

## Factors Influencing Sustainability of Women Entrepreneurship in Oman: Challenges and Opportunities

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### Abstract

*This paper aims to identify the key factors influencing sustainability of women entrepreneurship in Oman. The study adopted a mixed design approach. The data for the study was collected through a structured questionnaire including 107 women entrepreneurs, in addition to interviews with two women entrepreneurs in Muscat a stratified random sampling was employed to provide a better representation of the women entrepreneurs sectors. Exploratory factor analysis (EFA) and T-test and Chi-square test were used to determine the key factors influencing the sustainability of women entrepreneurship in Oman and validate the study hypotheses. The main findings of the study showed that entrepreneurial characteristics, entrepreneurial personalities, government support, external environment, and entrepreneurial human capital have a significant impact on sustainability of women entrepreneurship in Oman. Furthermore, 86.2% of women entrepreneurs in Oman were experiencing losses during the last four years. The main challenges facing women entrepreneurship in Oman include complexity of rules and regulations of doing business, unfair competitions with large enterprises, lack of access to finance, and lack of skilled workers. The implications of such challenges have been discussed and some recommendations to promote sustainability of women entrepreneurship in Oman have been suggested.*

**Keywords:** *Women entrepreneurship; sustainability; entrepreneurial characteristics; entrepreneurial personalities; government support; external environment; entrepreneurial human capital; Oman.*

### Introduction

Small and medium-sized enterprises (SMEs) play a leading role in major economic transformation, job creation, export promotion, and poverty alleviation around the world (Chege & Wang, 2020; Epede & Wang, 2022). Their contribution to economic growth in many economies including China, Indonesia, India, Singapore, and a host of other countries is remarkable, accounting about 90% of the economic fabric of most countries (Kuzmisiin & Kuzmisiinova, 2017). The role of SMEs in economic development is even more crucial in Gulf Corporate Council (GCC), where they help diversify their economies, reduce the heavy reliance on oil sector, generate more employment opportunities, promote export, and enhance entrepreneurship and industrial development (Chege and Wang, 2020, Nyeko et al., 2013, IMF, 2018; Ibrahim, et al., 2022).

One of the striking features of the SME during the last three decades is the increasing number of women venturing in entrepreneurship (Brush & Cooper, 2012). Statistics has shown that approximately one third of all businesses worldwide are owned by women (Lerner & Almor, 2002; OECD, 2000). The number of women-owned firms with employees has expanded at three times the rate of all employer firms (Morris et al. 2006).

Researchers have been very interested and keen to understand the motivating factors behind the increasing trend of women entrepreneurs, their challenges, and prospects (Watson, 2003; Morris et al. 2006). Literature so far has shown there are pushing and pulling factors to this phenomenon. Reasons may be due to the wide spread of excessive education for women, awareness and motivation, support of government to the growth of women entrepreneurs, and lack of proper jobs in public or private sector for women (Bhatti et al. 2011). Prior research on female entrepreneurs found that companies run by women had lower sales, profit, and employment levels (Robb et al. 2012; Watson, 2003). Other research studies have shown that businesses owned by women underperform in terms of financial growth as compared to companies owned by men (Watson, 2003).

In Oman, since the dawn of the blessed Renaissance in 1970, Omani women started to play an important role in the country's development side by side with men. The government through its many legislations

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and strategies increased the presence of women in workplace and small-scale enterprises. The long-term strategy of Oman, “Vision 2020, and Vision 2040” provided a good environment for women entrepreneurs to contribute and play an active role towards the economy growth and creating job opportunities. Efforts relating to development of the financial sector and the private sector, improvement of the investment procedures, and promotion of SMEs have attracted immense support from the Omani government in recent years (Al Barwani et al. 2014; Sumah et al., 2023). The efforts were meant to increase the contribution of the non-oil sector of the GDP and facilitate the diversification of the national economy. Currently, there are around 37, 289 SMEs operating in Oman (Riyada, 2017), 23.1% of them owned by women. SMEs are employing 40 per cent of the work force and contributing with 15 to 20 per cent of the GDP (Riyada, 2017).

Despite the increasing number of women starting their own businesses in Oman, women entrepreneurship has not been well researched. Most of the studies in Oman have focused on the challenges and prospects of SMEs and entrepreneurship in general (Al Barwani et al. 2014; Benchiba et al., 2016; Alqassabi, 2020; Christina et al. 2014; Ibrahim et al. 2017). Very few studies focused on women entrepreneurship and concentrated on financial constraint (Chavail, 2016; Yusoff et al. 2018; Alsadi et al. 2011). In fact, paucity of research on the phenomenon of women's entrepreneurship is well documented (Baker et a. 1997 ; De Bruin et al. 2007).

Several publications analyze the variables affecting the viability of women's businesses in Oman. According to Ghouse et al.( 2021) the difficulties experienced by rural women business owners in Oman include concerns with personality, family, education, sociocultural elements, facilities, legal and financial considerations, as well as organizational and geographic issues. The study of Hammami, et al. (2022) emphasizes the need for comprehensive policymakers' support to overcome these obstacles and advance business prospects for rural women entrepreneurs. According to study of Maria (2022), on successful Omani women entrepreneurs, variables like having access to resources and having good policies might contribute to success. The challenges faced by businesses and entrepreneurs in Oman, including global market competition, economic issues, and ICT challenges, are also discussed (Matriano, M. T. (2022)). Finally, it is stressed how important it is to foster digital entrepreneurship and comprehend the attitudes of digital entrepreneurs. This paper focuses on women entrepreneurship in Oman, attempting to identify the factors that contribute to their sustainability. Recognizing these factors will help policy makers devise good strategies to sustain women entrepreneurship in Oman and enhance their role in diversifying the national economy and generate more job in the economy.

The paper is structured as follows: section 2 provides the literature review, section 3 explains the study methodology, section 4 presents the empirical results and discussion, and section 5 summarizes the main findings, provides some recommendations and concludes.

## Literature Review

### *Women Entrepreneurship Landscape in Oman*

In Oman, women businesses fall under three categories: micro, small, and medium sized enterprises. The micro enterprises include workers between 1-5 with an annual sale of less than OR 100, 000; the small enterprises consist of 6-25 of six workers, with an annual sale between RO 100, 000 and RO 500, 000; and the medium enterprises include of 26-99 workers with an annual sales ranging between RO 500, 000 and RO 3,000,000 (Riyada, 2017) The SMEs in Oman whether owned by males or females, play a vital role in development of the country and are becoming more innovative and diversified with an improvement of the supply chain for the industrial sector. Of the total workforce in Oman, 40 per cent are working in the SME sector. The contribution of this sector ranges between 15-20 percent in the country' GDP (Riyada, 2017).

The Riyada report of 2017 showed that the total number of registered small and medium enterprises (SMEs) in Oman has increased from 23,222 enterprises in 2016 to 31,835 enterprises in 2017. The report also showed that majority of the SMEs are micro enterprises, constituting 72.2%, while the small are constituting 20.9%, and the medium constituting 6.8%. The number of SMEs owned by women are 7,355 representing only 23.1% of the total. The report does not provide specific details about the women enterprises rather than a general reflection of the performance of the whole SMEs in Oman.

Oman vision 2020-2040 regarded the SMEs as a catalyst sector in diversifying the national economy, and the government provided many incentives to create a conducive environment for promoting and sustaining the SMEs in the country. This included establishing Oman development bank, providing incubator facilities, equity funding by the Youth fund, and micro-business development facilities offered through the Sanad Program (Blossom & Kamanujam, 2010). Banks with the instruction of the Central Bank of Oman are requested to allocate at least 5% of their total credit to SMEs, but many banks have not yet achieved the target, as many SMEs are lacking a proper business plan and management of business (Al Barwani et al., 2014). The Government has initiated many programs to support SMEs. The SANAD Program was set up in 2001 to support the youths in the age group 18 to 40 years to start their own business and given a maximum loan of RO 5,000. Later this program, has been replaced by Al Rafd Fund in 2013. The Public Authority for Small and Medium Enterprises Development (Riyada) has also been launched in 2013 to promote and support an ecosystem for the SMEs sector.

### *Sustainability of Women Entrepreneurship .*

Sustainability of women entrepreneurship is of a great concern to policy makers as well as to the owners, not only because this will increase women welfare, but it also contributes to the diversification of the national economy. The term business sustainability includes long term capability and continuation process of the business, thereby representing the growth and performance of the business in the future (Colbert & Kurucz, 2007). Also, refers to meeting the demands of the current generation without compromising the needs and desires of the future generations (Neubauer & Lank, 2016). The desiring future of a firm may comprise of sustaining its viability and profitability and being able to increase its value amongst its stakeholders. Sustainability of a business can be measured by the performance of the annual sales, revenues, growth and annual turnover. It is influenced by many factors including entrepreneurial specific factors, and other external factors. An entrepreneur should make use of all these factors and apply the best management strategies to compete and sustain in the market.

### *Factors Influencing Business Sustainability*

#### *Entrepreneurial -Specific Factor*

Entrepreneurial specific factors refer to the resources which are developed from the firm's individual founder. Identification of the success factors help in the allocation of resources so that maximum benefits can be generated, and suitable business environment can be developed to ensure sustainability of the business (Lyimo, 2017). Entrepreneurial specific factors can be categorized in to two: entrepreneurial attitudes, and entrepreneurial personalities.

#### *Entrepreneurial Attributes*

The probability that individual entrepreneurs will sustain their business is likely to be based on entrepreneur's individual attributes, including motivation, innovativeness, risk taking, self-confidence, competition aggressiveness, self-efficacy, proactiveness, communication skills (Alfin, 2015). Entrepreneurial motivation is the process of transforming willing people to become a businessman and assist them in creating fortune and economic development and achieve their goals (Yimamu, 2018). It helps identify the strength and opportunities which are required to start a business and overcome the challenges to sustain the business in the market. innovativeness is another attribute plays a key role to preserve the business sustainability, as it contributes in the reduction of the cost and increasing customer satisfaction (Liao & Rice, 2010).

The advantages of having a risk-taking mentality in business are beneficial in many situations, particularly when starting a business, or recovering an existing business from a difficult position (Stewart et al., 1999). Self-confidence is vital attribute through which growth of the business can be seen and effective working of the organization can be noticed. Competition aggressiveness, self-efficacy and proactiveness are probably required once the business has started, they entail self believe of an entrepreneur to address and handle the challenges of the competition in an efficient manner (Krueger & 1994; Zhao et al. , 2010). Communication and interpersonal skills are critical attributes in today's client-based businesses. Sustainability of a business requires good communication with employees, customers and strategic partners. That will help in promoting products to a larger audience, producing a faster sales cycle, improving internal

communication and increasing employee's productivity, as well as establishing greater credibility and client loyalty (Nikitina, 2013).

#### *Entrepreneurial Personalities*

An entrepreneur's personality is important to predict the potential of a business (Vodă & Florea, 2019). Personalities of the individuals vary according to their upbringing, culture, social and political environment. They include honesty, trust, integrity, ethics, open to advice and change, and client-oriented personality. Trust is vital to the conduct of any business and its sustainability, as it reflects the expectation that arises within a community of regular, honest, and cooperative behavior, based on commonly shared norms, which enables building strategic alliances, increasing economic efficiency and prosperity for companies (Fukuyama, 1995; (Davis et al., 2000).

Good personalities foster the trust among the employees, the customers, and the suppliers, leading to a reduced turnover of the employees in the company, an increased satisfaction among the customers, and a keen commitment among the suppliers to maintain a timely and steady supply of raw material and other business requirements. All these will positively contribute to the sustainability of the business. Ethics are becoming very integral in any business nowadays. SMEs due to their small size, limited finances and funding sources, need to depend on word-of-mouth strategies to market products and dealing with supplies and customers (Twomey & Jennings, 2011). Being open to advice and change plays an important factor for business sustainability. In an ever-changing business environment, SMEs must change and adapt to the new ideas and attempt to incorporate them effectively in the management of the business. In today's world, any company that is incapable of changing its business methods, strategies or products cannot be sustainable in the market. Owing to the meagre and limited resources, SMEs must adopt a client-oriented approach in order to sustain in the market, as one satisfied client can bring several other, new clients. It was shown that SMEs which adopt a Customer Focused Design (CFD) strategy, that concerned with satisfying the needs and wants of the customers in all phases of the product effectively, will enjoy a competitive advantage (Matzler & Hinterhuber, 1998; Luthje, 2004).

#### *Government Support*

Government plays a very important role in the support and sustainability of SMEs (Karadag, 2015; Sharma, 2015). Its support consists of providing finance facilities directly or pursue the banking sector to secure funds to the SMEs at preferential rates. Through simplifying procedure of starting a business, and initiating rules and laws that enhance the competition, SMEs can grow well (Becherer & Helms, 2016). Government can provide marketing support to the SMEs and enable them to have a grip on the market. Making use of market conditions in a right way, SMEs can attain short term growth and plan for strategies to maintain sustainability in the long run. Proper utilization of market opportunities is very necessary to earn maximum benefits from that market (Storey, 2016). The technical assistance provided by government can also help a lot in that respect. The services provided by the business incubators reduce the administrative cost of the SMEs and help them to adapt and design the suitable technologies and skills that are required (Aguilar, 2016).

The counseling and advisory roles of government in all the stages of the business can help the SMEs sustainability enormously (Rainnie & Roy, 2017). It has been observed that, proper advisory assistance promotes the performances of entrepreneurs and employees in terms of carrying out their respective duties and responsibilities effectively. Government's advisory assistance is the best possible option to help the SMEs in framing strategies so the negative impact can be reduced, and suitable working environment can be introduced (Eniola & Entebang, 2015). Management of any business organization is important and during economic turbulences is even more necessary. For SMEs, it assists in creating cohesiveness with the help of proper strategy, goal setting and planning. Which leads to increases in efficiency within employees and other staffs and creating a dynamic organization (Hilson, 2016). Government can provide support through tailored trainings on project management and financial risk. Through providing good infrastructure such as transportation, electricity, and communication, government can help the SME in reducing the cost and increases the competitiveness of the SMEs (Abboud, 2018).

#### *External Environment*

External environment can shape sustainability of the SMEs, through impact of social capital and economic cycles. Social capital includes moral and emotional support from family, friend and connections, and manifested in financial support, exchanging of ideas, knowledge and information. This support is very important to the women entrepreneurs particularly in situations like initial growth stage of a business or any crisis situations such as financial loss, market loss or losing brand names, which require social capital in terms of social connections to overcome these critical situations. The scarcity in resource arrangements that SMEs face, can be offset by the liabilities accumulated from social capital from family, generated by the form of inherited wealth, current income and savings (Storey,2016). Families who are self-employed or own a family business, their propensity of investment in business is higher compared to those who belong to non-business backgrounds. Networks are known to assist in business start-up and growth by providing access to information, advice and finance as well as much needed business contacts. This support creates a positive business environment through the trust built among the stakeholders, leading to a growth of a business (Sahban, M.A., Ramalu, S.S. and Syahputra, R. (2016)). The business cycle impacts the performance of the SMEs. Sustainability of the SMEs will be so affected if the economy is running in a recession (Wekker, R. (2017)). Government support, family backing the alliances with other firms are vital for SMEs entrepreneurs to overcome business cycles consequences.

#### *Entrepreneurial Human Capital*

Human capital investment is a key element in the success of businesses (Storey, 2016). This comprises the level of education, the knowledge, and the experience of an entrepreneur. Education provides an entrepreneur an ideal approach to invest in the business activities and can be a very important resource in the development of the competitive advantage of the firms in the industry (Saha & Gregar, 2012). There are various educational courses and industrial related training programs which have facilities of higher education institutions that provide the place from where appropriate amount of knowledge can be offered and enough work ethics can be developed.

The entrepreneurs who have comparatively more knowledge are able to adapt to the changes more quickly and are able to handle the adverse situations and generate the maximum profits. Thus, knowledge can be said to be effective in developing skills and implementation of the facts that can enhance work experience. This can ultimately act as a source to founder's human capital thus, impacting the SMEs sustainability (Hosseinia & Ramezani, 2016).

Experience is required for the effective growth of the individual and business organization. It is the attribute through which suitable amount of problem-solving techniques and effective success factors can be attained. Through work experiences, individuals can identify the risk factors and develop strategies that are effective in risk management (Hosseinia & Ramezani, 2016). Work experience and skills help in grasping the opportunities effectively so that maximum profit is generated, and suitable activities are performed. Prior start up, experience would potentially influence the strategic decision making and strategic choices made by the entrepreneurs which will leave an impact on the performance of the firm. This is because entrepreneurs who possess business experience, specifically prior start-up experience, may acquire more diverse skills and knowledge needed in operating a business. This knowledge would be effective in running the business and sustain among the competitors or the rivals in the market.

#### *Previous Studies*

Recent study has focused on the connections between women entrepreneurs and sustainability. Women's entrepreneurship, sustainability, and other economic and social effects have all been studied in relation to one another. The sustainability of women's entrepreneurship is, however, hampered by a number of obstacles and problems, including a lack of capital, market knowledge, and government programmes that are supportive. Women business owners might not prioritize sustainability in their enterprises or see it as an entrepreneurial opportunity. In addition to educational policies that incorporate sustainability concepts, a multi-actor strategy including local and national stakeholders is required to encourage sustainable entrepreneurship practices. Sustainable growth also requires economic diversification, and women entrepreneurs play a critical role in attaining this diversification. However, socio-economic factors can hinder women's full potential in contributing to sustainable development. Progressive policies and

frameworks are needed to address these barriers and promote the active economic participation of women entrepreneurs. Abdelwahed et al., 2022; Al-Qahtani, Muneera(. 2022). Rahabhi Mashpure, eta (2022).

In the context of Oman, the Study of (Chavail, K. (2016)) examined the opportunities and the difficulties facing Omani women entrepreneurs as well as their motivating factors. The study used a questionnaire with a sample of 100 women in Salalah: 50 are entrepreneurs and 50 are potential entrepreneurs. The study found that the situation of women entrepreneurs in Oman needs to be improved and women should be empowered to make their own decisions for their professional life. Women need to be more alert to the opportunities and should gain work experience before starting their venture. They should be encouraged to be creative and independent. Majority of women are restricted to retail or service sector where no major technical skills are required. More women should be encouraged to enter manufacturing sector with large capital and create employment generation. There should be a continuous support from the government and a conducive environment to inspire and encourage the talent in women. Moreover, an awareness is required to enhance their business, technical and leadership skills. Customized entrepreneurial educational programs must be developed, and incubation centers have to be set up at educational institutions which give confidence to woman to take up entrepreneurship.

(Yusoff, N H, Qatan, M S and Alksthiri, M. (2018)) examined the satisfaction of the women entrepreneurs in Salalah about the funding services provided to them from the banks and other institutions and agencies. The study survey included 150 women entrepreneurs, using a questionnaire. The study found that only 36.7% of the respondents are funded by the commercial banks, and that most of the women entrepreneurs in the study perceived that funding's services from the commercial banks are useful and helpful in maintaining their small business. However, majority of women entrepreneurs in the study preferred funding from the government agencies and/or savings from personal and family members. The study recommended that more effort is needed from the commercial banks in Oman to promote and market their products to women entrepreneur in Dhofar governorate.

The role of Omani women entrepreneurs in Muscat has been investigated by (Alriyami, R. Warren, L. and Mcelwee, G. (2002)). The study used qualitative techniques of In-depth, face-to-face meetings with a group of women entrepreneurs. The aim of the meetings was to understand the factors that motivate women to become entrepreneurs. Opportunities for the growth and expansion of women's entrepreneurship in Oman, as well as barriers that women encounter. The study found that most women's businesses in Oman are concentrated in small-sized service industry because of their previous experience and knowledge acquired from education or a corporate job, or the start that business as a hobby. Most of them enjoy what they do, and initially went into business for personal reasons, to gain autonomy, or out of economic or financial necessity, inspired by a role model rather than by the prospect of making money. Barriers for women entrepreneurs includes lack of networks for businesswomen to exchange information, lack of required skilled and the right work attitudes, government fees are high, and procedures are complex and bureaucratic particularly with labor clearances to employ expatriates

Alsadi et al. (2011) conducted a survey on women entrepreneurs in the Al Batinah region of Oman and assesses the major obstacles facing them while running their business ventures. The study used a structured questionnaire distributed to 165 respondents in the region. The study found that the factors inhibiting women entrepreneurship in the Al-Batinah region of Oman include infrastructure, profession, education and training, society and culture, legal system, behavior, and role of women, all affect women entrepreneurs. Women are involved in activities such as the making of Omani caps for males, running traditional retail outlets, manufacturing handicrafts, tailoring, and operating beauty parlors. Although a quarter of women depend on their family for the initial planning and financial support, almost 95% of such women participate in their domestic decision making. The most prominent barriers that affect women entrepreneurship are financial support, knowledge to collaborate, access to technology, industrial support, pressure to achieve, interacting with males, training opportunities, information on opportunities, and the time for training.

The study of (Belwal, S. Belwal, R. and Alsaidi, F. (2014)) identified and discussed the characteristics, motivations, and obstacles of women entrepreneurs in starting their own businesses in Al-Dhahira region of Oman. Data were collected through a structured survey questionnaire. The study found that women entrepreneurs in Al-Dhahira region select mostly service-related business, and many of them had prior experience in the corporate world and rely on families for financing their businesses. A number of factors

motivated women to become entrepreneurs in Al-Dhahira region, including a vision towards personal and professional development, a desire to balance work and life, a search for stability, prior experience, an identified market opportunity, a timely business idea, motivation from family and friends, confidence in their capabilities, individual efficiencies, acceptance in the society, and difficulty in getting a job elsewhere. The major obstacles facing these women entrepreneurs were insufficient financial resources and access to external financing. The study also found that having some business education, an ability to attract clients, personal abilities, knowledge of developing business plans, social and family support, and timely authorizations contribute in facilitating for the women to do a business.

## Methodology

The paper adopted a mixed approach where quantitative and qualitative data have been collected to measure the sustainability of women entrepreneurs in Oman, identify the influencing factors, and explain the challenges facing them. The study used two data collection methods: primary and secondary. For primary sources, a structured questionnaire has been used, in addition to interviews. The questionnaire survey was undertaken online through survey monkey and involved 107 women entrepreneurs in Oman. Stratified random sampling has been used to give a better representation to all sectors of the women entrepreneurship. The validity and reliability of the questionnaire has been tested on 10 respondents, using Cronbach Alpha and showed a reliability of 77.2%. In-depth interviews were conducted with two women entrepreneurs to provide insights on the challenges of women entrepreneurship in Oman. To maintain their anonymity, the study has referred to them in the discussion as K.A and S.A as abbreviation for their name. Secondary data was compiled from Riyada and the National Center for Statistics and Information (NCSI), showing the number and composition of the women entrepreneurship in Oman.

The statistical analysis technique used in the study included exploratory factor analysis (EFA) and some parametric tests. EFA was employed to identify the latent factors for the sustainability of women entrepreneurship. Chi-square test and t-test were used to validate the study hypotheses. A one-sample T-test was used to test the views of the women entrepreneurs regarding the factors impacting the sustainability of their businesses. These factors include women entrepreneur attributes, women entrepreneur personalities, external environment, government support, and entrepreneur human capital. The null hypotheses and the alternative ones are as follows

$H_0: \mu = 3$  There is no impact

$H_1: \mu > 3$  There is an impact

The level 3 represents the neutral view in a 5-Likert scale for the impact of the factors influencing sustainability of women entrepreneurship. If the actual mean is significantly greater than 3, this shows that the respective factor has a positive impact, and likewise if the actual mean is significant less than 3, this implies that the factor has negative impact on business sustainability.

## Empirical Results

**Table 1.** Characteristics of the women entrepreneurs in Oman (N=107).

Characteristics		N	%
Marital Status	Single	31	29.0
	Married	70	65.4
	Divorced/widow	6	5.6
Age	< 31	38	35.5
	31-40	41	38.3
	41-50	28	26.2
Education	Primary	3	2.8
	Secondary School	45	42.1
	Technical diploma	17	15.9
	Bachelor	34	31.8
	Master +	8	7.5
Experience	None	50	46.7
	1-2 years	15	14.0
	2-4	12	11.2
	4-6	10	9.3
	More than 6	20	18.7

Source: Field Survey, 2019.

Table 1 shows that the majority of the women entrepreneurs in the sample are married (65.4%), and almost one third are singles. Regarding age, 38.3% are in the age (31-40 years) and 35.5% in the age less than 31 years. The education level of the women entrepreneurs in Oman is reasonably high, 58% are having secondary school and technical diploma, while more than 39% are having bachelor education and above. In terms of experience, the result shows that 46.7% have got no experience in business, and about 19% got an experience exceeding 6 years.

**Table 2.** Structure and growth of women enterprises (N=107).

Characteristics	N	%
Sector of the business		
Commercial business	62	57.9
Manufacturing	16	15.0
Services	19	17.8
Tourism	8	7.5
Others	2	1.9
Level of the entrepreneur's business		
Start-up	29	27.1
Survival	40	37.4
Expand	23	21.5
Maturity	5	4.7
Exit	2	1.9
Unsure	8	7.5
Reasons of losing businesses		
Financial related issues	18	16.8
Production related issues	1	.9
Personnel related issues	5	4.7
Marketing related issues	19	17.8
Legislation and complexity related issues	25	23.4
Others	5	4.7
Not applicable	34	31.8

Source: Field Survey, 2019.

Table 2 shows that more than 50% of the women entrepreneurship is concentrated in commercial business, 17.8% in services, and 15% in manufacturing. The level of women entrepreneur's business in Oman is characterized by survival (37.4%) or start up (27.1%). Very few of enterprises are expanding or at the maturity stages. This also confirmed by the fact that 68.2% of women entrepreneurship are making loses in the last 4 years, compared to 31.8% that they are not making loses. Reasons for losing businesses is attributed mainly to legislations and complexity of procedures (23.4%) , followed by marketing related issues, especially after oil prices decline (17.8%) , and financial related issues (16.8%) )

**Table 3.** Sustainability indicators of women entrepreneurship in Oman (N=107).

Parameters	Declined	No Growth	< 10%	10-25%	>25%	Chi-Square	P-Value
Sales/turnover	4.7	21.5	23.4	32.7	17.8	22.206	.000
Profit	7.5	19.6	33.6	25.2	14.0	21.738	.000
Capital	3.7	38.3	21.5	23.4	13.1	35.383	.000
Employment(no)	0.0	6.5	9.3	43.9	40.2	50.271	.000
Over all	5.3	21.5	22.0	31.3	21.3	33.451	.000

Source: Field Survey, 2019.

Table (3) presents the sustainability indicators of women entrepreneurship in Oman during the last 4 years. Four indicators are used to measure the extent of sustainability: sales/turnover, profitability, capital and employment. A clear pattern can be observed from table 3 and demonstrated by Chi-square test (P-value < 0.05) that women entrepreneurship has been showing low on no growth during the last 4 years in sales/turnover, profit, capital. However, for employment, the status is better and more than 50% of women entrepreneurship has experienced a growth of at least 10%.



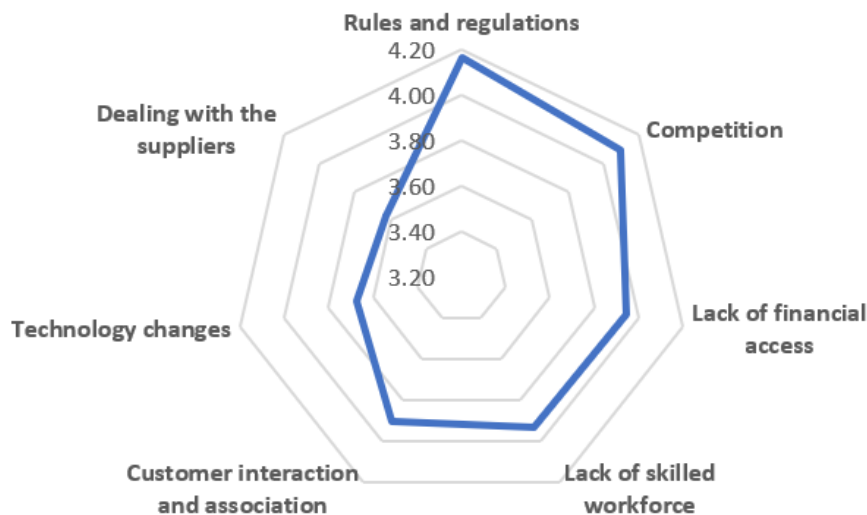
**Table 4.** Challenges facing women entrepreneurship in Oman (N=107).

Challenges	Level of Impact					Chi-square	P-value
	None	Low	Medium	Big	Very Big		
Competition	1.9	7.5	16.8	27.1	46.7	67.44	0.00
Technology changes	1.9	9.3	32.7	31.8	24.3	40.71	0.00
Lack of financial access	5.6	7.5	15.9	29.0	42.1	50.71	0.00
Lack of skilled workforce	7.5	6.5	15.0	27.1	43.9	52.77	0.00
Rules and regulations	5.6	2.8	16.8	18.7	56.1	97.16	0.00
Customer interaction and association	4.7	7.5	17.8	32.7	37.4	46.04	0.00
Dealing with the suppliers	7.5	9.3	19.6	40.2	23.4	36.88	0.00

Source: Field Survey, 2019.

Table 4 presents the major challenges facing women entrepreneurship in Oman. As indicated by the results of Chi-square test, the mentioned factors are significantly impacting the performance and sustainability of women enterprises (P-value < 5%). Figure 1 shows that the biggest impact is related to rules and regulations, scoring an average of 4.2 points. A women entrepreneur (K.A) illustrated that “Yes, we faced many difficulties, it is the extraction of the license for the project and other requirements. The permit for the project took six months until receipt of approval and enable us to open the project. We also faced another problem, that is to pay a large amount of RO 25 thousand to free the project site for the lessor and at the same time pay a high monthly rent”. Another women entrepreneurs (S.A) added that “There are many difficulties related to government legislation, as per the resolution issued from Ministry of Manpower, we have to appoint certain percentage of Omani workers in compliance with the Omanization policy, however, it is too difficult to find skilled labor on my specializations because there are no specialized colleges in the cosmetic business”

In fact, the World Bank report on doing business 2019 indicated that Oman has occupied the rank 78 globally in ease of doing a business. In terms of getting credit, Oman ranked 134 globally, and ranked 125 in protecting minority investors, 100 in resolving insolvency, 73 in enforcing contracts, and 37 in starting a business (World Bank (2019)).

**Figure 1.** Challenges of women entrepreneurship in Oman ranked by average impact.

The second challenging factor for women entrepreneurship in Oman is the level of competition with an average of 4.09 points followed by the lack of financial access (3.97) and lack of skilled workforce (3.82). discriminatory attitudes of banks and informal lending institutes against women entrepreneur is widely documented ((UNIDO). (1995)). Technology changes and dealing with the supplies and customers are ranked least as challenging factors for women SMEs.

*Exploratory Factor Analysis*

Table 5. shows factor analysis for components of sustainability of women entrepreneurship in Oman. The Keiser-Meyer-Olkin (KMO) of sampling adequacy was 0.786 and Bartlett's test of sphericity was significant (P-value < 5%); indicating a strong justification for using factor analysis, The results indicated five factors, explaining 64% of the cumulative variance of the sustainability of women entrepreneurship in Oman .

**Table 5.** Factor analysis for components of sustainability of women entrepreneurship.

Total Variance Explained							
Items	Initial Eigenvalues			Rotated Sums of Squared Loadings			
	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent	Communalities
1	7.47	28.714	28.714	4.12	15.845	15.845	.797
2	3.81	14.643	43.356	4.08	15.671	31.517	.685
3	2.53	9.717	53.073	3.73	14.331	45.848	.385
4	1.52	5.852	58.925	2.69	10.330	56.178	.700
5	1.26	4.841	63.766	1.97	7.588	63.766	.674
6	1.06	4.087	67.853				.562
7	1.00	3.848	71.700				.326
8	.900	3.462	75.162				.822
9	.837	3.218	78.381				.681
10	.674	2.593	80.974				.683
11	.643	2.473	83.447				.482
12	.585	2.249	85.695				.827
13	.533	2.049	87.744				.711
14	.456	1.755	89.499				.545
15	.419	1.613	91.112				.745
16	.403	1.549	92.661				.671
17	.326	1.254	93.915				.771
18	.286	1.099	95.014				.595
19	.261	1.005	96.019				.639
20	.216	.832	96.851				.647
21	.199	.764	97.615				.555
22	.187	.718	98.334				.735
23	.148	.569	98.903				.529
24	.114	.439	99.341				.479
25	.105	.404	99.746				.642
26	.066	.254	100.000				.690

Source: Author's Calculation.

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy = 0.786 ; Bartlett's Test of Sphericity Approximately Chi-Square = 1684.431; df = 325 Sig = 0.000.

The results of the rotated components of sustainability of women entrepreneurship matrix have indicated five factors, as shown in Table 6. These factors can be interpreted as follows: the first factor, "women attributes", consisted of items 13, 15, 16, 17, 18, 19, and 21. This factor explains 15.85% of the total variance. An entrepreneurial attribute is an important motivating factor for starting a business. The second factor, "Entrepreneurial personalities", consisted of items 1, 6, 8, 10, 11 and 22, explaining 15.67% of the total variance.

**Table 6.** Rotated sustainability women entrepreneurship Component Matrix.

Items	Component				
	1	2	3	4	5
1. Trust	.144	.879			
2. Advisory assistance by government	-.187	.088	.781		.176
3. Possessing the right education and training is critical	.533	.207		.234	.059
4. The economic cycle	.181		.113	.789	.166

5. Networking	.346	.106	-.211	.697	.112
6. Honesty	.098	.725	-.109		-.115
7. Knowledge is essential for sustainability	.202	.401	-.127	.330	.021
8. Integrity		.894		.081	
9. Experience is a significant management criteria	.122	.556	-.100	.330	-.488
10. Open to advices and changes	.227	.662		.257	.357
11. Client oriented	.155	.445	.150	.443	.203
12. Government provides market assistance			.900	.119	
13. Self-efficacy	.589	.193		.253	.512
14. Formal or informal links or alliance with other firms	.236		.289	.630	-.088
15. Innovativeness	.825	.121	.087	.192	
16. Self-confidence	.392	.184	-.126	.300	.614
17. Communication skills	.712	.199	-.129	.204	.409
18. Risk taking	.731	.085	.084		-.214
19. Motivation	.586	.295	-.103	.242	.375
20. Financial assistance provided by government	-.099	.131	.773		-.149
21. Pro- activeness	.700		-.167		.176
22. Business ethics	.146	.724	.177		.397
23. Informal support from family or friends		.144	-.226	.493	.462
24. Competitive aggressiveness	.571	.129	-.188	.285	.138
25. Government avails infrastructure			.784		-.145
26. Technical support from the government			.824		

The third factor, “government support”, consisted of items 12, 20, 25, and 26, explaining 14.33% of the total variance. The fourth factor “external environment”, consisted of items 4, 5, 14, and 23, explaining 10.33% of the total variance. The fifth factor “human capital”, consisted of items 3, 7, and 9, explaining 5.59% of the total variance of women entrepreneur sustainability.

Table 7 shows that there is a high agreement among the women entrepreneurs about the impact of entrepreneurial attributes on sustainability of their businesses. Results showed that the most significant attributes cited were self-confidence (4.87), followed by pro-activeness (4.73%) and motivation (4.64). These attributes are important in influencing business success in the short term and sustainability in the long term, by overcoming the fear of individual weakness as confirmed by (Yimamu, N. (2018)), (Krueger, N., and Dickson, P.R. (1994)), (Zhao, H.; Seibert, S.E.; Lumpkin, G.T. (2010)).

**Table 7.** The Impact of entrepreneurial attributes on sustainability of women entrepreneurship.

	Attribute	Mean	Std. Deviation	CV	T-Value	P-value
1	Innovativeness	4.38	0.84	19.18	16.98	0.00
2	Competitive aggressiveness	4.63	0.68	14.69	24.73	0.00
3	Communication skills	4.61	0.66	14.32	25.38	0.00
4	Self-efficacy	4.63	0.59	12.74	28.45	0.00
5	Risk taking	4.24	0.78	18.40	16.59	0.00
6	Motivation	4.64	0.60	12.93	28.23	0.00
7	Self-confidence	4.87	0.50	10.27	38.91	0.00
8	Pro-activeness	4.73	0.56	11.84	31.99	0.00

Source: Author's Calculation.

Self-efficacy and competitive aggressiveness scored an average of 4.63 each. These attributes entail self believe of an entrepreneur to address and handle the challenge of the competition in an efficient manner. Women entrepreneurs gave priority to communication skills, with an average of 4.61, seeing the emerging role of communication in today's client-based businesses as demonstrated by (Nikitina, A. (2013)). Having strong interpersonal skills is also important when communicating with other employees, customers and strategic partners. Innovativeness scored an average of 4.38, viewed to play a key role to preserve the business sustainability, through reduction in the business general cost and increasing customer satisfaction as shown by (Liao, T.; Rice, J. (2010)). Risk taking has scored an average of 4.24 and perceived beneficial in

many situations, particularly when starting a business, or recovering an existing business from a difficult position (Stewart, W.H., Watson, W.E., Carland, J.C., and Carland, J.W. (1999)). The t-test indicated that results are significant, and women entrepreneurs view these factors are essential for sustainability of their businesses. Moreover, the values of the coefficient of variation (CV) indicate that there are no great variations in the views regarding the importance of these factors.

**Table 8.** The impact of entrepreneurial personalities on sustainability of women entrepreneurship.

	Personality	Mean	Std. Deviation	CV	T-value	P-value
1	Honesty	4.69	0.78	16.67	22.38	0.00
2	Trust	4.77	0.61	12.75	30.06	0.00
3	Integrity	4.78	0.60	12.64	30.43	0.00
4	Ethics	4.72	0.79	16.67	22.61	0.00
5	Open to advice and change	4.50	0.83	18.59	18.12	0.00
6	Client oriented	3.98	1.05	26.27	9.70	0.00

Source: Author's Calculation.

Table 8 indicates that women entrepreneurs in the survey agreed that the entrepreneur personalities are highly important for SME sustainability in Oman. The degree of agreement exceeded 4.5 points in the average for all the factors, except client oriented, which scored slightly below 4.0 points on average. Women entrepreneurs gave high priority to integrity (4.78), followed by trust (4.77), ethics (4.72), and honesty (4.69). These personalities are important to gain the trust of the employees, the customers, and the suppliers, which will be reflected in low turnover for the employees, higher satisfaction for customers, and a steady supply of raw materials from the suppliers. This is consistent with the views of (Vodă, A. Florea, N. (2019)), (Fukuyama, F. (1995)), (Davis JH, Schoorman FD, Mayer RC, and Tan HH (2000)), (Twomey, D.P., and Jennings, M.M. (2011)). Being open to advice and change scored an average of 4.5, followed by client-oriented approach which scored 3.89. Women entrepreneurs are aware of the importance of these personalities in business sustainability, as a successful entrepreneur should always be open to new ideas and adopt new strategies and be client-focused in today's competitive world. This is consistent with the conclusion of (Matzler, K. and Hinterhuber, H. (1998)), (Luthje, C. (2004)). The t-test shows that all results are significant at 5% (P-value < 0.05), and the coefficient of variation (CV) indicated low variations among women regarding the importance of these factors.

**Table 9.** Impact of government support on sustainability of women entrepreneurship.

	Assistance	Mean	Std. Deviation	CV	T-value	P-value
1	Market Assistance	3.00	1.50	49.95	0.001	1.00
2	Financial Assistance	2.81	1.61	57.39	1.20	0.23
3	Advisory Assistance	2.84	1.46	51.43	1.13	0.26
4	Technical Assistance	2.53	1.38	54.59	3.50	0.00
5	Infrastructural Assistance	2.79	1.38	49.57	1.61	0.11

Source: Author's Calculation.

Table 9 indicates that women entrepreneurs in Oman view government support as having average impact on sustainability of their enterprises, which is consistent with (Karadag, 2015; Sharma, 2015; Aguilar, 2016; Hilson, 2016; Abboud, 2018)). For technical assistance, women entrepreneurs view its impact as not effective, which contradict with (45). Although, the government has provided great support for SMEs in general, many women entrepreneurs in this survey showed different experiences. For example, A.K revealed that "We received support only from the development bank because the modern e-government already serving most segments of society". Another statement by S.A "I received in 2013, a loan from the Raffd Fund. I also benefited from the marketing exhibitions carried out by the Public Authority for Small and Medium Enterprises. However, when I applied for land from Ministry of Housing to expand my project., my application has been rejected because my business is not priority to the government. We again asked several government agencies to support our application, even that still we didn't get". The high coefficient of variation for all items of the government support explain the great difference in women entrepreneurs'

views about the government support. This calls for special consideration for women entrepreneurship when designing SMEs strategies.

**Table 10.** The impact of external environment on sustainability of women entrepreneurship.

	Assistance	Mean	Std. Deviation	CV	T-value	P-value
1	The economic cycle	4.10	0.85	20.62	13.48	0.00
2	Networking	4.45	0.72	16.11	20.90	0.00
3	Formal/informal links or alliance with other firms	3.98	0.93	23.40	10.89	0.00
4	Support from family and friends	3.97	1.09	27.33	9.26	0.00

Table 10 shows the impact of external environment on sustainability of women entrepreneurship in Oman. All results are significant per t-test ( $p$ -value  $< 0.05$ ) indicating that external environment factors have great impact on sustainability of women entrepreneurship. Women entrepreneurs emphasized the importance of networking with an average of 4.45), followed by formal/ informal link with alliances (3.98), and support from family and friends (3.97). K. A admitted that “Yes, by our father, who dedicated all his efforts and financial to promote my mother project from the beginning, where he gave her material and moral support at the establishment, despite his connection to another job, sometimes he dedicate his time to follow the document clearance on other government entities. For the moment, I and my sister spend quite a lot of time on the project on behalf of my mother when we were out of school”. Also S.A added that “Without the support of family, women's projects will face difficulties and obstacles. The business requires a balance between the family and work and some work needs to be done by men, especially my husband, who encouraged me and continued to support and help me overcoming the difficulties, especially in tracking and clearing the government and administrative license and other requirement”. This support of family and friends is consistent with the findings of (Storey, 2016) and (Sahban, M.A., Ramalu, S.S. and Syahputra, R. (2016)). Economic cycle, on the other hand, scored an average of 4.10 and cited as the second influential factor for sustainability as confirmed and indicated by (Wekker, R. (2017)).

**Table 11.** Impact of human capital on sustainability of women entrepreneurship.

	Personality	Mean	Std. Deviation	CV	T-value	P-value
1	Experience is a significant management criterion	4.21	1.15	27.27	10.93	0.00
2	Knowledge is essential for sustainability	4.25	0.84	19.67	15.49	0.00
3	Possessing the right education and training is critical	4.20	0.86	20.56	14.35	0.00

**Source:** Author's Calculation.

Table 11 shows that most of the women entrepreneurs have claimed that experience, knowledge and the right education are significant factors on their SME sustainability. Knowledge has scored an average of 4.25 points followed by experience (4.21), and education (4.20). All results are significant, per t-test ( $p$ -value  $< 0.05$ ), and showing low variations in views regarding the importance of these factors as indicated by low values of CV. These findings are consistent with the literature of the role of human capital in SMEs development as per (Storey, 2016), (Saha & Gregar, 2012.), Hosseininia & Ramezani, 2016)).

## Conclusion

Female entrepreneurship has witnessed an increasing trend in the last years and revealed positive contribution in the economic growth and development of the countries. This paper has examined female entrepreneurship in Oman, based on a mixed approach, including questionnaire survey and interviews. The questionnaire included a sample of 107 women entrepreneurs selected from Muscat, and interviews conducted with two women entrepreneurs.

The study found that women entrepreneurship represents 23.1% of the total SMEs operating in Oman. the women entrepreneurship is concentrated in commercial business and service sector. More than 68% of women entrepreneurship have been making loses during the last 4 years. The main reasons for such losses were attributed to the bureaucratic rules and complexity of procedures of doing business, marketing

and financial related issues specially after oil price declines. Regarding sustainability of women entrepreneurship, the study found that entrepreneurial characteristics, entrepreneurial personalities, government support, external environment, and entrepreneurial human capital have a significant impact on sustainability of women entrepreneurship in Oman. The main challenges facing women entrepreneurship in Oman include complexity of rules and regulations of doing business, unfair competitions with large enterprises, lack of access to finance, and lack of skilled workers. These challenges need to be addressed so that women can be empowered and make significant contribution in the economic development and diversification of the national economy.

The study recommends that SME development strategy must be integrated in the broader national development strategy of the country with an active participation of women entrepreneurs at every level. Government has a very important role to play in promoting women entrepreneurship by creating a conducive environment for doing business. This could be through simplified legal and regulatory frameworks, good governance, providing finance and encouraging banks to grant loans to women entrepreneurs at preferential rates with flexible collaterals. Through adopting prudent economic policies, the government can influence entrepreneurial attributes positively. Stable economic conditions will not only reduce the risk of business cycles and prices fluctuations for SMEs raw materials and input, but also will nurture honesty, trust and ethics among people, promoting sustainability of women entrepreneurship. Developing of an effective business support system is also a key condition for the success and sustainability of women entrepreneurship. Business incubators can assist women entrepreneurs enormously by providing them with information, creating networks, conducting exhibitions, proving training and capacity building programs that include supply chain and cluster initiatives, offering legal and marketing advice, advertisement and helping them to be customer-oriented and globally visioned. Higher education institutions in Oman should be encouraged to introduce and strengthen their entrepreneurial educational programs with creativity and innovation, to enhance women graduates' attributes and interest in becoming potential entrepreneurs. Education and training will add to women entrepreneur's human capital, contributing positively in managing their business successfully and sustainably.

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