restrictions. The study was conducted in Riyadh, the capital city of Saudi Arabia, targeting SFEs from a financially challenged background and owning MSMEs enterprises.

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BIOGRAPHY



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