

“The Historical Evolution of Women Entrepreneurs in Saudi Arabia Through Tradition, Transformation, and Institutional Change”

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Abstract

Responding to the need for historical understanding of context in women entrepreneurship, this study examines its development in the Kingdom of Saudi Arabia throughout the 20th century. Using historical oral accounts, we highlight the constraining role of gendered traditions, shaped by societal values, religion, and entrenched norms. This includes inheritance laws, male guardianship, and the establishment of the Morality Police. While formal and informal institutions have historically limited Saudi women entrepreneurs' access to business opportunities and essential resources, women have simultaneously navigated these constraints through adaptive strategies and informal networks, to sustain their economic endeavours. Drawing on Feminist Institutionalism lens to show how evolving and persistent institutions have created unequal entrepreneurial opportunities for women compared to men. The study's 'history to theory' approach advances entrepreneurship scholarship by revealing how entrepreneurial agency is shaped over time through shifting institutional and socio-cultural conditions. This paper has the merits of uncovering a history that is completely absent from archival sources and of adding historical depth to current debates on women's economic participation and entrepreneurial activity.

1. Introduction

Saudi Arabia's economic history has undergone profound shifts, transitioning from a subsistence and trade-based society to an oil-led developmental state. Women have played a vital, though often unrecognised, role in this evolution. Focusing on the pre-oil to late 20th-century period, this study examines how women's entrepreneurial activity was shaped, reshaped, or suppressed amid changing political, religious, and economic landscapes. This era marked the institutional consolidation of gender norms through the alliance between the state and religious authorities, which embedded restrictions on women's mobility and economic visibility. As urbanisation accelerated and national development plans took shape, women

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navigated these constraints through informal and relational forms of enterprise. By tracing this historical trajectory, the paper situates women's entrepreneurship within broader institutional and societal transformations and highlights how entrepreneurial agency emerges and adapts in a restrictive institutional and cultural context.

In the historiography of the Gulf, particularly Saudi Arabia, the persistent lack of accessible, inclusive national archives has produced a historical record shaped more by strategic omission than by empirical transparency. As Menoret (2005) argues, the Saudi regime has actively curated a sanitised narrative that emphasises unity, legitimacy, and dynastic continuity, thereby silencing internal dissent, tribal complexity, and gendered economic histories. This epistemic void has necessitated reliance on Western-authored texts, which, while sometimes insightful, are shaped by their own geopolitical vantage points. Robert Lacey's *Inside the Kingdom* (2010) exemplifies this dilemma; while it does not adopt a formal colonial lens, his narrative, shaped by privileged access to elite and royal circles, offers rare insight into the inner workings of state-religious power dynamics. It highlights how Wahhabi* doctrine, a puritanical interpretation of Islam rooted in strict moral authority, has historically constrained women's public and economic roles. However, the account remains narrowly framed, often overlooking broader societal realities, including the roles of tribes, local customs, and the lived experiences of women outside elite urban contexts. Even after 9/11, when the state asserted its dominance over the ulema (Islamic scholars who hold authority in interpreting religious texts and law), the recalibration of power failed to dismantle the gendered ideologies they upheld.

The continued exclusion of women's informal and historical contributions from official narratives was not merely an oversight, but a strategic preservation, of symbolic gender roles essential to regime stability. As Belgrave (1968) (a long-serving British advisor to the rulers of Bahrain from 1926 to 1957, his account reflects a colonial perspective shaped by his official role, influencing how the Persian gulf history was recorded and interpreted) and Bismark (2013) further demonstrate, Western and colonial actors, whether British advisers or oil-aligned institutions, contributed to a reductive, masculinised narrative of Gulf modernity centred on petroleum, piracy, and patriarchal governance. Multinational interests, particularly in oil and finance, showed little incentive to challenge these representations, reinforcing what postcolonial theorists term the "coloniality of knowledge" (Decker, 2013). This dynamic is reflected in the archival silences and biases created through colonial influenced administrative practices, where archives often embody racist, sexist, and elitist perspectives that marginalise

* A conservative interpretation of Sunni Islam that has shaped Saudi Arabia's legal and social systems.

voices. Post-colonial and archival ethnographic approaches emphasise the need to critically engage with these archives to uncover the tacit norms and power relations that shaped knowledge production, revealing how Western epistemologies have dominated and silenced alternative narratives within business history and beyond. Consequently, the stories of economically active women in the Gulf remain largely undocumented, preserved through oral memory and community knowledge rather than institutional recognition.

Although Saudi Arabia escaped formal colonisation, its archival absences bear the imprint of colonial legacies, where narrative control, selective memory, and elite curation continue to shape the historical record. As Decker (2013) argues, the silence of the archives is not an accidental void, but a patterned outcome of power, shaped by imperial histories, administrative logic, and the marginalisation of subaltern voices. In the Saudi context, these silences are compounded by patriarchal statecraft and an historiography deeply invested in preserving religious legitimacy, male lineage, and national unity. Documents pertaining to the Kingdom's economic and political history often reside outside its borders, in British or American repositories, corporate oil records, and intelligence archives, thus rendering the domestic archive fragmented and externally constructed. The entrepreneurial histories of Saudi women remain marginalised and omitted from official records reflecting both the gendered logic of what is deemed archivable, the informal nature of their work as well as the postcolonial condition of knowledge production. As Spivak (1988) and Said (1991) remind us, the subaltern is often not simply unheard, but structurally unrecorded. Methodologically, this necessitates a shift away from traditional historical archives toward oral histories, ethnographic engagements, and interpretive reconstructions, a move that not only challenges the epistemological authority of official archives but also reclaims the lived experiences of those excluded from the dominant record (Decker, 2013).

This paper collects and analyses narratives from retired women entrepreneurs and their male and female descendants. These accounts provide insight into the institutional and socio-cultural conditions shaping women's entrepreneurship, including the role of religion, Wahhabism, and the Committee for the Promotion of Virtue and the Prevention of Vice (CPVPV), also known as the morality police, established in 1929. Building on these accounts, the paper explores the role of the CPVPV as a central institution in regulating women's public and economic participation in Saudi Arabia. As a state-backed religious authority, the CPVPV operated as an institutionalised gatekeeper of morality, anchored in the doctrine of *al-amr bil ma'ruf wa al-nahy 'an al-munkar* (enjoining what is right and forbidding what is wrong), enforcing gender

segregation, dress codes, and limitations on women's mobility in ways that directly affected their ability to engage in entrepreneurial activity (Al-Rasheed, 2013; Ménoret, 2005).

Through oral histories, the institutional effects, such as shifting configurations of morality policing, religious doctrine, and national development agendas, are made visible in the lived experiences of women entrepreneurs, revealing how state-religious alliances shaped the limits of what was possible for women in business. By adopting an historically cognizant approach (Argyres et al., 2020; Kipping & Üsdiken, 2014) and tracing the entrepreneurial agency of Saudi women over the past century this paper fills a gap in valuable contemporary scholarship. Recent studies have expanded our understanding of women's entrepreneurial experiences (e.g., Marlow, 2019), although often overlook the longer histories of institutional constraint and socio-political entanglement. Even studies attentive to social structures and geography (Al-Dajani et al., 2019; Lassalle & Shaw, 2021), tend to foreground the present, leaving the deeper temporal roots of gendered economic participation underexplored.

Building on feminist institutionalism (Krook & Mackay, 2011), this paper theorises the impact of formal and informal institutions on women's entrepreneurship. Furthermore, this paper provides critical historical depth to current debates on women's empowerment and policy reform (Wilson et al., 2022). It highlights how today's initiatives, such as Vision 2030 and gender-focused entrepreneurship programs, are rooted in longer-term struggles and negotiations over women's roles in economic life.

This paper is structured as follows: Section 2 discusses the theoretical framework of Feminist Institutionalism. Section 3 provides a historical overview of Saudi Arabia in the 20th century, highlighting women's economic roles and their gradual access to education. Section 4 outlines the research methodology, while Section 5 explores key institutional constraints affecting women's entrepreneurship, followed by Section 6, which discusses findings, contributions to the literature and concludes the paper, addressing its limitations and potential directions for future research.

2. Theoretical Framework: Feminist Institutionalism

Women entrepreneurship scholarship has known important theoretical developments in the last few years, moving from a comparison between women and men entrepreneurship (Al-Dajani & Marlow, 2013; Marlow & McAdam, 2013; Shaw et al., 2009) to bringing feminist theoretical perspectives (Ahl & Marlow, 2019; Dy & Agwunobi, 2019; Lassalle & Shaw, 2021). Women entrepreneurship research has a specific interest in the role of multiple dimension contexts on

the economic engagement of women (Welter, 2020). Critiques have indeed arisen on the individual nature of entrepreneurship (Dodd et al., 2021), highlighting the unequal access to opportunities of many entrepreneurs, including women and ethnic minority groups (Martinez Dy, 2020). Instead, it is recognised that entrepreneurship is contextualised, and that women specifically have to face patriarchal structures and barriers in societies based on local and international norms and values. Contextual dimensions (geographical, social, economic, and historical) are gendered (Vershina et al., 2020; Welter, 2020; Yamamura et al., 2022), thus requiring nuanced theorisation from a feminist perspective. Whether based on necessity or driven by opportunities, women face barriers to their economic freedom and endeavours due to institutional arrangements. These institutions evolve over time, impact, and constrain the entrepreneurship activities of women (Harrison et al., 2020).

Institutional theory, by making the distinction between formal and informal (North, 1990), provides a useful perspective to analyse the different impacts of institutions on economic activity. An institutional lens is well-suited to capture differences in institutional arrangements in different contexts, especially in non-Western contexts (Makhmadshoev et al., 2015; Ritchie, 2016). However, institutional theory needs to account for gender dynamics. Indeed, social structures and regulatory frameworks affect women's agency and empowerment (Al-Dajani & Marlow, 2013; Lassalle & Shaw, 2021). Feminist Institutionalism (Krook & Mackay, 2011) is a useful theoretical lens that comprehends the embedded gender dynamics and power relations within institutions, and how these institutions perpetuate or contest gender norms and inequalities (Mackay et al., 2010; Thomson, 2018). This approach is particularly interested in understanding the roles that formal rules (laws, regulations) and informal norms (cultural practices, societal expectations) play in shaping gender relations and outcomes.

Within the context of researching women's entrepreneurship in Saudi Arabia, we argue that Feminist Institutionalism could be particularly insightful by providing a feminist theoretical framework, to investigate how institutional structures have historically limited or enabled women's economic activities and how religion, culture, and social norms have played a significant role in restricting these activities (Acker, 1992; Krook & Mackay, 2011). By examining the roles of various governmental and non-governmental organisations and the overall institutional climate for women's entrepreneurship in Saudi Arabia throughout the 20th century, this approach could offer nuanced insights into the mechanisms through which religious and cultural constraints, strict moral policing, and social limitations impacted women's participation in the economy.

Furthermore, despite its valuable potential contribution to advancing the understanding of women's entrepreneurship scholarship, history remains comparatively neglected in entrepreneurship literature, despite recent calls on changing women's engagement in entrepreneurship over time and across geographical contexts (e.g. Perchard et al., 2017 and this special issue). It is particularly needed given the importance of time on institutional change processes (Dambrin et al., 2007) by tracing the ways entrepreneurial agency emerges in response to evolving institutional and socio-cultural conditions.

Finally, past research on women entrepreneurs has highlighted the importance of access to diverse resources beyond finance, including networks, relevant skills, and legitimacy, on the economic integration of women through entrepreneurship (De Clercq & Voronov, 2009; Shaw et al., 2009) and more generally on the access to different forms of capital (Pret et al., 2016).

3. Women's economic activity in the Kingdom of Saudi Arabia from the pre-oil period to the late 20th century

Women in the pre-oil period

In the early 20th century, the Arabian Peninsula faced significant political and economic challenges. Arab Peninsula leaders, striving for independence and the creation of a unified Arab state, led the Arab Revolt against the Ottoman Empire between 1916 and 1918 (Kostiner, 1993; McLoughlin, 1993). During this time, the ulama (Islamic scholars) and the umara (tribal leaders) held primary political influence (Mouline, 2014). Before the discovery of oil in 1938, Saudi society was composed of modest farming, herding, craftwork, trading, and religious scholarship communities, with social structures deeply embedded in tribal and religious affiliations (Al-Rasheed, 2013; Vasil'ev, 2000).

Although the term *entrepreneurship* was not widely recognised or socially valorised in early 20th-century Saudi Arabia, especially in relation to women, the underlying behaviours associated with entrepreneurial activity were nonetheless present. Women played an essential role in economic production and household sustenance, engaging in activities such as planting and harvesting crops, tending livestock, and managing household gardens. Beyond primary cultivation, women participated in food processing, contributing to the resilience of rural communities (Al-Rasheed, 2013; Harbi, 2020). In central Arabian towns like Unayza and Burayda, women dominated vegetable markets, while female traders in various regions sold textiles, threads, clothing, chewing gum, and incense. In the sacred cities of Mecca and Medina, women supported the annual Hajj pilgrimage by providing food, accommodation, and other

services to pilgrims (Al-Rasheed, 2013; Vasil'ev, 2000). These economic activities, though informal and often overlooked, demonstrate clear entrepreneurial behaviours, including opportunity recognition, resource mobilisation, and risk-taking under conditions of uncertainty, that align with contemporary definitions of entrepreneurship. Many women invested their limited capital, labour, and time to generate income and sustain their families, often in the absence of institutional support or legal protections. Framing these contributions through the lens of entrepreneurial decision-making foregrounds how women actively navigated shifting political economies, restrictive gender norms, and fluctuating markets. Drawing on Howorth, Tempest, and Coupland's (2005) call to rethink entrepreneurial definitions and methodologies, this study embraces a multi-paradigmatic and context-sensitive approach that recognises the embedded, negotiated, and socially constructed nature of entrepreneurship. It acknowledges that many women's entrepreneurial actions were not recognised as entrepreneurship at the time but only identified as such in retrospect. through their strategic adaptations, identity negotiations, and use of religious, domestic, and social capital. This perspective resists rigid, universal definitions and instead situates Saudi women's entrepreneurship within their specific historical and institutional contexts, offering a more inclusive and theoretically expansive account of entrepreneurial agency under constraint. This approach allows for a historically grounded yet theoretically informed understanding of women's entrepreneurship before it was formally named as such.

Despite these contributions, societal expectations dictated that a woman's primary role was marriage and child-rearing, prioritising domestic responsibilities over economic endeavours (Al-Rasheed, 2013). Following the unification of Saudi Arabia in 1932, King Abd Al-Aziz Ibn Sa'ud implemented a centralised administration and established Wahhabi Islam as the state's official religious doctrine (Bakar, 2010; Mouline, 2014; Ward, 2018). The monarchy enforced Wahhabi interpretations through religious institutions and morality patrols, reinforcing gendered societal norms and patriarchal control (DeLong-Bas, 2008; Vasil'ev, 2000).

Institutional Restrictions on Women's Economic Participation

The CPVPV (morality police), formally established in 1940 (Mouline, 2014; Voll, 2009), imposed strict regulations on women's public behaviour. They enforced dress codes, requiring women to wear the abaya (a long, loose-fitting cloak worn by many Muslim women, particularly in the Gulf region), hijab (a headscarf that covers the hair, neck, and sometimes shoulders, leaving the face visible), and niqab (a face covering that leaves only the eyes visible, usually worn with a headscarf and abaya). (Detrick & Chatterjee, 2017; Doumato, 1992). These

restrictions severely limited women's freedom of movement and, consequently, their ability to participate in economic activities.

Traditional gender roles positioned men as primary providers, with economic resources controlled by male relatives, who were regarded as household decision-makers (Almosaed, 2008; Said-Foqahaa & Maziad, 2011). Women faced significant barriers in accessing financial resources and government assistance (Tailassane, 2019). These patriarchal structures further entrenched gender inequalities, reinforcing women's economic dependence on male guardians.

By promoting the concept of the ideal Islamic woman (a socially constructed model of femininity rooted in religious, cultural, and patriarchal interpretations of piety, modesty, and domesticity), the monarchy sought to balance modernisation efforts with conservative sentiments, limiting women's entrepreneurial opportunities while maintaining their significant, yet often unrecognised, contributions to local economies.

Women in the oil period (post 1938)

A pivotal shift in Saudi Arabia's economic trajectory occurred with the discovery of oil in Dhahran in 1938, transitioning the country from an agrarian society to a major global oil economy. The influx of foreign expertise, increased oil revenues, and repatriation of wealth solidified Saudi Arabia's global economic position (Al-Rasheed, 2010; Albalwi et al., 2023; Hafner et al., 2023).

By the 1950s, rapid urbanisation, centralised governance, and the transition to a modern economic system created formal employment opportunities. While men entered salaried labour markets, women remained largely restricted to select professions, primarily within education and female-only medical roles (Lacey, 2010; Long, 2005).

For an overview of the key historical milestones shaping Saudi Arabia's economic and social landscape from the 1930s onward, please refer to Appendix 1.

Female Education Disparities and Privileges

By the 1950s, Saudi Arabia's educational landscape was deeply stratified, with elite families offering their children private tutoring at home (Al-Washmi, 2009; Basrawi, 2009). A limited group of Saudi girls, primarily from privileged backgrounds, had opportunities to study abroad in boarding schools across major Arab capitals such as Cairo and Beirut, broadening their academic exposure (Al-Rasheed, 2013).

Until 1956, Saudi women were prohibited from formal education. When institutional schooling for girls was eventually introduced, it remained distinct from male education, differing in curriculum, structure, and quality. While Sharia law and Quranic teachings formed the foundation of boys' education, female curricula focused primarily on preparing women for traditional domestic roles, reinforcing institutionalised gender norms (Alsuwaida, 2016; Sabbagh, 1996).

The 1960s marked a turning point with the establishment of the first state-run schools for girls, driven by the country's increasing oil wealth (Al-Rasheed, 2013). This period witnessed initiatives led by women from the royal family, who played a pivotal role in introducing formal education for girls while carefully navigating prevailing cultural resistance. By 1961, women were admitted to King Saud University, albeit within a limited range of disciplines deemed socially acceptable, such as education, nursing, and home management.

The 1970s oil boom spurred rapid economic and social shifts, triggering debates around national identity and the role of women in education and society (Al-Juhaiman, 2007). While increased oil revenues facilitated greater access to education, the boom paradoxically reinforced traditional gender roles. Educated men benefited from expanded employment opportunities, whereas women's economic participation remained constrained despite their rising social status through education (Al-Rasheed, 2013; Alhawsawi & Jawhar, 2023; The Embassy of The Kingdom of Saudi Arabia, 2024).

Despite incremental progress, gender disparities in Saudi education persisted. Female curricula remained less comprehensive than those for men, with minimal expansion in subject offerings (Alsuwaida, 2016; Hamdan, 2005; Mills, 2009). International pressure and global advocacy for gender equality (United Nations. Office of Public Information, 1978) did little to accelerate reform, and Saudi women's access to a diverse education remained limited until the late 1990s. Gender segregation in institutions continued to restrict women's academic and career pathways, reinforcing enduring barriers to equal educational opportunities (Alsuwaida, 2016; Rugh, 2002).

Since 1970, Saudi Arabia has implemented Five-Year Development Plans, guiding the nation's economic and social reforms in structured intervals. The first plan was launched in 1970, marking a major shift toward structured economic modernisation and state-led development following the oil boom. King Faisal's era (1964–1975) was known for significant administrative and educational reforms, and these plans were part of a broader vision to modernise the Kingdom while balancing religious and cultural norms. As part of long-term

progress, these plans have played a crucial role in shaping women's professional opportunities in Saudi Arabia have expanded gradually over recent decades, with increasing access to a wider range of academic tracks, including STEM and medical sciences, from the mid-2000s onward. Those major policy developments between 2009 and 2013 contributed to enabling fuller participation of women in higher education, though some fields such as engineering, law, and political science have had more limited access for women due to ongoing cultural and institutional restrictions (Elhadary & Abdelatti, 2024; Jamjoom & Kelly, 2013).

4 Methodology

Method Design and Rationale

This research relies on oral history and historical literature, using qualitative sources, such as interviews and written testimonies (e.g., biographies). Triangulating these sources with academic literature helps understand and capture the history of women's entrepreneurship in the Kingdom of Saudi Arabia (Yin, 2013), from oil discovery to present times. Notably, there were no archival records available, and this project would not have been possible if we had relied solely on archival materials. By incorporating oral history and historical literature, this study not only addresses the absence of archival records but also positions oral history as a purposeful and epistemologically rich method for recovering affective, gendered, and subaltern narratives. In the context of Saudi women's entrepreneurship, where women's economic roles have often been omitted from official historiography, oral history offers a critical lens through which to access multivocal, relational memories. Oral history allows for the recovery of marginalised voices, giving space to those excluded from formal accounts of business and institutional life, while also illuminating the emotional and narrative structures that formal archives frequently overlook (MacKenzie et al., 2020; Portelli, 1992). As Abrams (2016) argues, feminist oral history, as a transformative practice, disrupts institutional silences by enabling women to narrate their lives beyond patriarchal archival constraints. This methodological stance aligns with feminist institutional theory, which highlights how both formal and informal institutions embed gendered norms that marginalise women's experiences (Krook & Mackay, 2011). By documenting Saudi women's entrepreneurial activities and economic roles through oral narratives, this paper challenges institutionalised exclusions and reclaims gendered agency in historical analysis.

Portelli's insights into "history-telling" as a collaborative, meaning-making act show how narrators do not simply recall the past, but actively shape its significance through storytelling,

offering a valuable lens for interpreting Saudi women's entrepreneurial memory, often grounded in family obligation, community labour, and informal exchange. Similarly, Thompson (2000) underscores the role of oral history in recovering agency and dignity for historically marginalised groups, noting its strength in capturing emotion, silences, and the nuances of lived experience absent from institutional archives. This approach aligns with feminist readings in *The Oral History Reader* (Perks and Thomson, 1998), which position oral history as both a method and a political act that challenges knowledge hierarchies and re-centres the experiences of those long excluded from economic history. In a country where official records overwhelmingly reflect elite male narratives, oral testimony emerges as both archive and act of resistance, offering historically situated perspectives that compensate for limited archival data. Through these narratives, we can analyse shifting notions of temporality, morality, and legitimacy in Saudi women's entrepreneurship over the past century, tracing how they navigated, negotiated, and transformed their roles despite institutional constraints (Wadhwani and Lubinski, 2018).

The difficulty of writing the social history of marginalised people is that their records are less likely to be preserved in archives (Schwartz & Cook, 2002). A series of interviews with historians, women's rights activists, prominent Saudi figures engaged in promoting women's economic empowerment, retired business owners, and descendants of women entrepreneurs was conducted to reflect on women's economic activities in that era by asking them about their own and their ancestors' experiences in running their businesses. (see Table 1 below). These oral testimonies often answered the questions that business records could not, helping to overcome the recurring archival silences that challenge efforts to write the history of marginalised groups (Thompson, 2017). This study thus compiles and analyses narratives from individuals actively involved in Saudi women's empowerment within various organisations. These narratives, along with data from secondary sources such as reports, documents, and a comprehensive review of relevant literature, provide a broader contextual understanding of women entrepreneurship (Al-Dajani et al., 2019; Ben-Hafaïedh et al., 2024), therefore enabling knowledge development and theorisation, from an historical perspective (Argyres et al., 2020; Kipping & Üsdiken, 2014; Lassalle & Shaw, 2021).

Table I. Profiles of Contributing Interviewees

Participant No.	Participant Role/Position	Gender	Area
Participant 1	Activist, Entrepreneur, Historian, Writer	Female	Khobar
Participant 2	Head of an NGO	Female	Riyadh
Participant 3	Writer, Historian	Male	Qateef

Participant 4	Historian, Documentaries Producer	Male	Jeddah
Participant 5	Activist	Female	Riyadh
Participant 6	Family Affairs Lawyer	Female	Khobar
Participant 7	Retired Saloon Owner	Female	Qateef
Participant 8	Retired Dressmaking Workshop Owner	Female	Jeddah
Participant 9	Retired Food Products Shop	Female	Al Baha
Participant 10	Granddaughter	Female	Mekka
Participant 11	Granddaughter	Female	Al Ahsa
Participant 12	Granddaughter	Female	Qateef
Participant 13	Son	Male	Riyadh
Participant 14	Grandson	Male	Al Qaseem
Participant 15	Grandson	Male	Qateef
Participant 16	Granddaughter	Female	Al Ahsa
Participant 17	Daughter and Granddaughter	Female	Riyadh
Participant 18	Grandson	Male	Tabouk
Participant 19	Son	Male	Jaizan
Participant 20	Son	Male	Najran
Participant 21	Granddaughter	Female	Al Jouf
Participant 22	Son and Grandson	Male	Tabouk

Data Collection and Analysis

This study relies on qualitative interviews. It would have been ideal to triangulate the findings from the interviews with statistics on women in employment or self-employment. However, such statistics have been produced by government institutions only for the post-1990s period. The first set of interviews were expert interviews conducted with three historians, a lawyer specialised in family law, the CEO of a non-profit organisation in charge of women empowerment, and finally, with feminist activist researchers. These experts were involved in fields related to entrepreneurship, women's studies, and policy reforms.

Furthermore, we compiled testimonies and oral accounts of women entrepreneurs' experiences by conducting in-depth interviews that included three retired entrepreneurs as well as thirteen direct descendants of pioneering women entrepreneurs. In a context that values privacy and conservatism, maintaining a focused sample facilitated trust-building and enabled a deeper exploration of participants' experiences, perspectives, and narratives (García & Welter, 2013; Ozasir Kacar et al., 2023). Interviews continued until no new insights emerged, indicating that data saturation had been reached and that the sample size was appropriate for this study (Francis et al., 2010; Marshall et al., 2013).

Such oral history accounts are particularly valid approaches to studying gendered phenomena (Anderson et al., 2019). Interviews were in-depth and semi-structured, blending prepared written questions with probes and open-ended questions. This approach fosters a natural conversation, which is crucial for eliciting meaningful data (Denzin & Lincoln, 2011).

During the interviews with experts, the focus was on the availability and quality of data on women's economic contributions in Saudi Arabia, the role of different government-affiliated institutions, and more generally, an overview of the history of women's economic participation from before the oil boom to the present day. Moreover, the interviews with retired businesswomen or their descendants focused on gaining a comprehensive understanding of their experiences and insights to complement the limited official data available. These narratives provide a richer context for women's economic experiences in the 20th century (1950s to 1980s, particularly).

Expert interviews offered detailed insights into Saudi Arabia's institutional and societal context. Meanwhile, interviews with retired entrepreneurs provided personal experiences of being a woman entrepreneur, while interviews with the descendants of pioneering women entrepreneurs offered novel perspectives and recollections of both significant and less prominent events (Anderson et al., 2019).

The institutional context, encompassing both formal and informal structures, emerged as a fundamental factor in understanding women's entrepreneurship. This includes legal frameworks and women's rights, as well as cultural norms, gender roles, and the accessibility of education for women. The analysis further revealed that these institutional constraints significantly limited women's access to relevant forms of capital. By examining these constraints, this study allowed for a deeper contextualisation of women's entrepreneurship within a gendered institutional framework shaped by both official policies and informal societal norms. Using feminist institutionalism (Krook & Mackay, 2011), this study contributes to discussions on women's entrepreneurship in context (Al-Dajani et al., 2019; Marlow et al., 2019) by introducing a much-needed, yet rarely explored, historical perspective on the topic.

5. Interview Narratives on the Historical Economic Entrepreneurial Contributions of Saudi Women

Oral accounts of women's entrepreneurship activities in Saudi Arabia from the 20th century to the present reveal mechanisms deeply rooted in the Kingdom's institutional history. The findings emphasise how gendered institutional norms and values, both formal and informal, have constrained women's entrepreneurship. While these constraints have shifted in part with

urbanisation and women's first access to education in the 1950s, women have continued to face barriers in accessing crucial resources and forms of capital.

Gendered Roles and the Social Stigma of Trading

Women in Trade Before the 1950s

Historically, Saudi women have been involved in various production activities (Al Mana, 2023). Before the 1950s and the shift towards urbanisation, 80% of the population consisted of Bedouins. In the desert, nomadic women played an active role in producing goods for their households and neighbours, as men were often busy with military duties or herding during peaceful times. Women took responsibility for providing food, clothing, household items, and caring for livestock during times of conflict. However, with urbanisation, men moved to cities for government jobs, and women's roles were reduced to domestic care, with men becoming the primary financial providers. In pre-oil times, women participated in small-scale trade activities, focussing on handmade goods, textiles, and agriculture depending on the region.

Participant 9, from Al Baha, in the southern province, shared her mother's and grandmother's experiences:

"I remember seeing my grandmother helping my grandfather in the field, gathering crops and herding the flock along with my mother and two uncles."

Women's production activities varied by region, as Saudi Arabia's geography and culture are diverse. Prior to oil discovery in the 1930s and until the 1950s, in agricultural regions like the southern and eastern provinces, women helped their fathers or husbands with crop collection, livestock care, and producing goods like baskets, mats, and molasses from palm tree leaves where palm tree farms were widespread. As further supported by participant 12, from Al Qateef, in the eastern province:

"Back then, we all had a role to play. I remember helping my mother weave baskets from palm leaves while my father worked the fields... The women didn't just stay at home, we milked the goats, gathered dates, made molasses. It was part of life, especially in the farming season."

Gender Roles in the 1950s

Prior to urbanisation and the emergence of institutionalised education and employment systems in the 1950s, Saudi women were largely dependent on male relatives for financial support. Social expectations framed male provision as a measure of masculinity, and women's

economic dependence was often portrayed as a marker of privilege rather than constraint. As a result, women's economic contributions were often downplayed or hidden. Participant 3, a historian, explained, "*Women preferred to present themselves as pampered and well-cared-for, as contributing financially was perceived as a sign of economic hardship rather than independence*". However, in the absence of state-sanctioned employment opportunities for women, many sought alternative routes to generate income, becoming informal entrepreneurs by default. Without access to formal roles or public-sector positions, women turned to self-employment, drawing on domestic skills, religious knowledge, and social networks to meet local needs. As Quran teachers, midwives, and small-scale producers, they created economic value within culturally acceptable boundaries. These informal and often overlooked activities reflect entrepreneurial agency shaped by structural exclusion, revealing how women negotiated autonomy and contributed meaningfully to their communities despite systemic limitations.

In the period between the 1940s and 1960s, specific roles such as teachers and midwives were socially encouraged for women, yet these positions were often pursued independently and not officially assigned or supported by the government. Participant 8, a 68-year-old woman from the more liberal Jeddah region, fondly recalled how her grandmother, a respected Quran teacher, used her skills to fill a vital gap in the community's educational and spiritual needs. She noted that everyone respected her in the village and added: "*Everyone gave us, her grandchildren, special attention and called us 'Al Mualema (religious teacher) grandkids,*" illustrating how her grandmother's religious and educational role translated into significant social capital for the family, elevating their status and shaping how they were perceived within the community. Similarly, Participant 11, a great-granddaughter from Al Ahsa, a historically agricultural and religiously diverse region in eastern Saudi Arabia, known for its deep-rooted traditions, strong community networks, and relatively more open social norms compared to central regions, recalled how her grandmother worked independently as a midwife, using her expertise to support pregnant women through massage and home deliveries at a time when hospitals were not yet accessible, demonstrating early forms of self-employment and entrepreneurial initiative within her community. Participant 15, from Al Qateef, a coastal region in Saudi Arabia's Eastern Province, known for its strong communal identity, religious distinctiveness, and relatively more socially open cultural environment, shared his grandmother's story: "*widowed at 27, she supported her five children by making and selling Abayas (loose-fitting, long cloaks traditionally worn by Muslim women). The women in her family and neighbourhood preferred to buy from her*", reflecting how despite operating within

socially accepted roles, her entrepreneurial agency enabled economic contribution, with strong community backing reinforcing and sustaining her efforts.

According to Participant 3, a writer and historian, *"The strictest limitations were in Riyadh and the surrounding provinces, where conservatism was highest, but women in rural and coastal regions had more support."* This reflects broader regional dynamics in Saudi Arabia, where social norms and gender roles have varied significantly across urban, rural, and coastal areas. Central regions like Riyadh, birthplace of the Al Saud dynasty and the heartland of Wahhabism, were shaped by Najdi traditions, which emphasise tribal hierarchy, patriarchal authority, and strict gender segregation. These influences contributed to the particularly conservative environment for women in Riyadh and its surrounding provinces, such as Al-Qassim, Diriyah, and Al-Kharj. In contrast, rural and coastal areas, such as Qatif in the Eastern Province or Jeddah on the western coast, often had more flexible norms, driven by economic necessity, greater religious diversity, and long-standing traditions of women contributing to family livelihoods through teaching, healthcare, and trade.

Similarly, Participant 2, a member of an NGO, observed that financial strains could shift male family members' resistance to support women entrepreneurial activities: *"When money gets tight, familial and societal objections seem to melt away."* However, she also shared that resistance often came from mothers concerned about community judgement, especially for roles in public spaces like malls, *"the mother would say, 'What will the neighbours think if they see you working in a mall? They'll say we raised our daughter with no shame.' It wasn't just about the job; it was about how the whole family would be perceived."*

Ideal Muslim Woman's Economic Role

The promotion of ideal Islamic womanhood in Saudi Arabia served as a tool for maintaining power, reinforcing traditional values, and addressing fears of Westernisation (Doumato, 1992). By emphasising women's modesty, family roles, and dependence on men, the monarchy upheld patriarchal structures, portraying them as pillars of stability during times of change. Women's roles remained restricted, with societal pressures enforcing their dependence on male guardians. As Participant 1, a women's rights activist, explained:

"Women were struggling... restricted on different levels, from opening a bank account to hiring a male manager to oversee male employees. IDs were issued only to men, with women needing approval from their male guardians. Worse, these practices were accepted as the norm."

Al Sharifa Noor Al Hashimi (2007) similarly highlighted how cultural norms and religious interpretations restricted women's business activities, recalling how ministry clerks in 1968 told her to send her husband instead, to process her business papers, viewing her independent pursuit of business as defiance of male guardianship.

This patriarchal structure limited women's agency, pressuring them to obey male guardians and creating social and legal barriers to prevent objections. Women who challenged these norms, like those involved in the 1990 driving protest, faced severe social stigma, job loss, and public backlash, as experienced by Participant 1 and 5, who are activists. Participant 5, recalling her participation in the protest, shared, *"We were attacked by reporters and preachers, with a public notice labelling us as 'sluts who advocate vice.'"*

Social pressures extended beyond the family to the wider community, with women expected to fully obey their male guardians, particularly husbands. Mothers often reinforced this with the saying, as recalled by Participant 8 *"God is above you, your husband is around you,"* instilling the notion of unquestioning obedience. Conservative society, including religious scholars and state agencies, suppressed women's independence to maintain patriarchal norms and uphold a vision of Islamic tradition. Resistance to challenging these norms reinforced the gender hierarchy.

Guardianship and Moral Policing as formal institutional barriers

Women in Saudi Arabia have long faced restrictions on their social and financial activities, shaped by traditional norms and formal regulations introduced in the 1950s. Establishing a business required approvals not only from ministries like commerce or health but also from the religious morality police (CPVPV), adding a layer of bureaucracy that was both restrictive and non-systematic. Female entrepreneurs, like Participant 7, faced numerous obstacles:

"To get approval to open a beauty salon, I had to comply with many conditions. The women's salon had to be 20 meters away from any male salons, and we had to hire a male security guard at a single entrance to ensure that no men would enter or escape during an inspection... this was in violation of the safety regulations, which mandated two points of entry, this created a loop, stick to the single entrance to satisfy the moral police requirements or the two entrances to fulfil the department of safety and regulations requirements.. this headache often put-off many women from even thinking of establishing their own formal businesses"

Although Participant 7 secretly dedicated a hall in her salon, to accommodate women's fitness activities in a discreet and culturally acceptable manner, female-only gyms remained prohibited. The morality police imposed strict regulations, limiting women to businesses like beauty salons, dressmaking, or childcare while barring them from sectors like real estate or law, as they restricted interactions with non-mahram men; men with whom a woman does not have a close blood or marital relationship. Participant 5 explained:

"Women were restricted to a small number of business activities based on the approval of the morality police... We saw many cases of women being taken advantage of by their male guardians, who would demand a share of the business just to grant approval."

Male guardianship in Saudi Arabia, rooted in a blend of pre-Islamic traditions, Islamic law, and state policies, has historically limited women's social and financial activities, particularly in business. In Saudi Arabia, the Hanbali school of Islamic law, known for its strict interpretations, has played a major role in shaping the country's application of Sharia law throughout its history. Under this interpretation, a woman requires her guardian's approval for major life decisions, including marriage, travel, and certain healthcare procedures. This system is intended to protect family honour and ensure that women receive support but constrain their freedom. In business, women often needed their guardian's approval for many decisions, including establishing a business. As Participant 1 recalled, *"Clerics used religion to justify and reinforce their long-established cultural traditions."* Guardianship extended to business operations entailed that women had to hire male managers to handle legal affairs. Thus, male managers were in the position to exploit and defraud women. Participant 4, a lawyer in family affairs, shared an instance where a woman discovered her husband, assigned as her business manager, was transferring money to his own account, prompting her to file a case and ultimately divorce him.

The CPVPV (morality police) further complicated matters, conducting random inspections and imposing restrictive conditions on women-owned businesses. Participant 5, a former owner of a beauty salon, expressed her anxiety by describing these CPVPV visits as more akin to a raid than an inspection. These constant disruptions made it difficult for women to run businesses effectively, reinforcing their dependency on male guardians and limiting their entrepreneurial opportunities.

Moreover, the CPVPV's presence contributed to the broader societal pressures that restricted women's roles in public and economic life. Businesswomen had to deal with not only the

practical disruptions caused by the morality police but also the underlying cultural norms that dictated their limited participation in the marketplace. This dual challenge hindered their ability to fully capitalise on entrepreneurial opportunities and reinforced their dependency on male guardians or partners for navigating public and business spheres.

Between the 1960s and 1980s, it was common for some male relatives, particularly those employed in government positions, where civil service regulations prohibited private commercial activity, to register businesses under the names of their wives, sisters, or daughters. This practice allowed men to circumvent official restrictions on dual employment and maintain economic interests while preserving their government positions. Consequently, many female-owned businesses were nominal; women were listed as legal owners on paper but had limited or no operational control. While these arrangements provided families with economic flexibility, they also obscured the true nature of women's entrepreneurial activity in historical records, complicating assessments of women's genuine participation in business. Moreover, such practices reinforced patriarchal norms by exploiting women's legal identities while denying them actual authority or recognition within the economic sphere.

However, despite such a constraining institutional context, women still navigated these challenges and found opportunities, especially in the sale of female garments, underwear, cosmetics, and lingerie by salesmen, since sales was an activity that women were not allowed in prior to the 1990's and women felt uncomfortable having to deal with sales-men for such items, which presented a business opportunity for some women. This is further explained by the daughter of an informal businesswoman (Participant 17):

“In the 1980s, my mom would buy fashionable garments and lingerie during our travels to Cairo or Beirut, as many of our female relatives preferred not to shop for such items where they had to discuss sizes or designs with male salesmen, rather buy them from my mom as they felt more private and comfortable to discuss such details”

Long-standing Gendered Inequal Access to Resources

Saudi men and women have had unequal access to resources, a cultural disparity that has persisted for decades. With women facing significant obstacles when starting businesses, exacerbating the gender gap in business knowledge and experience. Participant 3 highlighted that:

"Male business owners often receive more funding, exposure, and networking opportunities due to being seen as more financially skilled, a perception shaped by early involvement in family discussions and responsibilities. In contrast, women are not typically expected to handle financial matters early on, leading to a gap in business acumen development."

One of the major obstacles for Saudi women starting businesses has been limited access to private capital, largely due to inheritance issues rooted in social norms (Doumato, 1992). The expectation was for the male side of the family to retain wealth, often denying women their rightful inheritance or giving them only a minimal share. In conservative areas, married women were prohibited from inheriting from their fathers or brothers, with inheritance often passing to male relatives. These practices, not based on Sharia law but on entrenched societal norms, particularly within tribal families, severely restricted women's access to cash, leaving them dependent on male family members for financial decisions, a limitation that directly hindered their ability to accumulate personal capital or invest independently in starting a business. As stated by Participant 1, an activist working closely with entrepreneurial family firms:

"I once sat across from a senior male board member and asked why the daughters weren't involved in the family business decisions. He laughed and said, 'Why complicate things? Give them a trip to Paris and a Louis Vuitton bag or two, they'll be more than happy. They don't need to deal with boardroom headaches.' It was shocking, but not uncommon. That's how deeply the assumption runs that women are uninterested or incapable of managing serious economic matters."

Moreover, women faced significant barriers to legal recourse, with courts biased by the same cultural norms, discouraging them from challenging inheritance decisions. This lack of financial autonomy, combined with the historical absence of government grants or support programs for women entrepreneurs further limited their ability to start and sustain independent businesses. While formal initiatives such as Monsha'at's entrepreneurial programs (Monsha'at, 2025), SIDF financing schemes (SIDF, 2025), and employment-related subsidies (e.g. Qurrah and Wusool) ((HRDF), 2025) began emerging around 2021 under Vision 2030 (Saudi Vision 2030, 2025), earlier generations of women had little to no institutional support, leaving many confined to minimal roles within family-run enterprises. Activists, like Participants 1 and 5, have called for change, emphasising that women often receive arbitrary sums from family businesses instead of their rightful share, limiting their ability to secure a financial future and

significantly curtailing their capacity to initiate or expand independent entrepreneurial ventures.

Financial and Legal Knowledge Limitation

Women's limited exposure to business knowledge at an early age, compounded by restricted social networks, significantly impedes their entrepreneurial social and human capital, including their business acumen and ability to manage businesses effectively. While men's social networks, whether in family or broader social gatherings, focus on business trends, opportunities, and professional development, women's discussions tend to centre around domestic topics such as childcare and household management. These differing dynamics contribute to the disparity in business knowledge and awareness of market trends between men and women. Participant 1 shared her views:

"Since the 1950s, Saudi Arabia's educational curriculum for girls has focused on domestic skills, neglecting business knowledge and financial literacy, reflecting traditional views of women's roles in the home. In contrast, Saudi men are often exposed to business from an early age through involvement in family businesses and financial responsibilities."

An ex-salon owner (Participant 7), who established her business in 1983, shared the challenges she faced:

"It was difficult to set everything up on my own. I had to consult my brother and husband for operations, finances, and staff management because I lacked the knowledge. There were no female family members I could turn to either, as they had limited knowledge... When I observed our family weekly gatherings back then in the 1980s, all the aunts and cousins were housewives with limited or no education. The conversations were mainly around kids and food recipes."

A significant knowledge gap regarding legal rights hindered Saudi women's ability to conduct business effectively, often forcing them to trust male guardians or partners without proper contracts. As Participant 8 noted, *"I had to trust my husband with my money to establish and run a business, without having a valid legal contract."* Many women, unfamiliar with their legal rights, were vulnerable to exploitation by male relatives or business partners, who could control their business affairs. Many women, fearing social repercussions and lacking legal knowledge, refrained from seeking justice. Participant 6 explained that even if a woman dared

to sue, the judiciary, composed of religious scholars from tribal backgrounds, viewed her as “*a discordant woman*” and delayed the case for years, with some cases lasting decades. This institutional inertia functioned as a deterrent, dissuading many women from seeking justice in financial disputes, especially within family contexts, and further entrenching their exclusion from legal and entrepreneurial autonomy.

Furthermore, elite family connections and privileges provided critical access to resources, networks, and opportunities, as seen in the success of figures like Lubna Olayan*, the first woman to chair a Saudi bank and was the former CEO of Olayan Financing Company (Berry, 1981; Entrepreneur Middle East, 2024; Mahmoud, 2020; McLELLAN, 2002). These advantages highlight the disparity in opportunities for women in Saudi Arabia, where those without such connections faced significant barriers to business success based on their socio-economic backgrounds. As shared by participant 8 during a discussion on role models: “*Don’t bring up Lubna Al Olayan, yes, she’s smart, determined, and incredibly capable, but she was born with a silver spoon in her mouth. Her success doesn’t reflect what ordinary Saudi women go through. Most of us don’t have access to that kind of backing or network.*”

6. Conclusion

This study traced the historical trajectory of women’s entrepreneurship in Saudi Arabia, revealing how deeply embedded institutional structures, both formal and informal, have shaped women’s entrepreneurial agency. Through oral histories and narrative accounts passed through generations, we uncovered the often-overlooked experiences of women entrepreneurs who navigated patriarchal constraints, limited mobility, and institutional exclusions to participate in economic life. Using a feminist institutionalist lens (Krook & Mackay, 2011), our analysis demonstrates how gendered power relations and institutional norms restricted women’s access to economic capital (through male-controlled finances), human capital (due to limited education and training), and social capital (through gender segregation and interaction norms). Even when women attained education or business licences, their symbolic capital remained constrained by patriarchal validation systems.

These findings support recent calls for incorporating historical inquiry into entrepreneurship theory (Kipping & Üsdiken, 2014; Perchard et al., 2017; Welter, 2020), positioning history not as backdrop but as a central component in understanding institutional evolution. This

* A pioneering Saudi businesswoman, who leveraged the influence of her prominent business family, which holds long-standing economic ties and social connections with the Saudi state and ruling elites.

perspective is further enriched by insights from the emerging field of entrepreneurial history, particularly Wadhvani and Lubinski's (2017) framework, which conceptualises entrepreneurship as a contextually embedded, temporally situated, and morally evaluated process. The Saudi women in this study show how they can take charge of their own businesses even when faced with strict rules, by creatively finding new opportunities, wisely using limited resources, and gaining social acceptance for new roles. The adaptive strategies reveal a complex, resourceful response to institutional exclusion and patriarchal constraint. Many women supported their husbands in agricultural labour, tending crops, herding livestock, and producing goods such as molasses, baskets, and dairy, primarily for household use, with surpluses exchanged among neighbours and kin. Others turned to tailoring, embroidery, and garment production, often from home, selling discreetly to local networks of women. Widows relied on sewing and clothing sales to support their families, leveraging gendered skills within culturally accepted boundaries. Midwifery and traditional healing were also vital roles, passed through generations, offering women both income and elevated community status. Religious teaching (as *Al Mualema*) provided spiritual guidance and became a respected form of women's self-employment. Some capitalised-on discomfort around male salesmen by privately selling lingerie and cosmetics, while others offered services such as childminding or meal preparation. These adaptations, often informal and community-embedded, reflect how Saudi women navigated legal, religious, and social restrictions to carve out economic roles that ensured household survival, preserved cultural practice, and slowly redefined gendered boundaries of work and public presence.

Our study also reinforces the need to rethink entrepreneurial practice in non-Western contexts. Rather than viewing entrepreneurship as an individualistic or innovation-driven activity, our findings reveal it to be deeply embedded in routines, family obligations, and culturally mediated negotiations. Women's enterprise emerged not in opposition to constraint but often within and through it, incremental, negotiated, and community oriented.

By combining theoretical insights with historical evidence, this research adds to recent developments in the theorising of contexts of women entrepreneurship (Marlow, 2019; Welter, 2020). In so doing, we respond to calls to bring historical perspectives in business research (Perchard et al., 2017) and to understand how women's engagement in business changed over the turbulent times of the long twentieth century across geographic contexts. In tracing how women's enterprise evolved across the long twentieth century, we expose the institutional

legacies that continue to shape, and constrain, the entrepreneurial possibilities available to Saudi women today, even amid the contemporary reforms.

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Appendix 1: History of the Kingdom of Saudi Arabia from 1930's Onwards:

This appendix provides a timeline of significant historical and economic milestones in Saudi Arabia, beginning with the pivotal discovery of oil in 1938 (see figure 3). Understanding this historical context is crucial for comprehending the foundation upon which current economic and social reforms are built, including those targeting women's empowerment and broader societal changes.

Figure 3: A Timeline of Economic Reforms in Saudi Arabia

