

Women Entrepreneurship in GCC: a Framework to Address Challenges and Promote Participation in a Regional Context

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ABSTRACT

Women entrepreneurship is a rapidly growing phenomenon both in developed and in developing countries. Although there is a good amount of literature concerning women entrepreneurs in developed countries, relatively less is known in developing countries. This article reviews the literature on women entrepreneurs in developing countries, with specific focus on women entrepreneurs in GCC countries with an attempt to develop a framework that looks at the relationships between factors that motivate entrepreneurship activities and entrepreneurial challenges among women entrepreneurs in such countries. Examining this framework will provide some useful theoretical insights, and offer some practical suggestions and inferences for policy makers.

INTRODUCTION

Women entrepreneurship has been on a steady rise in the U.S. and other developed countries for decades. A number of published reports show a sharp increase of 20% from 1997 to 2002 in the number of women that owned businesses in the U.S. (Barringer, Ireland 2010, P.43). In Canada, the growth in the number of self-employed women was up by 50% from 1989 to 2004 (CIBS Small Business, 2004, P. 1). Women entrepreneurship started to gain momentum first in the countries where women were gaining access to professional opportunities and equal rights with men during the second half of the 20th century. However, as the world started to move towards an information age at the end of the century with the internet, cell phones and satellite TV in the center of people's life even in far corners of the planet and as pace of globalization increased women in developing countries joined the race to start their own businesses even in some traditional societies. The impact of women entrepreneurship on the global economy has just started to gain intensity. Sakiko Fukudaparr, director of the UN Development program's Human Development Report commented "...The growing economic power and influence of women-owned businesses are changing the shape of the global economy." (Jalbert, 2000, P. 9). Worldwide the number of female business owners continues to increase steadily. For example, women produce more than 80% of the food for Sub-Saharan Africa, 50-60% for Asia, and 34% for North Africa and the Middle East (Jalbert, 2000, P. 10).

Women business owners not only are contributing to the economic development of their countries but are also affecting the global economy. Countries with women active in the business arena have shown a steady economic progress and growth (Jalbert, 2000). Table 1 depicts women ownership figures for several developed and developing countries. The focus of this paper is mainly on the Middle East, specifically the Gulf Cooperative Council (GCC) countries. The GCC is no exception to the existing movement in female business ownership. The GCC countries include Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates (UAE). Historically, the women in the GCC have assumed traditional roles in the society, where their primary contributions have been defined in the context of taking care of family and raising children.

Table 1 - Women business ownership facts

<p>Women in advanced market economies own more than 25% of all businesses</p> <p>In EU, women start one-third of new businesses</p> <p>In USA, women own 38% of all businesses and employ nearly 28 million people</p> <p>In Japan, 23% of private firms are established by women</p> <p>In Russia, 64% of firms employing more than 10 people are owned by women</p> <p>In China, women started 25% of the businesses since 1978</p> <p>In Germany, women have created one-third of the new businesses since 1990 representing more than one million jobs</p> <p>In Hungary, more than 40% of all businesses were started by women since 1990</p> <p>In Poland, 38% of all businesses are owned by women</p> <p>In Switzerland, women own 70% of micro, small, and medium enterprises</p> <p>Sources: Estes, 1999; NFWBO, 1998; Women in Business_Lesotho, 1998; Jalbert, 1999c; Carter and Cannon, 1992.</p>
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However, since the turn of the century female entrepreneurship in the GCC has been gradually gaining momentum and attention at an increasing pace as more and more women are partially stepping out of their traditional roles and showing aspirations to contribute to the society in other ways in addition to raising a family. Although women entrepreneurship is rising dramatically worldwide, there's still a lack of research on women entrepreneurs in developing countries. This is in part due to the fact that women entrepreneurship is a relatively new phenomenon even in the developed world (Minniti et al., 2005). In accord, Brush (2006) argues that in spite of the increase of women entrepreneurs, there are relatively few studies concentrating on this issue.

FEMALE ENTREPRENEURSHIP IN A NON-WESTERN CONTEXT

The World Bank (2003 -2006) reports that in the Middle East and North Africa only 13% of businesses are owned by women. This number is significantly lower than those in East Asia, Latin America, or Europe and Central Asia. The share of female-owned firms in the Middle East varies significantly across the region, however—from nearly 30% in Lebanon and 20% in Egypt to just 10% in Morocco and Syria (The World Bank, 2006). Even though the number of women owned businesses is low in the Middle East as compared to other parts of the world it still goes beyond expectations. The reason for the lower number of female business owners may be attributed to the fact that women in the Middle East are still facing a number of gender related barriers outside the business environment, which could discourage them from becoming business owners. These barriers are more concrete in some places than others depending on the country and could impact the performance of women owned businesses. The World Bank report identifies three factors that contribute to fewer women taking the route of entrepreneurship in the Middle East and North Africa.

The first factor is the general unfavorable attitude towards women holding their own careers including their own businesses. This of course is more prevalent in some parts of the region than others, and is attributed to the conventional and cultural context indicating lack of the husband's ability to provide for the family. Globally, attitudes towards women's employment outside the home are correlated with entrepreneurial activities. Second, according to the World Bank's Doing Business 2008, countries with more cumbersome business environments have less women entrepreneurs because based on empirical evidence women are hesitant to take risks, and cumbersome business practices are perceived to increase risks involved in opening up your own business. Third, according to the report, family laws can influence economic regulations as women in some areas are considered "legal minors". For example, some women business owners consistently report having limitations to moving around, for instance going on a business trip, because of needing a male's relative permission to travel. This adds to the bureaucratic procedures they have to face in running their businesses.

In addition, McIntosh and Islam (2010) conducted a study on women entrepreneurial activities in conservative Muslim countries. They used a sample of 180 Bahraini entrepreneurs to investigate the impact of Islam on their choice of business and whether women who demonstrate a strong commitment to Islam (like wearing the Hijab) are more successful in obtaining funding from Islamic banks and getting access to business networks. Both these hypotheses were supported in McIntosh and Islam's study showing that Islamic traditions played a significant role in women's lives. This clearly shows that some factors that affect women entrepreneurship in conservative Muslim countries are different from factors affecting women entrepreneurs in the North American and Western European context.

Despite the barriers cited above, the most recent regional reports published at the end of 2010, indicate that due to technological advances and availability of information at their finger tips, some women are showing tenacity in making efforts to surmount the barriers. As more successes by female entrepreneurs are reported, more and more women are encouraged to get on board.

Women of individual countries in the GCC are starting to show more than just an interest but rather a willingness to take actions and risks to open up their own businesses. This propensity to overcome societal constraints has been noticed by governmental and non-governmental bodies and they are coming together in the different countries to try and develop programs to support women entrepreneurship activities in their own countries as well as across the region. In the past few years there seems to be movements toward integrating support programs among the Gulf countries (Grey, 2010). The range of entrepreneurship activities by women, the challenges they face and available support programs vary across the GCC countries. For example 54% of Saudi women are perceived to be the most challenged in finding access to capital, while only 12 % of Bahraini women seem to experience challenge in this area (Alturki and Braswell, 2010). As noticed the gap between these two countries in this area is significant. In terms of entrepreneurship activities, some countries such as Saudi, Bahrain and the UAE seem to be at the forefront, while the women of Kuwait, Qatar and Oman have not been as active as the former three. In terms of attitude, Saudi women seem to be the most optimistic about their short term business prospects (70%), followed closely by the UAE women at 60% (Alturki and Braswell, 2010).

WOMEN ENTREPRENEURIAL MOTIVATION

Mainstream entrepreneurship literature closely associates entrepreneurial endeavors with an individual's locus of control. Locus of control is typically defined by different sources as an individual's belief in controlling their own destiny, called internal locus of control versus those who believe external factors such as luck, fate or other people control their destiny, referred to as external locus of control. Entrepreneurs are by most definitions initiators, self-reliant and inclined to take control of their own destiny (McClelland, 1961). In addition, entrepreneurial initiatives are usually risky and may be unpredictable. Individuals who are not willing to take risks and face uncertainty are less likely to enter into an entrepreneurial business domain (Baum, Locke, & Smith, 2001). The reason that an individual is unwilling or hesitant to take risks could point to a lack of confidence about their abilities to shape outcomes. Therefore, entrepreneurs are more likely to have an internal locus of control than an external locus of control (Brockhaus, 1982).

To validate the relationship between propensity toward entrepreneurship and individual locus of control, researchers have conducted a number of studies. For example, Borland conducted an empirical research in 1972 using a sample of 375 business school students. The findings indicated that students expecting to start their own business were more internally oriented than those without such expectations. In 1975, Brockhaus came across a similar finding, which indicted students with entrepreneurial intentions seem to have a higher internal locus of control than others. All these studies led to the conclusion that individuals with strong internal locus of control were more likely to engage in entrepreneurial endeavors. Other researchers argued that women entrepreneurs can take the form of individual opportunity cost decisions by taking on activities that help them handle challenges they face in business and rejecting competing activities that take away from their time and consideration in handling such challenges (Kickul, Welsch and Gundry, 2001). There has been disagreement in the literature as to what factors motivate women entrepreneurship. Different authors have presented different factors through their empirical studies. For example, some authors identified factors such as: autonomy, independence, education, family security, job dissatisfaction, frustration, deployment, boredom in previous jobs, or even divorce (see Sexton and Vasper, 1982; and Brush, 1986). Others grouped factors into personal characteristics, life-path circumstances and environmental factors (Bartol and Martin, 1998). Parboteeah's (2000) factors which included the entrepreneur's background, personality and environment are in agreement with Barton and Martin factors. Other factors included profit or innovation (Carland et al. 1984), flexibility to manage dual responsibilities in a way not seen possible in a 9 to 5 paid job (Zellner, 1994). Finally, the issue of 'glass ceiling' was also seen as a way to motivate women into starting their own business (Familoni, 2007).

WOMEN ENTREPRENEURIAL CHALLENGES

At the most recent women entrepreneurship forum held in Dubai in November 2010, the Khadijah Bint Khuwailid Businesswomen Center (Saudi Arabia) in partnership with the Gender and Public Policy Program at the Dubai School of Government (DSG) and the Monitor Group presented a panel discussion in order to address how to better support women entrepreneurship in GCC.

The forum identified several major areas of challenge faced by the GCC women with entrepreneurial aspirations, as described below.

First of these was identified as access to capital as well as lack of networking to find information on how to access capital. The second challenge was stated as lack of self confidence by some aspiring female entrepreneurs, which affects their ability not only to gain access to capital but also about managing their start-ups. The third area of challenge pointed out was the regulatory environment. The panel acknowledged that there have been improvements in the regulatory environment for women business owners in the GCC. For example, in Saudi Arabia a number of gender discriminating regulations have been removed, allowing Saudi women to become board members in family businesses, and obtain trade licenses in real estate and construction, all of which were not available to women until recently. The fourth and last area of challenge identified by the panel was “achieving a sustainable work-life balance.” (Grey, 2010, page 23). According to Allen and Truman (1993, p. 9): ‘managing a business and managing household responsibility are integrated in such a way that one is intrinsic to the other. Brush (2006) also argues that managing domestic responsibilities could impose constraints on work responsibilities in terms of time availability and spatial mobility.

The challenges identified above are similar to those identified by the United Nations (2006) and which included: government rules and regulations, lack of access to finance and assets. Kantor (1999) argued that these constraints are often greater for women relative to men. Other barriers to women entrepreneurship included: inexperience and incompetence, limited social and business network, and lack of motivation (Mayoux, 2001). In agreement, Kuratko and Hodgetts (1995) reason that lack of experience and management skills before starting a business acts as a major challenge facing women starting a new business. Amongst the factors pointed out by the regional and local studies as challenges for the GCC women in opening up their own businesses, in addition to regulatory constraints and access to capital, are two trait challenges; lack of self-confidence and aversion to taking risks. Access to capital may not be as serious in the GCC as it is in other developing countries. Just over one third of wealth with an estimated value of \$38 billion is held by women in the GCC (Grey, 2010). Still for those women in GCC without personal funds knowing how to access capital remains a challenge.

OUR PROPOSED FRAMEWORK

Existing entrepreneurship research mainly organizes venture creation around three basic constructs. These are market, money and management. As such, an entrepreneur needs to have access to all these constructs in order to launch a venture (Aldrich, 1999; Shane, 2003; and Bates *et al.*, 2007). Other constructs have been discussed in the literature yet there is still a lack of consensus among researcher as to which set of factors should be considered in the study of women entrepreneurship in general and whether modifications should be made if the study is to take place in a non-western context, and more specifically in the GCC. This is important because norms, values, and external expectations are essential to our understanding when studying or researching on the topic of women’s entrepreneurship (Elam, 2008).

Some of the other constructs identified in the literature include the household and family context (Jennings and McDougald, 2007). Brush and Manolova (2004) examined the creation of new businesses and stressed the importance of the role of the household as a foundation for resources and social support. Others argue that the expectations of society and cultural norms, the availability of support policies, services and initiatives, national policies and economic influences are important and different between male and female entrepreneurs (Pitelis, 2005).

The Dubai forum acknowledged that existing successful models from other countries with high level of women entrepreneurial activities and high level of success may not necessarily be the way to go for the GCC women. The forum identified four policy areas as priority for assisting women in starting up their own businesses. These areas include “Creating intra-GCC frameworks and partnerships; improving access to and management of capital; implementing legal reforms to address discriminatory laws and practices; and, fostering institutional and national level interventions that support work-life balance.” (Grey, 2010, p. 8) Based on the areas of priority identified, the panel made a number of recommendations including providing training, creating a network of individual investors (angel investors) willing to invest personal money in women-owned businesses, soliciting support from GCC governments, holding annual regional meetings to bring entrepreneurs and investors together, lobbying to remove discriminatory practices against older women wishing to open up their own businesses later in life, and exploring avenues for using the vast wealth held by the GCC women in funding women’s businesses (Grey, 2010).

Groups involved in promoting women entrepreneurship in the GCC acknowledge that the role of women in the region is dramatically changing from a traditional family support role to that of a contributor to the economy, and to that end they are looking to develop a regional model based on regional cooperation and collaboration. While regional cooperation usually produce positive results across the region, in this case we propose that more actions are needed on a country specific basis. The reason is the fact that women's entrepreneurial interest and activities is not uniformly spread among the constituent nations. For example, women in Saudi, UAE and Bahrain seem to be more active than women in other countries. Coming up with a regional approach while might help the women in countries that are not quite active yet, might actually fail to address the pressing needs faced by the ones that are active. Hence we would like to propose a framework that is based on the unique characteristics of the women of each GCC country while leveraging some of effective elements from models used by women in other parts of the world with a proven record in entrepreneurship.

Other comprehensive studies on the Middle East woman-owned businesses suggest that there are no statistically significant gender based differences in investment environment. In addition, the same studies have confirmed that business environment for start-ups is considerably more cumbersome in the Middle East for both men and women as compared with other middle income countries in other regions such as East Asia and Latin America (World Bank, 2003-2006). The relatively difficult business start-up process seems to affect entrepreneurial activities in a negative way, discouraging both men and women from starting up their own businesses in the Middle East. According to the findings in the World Bank Report (2003-2006), while business laws appear to be gender neutral, there are the laws outside of business environment that hinder women in subtle ways. For example, a woman running a mid size company may need to travel overseas to sign contracts with clients ordering products from her company, however; she can't board an airplane without her husband's permission. In addition as mentioned earlier, there appears to be in general a negative attitude toward women working outside of home, which in turn appears to deflate women self confidence and ambitions for having their own careers or owning their own businesses.

As evidenced from the review of the literature for promoting female entrepreneurship in the GCC, it appears that the available models address the problem at a state, government and societal contexts. The models, for the most part, advocate changing the state laws regarding the cumbersome business start-up process, as well as addressing gender-related social norms and biased treatment under the law, including the issue of treating women as "legal minors." Our framework takes the previously proposed models and frameworks a step further by proposing new parameters to promote female entrepreneurship in the GCC. We propose a framework that extends previous frameworks by suggesting the importance of also addressing the problem in an individual context, advocating solutions for enhancing confidence, motivation, and education leading to the empowerment of aspiring female entrepreneurs in GCC. Our framework proposes establishing a country specific mentorship program managed by an agency in partnership with both public and private sectors aimed at raising women's awareness of their own potential as well as raising their motivation and self-confidence. The program will offer customized coaching based on type of business, country specific gender related issues, and level of individual knowledge of entrepreneurship process. The program should offer modularized training of short duration, between 2 to 5 days, thus allowing women to gradually build their skills and knowledge, which will in turn lead to the improvement of their perception of succeeding as business women. The training will cover the concepts underlying entrepreneurship, and skills necessary to be successful at running your own business. The skills would include how to secure funding if necessary, how to handle the finances, how to manage a business, etc. Highly qualified instructors will be recruited to teach the modules. The training will not be free and participants will be required to pay a fee. Scholarships provided by enthusiastic benefactor will be available to those who can't afford the training fee.

In addition to formal training, we propose that the mentorship center should aim to recruit successful and passionate entrepreneurs, men or women, from private sector on a voluntary basis to provide mental and emotional support to individual or groups of women seeking assistance from the center. Existing successful business owners who have walked the path to entrepreneurship before and have overcome challenges and obstacles can be of tremendous help particularly if they are able to build a trusting relationship with their clients. In addition, the center will have to establish a strong communication program in order to widely publicize the existence and services provided by the center. We do acknowledge that gender related regulatory changes will still be necessary in order for the center to be successful in its mission.

We propose that the mentoring program be country specific, but still form a strategic alliance with other mentorship centers in the GCC, and collaborate in advocating regulatory changes. There are other areas in which the various centers in GCC countries could help each other, and one of such areas will be conducting semi-annual meetings to share information and address critical issues. The aim of our framework, in addition to being an advocate for changing gender differential treatment whether encouraged by law or societal norms, is to raise women's self confidence, acceptance of moderate levels of risks, as well as foster innovative and opportunity seeking behavior. This is necessary because innovation and opportunity seeking behavior are considered important characteristics for an entrepreneur (Gartner, 1988; Stevenson, 2000).

CONCLUSION

Various studies have confirmed that women entrepreneurship in the Middle East is lagging behind other middle income countries from other regions, such as South America and East Asia. As women are increasingly becoming contributors to global economy, the pace of entrepreneurial activities by women is on the rise around the globe. The statistical data on women owned businesses for different countries and regions are impressive for most middle and high income countries and while the Middle East numbers are lower, they are still encouraging. A number of regional and international studies have looked into the question of why despite the rise in the number of educated women in the Middle East women are not as active in professional and entrepreneurial activities as women from countries with similar socioeconomic characteristics. The reports generated from these studies uncovered a number of challenges, boiling down to regulatory and social constraints, access to capital in some countries, cumbersome start-up processes, and trait characteristics such as low self-confidence and aversion to risks.

Existing frameworks for promoting female entrepreneurship in the Middle East including the GCC mainly focus on changing gender differential regulations as well as changing societal norms under the law. While we acknowledge that such changes will be highly beneficial we propose additional measures to be taken to empower women to be more active participants in the economy. Our framework proposes establishing mentoring centers at each GCC country that would work with individuals as well as groups of women, and would provide services such as specialized training on the start-up process, coaching by experts in the field, as well as collaboration with other GCC countries to advocate regulatory changes and to pursue other common causes.

AN AGENDA FOR FUTURE RESEARCH

Reviewing the literature on Women's entrepreneurship, we can conclude that more research is needed to fill some of the gaps in this area of research. In particular, more research is needed in order to shed light on constraints that could affect women differently from men. For example, women could face more difficulties than men in terms of gaining access to finance when deciding to enter new business ventures and grow these businesses (Baughn *et al.*, 2006). Furthermore, previous research on women's entrepreneurship use instruments developed and tested on samples of men. As such, more research is needed in order to develop appropriate measures that would take into consideration characteristics of women (Hurley, 1991). In addition, more research is needed to investigate factors that influence women's entrepreneurship across different cultures. According to Curran and Blackburn (2001), previous research on women's entrepreneurship mainly uses quantitative techniques. Using a mix of qualitative and quantitative techniques might be deemed suitable. In agreement, Welter (2008) argues that the use of a qualitative research design in the study of entrepreneurship allows researchers to draw attention to the different layers of embeddedness in which entrepreneurship occurs. To conclude, another area for future research is to give more consideration to how our framework could be expanded to fit different cultures and to take into consideration different national level policies and economies, and different support services (Pitelis, 2005). Finally, future research should aim at operationalising and testing our framework using appropriate measurements and different research design techniques.

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