

# **Reducing Barriers to Female Entrepreneurship in Oman: Does Family Matter?**

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## **Abstract**

### **Purpose**

Previous research has found that family characteristics influence an offspring's entrepreneurial potential and perception of the barriers to entrepreneurship. This research extends this proposition to women in Oman to determine whether family income, entrepreneurship/business experience and family size influences women's perception of barriers to entrepreneurship.

### **Design/methodology/approach**

This study is based on primary data that was collected through a structured questionnaire from 123 female respondents at an Omani private university. The data was analysed using PCA, correlation and regression analysis to determine the influence of the family characteristic on the perception of barriers to entrepreneurship.

### **Findings**

The findings concluded that the three family characteristics being tested were not able to predict a change in the perception of barriers to entrepreneurship. This contradicts previous research conducted in Western contexts and highlights potential weakness in family support for female entrepreneurship in Oman.

### **Originality**

This research addresses the paucity of studies about female entrepreneurship in developing countries. The results challenge some of the extant findings in the literature, thus enriching the current perspectives on female entrepreneurship and the impact of Omani family characteristics, in terms of income, economic background, and family size, on the perception of barriers that hinder entrepreneurship among female students.

**Keywords;** Female Entrepreneurship; Barriers; Family characteristics; Oman

## Introduction

Entrepreneurship plays an important role in developing and cultivating avenues of the global economy. The Organization for Economic Co-operation and Development (OECD) emphasizes that the enhancing of entrepreneurship has been not only a major economic necessity but also an urgent challenge that must be confronted to reconcile economic growth and social cohesion (Dal *et al.*, 2016). The variance between women's and men's entrepreneurial activity has led to growing international attention (Rønsen, 2012). Over the years, the number of female business owners has steadily increased. The GEM Women's Entrepreneurship Report 2016/2017 estimated that approximately 163 million women had started to run their own businesses. This growth made female entrepreneurship the fastest growing category of entrepreneurship worldwide (Cardella *et al.*, 2020). This prompted both academics and policymakers to focus more on women's entrepreneurship (Owalla and Al Ghafri, 2020). However, the growth in the number of women entrepreneurs is relatively modest in Arab countries compared to other areas of the world. The gender disparity is the main reason behind the modest growth. Based on what was stated in the GEM (2017) report, women in the Middle East and North Africa were half as likely to participate in entrepreneurship as their male counterparts. Despite the varying levels to which Gulf governments support women in their contribution to the national economy and their participation in the workforce, women in Oman are considered better off compared to other Gulf countries (Al Shukaili *et al.*, 2019; Belwal and Belwal, 2014). As Ennis (2019) stated, the percentage of women's participation in the labor force in Oman increased from 7.6% in 1980 to 30% in 2016. Al Shukaili *et al.* (2019) argue, however, that there are differences in individual perceptions of entrepreneurship by gender. It shows that Omani females are somewhat more oriented than males in seizing opportunities. However, it seems that Omani males have a priority in acquiring entrepreneurial skills and knowledge. The same report reveals that male-led businesses dominate female-led businesses. The above explains why approximately 5.2 % of males aged 18-64 years have initial entrepreneurial activities compared to 2.2 % of females of the same age group.

Consequently, some studies still assert that Omani women's involvement in the entrepreneurship field is still nascent and is mainly limited by socio-cultural traditions (Owalla and Al Ghafri, 2020). The above argument necessitates an in-depth look into the nature of the complexity of the social reality that affects women's contribution in entrepreneurship.

Previous literature has highlighted that barriers to female entrepreneurship can emerge from culture and traditions, difficulty in accessing financial resources, a lack of training and

education to acquire the skills to start a business, and the individual's entrepreneurial attitudes and behaviour (Nesrine, 2015; Rønsen, 2012). Bizri *et al.* (2012), argue that family characteristics factors such as income, education, family size, and business family background, have some influence on the tendency towards entrepreneurship and reduce the barriers that individuals may face, in Lebanon. Although several studies have been conducted to examine the influence of family characteristics factors, the results have not been conclusive. Family structures and expectations can differ between countries and cultures, and the characteristics that distinguish female entrepreneurs and the extent of their engagement in entrepreneurship differ from one region to another, based on the difference in socio-demographic variables and attitudes (Cardella *et al.*, 2020; Nesrine, 2015). With regards to the Omani context, Oman is one of the eminent and more progressed countries in the Middle East that has given top priority to the issues of the labour market and the national cadres employment (Al-Lawati, 2011) in what is called the Omanisation policy (Al-Shanfari, 2012). Belwal and Belwal (2014) and Yusoff, *et al.* (2018), argue that the Omani government has stated on various occasions that promoting the role and engagement of women in small and medium sized enterprises (SMEs) will stimulate economic growth and development. Consequently, the government has established programs to encourage women's involvement in entrepreneurship, job opportunities creation and has supported comprehensive social development (Al Maimani and Johari, 2015; Yi and Duval-Couetil, 2018). However, researchers reveal the challenges faced by women who intend to start their own businesses and potentially lead to business failure (Yusoff *et al.*, 2018). Ghouse *et al.* (2017), point out that the social, economic and the cultural context can be considered as one of the main challenges to women entrepreneurs in the rural and mountainous regions of Oman, not commonly noticed in other parts of the world. As a result, Arab women start their own businesses with their own savings or family's savings. Al-Sadi *et al.* (2011), argue that a quarter of Omani women relied on their families for their project's feasibility study, initial planning, and financial support. This concurs with more recent studies that most projects have failed in the first year of starting if they have not been given a supportive environment. As Khan (2010) confirms, due to lack of initial support and expert advice, these businesses often collapse in less than three years.

In developing country contexts, the research on women's entrepreneurship appears to be largely insufficient (Chavali, 2016). Both Panda (2018) and Tripathi and Singh (2018) highlight that women's entrepreneurship represents a major challenge in developing countries because these women lack opportunities, have limited resources, face unique challenges in terms of balancing work and family life, and conflict with patriarchal societies and gender discrimination. Belwal

*et al.* (2014); Al-Moosa (2018); Taqi (2016) highlight that the coverage of female entrepreneurship is sporadic in many Gulf Cooperation Council (GCC) countries and the data on women entrepreneurship is virtually absent, even in the most popular online database, Global Entrepreneurship Monitor (GEM). Ennis (2019) also highlighted the shortage of research examining gender and entrepreneurship with a critical lens. More specifically, based on a systematic literature review Cardella *et al.* (2020), concluded that our understanding of the relationship between the role of the family and female entrepreneurship was limited, and more research was needed to examine the influence of family on female entrepreneurship in different countries and cultures. This research seeks to address the paucity of studies about female entrepreneurship in the GCC countries and addresses calls for further research into the influence of the family in female entrepreneurship, in the Omani context. The aim of the study is to determine the influence of family income, family business experience, and family size on females' perception of cultural, financial, training and education, and entrepreneurial attitudinal and behavioral barriers, to entrepreneurship.

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The next section presents a literature review which explores the impact of the Omani context and culture on female entrepreneurship, the barriers to entrepreneurship, and the influence of the family. Thereafter, the methodology and data analysis are presented. The third section presents the results, with the fourth section providing a discussion of the results in the light of previous literature. Finally, the conclusion of the study brings together the conclusions of the research, the limitations of the study and new promising lines of research.

## **Literature Review**

### **Cultural Implications for Female Entrepreneurship in the Gulf**

It is widely acknowledged in the literature that most societies have varying levels of entrepreneurial behavior associated with cultural standards and expectations (Castillo-Palacio *et al.*, 2017). This evidences the critical role of civil society in influencing the concept of entrepreneurship (Ghouse *et al.*, 2017). Doubtless, culture influences the processes of

entrepreneurship in one way or another (Matriano and Suguku, 2015). Calza *et al.*, (2020), claim that character traits, social networks, family, and culture, all influence entrepreneurial behavior.

Over the past two decades, research on gender and entrepreneurship has grown (Barragan *et al.*, 2018). The discourse of empowering women in their entrepreneurial activities has evolved in the most recent studies (Ennis, 2019) despite the conflict between gender, which appears in certain societies and not others, leading to calls for research into the characteristics of these societies and the nature of the cultures and norms that control them.

Most of the Gulf countries, in general, are facing a wave of change in cultural values and in Oman in particular, due to the duality of modernization versus traditions, especially in rural areas. Therefore, conservative attitudes and beliefs, which promote social and cultural stereotypes have still limited the role of women outside domestic work (Belwal *et al.*, 2014; Owalla and Al Ghafri, 2020). However, societal trends have relatively changed today and there are signs of social transformation regarding the acceptance of Omani women in entrepreneurship as it goes through a transitional stage (Ennis, 2019; Belwal and Belwal, 2017; Mehrajunnisa and Jabeen, 2020).

Seemingly, the social and cultural context presents real challenges for young entrepreneurs, especially females, who represent a large proportion of Omani society (Chavali, 2016; McElwee and Al-Ryami, 2003). The prevailing approach makes it difficult to access the wider markets due to social and cultural factors and the geographical dimensions. The result of the above is that women-owned enterprises are less profitable and sustainable than those managed and owned by men (Ghouse *et al.*, 2017).

### **Barriers to Female Entrepreneurship in the Gulf**

Culture and traditions present within society can influence and provide challenges and barriers to entrepreneurship, and barriers specifically for females (Bullough *et al.*, 2021). Arguably, one of the main barriers that face women in entrepreneurship is the lack of moral support from their families. Most studies have found that a lack of family support has a negative impact on women's entrepreneurial behaviour (Welsh *et al.*, 2018; Inman, 2000). Interestingly, the underlying causes of this lack of support can be understood in terms of Hofstede's cultural values in the Arab countries; where it is a common belief that entrepreneurship is a man's job that will distract females from their responsibilities towards the family and emphasizes the nature of the male society and the distinction between gender roles (Kalyani and Kumar, 2011). The OECD has stated that there is strong evidence that entrepreneurship is stereotyped as a

"masculine task." Even if individuals object to this belief, they are aware that this belief exists in some societies (OECD, 2004). Most Saudi married women in a study by Basaffar *et al.* (2018), reported that families disliked any initiatives of self-employment because it was perceived that it could be a distraction from their family responsibilities. The common assumption is that self-employment requires that women be away from home for a long time. These sterile values which feed on the authoritarianism of the masculine system and the dominance of patriarchal societies make it difficult for women to engage and expand in entrepreneurial work (Panda, 2018).

Access to capital is the biggest obstacle for young people to start their own enterprises (Kauffman Foundation, 2019), especially women, in terms of the difficulty of accessing supportive institutions and completing the procedures for obtaining loans due to social-cultural restrictions (Ghouse, 2017). This, of course, reflects the high power distance of Arab societies by virtue of cultural values that make entrepreneurship a man's job (Basaffar *et al.*, 2018). Thereby, those cultural values restrict women's ability to communicate with supportive institutions and those who have experience. This establishes inequality between sexes (Tlaiss, 2014). This can lead to women needing to fund potential businesses from their own savings or family savings. Most of the studies conducted by Omani researchers have agreed that access to finance is the main barrier to starting a business (Al-Sadi *et al.*, 2011; Chavali, 2016; Yusoff *et al.*, 2018, Belwal *et al.*, 2015). As Magd and McCoy (2014) indicated, when it comes to making direct investment and lending decisions, the supportive institutions alike have become more cautious. This reflected negatively on the ability of graduates to prove themselves. Consequently, their credibility may be questioned by banks and venture capitalists. Tlaiss's (2014) study was consistent with the above and highlighted the suffering of women entrepreneurs in the UAE from discriminatory treatment at local banks and financial institutions when applying for start-up loans. This reflects the strong impact of social culture on regulatory practices (McElwee and Al-Ryami, 2003; Tlaiss and Kauser, 2011).

The Omani government has introduced different initiatives to provide the necessary access to finance. One of the precursor initiatives was the SANAD Program which was targeted to encourage Omani youth to start their own businesses by granting long term loans (Al-Shanfari, 2012) and was followed by different programs like "Riyada and AlRaffd Fund", "Intilaaqah", and "INJAZ" (Al Shabibi, 2020; Yarahmadi and Magd, 2016). The root question has been raised about how effective these initiatives are. Most researchers conclude that for any initiative to be efficient, it should be accompanied ideally by a comprehensive training program and mentoring scheme (Magd and McCoy, 2014). Al Shabibi (2020) suggests that whilst initiatives

may help in promoting entrepreneurship, national statistics have shown a lack of success in making entrepreneurship one of the main contributors to national income and job creation in the private sector. As Ennis (2015) explained, the problem is not the funding of entrepreneurial activities in the GCC countries but the need to develop an entrepreneurial skills framework and the provision of appropriate training for entrepreneurship. The bottom line is that it is necessary to keep in mind that "the support required by entrepreneurs does not end at the start-up phase but rather develops as the enterprise seeks methods of sustainable growth" (Magd and McCoy, 2014). To this end, the Omani government invested deeply in Higher Education Institutions (HEIs) as they are ideally placed to embrace students' youth in environments that enhance entrepreneurial mindset and behavior (Al-Balushi and Anderson, 2017).

Investing in educational programs was a crucial starting point and could be more influential than entrepreneurship funding programs (Al Shabibi, 2020). As Palalić *et al.* (2017), stated "Universities might become places where future entrepreneurs are born". Indeed, it is important for government to integrate entrepreneurship into its educational and economic policies and plans. Consequently, the Omani government had to respond to these pressures by supporting entrepreneurship, represented by supporting educational institutions in promoting an entrepreneurial culture among students and trying to create an entrepreneurial generation (Al-Mahdy and Sywelem, 2016). Initiatives to promote entrepreneurship among Omani students have taken various forms. This initiative has been translated as the teaching of entrepreneurship courses as a compulsory element for all students in HEIs (Al-Mahdy and Sywelem, 2016).

Other initiatives include encouraging stakeholders to support entrepreneurship within HEIs such as the Oman SME Development Fund which sponsors many programs. Despite those serious attempts made by the Omani government, in cooperation with HEIs, to create a generation of entrepreneurial graduates, these attempts are still limited and immature in terms of their efficacy to create a real pro-entrepreneurial environment among students. These attempts require more examination and assessment (Al-Maskari *et al.*, 2019; Al-Mataani, 2017) to determine the difficulties faced by young people, and which stand as a stumbling block to the effectiveness of these initiatives. In fact, young females face additional obstacles from male counterparts in obtaining training. A lack of vocational training and learning opportunities is a common barrier that women face in starting and sustaining entrepreneurship, which unfortunately overlaps with gender-biased cultures that impede female professional development (Mehrajunnisa and Jabeen, 2020). In the Arab region, culturally and socially constructed barriers have affected decisions regarding education and training. They depend mainly on decisions made by parents or business owners, whose decisions are guided by the

practices and customs of Arab cultures (Taqi, 2016). Moreover, the precedence of marriage (early marriage) and family duties and responsibilities restrict women's access to more relevant work experience and prevent them from professional development, even though education levels are equal for women and men (Tlaiss and Kauser 2011). Lack of networking with relevant people is another factor that may prohibit women in Oman to pursue their entrepreneurial activities. There is a need to ensure that networking opportunities and the availability of such opportunities are expanded (Magd and McCoy, 2014). Likewise, Taqi (2016) identified that women entrepreneurs in Saudi Arabia are less qualified and experienced than men due to the lack of opportunities to contact other entrepreneurs and fewer opportunities to connect with relevant experts.

The development of entrepreneurial attitudes and behaviors are important for supporting entrepreneurship and can act as pre-determining factors. Such entrepreneurial attitudes and behaviors can be promoted and supported through education and training, family, and wider society. These can include high levels of self-efficacy (Rasul *et al.*, 2017; Lee *et al.*, 2011), tolerance for ambiguity and uncertainty, and a propensity to take risks (Bönte and Piegeler, 2012). Oman and other Arab countries classify as having a high level of uncertainty aversion culture (Hofstede, 2001) that are typically characterized by risk and uncertainty aversion. The impressions of the nature of entrepreneurship as involving risk-taking and the probability of failure underlie some families' rejection of entrepreneurial tendencies (Tlaiss, 2014). In a study conducted by Chavali (2016) on 100 Omani women in Dhofar (50 entrepreneurs and 50 future entrepreneurs), the greatest obstacles faced by the majority was the lack of leadership skills followed by a lack of risk-taking. Another study by Belwal *et al.* (2015), concluded that most university students in Oman were interested in starting a business but are preoccupied with the fear of failure and the unwillingness to take risks. Women may be content with micro-level entrepreneurship that aims at stability rather than growth, and this explains the nature of businesses practiced by Omani women that focus on service sectors that usually require small capital expenditures and less technical knowledge (McElwee and Al-Ryami, 2003). In a society still characterized by patriarchy, micro-entrepreneurship becomes an attractive proposition. Economic independence, especially for divorced or widowed women who are looking for autonomy and escape from patriarchal authority, can be found in their entrepreneurial endeavors (Taqi, 2016). Current young millennials have new aspirations for themselves leading to more independence, freedom, a sense of accomplishment, and ambition, and this is reflected in their entrepreneurial ambitions (Ennis, 2019).

Whilst culture can influence and present numerous barriers for women seeking to start up a business, family has the potential to support women to achieve entrepreneurial endeavors. Although like the potential barriers to female entrepreneurship, culture and tradition can influence the family unit and the potential support offered.

### **The Role of the Family in Supporting and Inhibiting Female Entrepreneurship**

It has been acknowledged the family factors are significant indicators. The family plays an important role in guiding young people towards choosing an entrepreneurial path (Cesaroni and Paoloni, 2016), as social networks have become an important intangible resource for the development of their business activities (Rafiki and Nasution, 2019). In particular, family support of university students affects the choice of profession in general and specifically business (Cardella *et al.*, 2020). McElwee and Al-Riyami (2003) found that the family had an active and positive role in supporting and encouraging women to emerge as entrepreneurs in Oman. Molina (2020) asserts that the motives for establishing a business are complex and intertwined. It needs different motivators. Levels of entrepreneurial intentions and activities of individuals are shaped by the cultural and familial context in which the individual grows (Calza *et al.*, 2020). This distinguishes those societies that promote and encourage entrepreneurial processes based on prevailing cultures.

Entrepreneurs from high-income families are known to be more likely to be motivated to seek entrepreneurial opportunities, compared to those from poor families. Thus, high-income families grant their children financial resources that allow them to search for opportunities (Molina, 2020). Several studies have shown that family income influences youth career development and self-employment (e.g., Alibaygi and Pouya, 2011; Hundley, 2006) and Hsu *et al.* (2007), argue that the family's financial status has an influence on a child's choice of entrepreneurship. This is one of the main reasons why children born into wealthy families find it easy to be more oriented on their own enterprise as they tend to take more risks (Wang *et al.*, 2011). To confirm the above discussion, there are many studies that conclude that higher family income is positively correlated with children's entrepreneurial intentions (Millman *et al.*, 2010). Contrary to this, there are some studies that conclude that there is no statistically significant relationship between family income and intent of entrepreneurship among students (Sharma, 2014; Thrikawala, 2011). Thus, families with high income does not guarantee that their children will be entrepreneurs or even that entrepreneurship will be passed down to the children (Sharma, 2014).

The family is an important cultural factor in shaping the entrepreneurial identity among its members, as studies indicate that exposure to a dense entrepreneurial environment during the formative years as children also increases their ability to enter entrepreneurship (Lindquist *et al.*, 2016; Nguyen, 2018). Zellweger *et al.* (2011), explain that students with a family business background tend to be more optimistic about their effectiveness in pursuing an entrepreneurial career. This is confirmed by many studies that those who are born into a business family often follow the same path, especially in successful family businesses (Georgescu and Herman, 2020; Tarling *et al.*, 2016). Based on a recent international report of the GUESS Project - Global Student Entrepreneurship 2018, which had 208,000 participants from 54 countries and 3,000 universities, there was a greater intention to become an entrepreneur among students who had entrepreneurial parents, as opposed to students who did not have entrepreneurial parents (Sieger *et al.*, 2018).

Studies from different countries have showed a positive relationship between students' self-employment tendencies and business family background. A study conducted on students from eight German universities using entrepreneurial intention analysis demonstrated a positive relationship (Chlostá *et al.*, 2010). A study conducted by Tarling *et al.* (2016), on Australian, English and Welsh students, which aimed to discover the impact of the family business on students and graduates in terms of motivation, professional flexibility, and personal traits (confidence), social capital and higher education support/preparation, concluded that there was a positive relationship between the role of parental business and students' acceptance of entrepreneurship. These models influence family members from early on in terms of personality traits including acceptance of risks and self-confidence.

Another study in the United Kingdom proved that there is a compatibility between the entrepreneurial intent and the business background of the family (Athayde, 2009). Interestingly, gender was not taken into consideration.

Surprisingly, however, some research has produced conflicting conclusions. Some studies have shown that the influence of the family on the career choices of family members is constrained by gender. This research raises a fundamental issue that women are persuaded to give priority to the roles of wives and mothers (Matthews and Moser, 1996). In family businesses, sons are granted all forms of support financially and emotionally and are still preferred as successors (Haberman and Danes, 2007).

Family size was considered a positive factor in the possibility of engaging in entrepreneurship only when the family size was appropriate (Cetindamar *et al.*, 2012). A study conducted in a village in India found that most women entrepreneurs had a small family size and an average

of 2-3 members (Pushpalatha, 2013). This was explained by the fact that the small family size reduced their family responsibilities and limit the family's financial constraints (Vladasel, 2018), which encouraged women to engage in entrepreneurship. A report by Global Entrepreneurship Monitor revealed that the average household size of entrepreneurs ranks from three people in the United States and Europe to five people in the Middle East and North Africa. It also showed that the average family size in Scandinavia was less than three people per family on average (Sharma, 2014). The above findings are in contradiction with the study by Aldrich and Cliff (2003), which found there was no significant impact of family size (manpower capital) on the increase in the intention of becoming an entrepreneur.

### **The Role of Family in the Omani Context**

The participation of women in the labour force has clearly increased in many countries (Belwal and Belwal, 2017), which has led to important changes in the structure and organization of the family. As a result, men have become more involved in family duties and responsibilities and therefore the “male-breadwinner” model is gradually declining. However, despite these changes, gender role stereotypes are still very common (Cesaroni *et al.*, 2018), especially in Arab societies where the role of women within the family has only slightly changed (Belwal and Belwal, 2017). Patriarchal societies impede women’s entrepreneurial ambitions (Chavali, 2016 and McElwee and Al-Riyami, 2003) and male-dominated labour markets reduce women’s likelihood of entrepreneurship because it conflicts with traditional (i.e., patriarchal) gender roles of mother and wife (Panda, 2018). Omani society is classified as one of the patriarchal societies (Ennis, 2019) whose social relations still revolve mainly around the family unit (Al-Azri, 2010). Consequently, what touches or shakes these bonds is dispensed with, and this is what some women suffer in such societies by undermining their ambitions and sacrificing their professional development if this is at the expense of the family.

Culture and societal traditions can present barriers to female entrepreneurship by limiting access to opportunities and resources, including finance, training and education, which in turn can reduce the development of entrepreneurial attitudes and behaviour. Western literature has posited that family characteristics including family income, and previous business experience and a small family size can help to support and enable female entrepreneurship. However, previous research has not considered how these family characteristics might influence female entrepreneurship in the GCC and Omani context.

## **Methodology**

### *Research method*

This study was primary quantitative research. A cross-sectional survey approach was utilized for collecting data. Thus, a modified version of the questionnaire developed by Taqi (2016) and Chavali (2016) was distributed to students studying at a private University in Oman.

### *Population and sample selection*

The research employed a cross-sectional sample of females studying at a private university in Oman. All the females enrolled on a physical education program were asked to participate in the research. Physical education students were chosen as these students go into a range of job roles, rather one given vocation. Therefore, enterprise and entrepreneurship skills are deemed particularly relevant for these students and all students are provided with some introductory enterprise and entrepreneurship training and education. Government mandated entrepreneurship education has been brought into higher education in Oman, including the institution where the data was collected under the premise of developing and supporting the next generation of entrepreneurs within Oman. Such entrepreneurship education programs have been developed and introduced in numerous countries to both develop the next generation of entrepreneurs (Bell, 2015) and develop students' employability and prepare them for graduate managerial roles (Bell, 2016). Those studying at the sampled institution fit into the government's vision of graduate entrepreneurs and it could be expected that those studying at a private university could potentially benefit the most from family support. Therefore, the sample represents a good sample to test how family support influences the perception of barriers to entrepreneurship. The decision to sample the institution was based on this judgement, with the further selection of respondents based on stratified random sampling, seeking to ensure that all year groups were represented. The research yielded 123 fully completed questionnaires, split across four years of study. There were 22 responses from first years, 35 from second years, 26 from third and 40 responses from final year students. Whilst, this sample size could be considered modest, it is higher than some studies in the fields of female and nascent entrepreneurship. For example, Adeosun et al. (2021) used a sample of 100 female entrepreneurs to statistically analyse the factors which influence innovation capabilities and Rafiki and Nasution (2019) used a sample of 110 female entrepreneurs to analyse the factors affecting the success of Muslim women entrepreneurs. Saadat et al. (2021) used a

sample of 91 to test the link between entrepreneurial mindset and entrepreneurial alertness in nascent entrepreneurs.

### *Survey instrument*

The research adopted a questionnaire which contained 36 questions split into three parts. The first part collected background and demographic information, including family characteristics. Family income, family entrepreneurial/business background, and family size were measured using ordinal categorization. Family income was measured using 4 options ranging from less than 1000 Omani Rial to more than 3,000 Omani Rial. Family entrepreneurial/business background was categorized as either; my family has never started a business, my family has started a business, or my family have started multiple businesses. Finally, the family size was measured using 4 options ranging from less than 4 members to more than 8 members.

To investigate and understand women's perception of barriers to entrepreneurship the questionnaire employed previously validated scales developed by Taqi (2016) and Chavali (2016). These scales were developed from literature and tested and validated in the context of the Gulf. The scales cover four areas which can present barriers to female entrepreneurship in the Gulf, namely culture, access to finance, education and training, and entrepreneurial attitude and behavior. However, it is highlighted and identified that despite distinct labelling of categories of potential barriers, in practice these barriers are often interlinked, but have the effect of limiting a woman's ability or motivation to engage in entrepreneurship (Taqi, 2016; Al-Moosa, 2018). To further strengthen this research, equivalent reverse worded scales were mixed into the questionnaire to minimize answering inertia, reduce boredom and to control for acquiescent response sets (Schriesheim and Hill, 1981). The scales were translated into Arabic and checked by native speakers through a process of backtranslation to ensure conceptual equivalency (Bhalla and Lin, 1987). To reduce the potential for Common Method Variance three procedural remedies were included within the questionnaire. These included proximal separation between the questions relating to the different barrier categories, a clear statement explaining there were no right or wrong answers to reduce social desirability, and the inclusion of negative scales to provide balanced positive and negative questions (Podsakoff et al., 2012).

### *Data collection*

The free survey software Google Forms was used to collect data. Participation in this research was optional and on a voluntary basis. This research was protected the participants' identity

and made data "anonymous" by removing the participants' names and the organization's name. The data were collected during a one-month period in July 2021.

## Data Analysis and Results

Prior to subjecting the barriers to entrepreneurship scales to principal component analysis (PCA), the Kaiser-Meyer-Olkin (KMO) test was conducted to determine its suitability for PCA. The KMO value was .679, above the recommended minimum value of 0.6 (Kaiser, 1974) and Bartlett's test of sphericity reached statistical significance (Bartlett, 1954). The data collected from the scale questions was then subjected to PCA and scale purification, whereby eight items with a factor loading below .4 were removed. This process produced four factors representing societal access to entrepreneurship, entrepreneurial behavioural orientation, finance and resource access and support, and education and training (shown in table 1 and table 2). The total variance explained by the four factors was 42.5%. The Cronbach Alpha scores presented in Table 2 indicate that the internal consistency for all four factors is acceptable, identifying construct validity within the research. Concurrent validity was further demonstrated through the identification of a positive correlation between the family entrepreneurial/business background and family income variable, in line with the findings of other research and thus supports the external validity.

Table 1: Total Variance Explained in Principle Component Analysis

Factor	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.924	15.389	15.389	3.574	11.170	11.170
2	4.081	12.753	28.142	3.468	10.839	22.009
3	2.394	7.481	35.623	3.404	10.637	32.646
4	2.197	6.866	42.489	3.150	9.843	42.489

Extraction method: Principle component

Table 2: Rotated Factor Matrix

Dimensions	Item Description	Factor			
		1	2	3	4
Societal Access to Entrepreneurship $\alpha=.826$	Females have fewer opportunities in training than men which limits the involvement of women in business*	.804			
	Most society institutions, in general, prefer to deal or work with men rather than women*	.726			
	There is some discrimination from society in encouraging men to self-employment more than women*	.707			
	A lack of sufficient training and education restrict women's engagement in business*	.639			
	Females face difficulties in gaining access to any entrepreneurs' networks to gain information for their business*	.622			
	Female's obligations and responsibilities in the family hinder them from starting and developing businesses*	.602			
	There are some societal restrictions that prevent women from easily communicating with the people involved*	.568			
	Females have fewer connections with experts in certain fields which limits their involvement in business*	.520			
	Fewer training opportunities are available for females, in terms of quantity and quality*	.447			
Entrepreneurial Behavioural Orientation $\alpha=.759$	I am a person who is self-confident (believing in my abilities)		.794		
	I have leadership skills		.771		
	I tend to be innovative and have creative ideas		.717		

	I have the willingness and persistence to achieve things in my life	.708
	I've the freedom to make my own decisions	.538
	I am a person who takes risks	.437
Finance and Resource Access and Support $\alpha=.656$	It is easy for you to get a loan from the bank	.693
	Financial resources are available to support new university graduates	.631
	Females can find early assistance and support from institutions	.608
	Government financial support programs are available to start up a new business	.583
	There are no discriminatory procedures within banks for the support of female-run small businesses	.492
	It is easy to find the right contacts for starting a business venture	.482
Education and Training $\alpha=.786$	University environments are attractive to encourage female students to start a business	.775
	Females receive opportunities for training and education at university which involve entrepreneurship activities	.768
	Females obtain an adequate education about entrepreneurship at university to start a business	.752

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Extraction method: Principal component analysis. Rotation method: Varimax with Kaiser normalization

\* Items are reversed scored

Correlation and regression analysis was undertaken to determine whether the family characteristics of family size, income, and entrepreneurial/business background had an influence on females' perception of barriers to entrepreneurship. Only one correlation was found between family size and entrepreneurial behavioural orientation. However, when family

size was used as an independent variable to predict entrepreneurial behavioural orientation, it was found there was not relationship at a 95% level of significance. As could be expected given no other correlations within the dataset, none of the regression models, using the family characteristics as independent variables were able to predict a change in the barriers to entrepreneurship (tables 3-6).

Table 3: Regression Model Predicting Societal Access to Entrepreneurship

	Unstandardized Beta	Coefficients Standard Error	Standardized Coefficients Beta	t	Significance
Family Income	.153	.113	.133	1.354	.178
Family Entrepreneurship/ Business Experience	-.117	.131	-.087	-.892	.374
Family Size	.022	.109	.019	.203	.840

Table 4: Regression Model Predicting Entrepreneurial Behavioural Orientation

	Unstandardized Beta	Coefficients Standard Error	Standardized Coefficients Beta	t	Significance
Family Income	-.029	.112	-.025	-.261	.795
Family Entrepreneurship/ Business Experience	-.011	.130	-.008	-.084	.934
Family Size	-.209	.108	-.176	- 1.938	.055

Table 5: Regression Model Predicting Finance and Resource Access and Support

	Unstandardized Beta	Coefficients Standard Error	Standardized Coefficients Beta	t	Significance
Family Income	-.069	.113	-.060	-.610	.543
Family Entrepreneurship /Business Experience	-.121	.131	-.091	-.931	.354
Family Size	-.070	.108	-.059	-.644	.521

Table 6: Regression Model Predicting Education and Training

	Unstandardized Beta	Coefficients Standard Error	Standardized Coefficients Beta	t	Significance
Family Income	.061	.113	.053	.536	.593
Family Entrepreneurship/ Business Experience	.091	.131	.068	.695	.489
Family Size	.049	.109	.041	.446	.656

Therefore, the results found that none of the family characteristics were able to support a reduction in the perception of barriers to entrepreneurship in the female sample. This finding contradicts previous research, which found these family characteristics to influence the perception of barriers in offspring. This finding and contradiction will be unpacked and discussed in the context of female entrepreneurship in Oman in the next section.

## Discussion

The results demonstrate that family income, family business experience, and family size have neither a positive nor a negative influence on females' perception of barriers to entrepreneurship.

This finding contradicts those researchers' findings who emphasize the positive roles of family income, family business background and family size (Molina, 2020; Zellweger *et al.*, 2011; Sieger *et al.*, 2018). Whilst women in GCC countries are often portrayed as leaders and pioneers domestically, who have benefited from the vast national oil wealth that gives them access to free education and abundant opportunities (Schroeder, 2013; Al-Rasheed, 2013), the results suggest that social and cultural norms still influence family support for female entrepreneurship. This finding aligns with the suggestion of Cardella *et al.* (2020), that women still face many cultural obstacles engaging in entrepreneurship.

Omani women - whether married or single – face, with their counterparts in the Arab world, certain responsibilities towards their families, relatives, and society (Ali *et al.*, 2017; Sidani and Al Hakim, 2012). Taqi (2016) highlights that one of the series of plights that women in Arab countries face is related to being from extended and overlapping patriarchal families. Classically, the role of women in society has been very restrictive, and still requires some protective measures (such as the presence of a mahram, or a male relative) when they move to work or work away from their areas (Al-Asfour *et al.*, 2017). The patriarchy system is still dominant in Omani society, which symbolizes male authority. The patriarchal system also places the male as the “head” of the family, who enjoys priority in the leadership of the family and his right to receive material and moral support from family members.

This may help to explain the results of the current study which shows that none of the family (independent) variables predict a reduction in the perception of the barriers because families do not support females to become entrepreneurs due to the conservative attitudes regarding women's activities (Minkus-McKenna 2009; Calvert and Al-Shetaiwi, 2002). We found in this study, for example, having a wealthy family does not reduce the perception of access to finance as a barrier, neither does the size of the family in this context reduce the perception of the barriers. Similarly, being around family businesses does not reduce the perception of barriers. This suggests that women cannot deal with the additional requirements of running a business without family and social support (Hutchings *et al.*, 2010). The result of this study supports Ibrahim *et al.*'s (2017) finding in that the Omani family's experience in business had no influence on graduates in the decision to pursue a career in entrepreneurship. This contradicts

the results of other studies in different contexts such as Ammal and Mathi (2014) and Paramond (2004), whose studies indicated that students develop a positive aspect towards an entrepreneurial career if the family has experience in business.

This research supports the findings of Ghouse *et al.*, (2017) that some Omani families do not support females in entrepreneurship and self-employment. Females find difficulty in obtaining material and moral support, even though they are from high-income families and wealthy families. Women's succession in the family business may be subject to further objections and restrictions due to the dual roles of the female, mothers, and wives on the one hand and their professional role in the family business on the other (Duran-Encalada *et al.*, 2021). It is not only about succession, but financial support to help them with financial independence.

Female empowerment and entrepreneurship are becoming a hot debate on the government's agenda (Owalla and Al Ghafri, 2020). Omani women top the government's branding campaigns (Ennis, 2019). Thus, gender equality mechanisms have become an ever more integral part in the reform of the neoliberal market (Kantola and Squires, 2012), making way for women to take on more powerful roles in business, politics, and society. Thus, entrepreneurship ecosystems are inseparable from state propaganda (Ennis, 2019). However, women have become well-educated and equipped for the labour market (Al Shukaili *et al.*, 2019), but there were hostile cultural forces encouraging their return home in the role of mother and wife (Ennis, 2019).

Undoubtedly there are indications that families differently and unevenly impact males and females (Goduscheit, 2011), but robust studies based on representative data sets controlling for other relevant variables are needed to shed more light on this issue in the Omani context. The current study is a contribution to the need for such studies.

## **Conclusion**

The purpose of this research was to further our understanding of the role of family characteristics in enabling female entrepreneurship in Oman, by determining the influence of family income, family business experience, and family size on females' perception of cultural, financial, training and education, and entrepreneurial attitudinal and behavioral barriers, to entrepreneurship. This research found that the family characteristics considered did not help to reduce nascent entrepreneurs' perception of barriers to entrepreneurship. This finding contradicts previous research in the Western world, which highlights that family support plays a supportive and enabling role to entrepreneurship. There is a recognized need for the

importance of family support within the literature, which is essential to entrepreneurial success, and the lack of such support could hamper women's ambitions (Al-Sadi *et al.*, 2011). Ghouse *et al.* (2017), claim that women may accept 'micro-level entrepreneurial' projects which target stability rather than growth. Also, the access process to external funding is usually less than that of men. The previous analysis justifies what Kalyani and Kumar (2011) suggested, that women tend to define success from a different perspective to men and that their motivations are not the same. Most studies agree (including Al-Sadi, *et al.*, 2011; Ghouse *et al.*, 2017) that the challenges faced by women and their personal motives control the operation and management of their businesses differently from men, for example, by giving priority to households rather than business investments. In fact, women are often pushed to choose a flexible and easy job (Cesaroni and Paoloni, 2016), sacrifice their ambitions for the sake of balancing work and family, and fulfil their innate commitment as mother, wife, and daughter. That is why they may decide to forgo the investment or develop/expand their company. Al-Sadi *et al.* (2011), found that access to funding, technical skills, sector-based training, and industrial support were significantly problematic, due to social and cultural issues. Indeed, it has been suggested that female nascent entrepreneurs can benefit from entrepreneurial ecosystems being tailored to meet their needs (Bell, 2019; Westhead and Solesvik, 2016). This might be one option, which the government and HEIs should consider to maximize the impact and value of mandatory entrepreneurship education within higher education.

A question that arises from this research is whether the results as to the influence of family characteristics would be the same if the sample was of male students. Therefore, this study calls for conducting more studies on gender.

From another angle, academic institutions can play a vital role in the training and education of young people about entrepreneurial skills and knowledge. In this respect, Bell (2016) and Matriano and Suguku (2015) explain that university study offers opportunities which could be exploited to give students the support required to prepare them for the labour market and for meeting new challenges such as entrepreneurship. However, education should be carefully planned to provide students with a balance of underpinning theory and experiential opportunities to ensure that students develop both knowledge and practical skills ready for industry and the business world (Bell and Bell, 2020). There is a consensus that support is required for Omani women to overcome the barriers they face. Governments need to understand the limitations and the underlying social and cultural norms that underpin them and develop policies to address the barriers to entrepreneurship. This ranges from education and training to develop the required skills and knowledge, to developing networks and acquiring

finance. This will allow Omani women to participate effectively in the economic and social development of Oman.

Whilst the relatively modest size of our sample may limit the generalizability of these findings, the outlier finding of this study necessitates further studies on the investigation of entrepreneurship and gender in this context. Thus, future research could address the barriers to entrepreneurship in other geographical, cultural, social, and gender situations. It would also be interesting to see whether the present results can be replicated in a larger sample size in Oman with both genders for comparison. Finally, comparative studies could be conducted to clarify the differences between women in different regions in Oman.

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