

A Review on the Kingdom of Saudi Arabia's Perspective on Women's Empowerment: Evidence from Vision 2030, Women's Entrepreneurship and the Effect of Social Customs (Legal study)

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As an outcome of the rising participation of women in all echelons of education and various areas of employment and facets of public life in the Kingdom of Saudi Arabia, the last decade has observed growing participation of women in public and private sectors. Recent developments illustrate a clear strategic track of policymakers and development plans in Saudi Arabia towards an even greater role for females in society. The literature is a derivative from the essence of Saudi Arabia's Vision 2030, which has instigated many progressive schemes for women's empowerment. The article also includes the lifting of a ban by the Saudi government on women's right to vote and run for office, drive an automobile and women's participation in sports and sporting events. The review paper addresses a wide scope of different magnitudes of female lives in the current Middle East focussing on the Kingdom of Saudi Arabia. It also includes the intellectual-cultural, stereotyping, and regulatory issues which influence the unfurling of women's careers. This is a comprehensive review of Saudi Arabian women and their apparent challenges, including conceivable prejudicial policies and the absence of support. An outline of the Saudi context and the work environment experiences of Saudi Arabian women are explained.



Key words: *Women's Empowerment, Saudi's Vision 2030, Career Development, Saudi Women, Women's Rights.*

Introduction

Despite the worldwide intrigue that women's professions have fascinated, information concerning the professions of women in the Arab world is insignificant. Numerous researcher's research proposal targets understanding the careers of females in the USA and European nations, giving little contemplation regarding women in the developing nations of the Arab area. Indeed, even while developing fervour for Arab females, most investigations' focus on particular countries, for example, Lebanon (Tlaiss, 2014; Tlaiss, 2015) and the UAE (Tlaiss, 2013), with insufficient research particularly on women in the Kingdom of Saudi Arabia (KSA). Propelling the understanding of the work environment and employment challenges females face in the KSA could enable human resource management departments to enhance the work experience of Saudi women by encouraging more female-friendly workplaces, strategies, and methods. Accordingly, researchers have called for more observational investigations examining women's careers across the individual, hierarchical, societal, and cultural stages within the Saudi context (Al-Asfour et al., 2017). To cater to these calls for experimental, nation-specific research on this subject, this exploratory review investigates the hindrances, difficulties and challenges that the Saudi women face with regards to local man-centric social and cultural ethics and institutional and organisational disparities. The KSA's official fundamental faith is Islam, and Islamic decree, called Sharia in Arabic, guides life. Even though Islam plays an essential role in its devotees' personal and professional lives (Tlaiss, 2013; Tlaiss, 2014), the effects of socio-cultural qualities and traditions on Saudis, particularly women could be lessened. To clarify further, Sharia law does not deny women from economic venture and political involvement and permits them to work in specific sectors, however, the workforce involvement rate of Saudi women is among the most abridged, giving men more importance over females. For instance, in economic obligation, the husbands are exclusively in charge of accommodating their families' requirements (Kazemi, 2000). Similarly, Alselaimi and Lord (2012) reported that even though Islam grants females the privilege to work outside the house, traditionalist groups in Saudi Arabia preclude the blending of the genders and encourage segregated working environments.

According to Al-Asfour, et al., (2017), the interviewees recommend that Islam essentially can't be responsible for these boundaries. Albeit Islamic religion and culture are indivisible in most Muslim nations, the investigation participants could differentiate between what they perceived as Islamic obligatory duties and as social and cultural standards and attitudes towards women. Yet, the leading regulating systems in administrations frequently reflect the superior social-intellectual fundamentals of Saudi society hinder women's development. According to Smith's (2006) findings, the social and cultural hindrances can be expunged by recognising women's



ability at their work; attitudinal obstructions can be eradicated by enhancing females' confidence, self-respect, and relative status; the qualifications frontiers can be dismantled by generating pathways to advanced higher education and motivation offering adaptable employee-attendance strategies. Elamin and Omair (2010) reported that the majority of Saudi males hold traditional attitudes toward working women. A few investigations on working women propose that the troubles of merging work and family are one reason behind the high rate of professional employees who are mothers leaving the workforce (Herr & Wolfram, 2012). Al-Asfour and Khan (2014) depict an absence of the portrayal of Saudi women in the labour force. It is imperative to stress that the Saudi women interviewed in this investigation experienced problems dealing with their work and family obligations, especially to avoid role conflict and for the stability of parity in both work and family responsibilities. The participants' capability to succeed at work and home address their steadiness, perseverance and encouragement to add to economic development. To the Islamist scholars, the Muslim family is by no means a form of coercion or suppression. With the exception of expecting her company and courtship (sexual relations), the male can't mandate anything else from the woman. As indicated by religious sources, he can't demand that she fetch him a glass of water, substantially less expect she will clean and cook (Tabari & Yeganeh, 1982; Yeganeh, 1982).

What is Women's Empowerment?

Women's empowerment is the method in which women expand and refashion what it is that they can be, do, and achieve in a condition that they already were denied formerly (Kabeer, 2005; Mosedale, 2005). Alternatively, it is the procedure for women to redefine gender roles that take into consideration they are gaining the capability to pick between known options that they have generally been barred from (Kabeer, 2005). There are numerous standards characterising women's empowerment, for example, for one to be empowered, they should originate from a place of debilitation. Moreover, one must attain empowerment themselves instead of having it given to them by an external party. Different investigations have revealed that empowerment definitions involve individuals having the ability to settle on critical choices in their lives while additionally having the capacity to follow up on them. Finally, empowerment and disempowerment is relative to others at a preceding time. (Mosedale, 2005). Women's empowerment has turned into an important topic of conversation, namely the development and financial aspects. It can likewise point to the methodologies regarding other trivialised sexual gender issues in a specific political or social setting. Women's economic empowerment alludes to the capacity for women to make the most of their entitlement to control and make a profit from the assets, resources, salary and their own time, and in addition the capacity to oversee hazards and enhance their financial status and prosperity.



Middle Eastern Women: Contemporary Outlook

Middle Eastern females have long been a topic of prodigious fascination with foreigners. For the past twenty years, though, the study of Arabian women has claimed the consideration of researchers who have questioned the traditional perception. Stirred by the boundless progress in female's investigations outside Arabia, these researchers have produced an abundance of works on females and gender in the gulf-region. In the early 90s, the programme of the Middle-Eastern research annual assemblies had included several panels on this matter. Using new hypothetical agendas, innovative procedural methods, and non-traditional bases, the researchers have made rapid progress in shedding light on composite and contentious subjects, among the challenges of an atmosphere in which the "woman-question" remains an extremely stimulating radical, political and cultural matter (Pharaon, 2004).

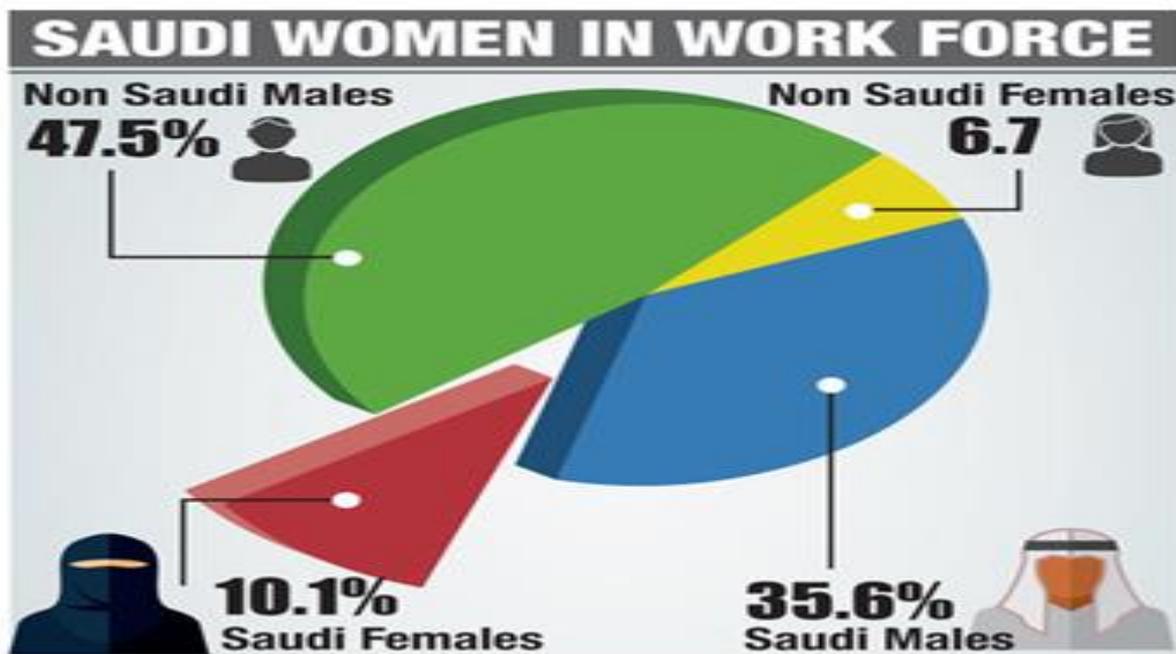
From one perspective, Clancy-Smith (2013) contends, this established an extensive change in the region in traditional women's work roles and economic power. Moors (2007) stressed the relatively slim parameters within which the modern state has built the official perspectives of gender, which have such an effect on approaches influencing women. A national survey of businesswomen in Saudi Arabia by Alturki and Braswell (2010) revealed that 58 percent of women entrepreneurs have finished some type of postsecondary education, and around 38 percent of enrolled businesspeople had finished an undergraduate degree and 11 percent had a postgraduate qualification. In Saudi society, by and large, it is supposed that the job of a woman was fundamental to keeping up the structure of the family and accordingly of society (Alireza, 1987). A standout amongst the most widely recognised reactions imposed against Islam is that it treats women discriminatorily. However, in reality, Islamic teachings express extraordinary respect for females. Furthermore, traditionally ladies have had a conspicuous job in the public arena. 'Women in Islamic social orders have achieved political statures unparalleled in the most exceptional Western countries' (Ragab, 1995).

Context and Status of Women in Saudi Arabia: Past and Present

Saudi Arabia is the biggest GCC nation by geographic territory, population, and proportion of the economy. The Kingdom shares borders with the United Arab Emirates, Oman, Jordan, Iraq, Kuwait, Qatar and Yemen and is associated with the Kingdom of Bahrain by a causeway. The KSA's population stands at 34.81 million in 2020. In the second quarter of 2019, the KSA had a gross domestic product (GDP) of \$197,342 million and per capita GDP \$5,211. The KSA's positioning on the Gender Inequality Index (GII) has improved as of late, ascending to 56 of 156 nations, with a GII estimation of 8.284. In the field of education, more females finish secondary school, yet linger behind men (60.5 versus 70.3 percent secondary school graduation rate). Concerning political participation, females hold 19.9 percent of parliamentary seats (Al-Asfour et al., 2017). The Fig 1 elucidates the percentage of the populace by gender and

ethnicity in Saudi Arabia. Females in Saudi Arabia make up just 10.1% of the Kingdom's labour force. By and large women in the workforce comprise 16.8%, as indicated by the Labour Force Survey for the second quarter of 2016 and confirmed by the Saudi General Authority for Statistics. Men make up 83.1 percent of the Labour Force; of that number, 35.6% are Saudi and 47.5 % are non-Saudi. The overall Labour Force in Saudi Arabia, Saudis and foreigners, is 12,385,279. The overall populace is 31,015,999. The survey demonstrates an 11.6 percent unemployment rate among Saudis; females are 64.1 percent of jobless Saudis and they are just 16.6% of working Saudis (Alabdan, 2016).

Figure 1. Percentage of the populace by gender and ethnicity in Saudi Arabia



Hoda Al-Helaissi (2018), a member from Saudi Arabia's Shura Council and previous Vice-Chairperson at King Saud University, discussing Saudi Arabia, the speaker commented that the nation was experiencing a verifiable transitional period that would prompt a modernised society, based alone on character, religion, history and customs. As indicated by her, the advancement of Saudi Arabia was managed by three variables: youth, females and the economy citing the nation's "Vision 2030", which is the guide for its advancement.

Without a doubt, the nation has seen some notable developments in women's status in social, political, and economic life in the course of recent decades. Nevertheless, those improvements balance sharply with disapproval from activists and the media of the rate of enactment also, practices that restrain women's right (Shannon, 2014). Even though research concerned about females and leadership in higher education in Saudi Arabia is constrained, one objective of this paper is to feature, through a combination of existing literature, the current state of Saudi

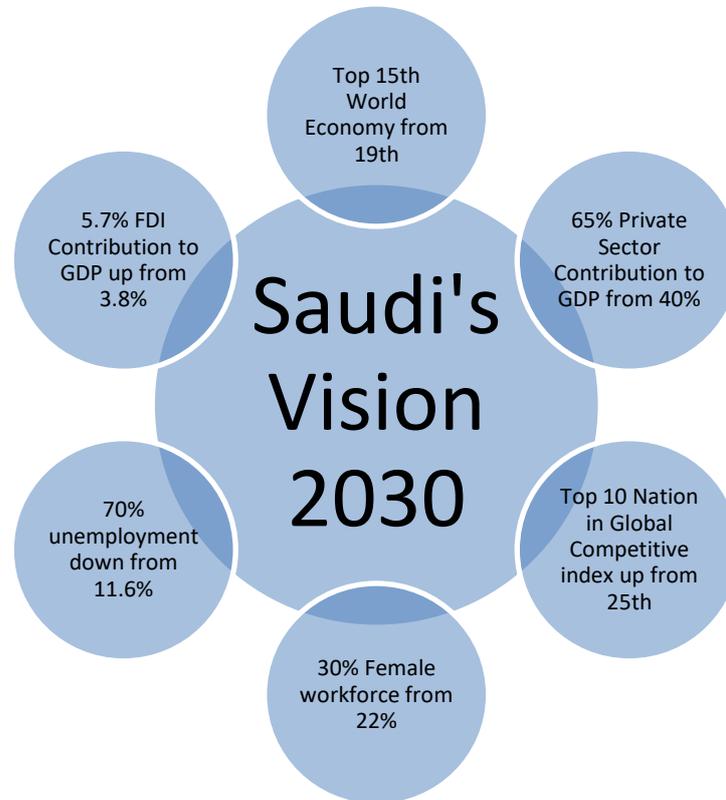


Arabian women. The second objective of this paper is to propose guidelines for future research. We believe this is a novel input that is intended to be important to those in every sector.

Kingdom's Vision 2030: A Crucial Precedent in Women's Empowerment

Saudi Arabia is a Middle Eastern nation referred to generally as the hub of Islam. It is classed as a developing nation whose belief system is based on an innate framework and male-centric structure which, among numerous traditions, 'agrees on secondary jobs to women' (Niaz, 2003). Because of the strategic difficulties of entering and directing investigations in Saudi Arabia (Sadi & Al-Ghazali, 2012), almost no research has explored the entrepreneurial inspirations and encounters of Saudi women, or undoubtedly the encounters of Saudi women and work in general. Saudi women are a vital portion of the sustainable and economic advancement of the Kingdom, and their strengthened position is indispensable in Saudi Arabia's National Transformation Plan. Ongoing arrangements of Saudi women in leadership positions, the interest and involvement of women in municipal elections and the Shura assembly are examples of government encouragement for females. Ongoing insights reveal that Saudi females own more than SR45 billion (USD12 billion) in Saudi Arabian banks and SR130 billion (USD 35 billion) in real estate investments and are associated with numerous foundations and philanthropical organisations. Work environments in the kingdom have likewise observed growth in female staff and 86 percent of females hold positions in the government-run educational sector. 40 percent of Saudi working women work in the health sector. Besides this, Saudi females are proprietors of around 25,000 small and medium-scale businesses. Holding 18 positions in the municipality, 30 seats in the Shura committee – which is 20 percent of the council – females also have 50,000 commercial registrations in different provinces. Somewhere in the range of 35,000 Saudi women are studying overseas in 60 nations on government grants, satisfying the Kingdom's Vision 2030 based on the role of women and youth. Saudi women in 2015 constituted 51.8 percent of academia in the Kingdom. A key requirement of the kingdom is employing females and expanding their percentage of the labour market from the present 22 percent to 30 percent (Al-Rasheed, 2018; Alkhaled & Berglund, 2018; Government, 2017).

Figure 2. Saudi's Vision 2030 proposed schemes



Saudi Vision 2030 is focussed on three pillars: remaining as the leader of the Arab world, becoming an international investment power and developing into a regional trade centre (Reports, 2018). Fig 2 illustrates the Saudi's Vision 2030 proposed schemes.

Sixth Theme Strategic Objectives

The Sixth Theme tries to overcome the difficulties that the advancement of the work showcase faces for all sections of society. It likewise goes for creating components for assessment and settlement of worldwide contrasts which enhances an individual's experiences and adds to attracting talents (Alkhaled & Berglund, 2018; Government, 2017). Table 1 demonstrates The Saudi's Vision 2030 Women's Initiative Schemes.

Table 1: The Vision 2030 Women’s Initiative Schemes (Government, 2017)

Initiative Name	Initiative Description
<i>Raise Awareness of the Importance of Women’s Participation in the Labour Market</i>	The initiative purposes to change people’s perception of women's work and to change the general public to become more cooperative; this will happen by means of traditional and social media campaigns featuring role models, examples of overcoming adversity and distinctive professions to be pursued.
<i>Women’s Nationalisation</i>	The activity plans to build the cooperation and participation of women in the labour market by recognising promising areas for women's work, eradicating challenges and obstructions and integrating the appropriate elements in the participation of women in the labour market.
<i>Providing Childcare Services for Working Women</i>	The initiative expects to enable the involvement of women in the labour market while giving reassurance to children’s wellbeing during the workday; one possibility is to enlist their kids in one of the authorised children’s hospitality centres through the (Qurra) e-programme.
<i>Encourage Flexible Work</i>	The initiative objective is to develop comprehensive laws related to flexible work environments, to provide employers with an advanced channel to manage and enact HR more productively and flexibly.
<i>Develop Training and Leadership Guidance of Women Cadres</i>	The initiative plans to create training and orientation programs that enhance the abilities to work women and sets them up for leadership positions and raises the levels of women's employment in leadership positions (senior and middle administration levels).

The Welfare Arrangements Opted for by Saudi Government for Women’s Status Upliftment

Women in Sports and Sporting Events

Saudi Arabia will permit women into sporting venues and stadiums from one year from now, in a milestone move opening three previously male-only sections to families. The declaration is following influential Crown Prince Mohammed bin Salman's ambitious changes shaking up the Arabian kingdom, including the remarkable pronouncement to enable women to drive.

One of the objectives of Vision 2030 is "generating an energetic culture with satisfying lives through, in addition to other things, the advancement of physical and social wellbeing and a sound way of life" (News, 2015).



In June 2016, the “National Transformation Program 2020” known as NTP was proposed by the Saudi Government as the main stage for the execution of the Saudi Vision 2030, to meet by 2020 and focus on different key activities straddling 24 Saudi governmental bodies, including the General Authority for Sports (already called the General Presidency of Youth Welfare). The NTP contains a list of 22 activities based around the accompanying primary key targets:

- The advertisement for games and physical exercises;
- Enhanced rate of return on the venture in sports clubs and services; and
- Allowing Saudi world-class players to accomplish the elite activity in sustainable premises in various sports.

Additionally, Saudi Vision 2030 and the NTP aims at expanding the scale of community contribution in sports from 13% to 40% by 2030 (Reardon, 2017). In August, the Department for Women's Affairs at the General Authority for Sports appointed Saudi Arabia's Princess Reema Bint Bandar Al Saud, a prominent Saudi Princess and vocal backer for ladies' rights in Saudi Arabia, as head proclaimed by Saudi Arabia's Cabinet. The improvement of women's sports and physical activity is lined up with aspects of Saudi Vision 2030, a revolutionary program aimed for socio-economic transformation in the kingdom.

To some degree contentiously, given the Kingdom's conservatism in a few quarters, additional designs in connection to female's sports include:

- The authorising of women's gymnasiums for the first time; and
- Altering outdoor grounds to enable women to exercise without being seen by men.

Projecting a picture as a more gender tolerant, comprehensive nation enables Saudi leaders to present an improved foreign image. The welcome broadcast of granting women the privilege to drive beginning in June 2018, for instance, was tempered by disclosures of the Kingdom's cumbersome efforts to keep female activists who had battled the driving ban out of the worldwide press.

Women Can Drive Now

As oil costs drop, Saudi leaders have looked to execute another monetary program to move from an oil-based into a modern economy, and authorities in Riyadh, Saudi Arabia have computed that increasing female's contribution and involvement in the workforce will fuel such an upheaval. Female's mobility has been an essential issue in Saudi society and now and again has attracted the government's contemplation. However, given the consistent discourse of this issue by numerous investors in the KSA, one may ponder whether, at some point or another, the pains taken to enable women to drive will be fruitful (Al-Asfour et al., 2017).



Women can Drive now – Here's what they still can't do

The Vision 2030 website reports Salman Abdulaziz Al-Saud statement that: "We are not reliant exclusively on oil for our energy needs". He expresses the nation's "genuine treasure lies in the aspiration of our people and the capability of our younger generation... they are our country's pride and the designers of our future." A significant part of the strategy could point to women assuming more of a position in the workforce, as Salman Abdulaziz Al-Saud elucidates: "We are committed to strengthen and diversify the abilities of our economy" and to make a nation "in which all residents can fulfil their dreams and achieve their goals, expectations and aspirations". A present objective of the vision is to build women's contribution and participation in the workforce from 22% to 30% throughout the following 15 years and to reduce total unemployment from 12.7% to 7%, and new changes will indisputably be a key 'main thrust' behind this change. Between 2002 and 2012, the number of universities in Saudi Arabia doubled, and this incorporated the world's biggest women-only university, Princess Noura Bint Abdul Rahman University in Riyadh which opened in 2011, and has recently declared it will open up a driving school for women (Leadership, 2017).

As the Saudi government is starting to perceive, these legal boundaries levy a considerable economic price: analyses from the International Monetary Fund and the Organisation for Economic Cooperation and Development have since a while ago established a connection between women's labour drive participation and financial development.

Saudi Women Granted Right to Vote and Run for Office

In September 2011, King Abdullah utilised the event of the new tenure of the Shura Council (an appointed consultative body) to declare that, starting with the board's next term, women could be selected to it. Even though the council and committees have minimal formal power, they have an imperative say over the percentage of the central budget plan allotted for municipal ventures. In the meantime, the King declared that women could be applicants in the municipal assembly elections which were scheduled in 2015, and can vote. These declarations were made after the arrangements for the all-male 2011 metropolitan elections had been finished. The declarations left open the likelihood that women still may require their custodians' consent to run or vote in the 2015 municipal elections. In any case, consequent elucidation has affirmed the by and large comprehended significance of the declaration as giving women self-sufficiency in their choice to partake in the elections (Bank, 2013).

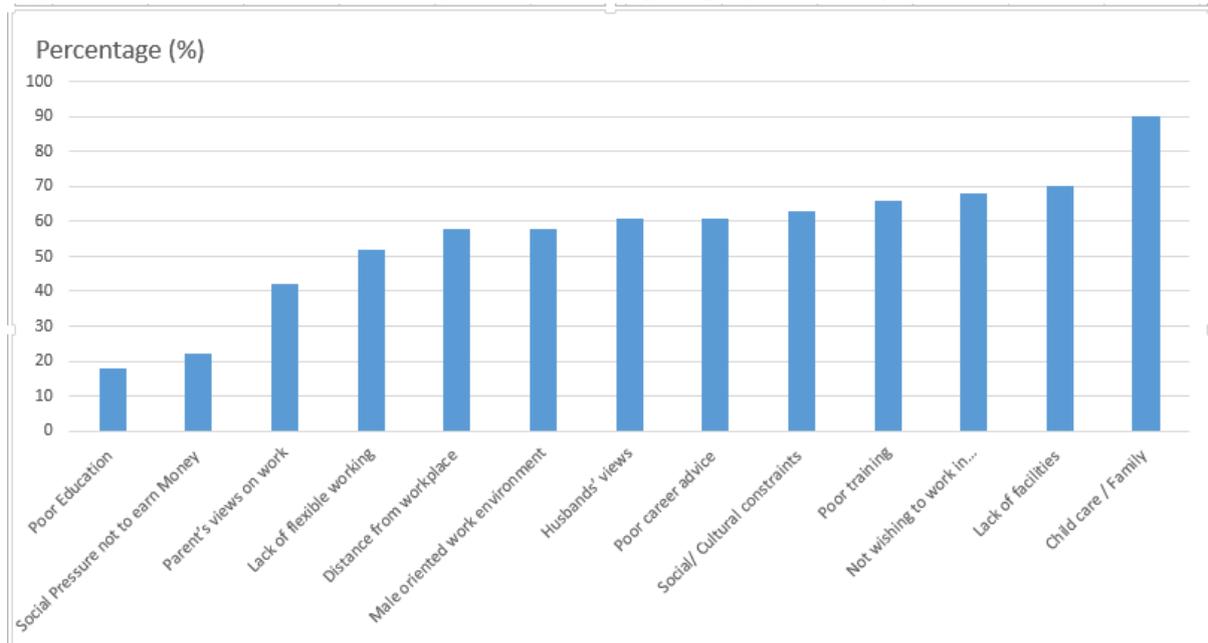
Women's Education and Employment in Saudi Arabia: Progress and Barriers

A growing number of Saudi Arabian females are working, however, estimations are questionable and range from 5.5 percent to 15 percent. It is estimated that females make up 30

percent of all government workforces, and a large portion of them (83.4 percent) are in education-based professions (Minkus-McKenna, 2009). The financial and social thriving of the GCC relies upon completely utilising the aptitudes and contribution of all individuals, including women (Secretariat, 2003). As Talwar et al. 2009 state:

"When females are not [fully engaged with the workforce, just a portion of the capable workforce is being used and, along these lines, financial assets are wasted. Gender equality takes into account an incremental increase in women in the working sector, in this manner instigating the development of the workforce and an increase in financial efficacy." The objectives also include the increase in the contribution and involvement of womenfolk to economic progress and social development, by increasing their participation in the labour marketplace in all expanses. Figure 3 illustrates the constraints faced by women during employment.

Figure 3. The restrictions faced by females during employment (Bayt, 2009; Vision, 2009)

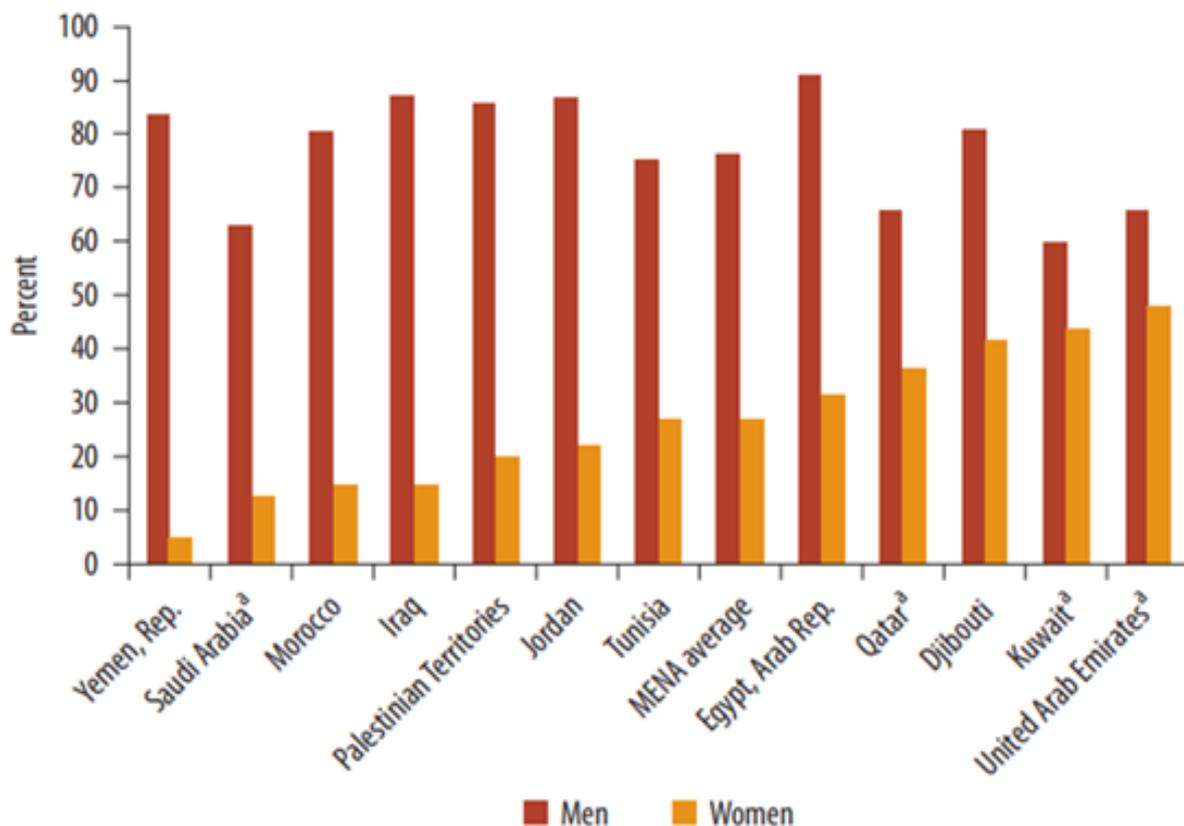


The issue specified regularly was that women wish to think about, and be with, their kids and their families. It may be worth thinking about whether the working practices intended to surmount this issue in different nations could likewise be linked in the GCC. The second factor is that there is a deficiency in the services to enable women to work adequately. This does incorporate the conspicuous childcare facilities, as well as adaptable working practices and more essentially the basic facilities, for example, cloakrooms and prayer rooms (Bank, 2013).

Professional females in Saudi Arabia confront numerous challenges in the work environment, Hodges (2017) classifies these as cultural, religious, social and organisational. Usually, across

different workplaces women experience the ill effects of restrictions on movement; the salience of sex-orientated stereotypes; gender segregation in the workplace, restricted opportunities for development, improvement, and professional success; over the top outstanding tasks at hand caused by an absence of family-work equalisation; and gender-based hitches identified with managing pregnancy (Al-Asfour et al., 2017). The findings propose that sexual discrimination obstructs women from assuming an interest in key gatherings and limits access to critical information and assets. Oppressive practices in the advancement and absence of training were additionally reported. However, the participant's supposed education and backing from male relatives can encourage the way to leadership. Fig 4 explains the Female and Male participation across the Middle East and North Africa.

Figure 4. Gender involvement across the Middle East and North Africa (Bank, 2013)



Remarkably, although over 60% felt that females were ineffectively prepared for the workplace and that career supervision was insufficient, not very many (under 20%) believed that women's level of education was an obstruction. In like manner, once more, with numerous different societies, over half believed that the workplace was 'male-dominated'. This can run from women being treated as below average through to improper dialect, lewd behaviour or just not permitting women to contribute in manners which reflect their strengths (Vision, 2009).

Figure 5. Facilities that could be provided to females functioning from home (Vision, 2009)

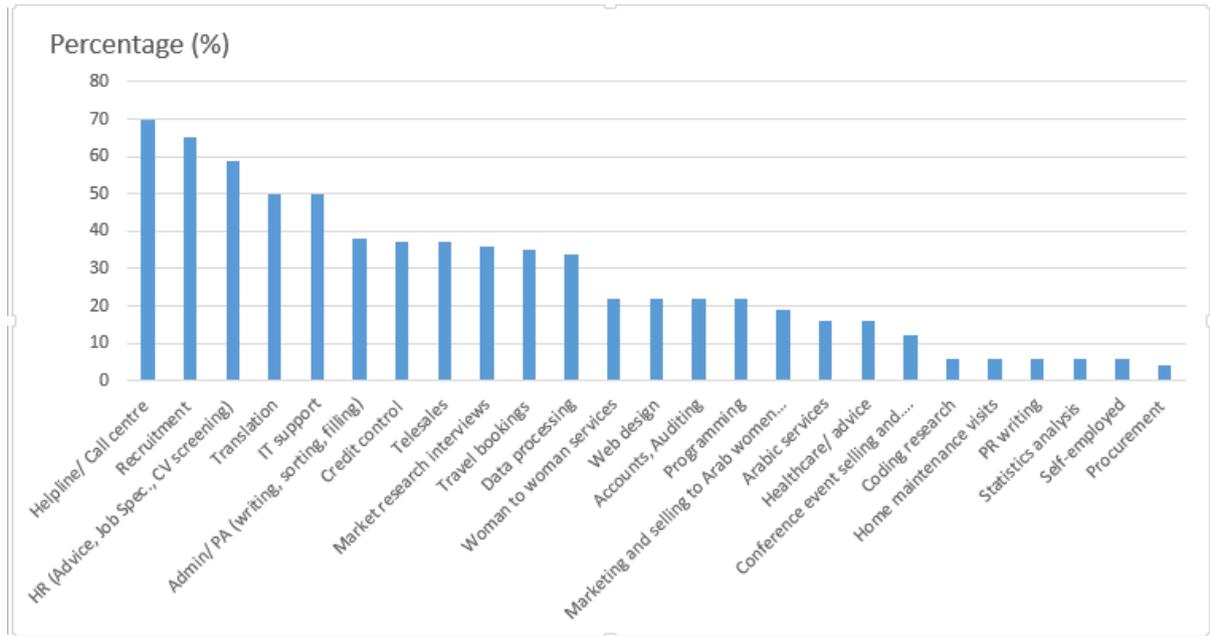
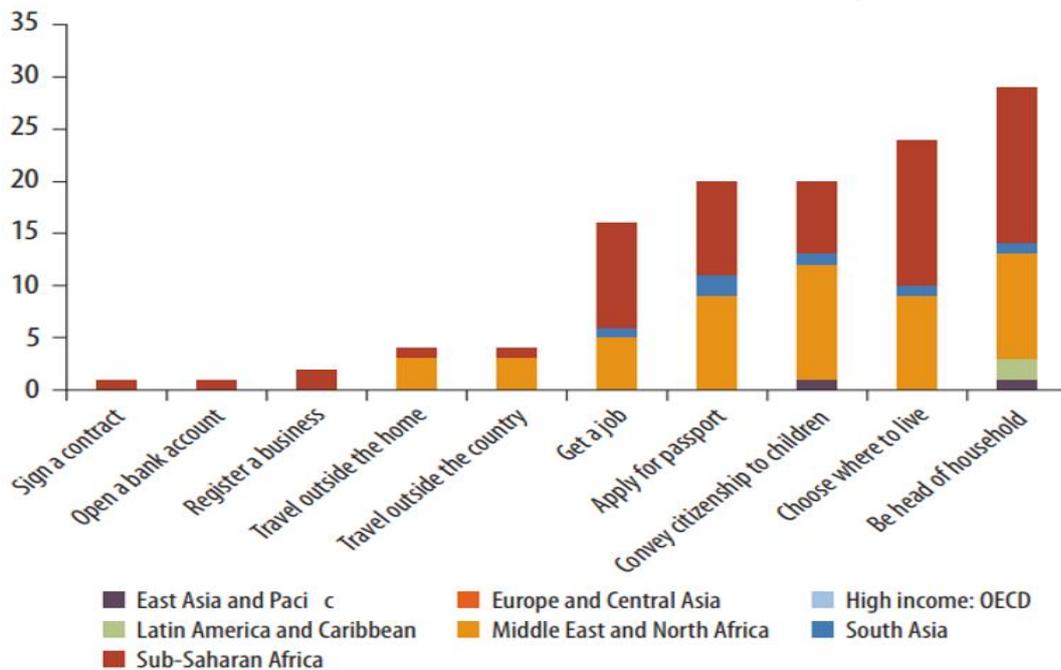


Fig 5 illustrates the Services that could be provided to women working from home. The best four services that organisations believe could be outsourced to women employed from home are telecommuting, human resource guidance, translation services and recruitment of women, making them perfect for such a job (Bayt, 2009; Zhao, 2013). Fig 6 elucidates the most common restrictions for married women in five regions.

Figure 6. Most common restrictions for married women in five regions (Bank, 2013).





Arab Women Discrimination and Lack of Equality in the Workplace

The male-centric, collectivist, and manly nature of the Arab world adversely affects the careers of Arab women in the Kingdom of Saudi Arabia and the rest of the globe, representing various hitches and restrictions to working females. As indicated by Madsen (2010), these complications are generally identified with working environment culture and incorporate supervisory discrimination, inclination, stereotyping, constrained training and advancement prospects, unfair hierarchical approaches and practices, a pessimistic view of women's professional abilities and commitment, challenges setting up relational connections at work, and an absence of tutoring and mentoring support and family-friendly schemes. Another arrangement of difficulties comes from general societal factors and incorporates work-family role clashes, man-centric frameworks, societal and religious gender orientation codes, restricted professional-achievement prospects, cultural boundaries to the acceptance of females in administrative jobs, segregation from informal systems administration arrangements, and an absence of family support and apprehension for the equivalent opportunity, among others (Kattara, 2005; Tlaiss, 2014).

Workforce Saudia (WFS) has seen that the number of females in the work environment expanded significantly in Saudi Arabia in the course of the most recent four year period. As indicated by a report released by the Ministry of Labour and Social Development in 2017, the nation's private sector recorded a 130% expansion in the number of Saudi females in the workplace. It was affirmed that 30% of the entire Saudi labour force in the private segment is presently represented to by a female component and the government has plans to additionally expand the proportion of females from 23% to 28% by 2020. Saudi Arabia's Human Resource Development Fund (HRDF) has presented two initiatives with increasing Saudi woman's involvement in the private sector and a reduction in unemployment. The two activities are Wusool and Qurrah. Transportation constraints have regularly been referred to as a main social hindrance that has obstructed women from pursuing their career goals to seek career goals and the plan for Wusool is to battle that by supporting females with reasonable transport to and from their working environment. The other activity Qurrah is intended for working mothers, to enhance the childcare service setting across the Kingdom of Saudi Arabia. Besides, the National Transformation Program 2020, has propelled a few undertakings, including enabling women to telecommute (work from home), amid expectations that it would create 141,000 jobs; in this way, allowing that outside of main business regions and those with family responsibilities, the adaptability to work independently (ANANKE, 2018).

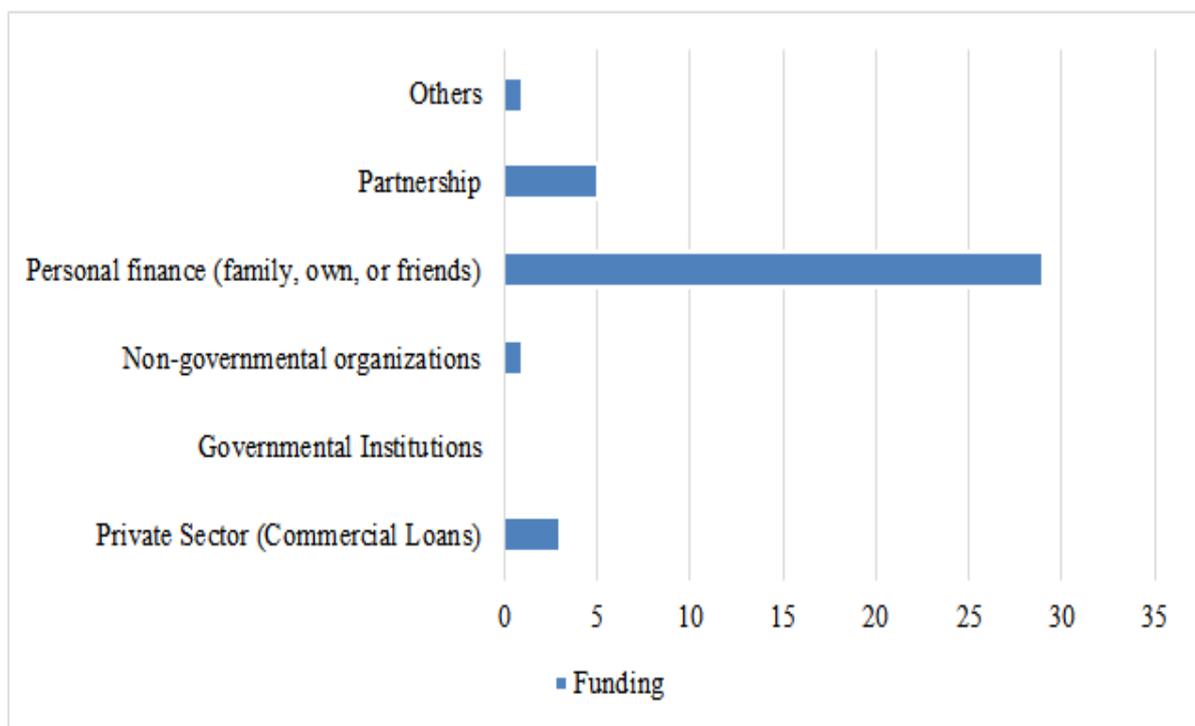
According to Al-Asfour, et al., (2017) analysis, at the point when asked whether Saudi women confront gender-oriented discrimination or different types of segregation in the work environment, the interviewees gave engaging answers affirming gender discrimination. A few reactions are as per the following: "Yes, there have been some oppressive occurrences,

however they have been instituted on nationality. I work in the nursing field, and frequently, patients will gruffly inquire as to whether there is a foreign medical attendant/nurse that can help them rather than me, a Saudi. There exists a question like work that a medical nurse like me can do. A few people trust that foreigners can do a superior job to the local Saudi people, and this creates partiality, thus oppressing local staff, particularly women. I have seen this in nursing as well as in different occupations too. There should be a modification in the viewpoint of Saudis, male and female, of how they see their kindred nationals (Al-Asfour et al., 2017).

Women's Entrepreneurship in Saudi Arabia: Opportunities and Challenges

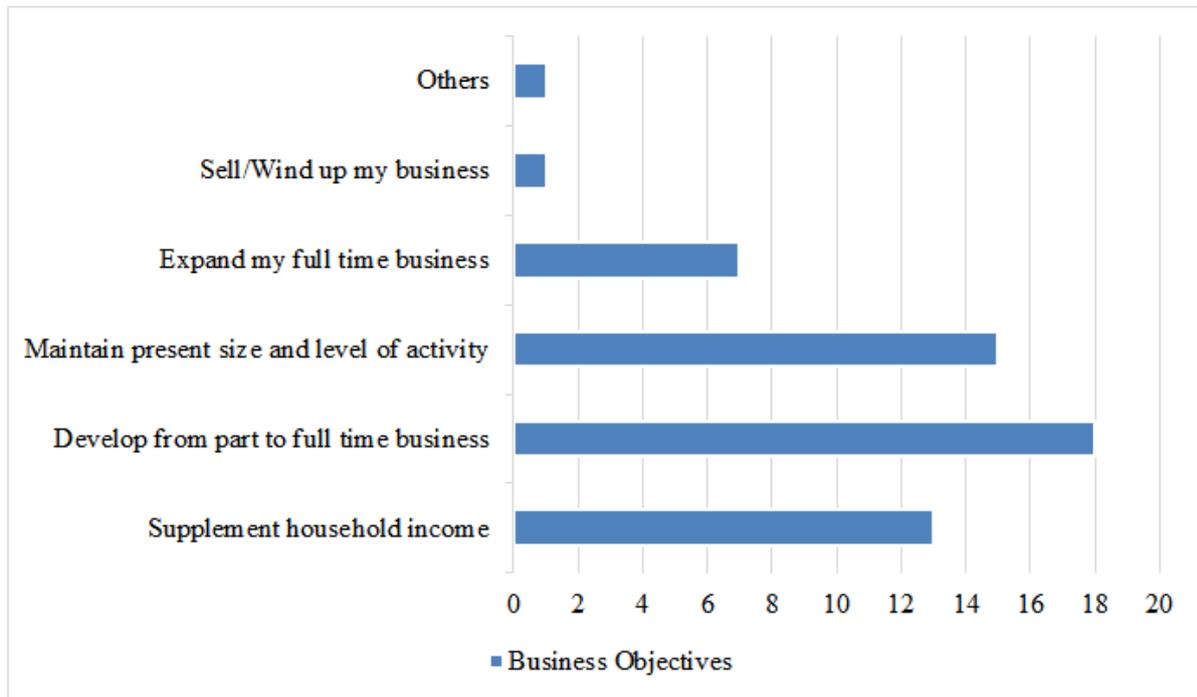
In accordance with Al Munajjed (2006, 2010) who demonstrated that fortunate females in the kingdom of Saudi Arabia have considerable economical resources, most of the women utilised individual investment including their personal, family and companions' assets (Figure 2) to set up their commerce. Fig 7 demonstrates that 88 percent utilised individual reserve funds, either completely or with extra resources. This is a marginally higher proportion than in the Alturki and Braswell (2010) investigations (82 percent), demonstrating how imperative the individual and family wealth of females is contrasted with formal bases of finance in supporting entrepreneurship in the nation. Far smaller numbers of SFEs utilised private sector or governmental loans.

Figure 7. Main sources of funding (AlMunajjed, 2009, 2010)



This proposes that either the condition regarding private fund is diverse to that found in the other investigations that feature problems for female entrepreneurs in retrieving personal finance in prior stages of entrepreneurship (Andersson et al., 1993), or more likely it reflects an added universal pattern of bank lending practices to women (Carter et al., 2007).

Figure 8. The objectives to set-up a business (AlMunajjed, 2009)



The stimulus to build up the business was normally not that of supplementing family revenue, which was vital for just 33% of respondents (Figure 8). The larger part is recognised entrepreneurs with inspirations identifying with keeping up or growing business prospects, in this way recommending SFEs had increased adequate market and administration skills to keep being entrepreneurial, and are driven by non-financial related certain elements (Birley & Westhead, 1993; Brush, 1992).

Barriers Faced by Employed Women in Saudi Arabia

Following are some key barriers faced by working women:

Disparity at Workplace

Most nations in the Middle Eastern and North Africa (MENA) region have laws against discrimination at the workplace and laws commanding equal work for equivalent pay. Practically speaking, the enforcement of non-discrimination regulations is troublesome. The



equivalent pay provisions are undermined by differences in non-wage benefits (which more often are assigned to the husband). Sexual harassment laws additionally are hard to follow and are occasionally a liability for women, who fear being defamed by their societies. Four nations in the area – Tunisia, Algeria, Iraq, and Morocco – have regulations outlawing sexual harassment at the workplace by criminalising such conduct and enabling women to prosecute assertions in court (Women, 2011). As in numerous nations, execution and enforcement of these rules are weak.

Maternity and Child Care Provisions

All nations in the MENA Region offer some type of maternity leave, and a few nations have childcare arrangements. These strategies can enable women to stay in the working environment, or return after pregnancy. Then again, compulsory provision of maternity leave and childcare offices can disincentivise a person in charge to hire women. Employers may abstain from giving childcare by keeping the aggregate number of female workers just below the number that triggers the commitment. Jordan as of late changed its social insurance law by repealing the duty regarding financing maternity leave profits by employers and rather subsidising these advantages by a payroll tax on all workers, male and female.

Restrictions on Where and When to Work

Labour laws can restrain prospects for females by not permitting their entry into trades that are considered perilous, dangerous, or ethically unsafe to their status. Limitations on night work likewise ban women from making their own decisions concerning where and when they work. These confinements can start as early as 7 p.m. Arrangements limiting night work and working in dangerous trades were intended to guard females and are recognised in the articles of International Labour Organisation conventions that have been embraced globally. However, the substantial effect of these arrangements is exacerbated by social standards relating to segregation. The "ethically unsafe" condition in these laws gives nations a wide scope to limit women's entrance into specific sectors (Women, 2012).

Laws That Impact on Women's Entrepreneurship

Many gender impartial business rules can have differential results on females because of their interaction with biased personal laws. Prerequisites for collateral can bar women entrepreneurs, who possess less land than men because of social standards and face legitimate limitations on ownership of household property. Women will probably own versatile resources, for example, jewellery. Nonetheless, these assets once in a while are adequate as insurance for business loans. Besides, if their past borrowing has been on a diminutive scale, their absence of financial



record may affect female entrepreneurs who wish to extend their organisations. (Simavi et al., 2010; Women, 2012).

Saudi Arabia's Young Women Adopting the Unemployment Assistantship

The Kingdom of Saudi Arabia has successfully executed another unemployment assistance plan, known as Hafiz (Job Seekers' Bursary), which formally started activities toward the start of 2012. Thus, the credentials of recipients were not clear. Similarly, as with all unemployment aid programmes, policymakers expected to trade off the effect of the new advantages on the pursuit of employment endeavours with the longing to help the jobless address essential issues. The Hafiz was declared and refined during 2011 and received 2 million applications. Of these, 700,000 individuals met the fundamental requirement criteria, 70 percent of whom were females. However, before instalments can commence, participants must supply additional information. Age criteria are set at 20 - 35 years, and candidates might not have any type of work (counting low maintenance) or be in receipt of different allowances, (for example, "social security" programs for low-salary families). Discussion about the programme in the Saudi media (counting social media) has been vital and vigorous. One noteworthy point is whether the high participation of females in the programme demonstrates immense dormant unemployment, or reflects a pool of females who were certain of their stay-at-home status yet wished to capitalise on the remittance. Moreover, the upper age restraint has featured the issue of the long-term unemployed. Though, among this group are a huge number of women with teaching qualifications who have never found full-time occupations (Bank, 2013).

Such unreasonable effects delineate the complex role of non-labour income in Saudi work advertisements, which thus is connected to the participation rate of Saudi females. Coupling with the execution of the Hafiz, the government increased the emphasis on creating jobs for Saudi citizens. Concerning jobs for females, new jobs must be created inside the parameters of the Saudi social framework. In pragmatic terms, the framework displays the challenges of transportation for women to and from their jobs, and work setting design to the guarantee of segregation from unconnected men. For the last reason, occupations in education are a characteristic alternative, since the education framework itself is segregated. Nonetheless, female employees in the education framework still face the challenge of transport. Thus, such employments regularly are confined to nearby residents. King Abdullah waived this necessity for the education employments that were filled amid the summer of 2011. However, the general challenge of transport remains imperative and levies an extra cost on households with women in the workforce. For private-sector jobs, the legislature propelled a high-profile effort to make retail positions in lingerie shops females-only. Beforehand, these employments could be held just by men. This uneasy circumstance had brought about exceptionally critical comments from female clients and drawn extensive attention from overseas media (Women, 2011).



Conclusion

This investigational review discusses the new insights into the elements of the female's role and progression in Saudi Arabia and the recent development in Saudi Arabia's insight towards women and considers the vision 2030 and the welfare programs adopted in the vision 2030 for the upliftment of women's status by eradicating the age-old practices of suppressing women. Also, the crucial goal of the review was to highlight the difficulties and challenges experienced by them to prepare for future generations of ambitious women. A noteworthy factor adding to women's development was grassroots women's organisations which had upheld women's empowerment through raising literacy levels, making business arrangements and also supporting entrepreneurship. The literature points out that despite women's high capability, work understanding and complete readiness to assume various positions in organisations, the social changes are discussed following the cultural customs and standards relating to women and Islam. The investigational review exists at a period when Saudi Arabia is experiencing a significant transformation on all fronts, particularly in women's issues. The various results recognised the ongoing positive changes in female's role and in the governmental support to women's involvement in social life, which came because of the steady attempts of the King and the Crown Prince and their trust in the need to improve women's status and sustenance in all dimensions.



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