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## Barriers to Rural Women Entrepreneurs in Oman

### Abstract

**Purpose:** Analyses barriers confronted by women entrepreneurs living and running businesses in rural Oman. The study identifies numerous problems including: accessing funding for new ventures and innovative activities, a lack of skills based training and limited family support.

**Design/methodology/approach:** Draws on 57 responses to a semi-structured questionnaire, and face to face qualitative interviews with five women entrepreneurs. Quantitative responses are evaluated and ranked in terms of their mean score, standard deviation and the intensity of each factor. Five qualitative cases are presented.

**Findings:** Although Oman is arguably one of the more progressive Arab countries regarding gender equality and women empowerment, the findings identify socio-cultural issues that hamper women's entrepreneurial ventures and their success. The findings are discussed using three dimensions of entrepreneurship identified by Wenneker and Thurik (1999): conditions leading to entrepreneurship, characteristics of entrepreneurship and outcomes of entrepreneurship.

**Practical Implications:** Suggests that Omani policy makers should consider how to better support women entrepreneurs so that they can diversify household income and contribute to the socio-economic development of the region and make suggestions on how this can be achieved.

**Originality/Value:** Research on rural women entrepreneurship in the context of an Arab country is scarce. This study provides an overview of the obstacles, the opportunities and the support required for the development of the rural women entrepreneurship in this region.

**Keywords:** Rural entrepreneurship, Omani women entrepreneurs, Oman

**Paper type:** Research paper

## Introduction

Entrepreneurship is a process through which an individual creates opportunities for innovation leading to additional and novel contributions to society (Stam & Spigel, 2017). It is 'the catalytic agent in the society which sets into motion fresh enterprises, novel combinations of production and exchange' (Collins and Moore, 1970). Entrepreneurship is vital for the continuous development of contemporary market economies and generates innovative businesses which go on to nurture competition and support economic growth (Djankov et al. 2002). Entrepreneurship is about economic individualism and competition (Gray, 2002 p. 61) and for the purposes of this paper can be defined as '*the creation and extraction of value from an environment*', (Anderson, 1995) which is the challenge confronting small scale start-ups for rural women in developing economies such as Oman. This paper examines the barriers faced by rural women entrepreneurs in Oman and suggests policy measures required to cultivate a feasible, enabling, entrepreneurial ecosystem for rural women in Oman.

## Women Entrepreneurs

Women entrepreneurs play a substantial role in the development of the small business sector and drive enterprise in transition economies (Lerner et al, 1997). Evidence from Iran, (Hosseini et al, 2011) Uganda, (Lourenço et al 2014), India, (Kumbhar, 2013) the Middle East (Mathew, 2010) and other studies in developed economies, (De Rosa et al, 2015; Bock, 2004) show that women's entrepreneurship can become an essential driver of economic growth. There is consensus that social and economic problems in Arab countries would benefit from greater private sector growth, particularly in the small business sector (Fergany, 2003) whereby women clearly contribute to this growth.

The number of women entrepreneurs is growing in Arab countries as a consequence of increasingly western facing economic reforms that open up career pathways for women wanting to initiate, shape and manage their own businesses (Tlaiss, 2015; Dechant and Lanky, 2005). However, the social, economic and cultural context presents specific challenges to women entrepreneurs not commonly observed in other parts of the world. There has been little research on the barriers, motivations, or performance of these entrepreneurs as most previous research on women entrepreneurship has focused on western or developed economies (Marlow and Ahl, 2012; Marlow and McAdam, 2015). The narrow literature of the Arabian context has identified basic challenges and needs, often framed in terms of contribution to economic growth and the diversification of gulf economies away from oil (Dechant and Lamky, 2005).

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3 Arab women entrepreneurs traditionally establish enterprises in the informal micro  
4 sector focused on non-technical goods and services. Typical enterprises produce simple  
5 home-based items for local markets. Access to wider markets is challenging because of  
6 socio-cultural factors and geographical remoteness. Consequently women-owned  
7 companies are considerably less profitable and innovative than those owned and  
8 managed by males. However, women-owned ventures tend to employ a bigger share of  
9 women workers so expansion of this sector has the potential not only to aid economic  
10 growth but to also address issues of women's empowerment and economic  
11 engagement. For this to be achieved policymakers, financial institutions, markets, and  
12 the media need to come together to identify methods of facilitating and supporting  
13 potential women business leaders.  
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20 The paper is organized and structured as follows: an overview of the existing literature  
21 on rural and women entrepreneurship is provided, followed by a discussion of  
22 women's entrepreneurship in gulf countries, particularly Oman, and the presentation of  
23 the methodological approach adopted for the study. Results are then discussed and  
24 consequent policy suggestions are offered.  
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## 28 **Literature**

29 Henry and McElwee, (2014) and McElwee and Smith, (2014) find the distinction  
30 between rural and urban enterprises to be arbitrary. Their definition is that a rural  
31 enterprise employs local people, uses and provides local services and generates income  
32 flow to the rural environment, inferring that rural enterprises provide a 'value adding'  
33 function to both their local economies and, in the case of larger ventures, to wider  
34 economies and markets. Traditionally rural entrepreneurship research has focused on  
35 the farmer (McElwee, 2008), but the concept of 'rural entrepreneurship' goes beyond  
36 that and covers many other activities, including trading, food & beverages, handicrafts,  
37 small-scale manufacturing, catering, and tourism hospitality (Miljkovic et al, 2010).  
38 Women entrepreneurship tends to be dominated by what are traditionally viewed as  
39 women's activities, often at a low level of entrepreneurial activity. Literature on rural  
40 women entrepreneurship is sparse but some key themes have emerged. The gap in the  
41 literature is specifically concerned with Omani Women. In order to explore and frame  
42 these, this paper will use the three dimensions of entrepreneurship identified by  
43 Wencker and Thurik (1999). These are: conditions leading to entrepreneurship,  
44 characteristics and outcomes of entrepreneurship.  
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### 53 Conditions leading to Entrepreneurship (culture and incentives)

54 Access to investment capital, resources and state funding is challenging for women  
55 entrepreneurs worldwide (United Nations, 2007). In countries where this combines with  
56 cultural barriers it is unsurprising that only low levels of women entrepreneurship  
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4 emerge. Civil society plays an important role in influencing levels of entrepreneurship  
5 (Dana, 2009) as all societies have different levels of entrepreneurial behaviour linked to  
6 cultural norms and expectations. It is difficult to behave entrepreneurially if it goes  
7 against the established practices or social values of a community (Muhammed et al,  
8 2017). Gaining the support of family is often crucial to entrepreneurial success, and the  
9 absence of such support can inhibit women's ambitions (Ronning and Ljunggren, 2007).  
10 Religion also provides context for entrepreneurship. Religious groups can be sources of  
11 social capital (Dodd and Gotsis, 2007), but religious beliefs and values can also impede  
12 innovation and behavioural change, particularly with regard to societal gender roles.  
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18 Many women, particularly in developing economies, become entrepreneurs because of  
19 a need to survive or to enhance their livelihoods and can be dependent on the  
20 opportunity structures that are available (Lassale and McElwee, 2016). These can be at  
21 the national level, covering institutions, laws, regulations, and culture (Kloosterman  
22 and Rath, 2001) and at the personal level, such as the characteristics of the entrepreneur  
23 and family or peer support (Somerville et al, 2011). Family backing and personal  
24 inspiration are often fundamental to women's entrepreneurship, but the added  
25 presence of role models and mentors are found to be influential in supporting women's  
26 decision making and career choices (Brynin and Schupp, 2000). Access to technical  
27 knowledge, management skills, innovation and work experience, and the broad  
28 availability of these within society all enhance the potential of women entrepreneurship  
29 (Sidhu and Kaur, 2006). Once engaged in entrepreneurial behaviour women have been  
30 found to be more motivated than men to continue developing. Mitchell (2004) links this  
31 to the necessity of generating additional income for survival.  
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39 Lack of access to capital, inadequate training and accountability to the family are  
40 considered the main constraints to women entrepreneurship (Brush, 1992) so  
41 governments need to proactively support women by providing them with financial and  
42 skill based resources while also changing any social norms that limit women's  
43 engagement (Ganesan et al., 2002).  
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#### 46 Characteristics of Entrepreneurship

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48 Women rural entrepreneurship has traditionally evolved in agriculture where women  
49 customarily contribute to household revenue through on-farm and off-farm  
50 diversification (McElwee, 2006, 2008), but the role played by women in diversified farm  
51 businesses, and the degree to which they display entrepreneurial behaviour is still  
52 relatively unknown. In China, for example, women have taken over traditionally male  
53 dominated farm-based activities as men migrate to cities to work in industry (ILO,  
54 2000), but while women are beginning to emerge as an efficient source of skilled  
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3 agricultural workers (Mumtaz, 1995), the level of their entrepreneurial behaviour is not  
4 fully understood.  
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8 In Oman. Al-Sadi et al (2011) find that women in the Al-Batinah region are involved in  
9 traditional clothing manufacture, handicrafts, retail outlets and beauty parlours. Boden  
10 and Nuccie (2000) argue that women may be content with micro-level entrepreneurial  
11 accomplishments targeting stability rather than growth and usually have less access to  
12 external funding than men. Consequently, their businesses tend to be concentrated in  
13 the service sectors that require low initial investment and technical knowledge.  
14 Potentially linked to this is Galloway et al's (2002) suggestion that women tend to  
15 define success somewhat differently to men and that women's motivations are not the  
16 same. Various authors including Singh et al (2001) propose that the specific challenges  
17 that women face and their personal motivations result in them operating their  
18 businesses differently than men, for example by prioritizing household over business  
19 investment.  
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### 25 Outcomes of Entrepreneurship

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28 Globally, women's entrepreneurship is most commonly noted in the SME sector, which  
29 accounts for over 50% of GDP and 60% of employment in developed countries  
30 (Ayyagari et al, 2003). However, in emerging economies, the number of SMEs tends to  
31 be lower. In Oman, SMEs only account for between 15% and 20% of GDP and the  
32 government, in partnership with the Central Bank of Oman, are supporting their  
33 growth by providing infrastructure and training to promote an entrepreneurial culture  
34 (Al Barwani, et al, 2014). The government regards SMEs as a means of increasing  
35 economic diversification, creating job opportunities, and achieving a more equitable  
36 distribution of resources, and seeks to support women so that they can fully engage in  
37 the sector (Bilal et al, 2015; Varghese, 2011). Such economic empowerment of women  
38 can lead to multiple societal benefits beyond economic growth and the improvement of  
39 their own livelihoods (Singh and Belwal, 2008). For example, behaving  
40 entrepreneurially can lead to higher self-efficacy in turn helping them to be more  
41 independent of male partners and other relatives and potentially leading to greater  
42 engagement and power in the community (United Nations, 2007). Certainly evidence  
43 suggests that the development of women's entrepreneurship can lead to a growth in  
44 social capital amongst women (Marlow et al, 2015; Galloway et al, 2002). The nascent  
45 Omani SME sector therefore presents an opportunity for women entrepreneurs to make  
46 significant contributions to the economy, to help the development, engagement, and  
47 visibility of women, and to achieve self-empowerment and independence.  
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### The Omani Context

Oman is less rich in hydrocarbons than its gulf neighbours and has focused on diversifying the economy away from petroleum dependency. The most recent five-year plan (2011-15) aims to develop key infrastructure including ports, railways and airports so that Oman can act as a major logistics hub (Oxford Business Group, 2016). Trade agreements with major Asian emerging economies provide growth opportunities for Omani companies and the government seeks to support this by promoting entrepreneurship.

In Oman, nearly half of the population live in the Muscat area and the Al-Batinah coastal plain northwest of the capital region. Around 200,000 people live in the Dhofar (southern) region, and nearly 30,000 people dwell in the remote Musandam Peninsula on the Strait of Hormuz (Figure 1). 78% of the population live in urban centres.

Insert fig 1 here

Women constitute 33 per cent of the Omani population (World Population Review 2016), and women's participation in higher education in Oman is around 58 per cent (Times of Oman, 2016). The number of Omani women working in ministerial and government offices, boards and specialized centres in the public sector (health, community, social, etc.) grew at a rate of 133 per cent, while the number of women Omani workers in the private sector increased by 163%. The women labour force participation rate was 29.3% (2014) while the unemployment rate of the women was 14.3% in 2015 (Oman Statistical Snapshot, 2016).

Although women are clearly becoming far more engaged in governance and industry in Oman, there is little empirical evidence on the challenges women face in order to participate and be successful in these arenas. Since women entrepreneurs represent a largely untapped human resource, this is an omission that deserves attention.

### Methodology

The research focus is on rural Omani women in Dhofar, the southern part of Oman once known as the "Land of Frankincense", an area dominated by a tribal ethnic population. Rural women entrepreneurs registered as business owners in the rural areas of Dhofar were targeted for the survey. Respondents were identified after consultations with the Regional Chambers of Commerce, and subsequently from referrals by those identified earlier (snowball sampling).

The investigation was organized in three stages and was conducted in June 2016. It commenced with a pilot study of 10 women entrepreneurs. This checked the reliability and content of the questionnaire. The second stage involved administering an in-depth bilingual questionnaire in Arabic and English. The questionnaire incorporated open-ended and fixed-choice questions. The open-ended questions encouraged the participants to provide feedback and gather information not covered through the structured questions. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was adopted for the quantitative measures. This stage involved contact with rural women entrepreneurs by telephone in order to brief them on the purpose of the study and to request their participation. At this point a guarantee of anonymity was given because of possible social constraints. After making initial contact with 35 rural business women, three declined, three were unavailable and in two cases meetings were not logistically possible. The initial participants suggested the names of additional participants so that a total of 57 rural women entrepreneurs eventually participated in the study. All respondents were either owners or business partners in an enterprise. Data analysis was carried out once all the responses were received and recorded. Subjects of importance and the various issues collected through the views of the respondents were acknowledged, in accordance with the beliefs of grounded theory (Strauss and Corbin, 1997). The third stage of the investigation involved qualitative research in the form of face-to-face open-ended interviews with five of the respondents in the quantitative survey. Information gathered through the quantitative questionnaire helped to frame the structure of these interviews, which went on to inform the case studies. The aim was to achieve a descriptive multiple case study approach (Yin, 2004). This evidence-based practice approach (Given, 2006) generated more textured information regarding the barriers to women entrepreneurship.

## Results

The results of the quantitative survey are tabulated and discussed as below.

Table 1 shows that most of the respondents were the sole proprietor of their enterprise.

Table 1: Type of Company, Years of establishment and Age of the Women Entrepreneur

Variable	Category	Frequency	Percent
Type	Sole Proprietorship	50	87.7
	Partnership	7	12.3
Years Est.	Less than 12 months	8	14.0
	2-5 years	24	42.1



Your age	6-10 years	14	24.6
	More than 10 years	11	19.3
	18-25 years	5	8.8
	26-35 years	16	28.1
	36-45 years	19	33.3
	46years and above	17	29.8
	<b>Total</b>	<b>57</b>	<b>100.0</b>

The majority (42.1%) of the companies had been established for 2 to 5 years, 24.6% were established for between 6 to 10 years, and 19.3% had been in operation for more than 10 years. Only 14% were established in the last year.

The women entrepreneurs represented a range of age groups, but only 8.8% were younger than 25. This is likely to be related to the high numbers of young women going directly into higher education as Munawar Hameed explains,

‘females usually enroll in higher education immediately after high school, rather than boys, who sometimes want to work and better their financial conditions before heading to college’ (Oman Times, 2016).

Table 2: Marital status of rural women and education

Variable	Category	Frequency	Percent
Marital Status	Unmarried	6	10.6
	Married	41	71.9
	Divorced	2	3.5
	Widowed	8	14.0
Education	Below high school	25	43.9
	Diploma/senior secondary	15	26.3
	Bachelor degree	11	19.3
	Master/ Ph.D.	2	3.5
	Vocational	4	7.0
<b>Total</b>		<b>57</b>	<b>100.0</b>

Table 2 shows that the majority of entrepreneurs were married, 14% were widowed, 10.6% unmarried and 3.5% were divorced. This reflects the situation in Oman where universal and early marriage is still prevalent. In their study of Omani female nuptiality

Islam et al (2013) found that 99.4% of women aged 50 and above had been married at least once. 75% of married women aged 20–44 years were married by age 20, with the average age for first marriages being 16. Female divorcees are still relatively rare, accounting for less than 4%. The median age of marriage is now rising, and young female Omanis are more likely to be first married in their early 20s, a trend linked to higher levels of education, employment and urbanization.

More than 70% of women entrepreneurs were educated to a basic level but only 22.8% of the respondents had a university degree. The literacy rates among women in Oman are high with 96.8% and 93.6% of females enrolled at primary and secondary school respectively (UNICEF, 2016). While female enrolment in higher education continues to grow, Al Omairi and Amzat (2012) find that they faced difficulties accessing opportunities in the workplace, and that despite their high levels of education women continue to be politically and economically marginalized in Omani society.

Table 3: Industry Sector

Field	Frequency	Percent
Frankincense/ Aromas	Perfumes/ 15	26.3
Apparel/Clothing	12	21.1
Traditional/ Handicrafts	11	19.3
Wholesale & Retail	4	7.0
Agriculture/ Forestry/Fishing	3	5.3
Accommodation & Food Service	3	5.3
Health & Social Activities	3	5.3
Construction	2	3.5
Arts, Entertainment & Recreation	2	3.5
Education & Related	1	1.8
Others	1	1.8
<b>Total</b>	<b>57</b>	<b>100.0</b>

Table 3 shows that the entrepreneurs were working in largely traditional women sectors, most notably perfumes, clothing and traditional handicrafts, a finding that resonates with those of Al-Sadi et al (2011) in their study of women entrepreneurship in the Al-Batinah region of Oman.

Table 4: Obstacles during startup

Variable	Category	Frequency	Percent
Obstacles	Availability of financial resources	22	38.6
	Availability of time (family issues)	14	24.6
	Lack of information about the sector	6	10.5
	Acquiring credibility & trust from others	6	10.5
	Acquiring self-confidence to bear the risk of starting the business	5	8.8
	Acquiring approval/support of the family members	4	7.0
<b>Total</b>		<b>57</b>	<b>100.0</b>

Respondents were asked to select the most significant obstacles they faced during the creation of their venture. Table 4 shows that this was the availability of financial resources followed by balancing the time demands of work and family. 10.5% felt that their lack of understanding about the sector was an issue. The same percentage identified acquiring trust and support from others as a challenge. Lack of personal confidence and acquiring approval from family were mentioned by 8.8% and 7% respectively.

Table 5: Importance of the issues in business to rural women

Statement	Mean	St. Dev
Access to capital for current business needs.	4.12	1.27
Access to new markets for business expansion.	4.11	.994
Keeping up with the new technology for business.	3.93	1.21
Access to funds for longer-term growth.	3.67	1.24
Touch with a variety of suppliers to be competitive	3.67	1.12
Flexibility in legal system & regulations which promotes business growth.	3.49	1.33
Eradicating corruption among government officials	3.44	1.46
Working with social and cultural issues	3.40	1.43
High cost of public utilities & services (water, electricity, and telecom, etc.).	3.32	1.12
Access to property, land, business premises.	3.25	1.34
Training and technical support to acquire business & technical skills.	3.18	1.50
Finding and keeping qualified employees.	2.77	1.47

Table 5 illustrates that the most important issue in business for rural women entrepreneurs concerned access to capital for current business needs, followed by getting information about new markets for business expansion. Access to technology, funds for long term growth and access to suppliers were also mentioned as being important. Interestingly the lowest scoring issue was finding and retaining employees. This might suggest that a ready and willing workforce is evident, but it is more likely that the nature and small size of the enterprises do not require a workforce outside the immediate family or kinship group.

Table 6: The biggest problems in business

Variable	Category	Percent
	Short of funds for innovation	20.5
	Lack of innovative ideas	17.5
	Business level (small/big)	17.5
	Limited access to supportive resources	14.0
	Government laws & regulations	10.5
	Adapting with cultural/family concerns	10.5
	Shortage of expertise among the workers	5.8
	Adverse business location	3.5
	<b>Total</b>	<b>100.0</b>

In order to triangulate the findings, the entrepreneurs were asked what their biggest problem was. Table 6 shows that it is the lack of funds for innovation, followed by the small size of the business and a lack of innovative ideas. Shortage of skilled workers is a minor issue, and is likely to be due to the small size and predominantly sole proprietorship of the enterprises and the relatively low skills required to produce/deliver goods and/or services within the traditionally female dominated sector. In two of the case studies (see below) access to expert workers is an issue, but this only seems to be problematic once businesses expand beyond their initial local scope. The rurality of their businesses was not seen as a major problem, and this may well relate to the local small-scale of the enterprises.

In 1987, El-Namaki and Gerritson identified seven barriers to women entrepreneurs in Asia and Africa, and the findings illustrated in the above tables suggest that Omani women still suffer significantly from five of these. Lack of access to finance is a barrier of infrastructure and suggests that the government's support for entrepreneurship needs to be more tailored to rural women. Access to initial start-up finance is an issue,

but securing funds for long term growth and for innovation is also problematic. The lack of time and the impact their enterprises have on family roles, together with issues of family approval constitute social and cultural barriers, although interestingly the respondents did not articulate them in that way. Professional barriers were exemplified by their limited understanding of the SME sectors within which they operated, and educational barriers related to their limited access to training resources and the impacts of this, given the necessity of keeping updated with new technology. The reported lack of personal confidence, and difficulties in gaining access to appropriate contacts, demonstrate that the entrepreneurs also experienced behavioural constraints. However, the women did not have concerns regarding their own leadership abilities or other 'barriers of role'. The remaining challenge, legal barriers, did not specifically arise in this study, although arguably discriminatory issues may well be fundamental to some of the other barriers faced by women. These findings confirm those of Al-Sadi et al (2011), who found that access to finance, technology, industrial support and training were problematic, largely because of societal and cultural issues. They also relate to the broader findings of Naidu and Chand (2017) who conclude that gender inequality is a major barrier to women's success in SMEs.

Table 7: Support for small businesses

Variable	Category	Percent
Support	Endow with the required skills/ training for new & prospective entrepreneurs	15.7
	Set up of unique loan or venture funds to encourage innovation	13.4
	Provide specialized business skills/training for growth-oriented or innovative businesses	12.2
	Reduce the registration formalities & start a new business	11.7
	Decrease the minimum requisites to open a business	9.9
	Relaxing the process to register and transfer ownership of property	9.3
	Amendment in the employment laws to enhance flexibility for hiring and replacing employees	8.1
	Strong intellectual property protection for innovative businesses	7.6
	Establish an advisory board or govt. panel for entrepreneurship and innovation	6.4
	Align tax policies to encourage new business & innovation	5.2

Total

100.0

Respondents were asked to identify the most important support that could help their businesses (Table 7). Skills based training at the time of starting the enterprise, special loans set up to support innovations in rural businesses were the most frequently identified initiatives and specialized sector based training for growth oriented and innovative businesses was also identified as important support measures. Although the Omani government has established various programmes to support the development of the SME sector, (Al Barwani et al, 2014) it seems that there is a need for greater understanding of how women can access and benefit from this support, particularly those living in rural regions.

### Qualitative Case Studies

Five of the original respondents were interviewed generating five case studies presented in Table 8. All names are pseudonyms.

#### Table 8 Case Studies

##### **Case 1 Sarah. Sports and Recreation**

In 2003 Sarah established a company providing family focused sports and recreational facilities. It covers an area of 1700msq and offers a football pitch, two swimming pools, room hire and a kitchen.

The initiative resulted from the combined passions of Sarah and her husband, who supported her from the beginning. Sarah's husband was a keen lover of football and she herself was fond of swimming. Motivated by her education in health management and realizing the absence of any recreation facility for families in the rural area, Sarah identified an opportunity to generate an additional source of income. The venture had two phases of development. The first created a football pitch on land previously owned by the government. It took six months to develop the pitch as problems, including a lack of available workers and a delay in the import of grass from China hindered progress. The pitch started generating income in the form of hourly rental and later local football teams hired the ground on a monthly basis. The second phase, funded from profits from the rentals and support from local associations, started a year later with the construction of two swimming pools. The unavailability of professional pool construction workers resulted in delays and additional costs. Advertising and promotion, using social media, especially WhatsApp, the preferred app amongst Omanis, started early before the completion of the project. Upon completion, there was an unexpected rush of

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4 customers from Taqah, Salalah, Mirbat and other adjoining rural areas of Dhofar  
5 region. Monthly income ranges roughly from R.O.1500 to R.O.2000 and sometimes  
6 up to R.O.3,000. New activities (children's games and bicycle races) are added to  
7 the existing portfolio to provide additional customer experiences, and during the  
8 winter the pools are heated. A large Jacuzzi is being developed and a planning  
9 application for the development of an additional 1000msq of land has been  
10 approved.  
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14 Sarah offers free services and swimming sessions to disabled children. She  
15 promotes women engagement and empowerment by offering free sessions for girls  
16 in cooperation with the General Directorate of Sports Affairs in Salalah, which  
17 advocates health awareness among women. Sarah encourages young rural women  
18 to adopt entrepreneurship, and not to give up in the face of obstacles. She urges  
19 them to read success stories of entrepreneurs who have survived and prospered  
20 despite tough experiences. She believes the government should facilitate loans and  
21 financial support through the Al-Rafd fund for young Omani people so that startup  
22 ventures aren't restricted because of financial constraints. Sarah believes that a  
23 business idea should be unique, innovative and dynamic and should attract  
24 customers because of its exclusivity. Sarah experienced difficulties accessing  
25 financial support and felt her lack of experience disadvantaged her. She mentioned  
26 various socio-cultural barriers, such as a lack of encouragement from family and  
27 friends and a gender bias towards her from the community, but said  
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36 *"Business is not easy and requires patience, boldness & self-confidence and willpower to*  
37 *overcome hiccups and obstacles during the journey".*  
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### 39 40 **Case 2, Sheikha, Apparel**

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42 Sheikha owns a traditional Omani apparel business based in the mountain areas of  
43 Dhofar region. She manufactures and sells the products from her home, targeting  
44 both genders. Capitalizing on her stitching and weaving skills and seeking avenues  
45 for an additional income to manage a big family, Sheikha was prompted to start the  
46 venture in 2009 as a sole owner/employee. Due to the small nature of her venture  
47 she does not need to be registered in the commercial register. Her products are  
48 unbranded and traditional and she has a customary name in the market as "Umm  
49 Said". She received a supportive fund of R.O.500 from the government to set up her  
50 venture but initially experienced difficulties in the promotion of her goods and  
51 finding customers. In 2012 Sheikha started to use social media (Instagram,  
52 WhatsApp, Facebook) to promote her business and target new customers. This  
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resulted in a significant increase in the number of customers and led to her participating in exhibitions and traditional crafts fairs. Sheikha said that although many women think that starting a business venture after getting married is difficult, in her case it was her family who supported and motivated her to succeed. She said that although the cultural norms for women entrepreneurship in rural areas of Oman are difficult they can be managed by careful planning. She found that product innovation was a significant barrier as the local tastes are shifting from traditional dress to a more western style or a mix of the two. Because she has not had a professional fashion education she sometimes finds it difficult to create new designs, and can struggle to manage orders. She thinks recent technological innovations provide many opportunities for women rural entrepreneurs as they facilitate small scale home based businesses. She believes that such opportunities will generate additional family income leading to better lives in the rural areas of Oman.

### Case 3, Hyat, Beauty Treatments

Hayat graduated in business from a government college and owns a beauty salon. Hayat started her business venture in her own home, focusing on hairdressing and hair treatments. After three years she had generated a significant customer base and enough profit to set up a modern beauty enhancement centre using a combination of her own funds and financial assistance from the government. She employs two women beauticians and a helper. Hayat does very well during the traditional wedding season from July to October. Demand for bridal makeup is overwhelming during these months and often leads to advanced bookings, but in the off season demand drops drastically.

Hayat cited a shortage of skilled professionals which cause problems in the busy months. She aims to diversify her salon into a regional beauty clinic as many women from rural areas travel to Muscat or abroad for many beauty treatments.

Initially she experienced resistance from family elders, but over time she convinced the whole family that the business venture was important for improving their livelihoods. She is supportive of the government's initiative to promote entrepreneurship through the Al-Raffd fund created in 2013 and called for a similar fund dedicated to rural entrepreneurs.

### Case 4, Salma, Catering

Salma comes from a rich family in the Dhofar region and has an undergraduate qualification in business. She spotted the opportunity for her venture when she noted the growing acceptability of fast food among every class of Omani society.



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4 Utilizing her interest in cooking and her business knowledge, she started her online  
5 entrepreneurial venture by selling fast food through social media tools. Yummy  
6 Snacks are marketed through WhatsApp and SnapChat, both popular social media  
7 among the Omani people. She also used conventional printed posters displayed in  
8 local areas. Her e-menu included a variety of local cuisines popular among Omani  
9 people. Salma attracted a good customer base and generated respectable profits.  
10 With some financial assistance from the government she diversified and  
11 established a sea-side restaurant in the Taqah area, adding Lebanese and Turkish  
12 dishes along with local Omani food in order to develop customer choice and to  
13 make her enterprise attractive and appealing to a wider range of customers.  
14 Initially she struggled to recruit local chefs with broader catering specialties as  
15 chefs with such knowledge and experience were in high demand and demanded  
16 high salaries that Salma couldn't afford. The seasonality of her venture exacerbated  
17 the situation. She also experienced problems because of the lack of skilled kitchen  
18 appliance engineers. When there were technical problems she had to call in experts  
19 from Salalah and in some cases from Muscat resulting in many days lost because of  
20 delays getting equipment repaired.  
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28 Salma advocated government funded training centres in rural areas so that a hub  
29 for skilled personnel could be developed, creating a sustainable labour market that  
30 would support and enhance local business enterprises.  
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### 33 **Case 5, Jamila, Tourism**

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35 Jamila is a widow who inherited land and a substantial amount of money after her  
36 husband's death. In her mid-forties with three children, she needed a source of  
37 income for her family's survival. She will not re-marry due to unpleasant childhood  
38 experiences arising from her father's multiple marriages and wanted to be do  
39 something for herself. Using a combination of her own resources and some  
40 financial assistance from government that her brother helped her to access she  
41 launched a small tourist resort targeting seasonal tourists in the Dhofar region  
42 during the Khareef monsoon festival. Initially she experienced strong persistent  
43 resistance from her in-laws as they tried to insist that a second marriage would be  
44 better for her and her children. She is now in the fourth year of operation and is  
45 very satisfied with the generated income, but complains of the low customer  
46 numbers outside of the prime season period saying:  
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53 *"we are highly dependent on the two months of July and August of the Khareef season for*  
54 *the survival of the business for the whole year, if the Monsoon is strong the season is very*  
55 *good and profits are very good from which we manage our off season properly but if the*  
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*season is low due to weak Monsoon, the customer show is low and the rents very nominal and ultimately, the business goes into loss as there is no major source of income other than Khareef!”.*

Since her resort is in a mountainous rural area local people only visit at weekends and most of the year low occupancy results in high service/maintenance costs. She identifies the need for a twin business concept that would add value such as a health club, business resort, or children’s play centre, so that a broader customer base can be achieved.

### **Discussion**

The results of both the quantitative and qualitative studies are now considered under Wenneker and Thurik’s (1999) three themes discussed earlier.

#### **Conditions Leading to Entrepreneurship (culture and incentives)**

The respondents were aged over 25 and married, with limited education. These are not the conventional character traits of entrepreneurs found in other societies around the world. The self-reporting on risk appetite suggested that most respondents were risk averse, again a characteristic incompatible with widely held beliefs concerning the nature of entrepreneurs. This may suggest that there are additional incentives for these women to engage in business, so that they become ‘unlikely’ entrepreneurs. Three of the case study women may have acted entrepreneurially as a necessity, in order to diversify and increase family income, but the others demonstrate traditional entrepreneurial behavior by spotting an opportunity or gap in the market, and acting on it.

Incentives and support from government were difficult to find, with most respondents identifying access to capital as key issues. The importance of government finance is consistent with the findings of Pages and Markley (2004), who report that lack of government support was a main limitation in evolving entrepreneurship in North Carolina rural areas.

Women rural entrepreneurs experienced difficulties in developing new ventures that could contribute to the socio-economic development of the region because of lack of funds. Reluctance by financial institutions to lend money to rural women entrepreneurs acts as a barrier to new venture creation, a common theme in the literature. For example, Sidhu and Kaur, (2006) find that this had a major impact on the entrepreneurial activities of Indian rural women and despite evidence that woman’s

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4 loan repayment rates are higher than men's, women still face more difficulties in  
5 obtaining credit. All of the women talked about the importance of accessing financial  
6 support from government, and how it was fundamental to the launch of new ventures.  
7 Although there are government initiatives to support SMEs (Al Barwani, 2014) they  
8 appear insufficiently tailored to the needs of rural women and the findings of this study  
9 suggest that the women were acting entrepreneurially despite the lack of financial  
10 support from government.  
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15 The respondents had no entrepreneurial background or history and most had not been  
16 exposed to business training. This lack of experience might explain why they had such  
17 difficulty in accessing new markets, technology and suppliers, confirming McElwee's  
18 (2003) earlier findings on Omani women entrepreneurs and suggests that recent  
19 governmental training initiatives have not been effectively targeted at women.  
20 However, this did not act as a deterrent to most of the respondents, who displayed  
21 characteristic entrepreneurial behaviour by acting even though they were under  
22 resourced  
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28 Family support is a major motivating factor for women entrepreneurs, particularly in  
29 difficult times and for surviving business failures. This is contrary to the findings of  
30 similar research in patriarchal societies, where cultural norms and religious conventions  
31 were found to restrict women's participation in business (Ufuk and Ozgen, 2001). In the  
32 survey parents were the favoured partners rather than spouses, which may relate to the  
33 suggestion of Werbel and Danes (2010) that spouses can be either a resource or a  
34 resource drain for women entrepreneurs.  
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39 Social context is a key issue for the case study women, but in different ways. Four of the  
40 women were married and one was widowed. Two, Sarah and Sheikha stressed the  
41 importance of family support, with Sarah being particularly motivated and supported  
42 by her husband. This contrasts with the experiences of Hyat and Jamila, both of whom  
43 experienced opposition from family members, particularly Jamila, who rejected  
44 pressure from her family to remarry, refusing to conform to cultural norms. Although  
45 Sarah had support from her spouse she cited broader family ambivalence and gender  
46 bias within her community as barriers to her entrepreneurial vision. Sheikha also  
47 recognized societal barriers but did not feel that these were necessarily an impediment  
48 to would-be women entrepreneurs. Salma was alone in not mentioning any family or  
49 cultural barriers and this might be related to her degree level education and wealthy  
50 family background. Both Hyat and Sarah are also well educated and are atypical of  
51 most of the respondents in the quantitative survey.  
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4 Three of the businesses were developed through the use of new technology, specifically  
5 social media, and its broad use amongst the Omani population creates significant  
6 opportunities for the marketing of new ventures. Social media entrepreneurship is a fast  
7 growing phenomenon that has opened up opportunities for many people. Durkin et al  
8 (2013) argue that the use of social media allows entrepreneurs to access potential  
9 markets, suppliers, advice and training, resources and ideas. As a consequence,  
10 Mangold and Faulds (2009) argue that such technology has already reduced  
11 unemployment, thereby contributing to economic growth in many areas of the world.  
12 Jagongo and Kinyua (2013) witnessed this in Kenya finding social media afforded SMEs  
13 with greater market accessibility, broke down geographical barriers, and allowed  
14 businesses to communicate speedily and cheaply with customers, generating increased  
15 sales and growth in the SME sector. Evidence from the survey and the five case study  
16 entrepreneurs clearly shows how social media has become a facilitating medium for  
17 supporting women-led SMEs in Oman. The infrastructural, social/cultural, professional,  
18 educational and behavioural barriers identified earlier through the survey, can all  
19 potentially be mitigated through this new technology and government and other  
20 facilitating agencies should target this area for support and facilitative training.  
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### 29 Characteristics of Entrepreneurship

30 Rural people in the Dhofar region have kept the traditional Frankincense business alive  
31 and this is the most popular business among the women in the survey. Rural women  
32 tend to run small businesses with few employees in gender oriented, traditional  
33 products like ethnic apparel, handicrafts and traditional products. Customers for these  
34 and other rural products and services are largely in close proximity to the  
35 entrepreneurs. Consequently women entrepreneurs are able to work from home,  
36 something made possible by social media and other low level technologies. However,  
37 the extent to which the nature, size and functionality of the businesses are active choices  
38 or pragmatic solutions to the various barriers and limitations they face is an area for  
39 further research.  
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46 The case studies confirmed some, but not all of the quantitative findings. The clothing,  
47 catering, tourism and beauty businesses are all women dominated and four  
48 entrepreneurs are working in sectors identified in the quantitative survey as the most  
49 common amongst Omani women. However, the survey also suggested that most  
50 Omani women entrepreneurs would be operating at a small scale local level, and that  
51 stability rather than growth would be their priority. The case study women are at odds  
52 with that finding in that four are enthusiastically pushing for business growth and  
53 development; Sarah has major plans for developing her sports facilities, with an  
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accepted planning proposal; Hyat's home-based venture grew it into a business employing three people and is developing into a regional beauty centre with a very large potential customer base; Salma began by selling fast food via social media but has developed her own seaside restaurant, and Jamila has ambitious plans for expanding the facilities at her resort. Even Sheikha's typically small scale venture, looks set to expand as she responds to changing customer demands.

The quantitative survey indicated that most women entrepreneurs did not encounter problems hiring workers but three of the case study women mentioned the shortage of skilled workers. Sarah experienced initial difficulties recruiting labourers and later on a lack of skilled swimming pool construction workers significantly delayed her business launch. Salma found it difficult to recruit and retain good chefs at her rural location because of the high demand for them in cities. She also experienced problems identifying technical experts when her kitchen equipment failed. Hyat found it difficult to recruit beauty specialists, a problem exacerbated by the seasonality of her business. With the exception of Sarah's initial labour issue, most problems regarding workforce availability seem to arise after the enterprises had grown beyond their start-up phase. If the aim of the Omani government is encourage the growth and scaling up of SMEs, this may prove to be a future constraining factor.

Seasonality was not identified in the survey as a characteristic or concern of women entrepreneurial ventures, but in these case studies it is clearly an issue. Hyat, Jamila, Sarah and Salma all mentioned it and outlined plans to address it. Other studies have identified seasonality as an issue for women entrepreneurs (Gurnani, 2016), and it certainly deserves further study.

Although this study has largely confirmed previous findings on the characteristics of women-led enterprises, more insights are required on what actually shapes them, or more importantly what restricts them, and whether it is possible for women to be empowered to develop enterprises in traditionally male dominated sectors that have greater potential for scaling up.

### Outcomes of Entrepreneurship

The women entrepreneurs in the quantitative survey study may not fit the traditional profiles of mainstream entrepreneurship, but it is clear that these women are behaving entrepreneurially with some localised impacts and outcomes. Many of them have been engaged in this behaviour for over six years, and all had experienced business failure, suggesting a certain level of resilience and commitment to business activity. The impact of their behaviour, however, appears to be limited, having only marginal positive

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3 outcomes on the economic development of their area and, as a consequence, on the  
4 wider Omani economy. However, while their ventures are small-scale and employ only  
5 small numbers of people, the impact of them should not be underestimated. The  
6 findings from the case studies clearly show that women entrepreneurs are creating a  
7 dynamism within rural Omani society, and if policies can be designed so that more  
8 women can engage in business activities then far reaching economic benefits can be  
9 generated.  
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14 All five women interviewed for the case studies are, to varying degrees, successful in  
15 their business ventures and are generating additional funds that enhance their  
16 household incomes and livelihoods. All five are independent and self-assertive and  
17 demonstrate the potential for women to break away from traditional roles and positions  
18 within their society. Their stories suggest that successful women entrepreneurs could be  
19 playing a much more significant role in driving further women entrepreneurship in  
20 Oman. For example, Sarah is proactive in driving entrepreneurial behavior within rural  
21 areas and actively supports the empowerment and engagement of young women,  
22 calling the government to make greater efforts to offer financial support. Hyat's is also  
23 an advocate of government assistance, having benefitted herself. There is a consensus  
24 among the women that with government financial support and investment in skills  
25 based training, the rural economies of Oman could be transformed.  
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36 The results of the study reveal that there is significant business potential amongst the  
37 rural women of Dhofar region that could drive local, regional and national economic  
38 development. However, the women entrepreneurs are profoundly affected by the social  
39 system of their country, concurring with the findings of Ronning and Ljunggren (2007).  
40 This causes them to engage in business after marriage, in small-scale traditional female  
41 activities In order to maximize the potential impact of women entrepreneurship in  
42 Oman, various interventions need to be explored that would facilitate their  
43 participation in sectors with more potential for expansion and growth. The social norms  
44 prevalent in Omani rural society mean that woman tend to start their enterprises once  
45 they are married, and generally lack a graduate education. They have limited or no  
46 exposure to entrepreneurial or basic business practice and find their way more from  
47 experience and trial and error. Understanding their social context, in particular the  
48 inter-clan/inter-tribal culture, is of great importance since it is the community and faith  
49 leaders who can help make facilities and services acceptable and available to rural  
50 women However, even without significant cultural change, it should be possible to  
51 work around cultural norms so that women are taught business and entrepreneurship  
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3 and are exposed to broader lifestyles and horizons beyond traditional roles. Promoting  
4 SMEs by entrepreneurship programmes are a successful means of creating significant  
5 and sustainable employment opportunities for those at the margins of the economy,  
6 such as rural women (United Nations, 2007) and research in developing countries  
7 shows that the provision of such support to rural women enables them to develop  
8 entrepreneurship skills and to progress their ventures, that then contributes to broader  
9 economic growth (McElwee, 2003).  
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14 The results also indicate that there is a need for the development of the skills base of the  
15 rural population so that the rural entrepreneurs can innovate, develop and expand their  
16 enterprises, simultaneously providing more jobs and opportunities for others in the  
17 area.  
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## 21 22 23 Conclusion

24 The contribution of this research is that Omani rural women who aspire to establish  
25 their own ventures need to be provided with training and support otherwise they will  
26 have limited opportunities for success.  
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28 There are some limitations to this study. Primarily, there are problems of obtaining  
29 access to rural women particularly if the principal researcher is male, as in this case.

30 There is not a culture of responding to interview requests and in particular completing  
31 questionnaires which explains the lower than expected response rate.  
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33 In terms of implications for policy and practice, once women are engaged in  
34 entrepreneurship activities they understand the limiting environment that prevents  
35 them having greater growth and impact. There is a consensus regarding the support  
36 required with access to capital being the major issue. The Oman government aims to  
37 develop the SME sector but their initiatives need to be more focused on overcoming  
38 barriers faced by women entrepreneurs. Governments and banks need to understand  
39 the constraints that women face and the underlying social and cultural norms that  
40 underpin them. Only then will they make the changes required to enable 50% of the  
41 indigenous population to fully engage with the economic and social development of  
42 Oman. Practical measures from government, such as the setting up of a loans facility, or  
43 some kind of micro-finance would help. Supporting access to new markets could also  
44 be aided by the launch of networking and marketing opportunities, supported by  
45 government initiatives. These could also help rural entrepreneurs identify a broader  
46 range of suppliers so that they can enhance their margins. Most of the women were  
47 using web-based technology but they also identified a need for support in this area.  
48 Website design and online marketing strategies could be employed, but only if the  
49 women had access to training. The ready availability and use of social media could be  
50 more widely used to support women entrepreneurs. Many of the women already use it  
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3 to drive and shape their enterprises and to access customers and information. By doing  
4 so they are overcoming many of the barriers that have inhibited women's business  
5 engagement. Widespread training on the opportunities that social media offers and  
6 guidance on how to exploit it could encourage entrepreneurial behaviour amongst  
7 more women and could help those already using it to respond to new opportunities as  
8 the technology develops. Al-Sadi et al (2011) note the absence of networking  
9 opportunities and forums where women could share stories and learn from each other.  
10 Social media could also be used to facilitate the creation of a dynamic network of rural  
11 Omani women entrepreneurs that could support, advise and mentor others (Tapscott  
12 and Williams, 2008). The importance and potential of the development of such social  
13 capital is highlighted by Galloway et al (2002) and Marlow et al (2015).  
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20 In Oman, traditional socio-cultural practices continue to restrict women to their  
21 maternal and family roles, limiting their participation in the economic development of  
22 their country. This study has identified a range of support services that can boost rural  
23 women entrepreneurship, enhance their livelihoods, and increase their contribution to  
24 the economic development of the Sultanate of Oman.  
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28 More insight is required regarding the nature of women-led businesses, and whether  
29 the typical traditional, small-scale, home-based activities are active choices amongst  
30 women, or whether this is a result of cultural and societal restrictions. This study has  
31 also identified several issues that appear to have been neglected in the literature,  
32 including the importance of seasonality for women entrepreneurs and the role of  
33 spouses in their entrepreneurial journey. However, the role of social media in driving  
34 and framing the nature of women's business enterprises is probably the most exciting  
35 emergent issue and demands further study.  
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# MAP Oman



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