



## THE ECONOMIC EMPOWERMENT OF SAUDI WOMEN IN THE LIGHT OF SAUDI VISION 2030



Maleeha  
Mohammed Zaaf Al-  
Qahtani<sup>1</sup>

Tarek Tawfik  
Yousef Alkhateeb<sup>2+</sup>

Manal Abdalla  
Zahed Abdalla<sup>3</sup>

Sahar Abdo  
Mohamed Elsayed<sup>4</sup>

Eman Mohammed  
Mohammed Ibrahim<sup>5</sup>

Ghada Shihata  
Ebrahim Mawad<sup>6</sup>

<sup>1,2,4</sup>College of Education, Prince Sattam bin Abdulaziz University, Al-Dilam, Saudi Arabia.

<sup>3</sup>College of Business Administration, Prince Sattam bin Abdulaziz University, Alkharj, Saudi Arabia; Kafr Elshiekh University, Kafr Elshiekh, Egypt.

Email: [h.farooqi@psau.edu.sa](mailto:h.farooqi@psau.edu.sa)

<sup>5</sup>College of Education, Prince Sattam bin Abdulaziz University, Al-Dilam, Saudi Arabia; Kafr Elshiekh University, Kafr Elshiekh, Egypt.

<sup>6</sup>College of Education, Prince Sattam bin Abdulaziz University, Al-Dilam, Saudi Arabia; Ain Shams University, Egypt.



(+ Corresponding author)

### ABSTRACT

#### Article History

Received: 14 September 2020

Revised: 6 October 2020

Accepted: 23 October 2020

Published: 16 November 2020

#### Keywords

Economic empowerment

Indicators

Barriers

Saudi Arabia's vision 2030.

#### JEL Classification:

J16, B54, B55.

Women represent the productive capacity of society and activation of their economic participation is necessary for sustainable development of the economy and families. We aimed to study the level of economic empowerment of Saudi women, and the research has highlighted the barriers facing economic empowerment of women and has also provided some solutions to these barriers. Also, a proposed strategy was formulated aimed at raising the level of empowerment of Saudi women economically. The research used the descriptive analytical method, and the sample consisted of 509 individuals comprising faculty members, leaders, and other employees within the university. The results of the main study showed that indicators for the economic empowerment of Saudi women were found to be acceptable in the perception of respondents. The research concluded that there were no statistically significant differences in respondents' opinions towards the level of empowering Saudi women. We propose strategies as per the estimated results to improve the economic empowerment of Saudi women. The most important recommendation is to expand women's participation in public and private institutions.

**Contribution/Originality:** This study contributes to the existing literature by collecting data on the economic empowerment of women in Saudi Arabia and explores the data for strategic suggestions and recommendations.

### 1. INTRODUCTION

Empowerment of women and their roles in economic development have become a prerequisite to completing the development process through many different development policies and programs in the Kingdom of Saudi Arabia. The Kingdom has granted women rights and benefits in all fields and sectors through bylaws, regulations, and legislation at a local level as per the 2030 vision, which motivates various programs without distinguishing

between men and women. Women's participation and activating their role in the economic field are vital to policymakers and decision-makers at all levels. Women's economic empowerment has become an urgent necessity imposed by the current situation, which necessitates activating their role in the field of sustainable development (Institute of Arab Countries, 2016) and is also in line with global trends.

There are several barriers to women's economic empowerment. The most important is gender discrimination between males and females in job distribution and wage levels, which leads to low incentives for women to participate in economic life, restricting women's freedom to practice work in some professions, weakness in women's economic awareness, inadequate academic qualifications for women which are not appropriate to the conditions and requirements of the job, lack of job security and economic stability, and limited successful entrepreneurial experiences for women in innovative fields of work and business centralization. These constraints are often concentrated on reducing opportunities for women's economic empowerment (Abdulkarim, 2014; Al-Atta, 2019; Al-Jabi, 2013; Al-Tareeq, 2014; Elias, 2014). Participation opportunities are provided to activate leadership roles for women to support the national economy. The new approaches also enable women to exercise their leadership roles in public and private sectors. The role of Saudi females is activated in the labor market through the financial balancing program (Financial Balance Program, 2019) to increase female contribution in the labor market as per the 2030 vision. It also contributes to 3% of non-oil income and reduces unemployment.

Saudi women's economic empowerment is an indicator for achieving the ambitious 2030 vision in vital domains of society, a prosperous economy, and an ambitious homeland. The research conducted by this study represents the limitations of Saudi women's roles in the economic field, which have shown weak participation in the economic and leadership fields and weak participation in the economy through modest contributions. Identifying the level of Saudi women's economic empowerment can contribute to the field of economic development and be a positive step towards achieving the 2030 vision. We determined the problems and barriers that Saudi women are facing in the field of economic empowerment to suggest solutions that are capable of overcoming or reducing these barriers.

The current research aims to formulate an effective and supportive strategy to empower Saudi women and activate their expected roles in achieving economic development to achieve the 2030 vision. The present research realizes its theoretical and practical importance by adding value to the Kingdom as it may benefit the decision-makers in both the governmental and private sectors, by providing them the level of women's economic empowerment to utilize women's energy and potential as per regional and international trends. The economic empowerment of Saudi women is defined procedurally in the current research as increasing Saudi women's contribution to the labor market, increasing their self-dependence and capacity, and maximizing their participation in sustainable development to contribute to the economy of Saudi Arabia as per the Saudi Vision 2030.

Many key indicators can be formulated to empower women economically. The most important are the efforts made to promote women's entrepreneurship, the number of opportunities available to women compared to men in the field of training and qualifications, increasing the female employment rate, the size of the facilities and loans that women obtain compared to men, the extent of differences in salaries and incentives between women and men, the efforts made to promote equal opportunities and gender equality, the degree of women's freedom to make decisions related to health, marriage and education, the extent of the women's capability to increase income, the percentage of increasing women's ownership of assets and property, and the extent of women's involvement in the private economic sector to achieve inclusive and sustainable growth (Jahd, 2013; Salim, 2017; UN Women Arab Countries, 2017).

This study has built a strategic framework and executive mechanism aimed at activating the role of Saudi women in the field of economics and integrating them effectively into the national economy as set out in the Saudi Vision 2030. The current study dealt with several variables, research methods, and subtraction mechanisms that were not addressed in previous literature. None of the previous studies dealt with many of the objectives in the current study, especially concerning the level of economic empowerment of Saudi women, barriers, or the vital

mechanisms to overcome these barriers. Hence, we claim a reasonable contribution to women's empowerment literature.

## 2. LITERATURE REVIEW

Economic women's empowerment is defined as increasing the economic opportunities available to women and developing social trends, which includes creating a flexible work environment to help harmonize work responsibilities within the family, accepting the involvement of women in many fields, and creating an appropriate legislative environment to achieve the participation of females in activities related to the economy (Safi & Tarawneh, 2018; Saqr & Shehata, 2009). Development in this area requires an increase in the capability and skills of women to gain job opportunities, to exercise rights, and to participate in politics (Duflo, 2013). UNDP (2012) sought to highlight beneficiaries' reactions towards various areas of women's economic empowerment to understand the level of women's participation in the Iraqi economy. The study offered several recommendations to ensure the response of Iraqi politicians and build a legal framework for women's needs in the economic field with a special focus on vulnerable women and increasing their opportunities for economic empowerment.

Al-Khalifa (2012) studied the national economic strategy of Bahraini women, and the results showed that Bahraini women have made great progress in the global ranking in women's indicators in the economic field. Among the most important indicators, the Kingdom of Bahrain is at the top of the ranking in terms of equal salaries between both genders in the Gulf. Bahraini women have been able to successfully move in various sectors, such as wholesale and retail trade, financial services, industrial, logistics, real estate, and construction. Mohamed (2014) aimed to identify the reality of social and economic empowerment of both educated and uneducated women in the village of Juhayna in the Sohag Governorate, Egypt. This study relied on the ethnographic approach. The study's results indicated that there is a moral and material return for educated women through obtaining financial income, their sense of social status, economic security, and poverty reduction.

Al-Thaqafi (2017) focused on female entrepreneurs in the eastern region as a model. The study relied on the field survey methodology and the qualitative approach. The study concluded that there is an influence of Saudi women on the development path witnessed by the Kingdom for decades. The results of the study also showed that education plays a key role in enhancing women's confidence, and helps to change society's perception towards women. Youssef (2017) identified the roles that Saudi women play within their states and families in Al-Kharj Governorate. The study relied on the quantitative descriptive approach and the results showed that Saudi women in Al-Kharj Governorate have several important career opportunities available to them including medicine, teaching, administrative, technical, communication, and women's markets. The results also demonstrated that there are some limitations and barriers that may prevent the activation of the roles of women to enable them to support their families. As well as these barriers, there is also a lack of specialized centers with high efficiency, and at an affordable price, that accommodates the children of working women and the difficulty of obtaining appropriate job opportunities due to these limitations.

A study by the World Bank (2018) aimed to assess the factors that contribute to the continued low rate of participation of Egyptian women in the workforce in the economic field with the identification of the most important policies and supportive solutions to enhance opportunities for economic growth, and at the same time narrow the gaps between genders. This study floats a policy to guide the National Council for Women in Egypt's strategy for the economic empowerment of women. The research identified specific areas that still witness disparities between genders in Egypt, which require interventions via economic policies. In an applied study in the region of Qassim, Shuqair (2018) aimed to examine factors to accelerate the activation of Saudi women's roles in the leadership field, along with a suggestion to support female entrepreneurs in achieving the targeted development rates. The study relied on the descriptive approach using a questionnaire. The study demonstrated that women's entrepreneurial initiatives in the Qassim region are still below the desired level due to prevailing cultural norms

and social barriers. Saudi women still confine themselves to traditional and familiar areas, far away from the industrial and technical fields, due to a lack of a supportive environment. Moreover, the most important reasons for the failure of small projects and their exit from the market are financial illiteracy, ineffective policies in dealing with project budgets, lack of a clear strategic vision for businesswomen, and lack of quick gains. There is an urgent need for a direct and coordinated effort by multiple entities to enhance the participation of Saudi women and support their roles in supporting the national economy. In a study by the International Center for International Development Research (IDRC) in Britain, Kabeer (2012) explored women's economic empowerment by focusing on female employment. The study relied on the descriptive and analytical approach to obtain comprehensive information from several studies on the economic empowerment of women. The study generated several important results. There is strong evidence that gender equality can promote economic growth, such as women's participation in work and education reducing family poverty.

### 3. METHODOLOGY

This research was limited to studying the level of economic empowerment of Saudi women, the barriers and challenges faced by women for economic empowerment and providing a future strategy to empower Saudi women economically. Considering the nature of the research topic, the descriptive analytical approach was chosen. A random sample of respondents was chosen and the number of sample respondents was 509. We targeted faculty members, university leaders, teachers, and employees in the regions of southern Riyadh, including Al-Dalam, Al-Kharj, Al-Hotah, Al-Aflaj, Al-Sulayyil, and Wadi Al-Dawasir, during 2019. The research employed a questionnaire as the main tool to collect information and data and was designed to fulfill all study variables. It included three constructs comprised of 20 paragraphs, including nine paragraphs for the first axis, seven paragraphs for the second axis, and four paragraphs for the third axis. The construction of the questionnaire paragraphs was based on the Likert five-point scale, giving each of its paragraphs one of the five grades, i.e. strongly agree, agree, neutral, disagree, and strongly disagree, represented by 5, 4, 3, 2, and 1, respectively.

To finalize the questionnaire, its validity and stability were confirmed by applying it to a sample of 30 individuals outside the research sample within the study community. The method of internal stability (Cronbach's Alpha) was applied to estimate stability. The terminal comparison method was used to verify validity in addition to the honesty of the arbitrators who specialize in the educational and economic fields. To determine the criteria for judging the responses of the sample population, the category length was determined by the following equation:

$$\text{Relative weight} = (\text{Highest value} - \text{lowest value}) / \text{number of levels} = (5-1) / 3 = 1.33$$

**Table 1.** The validity of the questionnaire.

Sets	Sample volume	Mean	Freedom degree	t-value	Significance level
Upper set	11	2.64	20	9.6	Significance at 0.01 level
Lower set	11	0.54			

From Table 1, we notice that the statistically significant value of  $t$  is 9.6, which is significant at a 1% significance level. It shows the difference between the two sets in their questionnaire scores. It acquired an acceptable degree of validity and was suitable for use in the research.

**Table 2.** Stability by internal consistency (Cronbach's Alpha).

Tool	No. of paragraphs	Stability coefficient of Cronbach's Alpha ( $\alpha$ )
Questionnaire	20	0.835

It is clear from Table 2 that the coefficient of stability is approximately 0.84, which is an acceptable value and indicates that the questionnaire has a high degree of stability and can be used in the research. Table 3 shows the weights of responses.

Table 3. Relative weight, categories and verbal estimates.

No.	Extent	Verbal estimation
1	From 1.00-1.80	Very small
2	From 1.81-2.60	Small
3	From 2.61-3.40	Medium
4	From 3.41-4.20	Large
5	From 4.21-5.00	Very large

#### 4. RESULTS AND DISCUSSION

To verify the research questions, the arithmetic mean, standard deviation, and t-test were used and data was analyzed using SPSS version 25. The total number of the sample population was 509 based on the study variables. Table 4 shows the distribution of gender, residence and experience.

Table 4. Frequencies and percentages according to the study variable.

Variable	Variable classes	Frequencies	Percentage
Sex	Male	87	17.1
	Female	422	82.9
Residence	Alkharj	260	51.1
	Al-Dilam, Al-Sulayyil, Wadi Al-Dawasir, Al-Aflaj and Hotat Bani Tamim	249	48.9
Experience	Less than 10 years	271	53.2
	From 10 – 20 years	156	30.6
	From 20 – 30 years	66	13
	More than 30 years	12	2.4
Total		509	100

To answer the first of the research questions, “What are the dimensions and indicators of economic empowerment for Saudi women in light of the Kingdom of Saudi Arabia's 2030 vision?”, arithmetic averages, standard deviations, and rankings for each item in this field were extracted.

Table 5. Descriptive analysis of indicators for Saudi women's economic empowerment.

No. of paragraphs	Paragraph	Arithmetic Mean	Std. Deviation	Rank
2	Adopting several investment opportunities.	3.37	1.24	1
3	Contribution to solving the problem of unemployment, especially in the women's sector.	3.37	1.15	1
5	Contribution to increasing the productive capacity of society.	3.22	1.32	2
4	Expanding positive economic values, such as self-employment, productivity, savings, and investment.	3.22	1.32	3
7	Conducting development and leading projects.	3.17	1.39	4
1	Reducing family consumption.	3.17	1.58	4
8	Supporting optimal employment opportunities for available economic resources in society.	3.17	1.35	4
9	Participation in the financial and business world.	3.15	1.19	5
6	Contribution to increase the family's real and cash incomes.	2.98	1.32	6
The dimensions and indicators of women's economic empowerment.		3.21	0.13	medium

It is clear from Table 5 that the arithmetic average ranged between 2.98 and 3.37. This may be due to the extent of the government's interest in women's opportunities to work and invest in self-employment. This is also validated in a study by Al-Khalifa (2012), which focused on expanding the fields of work for women to achieve independence and sufficient income for equal salaries between the two genders. The paragraph "Contributing to increasing the family's real income" ranked last with an average of 2.98, which was also confirmed by Youssef (2017), focused on the barriers that prevented women from playing their role in supporting the family economy. The study by Kabeer (2012) also verified that women's contributions to employment and education reduces poverty in families. The averages and standard deviations were also extracted from the averages of the sample individuals, which estimated women's economic empowerment according to gender, residence, and experience mentioned in Table 6.

**Table 6.** Mathematical averages and standard deviations for empowering women economically according to gender, residence and experience variables.

Variable	Variable classes	Number	Arithmetic mean	Sd. deviation
Sex	Male	87	3.33	1.57
	Female	418	3.13	1.58
Residence	Alkharj	257	3.55	0.93
	Al-Dilam, Al-Sulayyil, Wadi Al-Dawasir, Al-Aflaj and Hotat Bani Tamim	246	3.67	0.96
Experience	Less than 10 years	271	3.50	0.98
	From 10 – 20 years	165	3.61	0.93
	From 20 – 30 years	66	3.79	0.79

The variance analysis was performed to find the impact of gender, place of residence and experience on average estimates of the sample population towards economic empowerment. This is mentioned in Table 7.

**Table 7.** Trilateral variance analysis of the impact of gender, place of residence and experience on average estimates of sample population towards economic empowerment.

Variance source	Sum of squares	Freedom degree	Average squares	P-value	Statistical significance
Gender	273.4	1	273.4	3.99	0.04
Residence	1580.7	4	395.1	5.77	0.00
Years of experience	235.3	3	78.46	1.14	0.329
Mistake	32617.5	477	2.869		
Overall	460420.0	505			

It is clear from Table 7 that statistically insignificant differences (less than or equal to 0.05) are present due to the gender variance which shows that there is a difference between the views of both genders on the importance of the role of women in economic empowerment. There are also no statistically significant differences (less than or equal to 0.05) due to variance of residence, meaning that the place of residence affects the views of both sexes, which indicates that customs and tradition have a great influence. There are substantial statistical differences (greater than or equal to 0.05) due to the effect of years of experience. To answer the second question, "What are the problems and obstacles facing the role of Saudi women in the economic field?", averages and standard deviations for problems and constraints facing the economic field of women were extracted and are presented in Table 8.



Table 8. Descriptive analysis of problems and barriers towards Saudi women's roles in the economic field.

No.	Paragraphs	Arithmetic mean	Sd. Deviation	Rank
1	Societal customs and traditions that limit women's enrollment in some occupations and economic activities.	3.78	1.05	1
6	Lack of sufficient expertise and skills necessary for women to enter the world of finance and business.	3.59	1.09	2
5	The small number of vocational training programs for women.	3.59	1.09	3
3	Lack of adequate support for women's economic projects.	3.22	1.11	4
2	A difference in wages and incentives between men and women.	3.42	1.11	5
4	The economic dependence of women on men.	3.279	1.12	6
7	The inability of women to reconcile functional tasks and household duties.	3.271	1.26	7
The problems and barriers of women's economic empowerment in the light of the Kingdom's 2030 vision as a whole.		3.47	0.1	High

It is clear from Table 8 that the arithmetic averages range between 3.27 and 3.78, which indicates the absence of financial support, lack of an adequate level of project management skills, and women's dependency on men due to customs and traditions. This result agrees with a study by the World Bank (2018). Shuqair (2018) also proved that the barriers to entrepreneurship for Saudi women restrict their participation in supporting the national economy. To answer the third question, "What are the proposed perceptions or solutions to overcome or limit these obstacles?", the arithmetic averages and standard deviations for the mechanisms of activating solutions for Saudi women's economic empowerment have been extracted and are shown in Table 9.

Table 9. Descriptive analysis to present a future strategy to empower Saudi women economically.

No.	Paragraphs	Arithmetic mean	Std. deviation	Rank
4	Providing appropriate training opportunities to raise women's efficiency in all economic fields.	4.27	0.86	1
1	Increasing the number of awareness programs directed at educating women about their economic rights.	4.23	0.83	2
3	Facilitating the procedures for obtaining soft loans for women's economic and investment projects.	4.17	0.95	3
2	Achieving the principle of equal opportunities between men and women in all aspects of economic life.	3.95	1.04	4
Providing a future strategy to empower Saudi women economically.		4.16	0.09	Very High

It is concluded from Table 9 that there is a high agreement among faculty members, university leaders, and teachers on all of the mechanisms proposed by the questionnaire, as the arithmetic mean ranged from 3.95 to 4.27. These results show that all members of the study sample recognize that these mechanisms are the main factors for empowering Saudi women economically. In this context, the state has started to allow women to participate in entrepreneurship and self-employment. It agrees with the recommendations of the study of the United Nations Economic and Social Council (2016) on proposing ways to overcome the barriers and analyze available opportunities for the economic empowerment of women. To answer the main question of the research, "What is the proposed strategy for Saudi women's economic empowerment in the light of Saudi Arabia's 2030 vision?", we focused on Saudi women's economic empowerment, as it is based on specific mechanisms upon which decision makers can rely (Government of Saudi Arabia, 2019). The structure of the proposed strategy is the current situation, vision, mission and goals, activities and procedures, and target performance indicators, as shown in Figure 1.



Figure 1. Structure of the proposed strategy for Saudi women's economic empowerment.

In the current situation, there has been significant development in legislation and executive regulations related to women, such as standardization of the retirement age between men and women, enacting of the rules for the protection of women from discrimination in the workplace, especially in matters of employment and salaries and inclusion of initiatives and goals that have supported women's empowerment through raised participation rates in the labor market from 22% to 30%. The Kingdom has improved in six out of eight indicators mentioned in the World Bank's report, which are mobility, workplace, marriage, child care, entrepreneurship, and retirement (World Bank, 2018). Additionally, the Ministry of Labor has issued 12 decisions to organize women's work within the framework of five employment programs that include direct employment programs, a program for organizing women's work in the sale of women's supplies, the feminization program of appropriate industrial jobs, programs to develop employment mechanisms that include a remote working program, and a partial work program (Ministry of Labor and Social Development, 2019).

Moreover, in the field of legal and economic reforms, the Kingdom has taken successful steps to facilitate the procedures of the commercial registry and the practices of businesses and removed the barrier of the legal agent, and women themselves have engaged in commercial and investment work, have benefited from the facilities that grant employment visas and their manpower and has helped to obtain financing loans among others. The 2030 vision set a goal to raise women's contributions and participation in the economy to 23.2%. The Ministry of Civil Service has also emphasized the empowerment of women as an active agent of change and a pioneer in sustainable development, so one of the national women's competencies has been appointed as deputy of the Ministry of Civil Service (2019).

The vision incorporates sustainable economic leadership for Saudi women with a mission to stimulate the economic participation of women in all fields of public and private associations and to provide women with opportunities for entrepreneurship and self-employment. The strategic objective is to enhance the participation of women in the labor market, the active role of women in trade and investment in the private sector and enhance women's banking capabilities. The visions and missions of the proposed strategies can be achieved by following the operational objectives, activities, and measures, shown in Table 10, that contribute to the economic empowerment of women, and performance indicators to achieve the strategic objectives.



Table 10. Strategic objectives, executive objectives, activities &amp; procedures, and targeted performance indicators.

Strategic Objectives	Executive Objectives	Activities & Procedures	Targeted Performance Indicators
1. Increasing women's participation in the labor market.	1.1. Developing community awareness of women's economic empowerment.	Implementing various training programs to expand women's participation in the economic aspects of the work environment in economic institutions.	Increase in the labor market participation rate from 20% to 30%.
	1.2. Employing authentic and contemporary women in all sectors of sustainable development.	Developing women's talents and investing in their skills according to the state's regulations.	Developing women's talents and investing their skills according to the state's regulations.
	1.3. Promoting jobs to reach rank 11 and above.	Expanding decisions that highlight the global leadership role of Saudi women in all sectors, particularly public and economic.	Increase in the percentage of senior civil servants (rank 11 and above) from 1.27% to 5%.
2. The active participation of women in trade and investment in the private sector.	2.1. Supporting women to work in the private and free sectors.	Enhancing women's participation in entrepreneurship through successful initiatives in this field.	A reduced unemployment rate from 11.6% to 7%.
	2.2. Development of free and small projects.	Investing in women who are self-employed and run small enterprises.	The number of free and small projects.
	2.3. Developing commercial and investment activities.	Promote the full participation of women in investment and trade in private associations.	Increase in the percentage of participation in investment and trade in the private associations from 19.4% to 35%.
3. Enhancing women's banking capabilities	3.1. Women's economic independence.	Expanding the investment of Saudi women in the economic field.	The number of Saudi women investments in the economic field.
	3.2. Supporting women's financial institutions.	Women obtain financing and other loans.	The percentage of women banking capabilities increased from 20% to 35%.

## 5. CONCLUSION AND RECOMMENDATIONS

Through the research results and analysis, we found that the dimensions and indicators of Saudi women's economic empowerment have an average score of 3.21. The problems and barriers to the roles of Saudi women in the field of economics obtained a high arithmetic average of 3.47. It was concluded that at a 5% level of significance, there were insignificant statistical differences from the respondents regarding the economic empowerment of Saudi women according to the variables, i.e. gender, residence, and experience.

Furthermore, we propose a strategy that has been prepared as a future vision for Saudi women's economic empowerment in light of Saudi Arabia's 2030 vision. It is recommended to broaden the participation of women in economic aspects of the work environment through the implementation of training workshops, increasing the participation of women in specialized committees, local and international entities and councils, and highlighting successful female models through various media. Additionally, a reference guide should be prepared to prioritize an increase in the number of female citizens in the workforce and to stimulate their roles in the economic aspects of advancement and development of society. Lastly, future research can be conducted on a larger segment of the beneficiaries involving all groups of women in society in expressing an opinion and measuring awareness of the economic empowerment of Saudi women to increase the scope of this research.

**Funding:** The authors extend their appreciation to the Deputyship for Research & Innovation, Ministry of Education in Saudi Arabia for funding this research work through the project number DRI-KSU-SS-339.

**Competing Interests:** The authors declare that they have no competing interests.

**Acknowledgement:** All authors contributed equally to the conception and design of the study.

## REFERENCES

- Abdulkarim, K. B. (2014). Barriers to empowering Saudi women culturally, socially and legally. *Journal of Studies in Social Work and Humanities*, 36(1), 177-238.
- Al-Atta, A. M. O. (2019). *The needs of empowering Saudi women in the social and economic development and the obstacles that face them: an applied study on Saudi female employees in the department of social Studies at King Saud University*. Paper presented at the The First Conference for Saudi Women's Studies, Princess Nora Bint Abdul Rahman University, Saudi Arabia.
- Al-Jabi, R. M. (2013). *Rural women and local development, an analytical and evaluation regional study in Tunisia, Palestine and Jordan*. Tunis: Arab Women Center for Training and Research.
- Al-Khalifa, M. I. (2012). *Annual report -tamkeen 2012*. Bahrain: Tamkeen Foundation.
- Al-Tareeq, G. A. R. (2014). *Barriers to empowering Saudi women in the job market, the future of Arab education*. Riyadh: Arab Center for Education and Development.
- Al-Thaqafi, K. (2017). The role of Saudi women in development: Women entrepreneurs in the Eastern region as a model. *King Khalid University Journal for Humanities*, 26(1), 155-177.
- Duflo, E. (2013). Women empowerment and economic development. *Omran Journal of Social and Human Sciences*, 2(5), 1-19.
- Elias, Y. (2014). *Women's rights to work in Arab countries from protection to equality*. Tunis: Arab Center for Labor and Employment Administration.
- Financial Balance Program. (2019). *Financial balance program document-amendment 2019*. Riyadh, Saudi Arabia: Ministry of Finance.
- Government of Saudi Arabia. (2019). *Vision 2030: Strategic goals and vision realization programs*. Riyadh, Saudi Arabia: Vision Realization Programs.
- Institute of Arab Countries. (2016). *The first report was submitted by the Kingdom of Saudi Arabia, the tenth session, the Arab charter for human rights*. Riyadh: Arab Human Rights Committee.
- Jahd, A. (2013). *Indicators of women's economic empowerment in Jordan: Women's economic empowerment progresses between quantity and quality*. Jordan: The Jordanian Hashemite Fund for Human Development.
- Kabeer, N. (2012). Women's economic empowerment and inclusive growth: Labor markets and enterprise development. *International Development Research Centre*, 44(10), 1-70.
- Ministry of Civil Service. (2019). HR regulations in the civil service. Riyadh, Saudi Arabia. Retrieved from: [https://data.gov.sa/Data/en/organization/ministry\\_of\\_civil\\_service](https://data.gov.sa/Data/en/organization/ministry_of_civil_service). [Accessed 05-01-2020].
- Ministry of Labor and Social Development. (2019). Feminist and emiratization decision in open and closed and free markets, No. 215738. Retrieved from: <https://hrsd.gov.sa/en/node>. [Accessed 12-02-2020].
- Mohamed, G. A. A. (2014). *The role of education in the social and economic empowerment of women in Upper Egypt: A case study of the village of Juhayna*. Master Thesis, Institute of Educational Studies and Research, Cairo University, Cairo.
- Safi, M., & Tarawneh, M. (2018). The impact of funded small-scale women's projects on empowering Palestinian rural women economically: A field study applied to women obtaining funded projects in rural Ramallah and Al-Bireh Governorate 2006-2016. *An-Najah Education Magazine*, Retrieved from: [https://journals.najah.edu/media/journals/full\\_texts/The\\_Impact\\_of\\_Womens\\_Small\\_Funded\\_Projects\\_to\\_empower.pdf](https://journals.najah.edu/media/journals/full_texts/The_Impact_of_Womens_Small_Funded_Projects_to_empower.pdf).
- Salim, F. M. A. (2017). The role of women's NGOs in empowering Egyptian women: An analytical study of some models. *Journal of Studies in Development and Society*, 5(1), 1-12.

- Saqr, H., & Shehata, A. (2009). *Economic empowerment of women: Constraints and suggested solutions*. Paper presented at the The Papers of the Research Program on "Women and Work" Policy Papers, Center for Social Research, American University, Cairo.
- Shuqair, I. F. I. (2018). Axes to enhance the leadership role of Saudi businesswomen, features, incentives, obstacles, empowerment policies: An applied study in the Qassim region. *Journal of the Islamic University for Economic and Administrative Studies*, 26(4), 231-206.
- UN Women Arab Countries. (2017). Women's economic empowerment. United Nations. Retrieved from: <https://arabstates.unwomen.org/en/what-we-do/economic-empowerment>. [Accessed 17-01-2020].
- UNDP. (2012). UNDP in the Arab countries: Economic empowerment of women in Iraq. United Nations. Retrieved from: <https://arabstates.unwomen.org/en/countries/iraq>. [Accessed 02-02-2020].
- United Nations Economic and Social Council. (2016). *Report of the secretary-general on women's economic empowerment in the changing world of work*. New York: United Nations, Commission on the Status of Women.
- World Bank. (2018). *National council for women: A study on women's economic empowerment*. Washington, DC: World Bank.
- World Bank. (2018). *Comparing business regulation in 190 economies*. Washington, DC: World Bank Group.
- Youssef, I. M. (2017). Working women and their role in supporting the family economy in the Kingdom of Saudi Arabia: An applied study on the employees of Prince Sattam bin Abdulaziz University. *Trade and Finance Journal*, 4(2), 242-276.

*Views and opinions expressed in this article are the views and opinions of the author(s), Asian Economic and Financial Review shall not be responsible or answerable for any loss, damage or liability etc. caused in relation to/arising out of the use of the content.*