



## Research Article

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# Saudi Women's Economic Empowerment in Light of Saudi Vision 2030: Perception, Challenges and Opportunities

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## Abstract

*This paper aims to examine women's economic empowerment in Saudi Arabia by assessing the current status, the challenges and future recommendations in accordance with Saudi Vision 2030. The research employed a questionnaire survey method and the sample consisted of 903 women working in the public, private or freelance sectors in different regions of Saudi Arabia. SPSS software program was used to analyse the data. The findings of the research demonstrate that the participants provided positive feedback regarding women's economic empowerment which is in accordance with the Saudi Vision 2030 initiatives dedicated to women. The paper recommends enhancing awareness of the importance of women's economic empowerment, enhancing gender equality in wages, and implementing awareness programmes encouraging women to contribute to Saudi Arabia's economic development. The paper has implications for policymakers, company owners and researchers who are seeking to empower Saudi women and enhance their participation in the development of the national economy.*

**Keywords:** Challenges Economic Empowerment, Perception, Saudi Vision 2030, Women

## 1. Introduction

In recent years, economic empowerment and enhancing the effective participation of women in society has been gaining prominence in many countries around the world (Adema et al., 2014). Facilitating women's contribution in the economic and business environment has many positive impacts such as improving the economic development of a country, establishing a more stable society, improving the quality of life for communities, and contributing to human development

(Aguirre et al., 2012; United Nations, 2015; UNIFEM, 2010). As such, the economic empowerment of women is an important aspect that leads to sustainable development and better societies (Adema et al., 2014; OECD, 2011; Roudi-Fahimi and Moghadam, 2003) in which women need to have access, control and ability to make economic decisions on a long-term sustainable basis (Kabeer, 2012). Mosedale (2005) argued that to enhance the income to women and ensure sustainable long-term goals for female economic empowerment, it is vital to establish legislation and policies that promote women's economic participation, not only on an economic level but also at the market, household and community levels.

Correspondingly, Saudi Arabia (SA) has recognised the importance of empowering and supporting women (Razan, 2007; Sadi and Al-Ghazali, 2010; Ahmad, 2011). The launch of Saudi Vision 2030 in 2016 by King Salman bin Abdul-Aziz Al Saud and Crown Prince Muhammad bin Salman in 2016 sought to develop the Saudi economy and society (Vision 2030) by establishing a vibrant society, a thriving economy and an ambitious nation. Given the fact that women in SA represent approximately 49% of the population (General Authority for Statistics Report, 2020), women have received more attention and support from the government because Vision 2030 seeks to effectively enhance women's participation in the economic development of the country by, for example, enhancing their participation in the labour market, reducing unemployment rates and increasing the number of women in leadership positions (Vision 2030). Despite considerable effort being made to increase the economic empowerment of women in SA, there is a need to assess the current perception of female empowerment in SA and to identify the challenges that women continue to face. This is especially important because limited research has previously been conducted to examine these topics (Al-Qahtani et al., 2021; Abalkhail, 2018; Syed et al., 2018; Abalkhail, 2017; Al-asfour et al., 2017).

Consequently, this research aims to contribute to the existing gap in the literature by examining the current perception of female economic empowerment in SA, the challenges that women face and the recommendations proposed to increase the economic empowerment of Saudi women. Furthermore, relatively limited research has been conducted to examine the perception of women regarding their economic empowerment, the challenges they perceive that embed economic empowerment and the recommendations for economically empowering them further (Al-asfour et al., 2017). Consequently, the research aims to answer the following questions:

- What is the current perception of Saudi women's economic empowerment in light of Saudi Vision 2030?
- What are the problems and obstacles that limit women's economic empowerment?
- What are the suggestions and recommendations to facilitate women's economic empowerment in accordance with Saudi Vision 2030?

The paper is structured as follows. The next section presents the literature review and then the research design and methodology is outlined. The fourth section provides the discussion and findings of the research. The final section draws conclusions.

## 2. Literature Review

### 2.1 Saudi Vision 2030 and women's economic empowerment

In recent years, SA has launched a series of national reforms and development plans to enhance its economy, including establishing the National Transformation Program and Vision 2030 (Vision 2030, National Transformation Program, 2020). The National Transformation Program included initiatives and strategic objectives that are important to realise certain interim goals in 2020 and pave the way to achieve Vision 2030. Furthermore, among the strategic objectives of Vision 2030 is to enhance the contribution of women in the workforce, reduce the level of unemployment and contribute significantly towards the economic and sustainable development of the country.

Women's economic empowerment is one of the most prominent goals in SA, emphasising the importance of women's education, creating opportunities in the workforce for women, and providing

support and finance for enterprise. SA has ensured that the strategic objectives in Vision 2030 that focus on women correspond with the 17 sustainable development goals (SDGs) promoted by the United Nations (General Authority for Statistics Report, 2019; World Bank, 2020). The 17 SDGs are important goals that countries around the world strive to achieve in order to deliver sustainable development. Among these goals is goal number five (SDG 5) which focuses on gender equality and stresses the importance of empowering women. Subsequently, SA ensured alignment between Vision 2030 and the SDGs in general (and in particular SDG 5) by implementing various measures such as initiating several programmes to empower women including increasing the percentage of women in leadership positions; issuing a Royal Decree allocating 20% of the Shura Council seats to women; creating more than 450,000 new jobs for women; establishing an online platform for women who are looking for work; developing productive family projects; launching the Doroob Training Programme (without fees); launching a programme to support the transfer of working women (Wusool); launching a programme to support children's hospitality service for working women (Qurrah); preparing a database of family affairs information; the Future Researcher Initiative; enabling women who have custody of their children to issue passports and authorise them to travel; and enabling women to vote and run for municipal councils (General Authority for Statistics Report, 2019; p.38). The purpose of these initiatives is to raise awareness, establish training programmes, create job opportunities for women and close the gender gap between women and men. Such reforms have already had a positive impact on the economic empowerment of Saudi women and to a larger extent the economy as a whole. In support of this, the World Bank Group<sup>1</sup> issued a report on women, business and the law which analysed regulations and laws that affect the economic opportunities and empowerment of women in 190 economies (World Bank, 2020).

The report used eight indicators to measure the level of women's economic development and the legal differences between women and men including parenthood, marriage, workplace, mobility, pay, pension, assets and entrepreneurs (World Bank, 2020). For example, the parenthood indicator focuses on the laws that affect women when they have children; the marriage indicator is concerned with the regulatory constraints on marriage; the workplace indicator focuses on the regulations that affect the decision for women to work; the mobility indicator concerns restrictions on freedom of movement; the pay indicator relates to regulations that affect women's salaries; the pension indicator focuses on regulations that impact women's pensions; the assets indicator relates to the inheritance and property differences between women and men; and the entrepreneurs indicator focuses on women's regulatory constraints regarding starting and managing a business. These indicators reflect the various relationships between women's employment, entrepreneurship and legal gender equality which, in turn, have a significant impact on women's economic empowerment and contribution.

The substantial steps that the Saudi government is making to facilitate women's economic empowerment has been reflected in the World Bank Group's 2020 report. The findings of the report indicated that SA was among the ten economies that improved the most, with a score of 70.6/100 for the Women, Business and the Law Index (World Bank, 2020, p.12). Since the 2017 index, SA had made substantial progress with an increase of 38.8 points. From the eight indicators, SA achieved improvements in six indicators between 2017 and 2019: parenthood, marriage, workplace, mobility, pensions, and entrepreneurs. The two indicators in which no progress was made were pay and assets. Nevertheless, several regulations and legislation that were decreed recently such as criminalising sexual harassment in the workplace, prohibiting discrimination between women and men in employment, prohibiting the dismissal of working women who are pregnant or on maternity leave, and bringing the retirement age of women into line with men at 60 emphasise the substantial steps that the Saudi government is making to enhance women's economic empowerment and contribution in the workforce. This is motivated by the ambition to achieve the aims of Vision 2030 which strives

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<sup>1</sup> The report's data is from September 2019.

to diversify the economy, develop the private sector, promote entrepreneurship, and increase women's participation in the labour force. Moreover, the Saudi government has facilitated access to financial and credit services for women and prohibited any gender bias or discrimination regarding access to money. This regulation is still not applicable in 115 economies out of the 190 economies (World Bank, 2020, p.15), which is perceived to be a revolutionary step for SA and its economy as it enhances women's access to finance and, hence, their economic contribution.

On the other hand, Topal (2019) examined Saudi Vision 2030 and its implications for female empowerment. Topal suggested that "women's empowerment" was used in SA as a codeword to promote competitiveness and expand foreign economic integration within the domestic economy. The study indicates that the Saudi reforms and their conceptualisation of women's empowerment within the different initiatives launched "has been far from being path-breaking" (Topal, 2019, p.7). Despite this, the recent World Bank's report (2020) emphasised how SA has made substantial progress regarding female empowerment. Furthermore, the General Authority for Statistics Report (2020) states that women's economic participation and unemployment rates were 66.0% and 31.1%, respectively, between the second quarter of 2016 and 2019. This emphasises the significant steps SA is making to close the gap between the genders and empower women. Nevertheless, such debate warrants further research to assess the current situation, perceptions of female economic empowerment in SA, and the associated challenges and recommendations which this research aims to address and contribute to. Accordingly, the next section discusses women's economic empowerment in SA and the main obstacles that remain.

## 2.2 Women's economic empowerment in SA: current reality and challenges

Elimam et al. (2014) conducted an exploratory research study to analyse women's labour force participation, GDP rate and adult women's literacy in SA. The results indicated a significant relationship between the GDP of the country and women's participation in the labour force. Furthermore, a moderate significant relationship was detected between the literacy rate and labour force participation. The research revealed that improving women's participation and contribution in the labour force have positive effects on the economic development of the country. Therefore, this emphasises the importance of improving women's economic participation. Despite this, the research underlined that, women continue to encounter certain challenges that included a lack of awareness programmes and education (Elimam et. al., 2014, p.65).

Similarly, Lardhi (2020) conducted research to examine the economic empowerment of women earning low incomes in SA. The results of a questionnaire survey indicated that charities had a moderate impact in terms of empowering women on low incomes. Furthermore, a number of challenges were identified such as complex regulations, work transportation difficulties and a lack of communication between organisations and charities. Lardhi concluded by emphasising the importance of offering training programmes, enhancing awareness of economic and social rights, improving the skillset in management, marketing and decision-making. However, Lardhi's research focused only on women earning low incomes and the programmes offered to economically empower them by Saudi charities and no attempt was made to assess the current perception of female empowerment from a broad perspective as the current research aims to do.

Sadi and Al-Ghazali (2010) employed an online survey to examine the motivational factors and obstacles that face female Saudi entrepreneurs. The research revealed that the main motivation for Saudi women to conduct businesses is self-achievement. However, the operating obstacles faced by female entrepreneurs included a lack of communication between the different government entities, the absence of laws governing customers and entrepreneurs' investments, the lack of community support, socio-cultural restrictions and gender stereotyping in a male-dominated society. As such, their research highlighted the restrictions that Saudi women encounter in the business environment in SA. Furthermore, the research indicated that access to Saudi businesswomen was difficult and, as a result, the response rate was very low.

Al-asfour et al. (2017) conducted a qualitative research study and employed institutional theory to examine Saudi women's experiences in employment. The researchers conducted 12 in-depth semi-structured interviews with Saudi women in which they indicated that among the challenges faced by working women are social, organisational and attitudinal matters including gender discrimination, gender stereotypes, the lack of a family-work balance, issues associated with pregnancy, and limited growth opportunities in the workplace. However, Al-asfour et al. (2017) research sample size was small and, therefore, the results cannot be generalised. The researchers encouraged future researchers to apply a cross sectional approach, investigate the challenges and barriers to work that face Saudi women, and consider how to overcome these issues. That is what the current research aims to do.

Regarding gender inequality in employment in SA, Syed et al. (2018) investigated this issue by interviewing 21 female employees. The researchers used thematic analysis and discovered that there are multilevel factors (macro, meso and micro) that affect the opportunities for Saudi women. The macro-level factors included societal, cultural and religious aspects that emphasise the superiority and dominance of males and the impact of 'wasta' (which means having social power based on having powerful connections). This relates to nepotism and favouritism which hinder efforts to achieve equal opportunities in the work environment and effectively overrides the regulations and formal laws. The meso-organisational level factors included family honour, female modesty, social acceptability, discrimination and gender segregation. These aspects reflect the embedded religious, traditional and social norms and beliefs regarding female employment. The micro-level (individual) factors reflect differences in the experiences, perspectives and identities that Saudi women encompass in their quest for employment. In a similar vein, Abalkhail (2017) used a qualitative research approach and interviewed 22 Saudi women who held different managerial positions to examine their experiences and the challenges they had faced in pursuit of leadership positions in higher education. The research discovered that the challenges included recruitment and promotion, gender segregation practices related to promotion, and a lack of senior management training programmes for women to participate in. The study reflects the importance of a person's socio-cultural background and how it impacts the progress of Saudi women in management and leadership positions. Abalkhail's research only focused on female Saudi managers working in higher education and, therefore, the findings could not be generalised to a broader context. In addition, Abalkhail (2018) highlighted in her research the challenges that face women in the Arab Gulf in their quest to become leaders and culture is one of the most prominent factors that affects women's careers. Abalkhail indicated that there is a lack of opportunities for professional development and due to the conservative societies in the GCC, inequalities between genders persist. Among the avenues for future research that are identified, Abalkhail suggests examining the connection between human resources policies and socio-cultural factors. Furthermore, Abalkhail encourages research to examine ways in which human resources can meet the needs and facilitate the progression of women's career paths.

A study that investigated female employment within the hotel industry in SA and the UAE reported that Saudi females have low satisfaction levels regarding salary payments and they encounter negative attitudes towards their jobs within the hotel industry (Al-Ismael et al., 2019). This could be explained by the gender discrimination that women encounter in SA and other Arab countries, as previous studies have identified. Furthermore, Welsh et al. (2019) conducted a self-administered questionnaire survey to examine Saudi female entrepreneurs and the main supporting and hindering factors they face in the Saudi economy. The research found that among the supporting factors are family support, whereas the challenges they face include the location of their business, the high cost of rent, interacting with different governmental institutions, challenging customers, finding and retaining competent staff and having family members managing their business.

Al-Qahtani et al. (2021) conducted a cross-sectional study to examine women's empowerment in Saudi universities, paying particular attention to empowerment among academic and administrative staff. The research indicated that female empowerment among academics was significantly greater than among the administrative staff. This is attributed to the fact that academics have more scope for

decision-making and greater access to education and services. Furthermore, academics have higher levels of self-esteem and self-efficacy. However, Al-Qahtani et al.'s (2021) research was limited to examining female empowerment within universities and between administrative and academic staff.

Despite the accomplishments Saudi women have realised by attending higher education and participating in the workforce, social and gender aspects in SA remain traditional and conservative (Al-Ahmadi, 2011). This indicates that Saudi women's employment opportunities remain concentrated in educational and economic jobs such as teaching, humanities, healthcare, the arts and public service (Tlaiss and Elamin, 2016).

The above section has discussed the main challenges that face women in SA and it has outlined the obstacles that hinder their economic empowerment. The empirical literature reflects the limited research conducted on the topic and this emphasises the need for further research which the current study strives to contribute towards.

### 3. Design and Methodology

The current study employed a quantitative methodology using a questionnaire survey<sup>2</sup> to explore the research questions which aim to assess the current reality and challenges relating to female empowerment in SA. The study aims to offer a number of recommendations to enhance the economic empowerment of women. As such, the research population included women working in the public, private and freelance sectors in SA. The sample comprised 903 women randomly selected, the data was collected during 7<sup>th</sup> July 2020 until 7<sup>th</sup> September 2020.

The data was collected using Google forms, coded and processed using Microsoft Excel and Statistical Package for the Social Science (SPSS) version 23. Validation of the scales was approved using the internal consistency method by applying Cronbach's alpha. Descriptive statistics including frequencies and percentages, means and standard deviation were calculated to describe the items and study variables. One-way ANOVA, independent t-test was used to test the differences in the mean scores of the study variables in terms of the demographic factors. The p values at 0.05 were statistically significant.

The questionnaire comprised of two parts. The first part was related to demographic characteristics of the respondents, taking into account their age, marital status, workplace, position and school level. The second part concerns the mean scores for the responses based on 42 statements distributed across 3 areas. Responses were classified using a five-point Likert scale (from strongly agree = 5 to strongly disagree = 1). The range of the scale is as follows :

- 1.00-1.79 = Very low
- 1.80-2.59 = Low
- 2.60-3.39 = Medium
- 3.40-4.19 = High
- 4.20-5.00 = Very high

**Table 1:** Characteristics of the sample

Factor	Group	Frequency	Percent
Age	18 - 25 Years	213	23.6%
	26 - 34 Years	208	23%
	35 - 44 Years	203	22.5%
	More Than 45 Years	279	30.9%
Marital Status	Single	523	57.9%
	Married	380	42.1%

<sup>2</sup> The study was approved by the PNU institutional Review Board, IRB Log Number: 20-0267.

Factor	Group	Frequency	Percent
Educational Level	High school graduate or less	112	12.4%
	Diploma	57	6.3%
	Bachelor	545	60.4%
	Master or equivalent	121	13.4%
	PhD or equivalent	68	7.5%
Professional Status	working	457	50.5%
	Not working	446	49.5%
Labour Sector	Public sector	327	71.6%
	Private sector	115	25.2%
	Free-lance sector	15	3.3%
Work Experience	Less than 5 years	89	19.5%
	From 5 to 10 years	152	33.3%
	From 11 to 15 years	61	13.3%
	Over 16 years	155	33.9%
Current Position	Leaders	190	41.7%
	Not leader	267	58.3%
Professional Field Careers and Occupations)(	Education and training	209	45.7%
	Administrative and secretarial	32	7%
	Transportation, supply and logistics	3	0.6%
	Advocacy and legal services	2	0.4%
	Accounting and auditing	29	6.5%
	Sales and marketing	15	3.3%
	Medical and health services	33	7.2%
	Banking and financial services	36	7.9%
	Computer and Information Technology	43	9.4%
	Media	3	0.6%
	Other	52	11.4%
Province	Central Province	288	63%
	Mecca Province	91	20%
	Eastern Province	70	15.3%
	Northern Province	1	0.2%
	Southern Province	5	1.1%
	Other	2	0.4%

As Table 1 shows, the sample comprised 903 female participants. 523 of the respondents were single, while 380 were married. Concerning educational degrees, 545 of the respondents had a bachelor's degree, 121 had a master's or equivalent degree, 112 had high school qualifications or less, 68 had earned a PhD or equivalent and 57 held a diploma. 50.5% of the respondents were working, whereas 49.5% were not. 71.6% worked in the public sector, 25.2% worked in the private sector, while only 3.3% worked in the freelance sector. The participants worked in different sectors, with the largest source of employment being the education and training field (45.7%). Only 41.7% of the respondents were in leadership positions. Most of the respondents (63%) lived in the Central Province, while 20% lived in Mecca province and 15.3% lived in the Eastern Province.

The validity and reliability for the data have been established. The validity and accuracy of the questionnaire was confirmed based on an expert review via e-mail. Six experts were engaged from different universities in SA. They were asked to evaluate the core dimensions of the questionnaire and they were invited to add open comments to improve the questionnaire. Meanwhile, the reliability of the questionnaire was verified using Cronbach's alpha and the data was analysed using the SPSS software program. Tables 2, 3 and 4 provide a summary of the reliability and correlation between each item and the total degree of the scale.



**Table 2:** The internal consistency method and Cronbach’s alpha of the current reality of women’s economic empowerment in SA

No.	Statement	Pearson correlation
1	Women have full opportunity of economic empowerment in Saudi Arabia.	0.569**
2	The issue of women’s economic empowerment receives great attention in Saudi Arabia.	0.730**
3	The Saudi vision 2030 initiatives provide support to women’s empowerment.	0.753**
4	I know extensive information about the Saudi initiatives supporting women’s economic empowerment.	0.407**
5	There are job opportunities for women in the Saudi market.	0.700**
6	Women are increasingly holding leadership positions.	0.719**
7	There is gender equality in education.	0.627**
8	There is gender equality in job opportunities.	0.738**
9	Gender equality exists in financial returns.	0.708**
10	There is gender equality in promotions and positions.	0.595**
11	Women’s participation in decision-making is not efficient.	0.415**
12	Women assume leadership positions virtually and ineffectively.	0.615**
13	There is a supportive environment that cares for children, such as nurseries.	0.469**
14	The labour market qualification and educational programs are available for women.	0.580**
15	There are government-supporting policies that economically empower women.	0.854**
16	There are social security policies to empower women economically.	0.536**
17	Facilities are available for small and medium-sized enterprises.	0.687**
18	Women participate in all vital areas.	0.665**
Cronbach alpha ( $\alpha$ )		0.926

\*\*Significant is at .05 level

As shown in Table 2, the Pearson correlations were positive and significant, ranging from  $r=0.854$ ,  $p<0.05$  to  $r=0.407$ ,  $p<0.05$ . Meanwhile, the Cronbach’s alpha coefficient achieved a value of  $\alpha=0.926$ . Therefore, the scale was valid and reliable.

**Table 3:** The internal consistency method and Cronbach’s alpha of the problems and obstacles that limit the economic empowerment of women in SA

No.	Statement	Pearson correlation
1	Men’s fear of being empowered by the women	0.526**
2	Culture and traditions	0.587**
3	Women abuse	0.608**
4	Low wages	0.533**
5	Guardianship of men over women	0.368**
6	Society’s lack of acceptance of females’ leaders	0.496**
7	Women’s inability to reconcile family and social responsibility	0.281**
8	Weak biological structure of women compared to men	0.229**
9	Females limited qualifications and experiences	0.313**
10	The lack of a comfortable working environment for women	0.539**
11	Women are not financially independent	0.552**
12	Women lack confidence in their capabilities and competence to participate economically	0.430**
Cronbach alpha ( $\alpha$ )		0.808

\*\*Significant is at .05

As shown in Table 3, the Pearson correlations were positive and significant, ranging from  $r=0.608$ ,  $p<0.05$  to  $r=0.229$ ,  $p<0.05$ . Meanwhile, the Cronbach’s alpha coefficient achieved a value of  $\alpha=0.808$ . Therefore, the scale was valid and reliable.



**Table 4:** The internal consistency method and Cronbach's alpha of the recommendations and proposals to increase the economic empowerment of women in SA

No.	Statement	Pearson correlation
1	Work remotely	0.203**
2	Flexible working hours	0.716**
3	Give women their legal rights	0.812**
4	Increase societal awareness of the importance of women's economic empowerment	0.785**
5	Presenting programs focusing on values and cultural aspects	0.864**
6	Job security	0.918**
7	Gender equality in wages	0.905**
8	Gender equality in employment standards	0.828**
9	Gender equality in the school admission criteria	0.935**
10	Gender equality in promotions and positions requirements	0.935**
11	the job competitions depend on competencies and skills, not gender	0.897**
12	Provide job opportunities that suit the experiences of recent graduates	0.915**
13	More partialism and professionalism in dealing with women in the working environment	0.905**
14	The existence of transparent methodology with standards that guarantee the success and continuity of women in the labour market	0.892**
15	Not restricting women empowerment in the major cities	0.639**
Cronbach alpha ( $\alpha$ )		0.969

\*\*Significant is at .05 level

As shown in Table 4, the Pearson correlations were positive and significant, ranging from  $r=0.918$ ,  $p<0.05$  to  $r=0.203$ ,  $p<0.05$ . Meanwhile, the Cronbach's alpha coefficient achieved a value of  $\alpha=0.969$ . Therefore, the scale was valid and reliable.

3.1 The difference in mean scores the study variables in term of the demographic factors

**Table 5:** The difference in mean scores of the study variables in terms of the demographic factors

Factor		The current reality of women's economic empowerment in the Saudi market			The problems and obstacles that limit the economic empowerment of women in the Kingdom			The recommendations and proposals to increase the economic empowerment of women in the Kingdom of Saudi Arabia		
		M	SD	Statistic /p	M	SD	Statistic /p	M	SD	Statistic /p
Age	18 - 25 Years	3.26	0.71	$F=24.72^{**}$ / <0.000	3.15	0.65	$F=0.24 / 0.87$	4.37	0.74	$F=0.08 / 0.97$
	26 - 34 Years	3.21	0.66		3.18	0.69		4.34	0.75	
	35 - 44 Years	3.55	0.66		3.15	0.71		4.37	0.61	
	More Than 45 Years	3.65	0.62		3.13	0.73		4.36	0.61	
Marital Status	Single	3.57	0.63	$t = 7.28^{**}$ / 0.001	3.14	0.71	$t = -0.43 / 0.67$	4.38	0.60	$t = 0.78 / 0.44$
	Married	3.25	0.72		3.16	0.68		4.34	0.77	
Educational level	High school or less	3.47	0.77	$F=5.98^{**}$ / 0.001	3.15	0.68	$F=0.10 / 0.98$	4.33	0.70	$F=0.99 / 0.41$
	Diploma	3.80	0.59		3.11	0.67		4.34	0.65	
	Bachelor	3.41	0.69		3.14	0.72		4.35	0.70	
	Master or equivalent	3.30	0.62		3.17	0.63		4.48	0.51	
	PhD or equivalent	3.54	0.57		3.18	0.69		4.34	0.71	
Professional status	Working	3.43	0.68	$t = 0.44 / 0.66$	3.11	0.73	$t = -1.44 / 0.15$	4.40	0.68	$t = 1.77 / 0.08$
	Not working	3.45	0.68		3.18	0.65		4.32	0.67	
Labour Sector	Public sector	3.51	0.66	$F=8.67^{**}$ / <0.000	3.13	0.76	$F=0.79 / 0.45$	4.40	0.63	$F=0.89 / 0.41$
	Private sector	3.21	0.74		3.07	0.66		4.46	0.79	
	Free business sector	3.23	0.71		3.31	0.91		4.24	0.63	

Factor		The current reality of women's economic empowerment in the Saudi market			The problems and obstacles that limit the economic empowerment of women in the Kingdom			The recommendations and proposals to increase the economic empowerment of women in the Kingdom of Saudi Arabia		
		M	SD	Statistic /p	M	SD	Statistic /p	M	SD	Statistic /p
Work Experience	Less than 5 years	3.39	0.63	F=5.23** /<0.000	3.14	0.68	F=0.35 /0.79	4.45	0.58	F=0.58 /0.63
	From 5 to 10 years	3.28	0.75		3.16	0.73		4.44	0.76	
	From 11 to 15 years	3.45	0.66		3.06	0.71		4.32	0.66	
	Over 16 years	3.58	0.65		3.09	0.80		4.39	0.63	
Position	Leading	3.49	0.72	t =1.79/0.07	3.10	0.75	t =-0.39/0.70	4.44	0.63	t =1.06/0.29
	Not leading	3.37	0.67	3.13	0.73	4.38	0.71			

\*\*Significant is at .05 level

Table 5 shows the study variables' mean scores in terms of the demographic factors, using an independent t-test and one-way ANOVA.

### 3.1.1 The current status of women's economic empowerment in the Saudi market

- Age: There was a significant difference in the mean scores for the current reality of women's empowerment in the Saudi market in terms of age ( $F=24.72/p<0.001$ ). The post hoc test (Tukey test) showed that the more than 45 years-old group recorded the highest mean score ( $3.65 \pm 0.62$  / high level) and was statistically different from the others (see Appendix 1).
- Marital status: There was a significant difference in the mean scores for the current reality of women's economic empowerment in the Saudi market in terms of marital status ( $t=7.28/p<0.05=0.001$ ). Singles exceeded their counterparts (married persons) in terms of the mean score ( $3.57 \pm 0.63$  / high level).
- Education: There was a significant difference in the mean scores for the current reality of women's economic empowerment in the Saudi market in terms of education ( $F=5.98/p<0.05=0.001$ ). The post hoc test (Tukey test) showed that those with a diploma achieved the highest mean score ( $3.80 \pm 0.59$  / high level) and this was statistically different from the other educational levels ( $p<0.05$ ) with the exception being those who have earned a PhD ( $p>0.05$ ) (see Appendix 2).
- Sector: There was a significant difference in the mean scores for the current reality of women's economic empowerment in the Saudi market in terms of the sectors they work in ( $F=8.67/p<0.001$ ). The post hoc test (Tukey test) showed that the public sector achieved the highest mean score ( $3.51 \pm 0.66$  / high level) and was statistically different from the private sector ( $p<0.05$ ) (see Appendix 3).
- Work experience: There was a significant difference in the mean scores for the current reality of women's economic empowerment in the Saudi market in terms of work experience ( $F=5.23/p<0.001$ ). The post hoc test (Tukey test) showed that the over 15 years group achieved the highest mean score ( $3.58 \pm 0.65$  / high level) and was statistically different from only 10 to 15 years group ( $p<0.05$ ) (see Appendix 4).

However, there were insignificant differences in the mean scores for the current reality of women's economic empowerment in the Saudi market in terms of work status and position ( $p>0.05$ ).

### 3.1.2 The problems and obstacles that limit the economic empowerment of women in SA

There were insignificant differences in the mean scores for all demographic factors ( $p>0.05$ ).

3.1.3 Recommendations and proposals to increase the economic empowerment of women in SA

There were insignificant differences in the mean scores for all demographic factors ( $p>0.05$ ).

4. Findings and discussion

4.1 The current reality of women’s economic empowerment in the Saudi market

Table 6: Descriptive information for the current reality of women’s economic empowerment in the Saudi market

Statement	N/%	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Mean	SD	Level
Women have full opportunity of economic empowerment in Saudi Arabia.	N	211	317	217	121	37	3.60	1.11	High
	%	23.4%	35.1%	24%	13.4%	4.15%			
The issue of women’s economic empowerment receives great attention in Saudi Arabia.	N	353	317	130	76	27	3.99	1.07	High
	%	39.1%	35.1%	14.4%	8.4%	35%			
The Saudi vision 2030 initiatives provide support to women’s empowerment.	N	341	331	166	40	25	4.02	0.99	High
	%	37.8%	36.7%	18.4%	4.4%	2.85%			
I know extensive information about the Saudi initiatives supporting women’s economic empowerment.	N	93	204	326	195	85	3.03	1.11	Moderate
	%	10.3%	22.6%	36.1%	21.6%	9.45%			
There are job opportunities for women in the Saudi market.	N	262	358	196	67	20	3.86	0.99	High
	%	29%	39.6%	21.7%	7.4%	2.25%			
Women are increasingly holding leadership positions.	N	336	337	134	72	24	3.98	1.04	High
	%	37.2%	37.3%	14.8%	8%	2.75%			
There is gender equality in education.	N	407	212	100	88	96	3.83	1.37	High
	%	45.1%	23.5%	11.1%	9.7%	10.6%			
There is gender equality in job opportunities.	N	200	231	213	150	109	3.29	1.31	Moderate
	%	22.1%	25.6%	23.6%	16.6%	12.1%			
Gender equality exists in financial returns.	N	216	217	210	146	114	3.30	1.33	Moderate
	%	23.9%	24%	23.3%	16.2%	12.6%			
There is gender equality in promotions and positions.	N	185	205	231	174	108	3.20	1.30	Moderate
	%	20.5%	22.7%	25.6%	19.3%	12%			
Women’s participation in decision-making is not efficient.	N	145	205	281	186	86	3.15	1.20	Moderate
	%	16.1%	22.7%	31.1%	20.6%	9.5%			
Women assume leadership positions virtually and ineffectively.	N	174	213	256	176	84	3.24	1.23	Moderate
	%	19.3%	23.6%	28.3%	19.5%	9.3%			
There is a supportive environment that cares for children, such as nurseries.	N	174	213	256	176	84	2.71	1.32	Moderate
	%	19.3%	23.6%	28.3%	19.5%	9.3%			
The labour market qualification and educational programs are available for women.	N	174	213	256	176	84	3.30	1.15	Moderate
	%	19.3%	23.6%	28.3%	19.5%	9.3%			
There are government-supporting policies that economically empower women.	N	149	261	263	168	62	3.60	1.07	High
	%	16.5%	28.9%	29.1%	18.6%	6.9%			
There are social security policies to empower women economically.	N	202	305	271	84	41	3.38	1.08	High
	%	22.4%	33.8%	30%	9.3%	4.5%			
Facilities are available for small and medium-sized enterprises.	N	152	260	322	118	51	3.60	1.05	High
	%	16.8%	28.8%	35.7%	13.1%	5.6%			
Women participate in all vital areas.	N	201	304	265	105	28	3.53	1.15	High
	%	22.3%	33.7%	29.3%	11.6%	3.1%			
Overall mean/SD/Level							3.44	0.68	High

Keys: 1.00-1.79= Very low, 1.80-2.59= Low, 2.60-3.39= medium, 3.40 4.19= High, 4.20-5.00= Very high

As shown in Table 6, the overall score was  $M=3.44$ ,  $SD=0.68$ , High according to a 5-point Likert scale (strongly agree = 5, strongly disagree = 1). The results showed that 10 statements achieved high level, while only 8 statements achieved a moderate level. As such, “the Saudi Vision 2030 initiatives provide

support to female empowerment” achieved the highest mean score (M=4.02, SD=0.99, High). In contrast, “there is a supportive environment that cares for children, such as nurseries” achieved the lowest mean score (M=2.71, SD=1.32, Moderate).

The results from Table 6 indicate positive feedback from the participants regarding the reality of the current status of the economic empowerment of women in SA. The respondents indicated that women have opportunities for economic empowerment, that the government provides supportive policies and social security for economic empowerment, that Saudi Vision 2030 initiatives provide additional support to empower women, that there are job opportunities for women in the market with women in leadership positions. Furthermore, the results showed that there is gender equality in education but moderate results were perceived regarding gender equality in terms of job opportunities, financial returns, promotions and positions, the availability of educational programmes and supportive facilities such as nurseries. In addition, there were moderate results regarding knowledge of the initiatives that support economic empowerment. These results are in accordance with the findings in the empirical literature (Lardi, 2020; Syed et al., 2018; Al-asfour, 2017; Elimam et al., 2014). The open-ended question yielded additional responses such as the need to benefit from the sizeable savings deposits of females that are in banks and efforts to urge women to make use of these funds in the economy. This is in accordance with the literature review because Elimam et al. (2014, p.65) emphasised the importance of awareness and education programmes for Saudi women regarding their participation in the labour market.

Also, another participant indicated that there are no aviation or mechanics majors for women in SA. They suggested that every major that is open to male applicants should be available to women as well. In this regard, Tlais and Elamin (2016) indicated that there are high concentrations of Saudi women in educational and economic jobs and this highlights the need for more diverse educational opportunities such as those offered to men. Another participant indicated that ministerial positions are still dominated by males. However, SA has been empowering women by appointing them to various leadership positions such as ambassadors and CEOs (Vision 2030).

Finally, one participant indicated that there is a wage gap between females and males which corresponds to the World Bank’s (2000) report on Women, Business and Law which indicated that in SA’s case, of the eight indicators, there was no improvement in two: pay and assets. This indicates that differences in payments and wages are among the concerns requiring improvement.

#### 4.2 Problems and obstacles that hinder the economic empowerment of women in SA

**Table 7:** Descriptive information concerning the problems and obstacles that limit the economic empowerment of women in SA

Statement	N/%	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Mean	SD	Level
Men’s fear of being empowered by the women	N	335	246	178	77	67	3.78	1.24	High
	%	37.1%	27.2%	19.7%	8.5%	7.4%			
Culture and traditions	N	311	279	195	68	50	3.81	1.15	High
	%	34.4%	30.9%	21.6%	7.5%	5.5%			
Women abuse	N	165	197	257	160	124	3.13	1.29	Moderate
	%	18.3%	21.8%	28.5%	17.7%	13.7%			
Low wages	N	195	265	245	121	77	3.42	1.21	High
	%	21.6%	29.3%	27.1%	13.4%	8.5%			
Guardianship of men over women	N	231	194	257	104	117	3.35	1.32	Moderate
	%	25.6%	21.5%	28.5%	11.5%	13%			
Society’s lack of acceptance of females’ leaders	N	283	247	185	112	76	3.61	1.27	High
	%	31.3%	27.4%	20.5%	12.4%	8.4%			
Women’s inability to reconcile family and social responsibility	N	111	144	217	202	229	2.67	1.34	Moderate
	%	12.3%	15.9%	24%	22.4%	25.4%			
Weak biological structure of women compared to men	N	121	150	206	187	239	2.70	1.37	Moderate
	%	13.4%	16.6%	22.8%	20.7%	26.5%			

Statement	N/%	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Mean	SD	Level
Females limited qualifications and experiences	N	74	99	144	226	360	2.23	1.30	Low
	%	8.2%	11%	15.9%	255	39.9%			
The lack of a comfortable working environment for women	N	185	257	248	117	96	3.35	1.24	Moderate
	%	20.5%	28.5%	27.5%	13%	10.6%			
Women are not financially independent	N	141	194	287	159	122	3.08	1.25	Moderate
	%	15.6%	21.5%	31.8%	17.6%	13.5%			
Women lack confidence in their capabilities and competence to participate economically	N	78	178	228	184	235	2.65	1.29	Moderate
	%	8.6%	19.7%	25.2%	20.4%	26%			
Overall mean/SD/Level							3.15	0.70	Moderate

Keys: 1.00-1.79= Very low, 1.80-2.59= Low, 2.60-3.39= medium, 3.40 4.19= High. 4.20-5.00= Vey high

As shown above, the overall score was  $M=3.15$ ,  $SD=0.70$ , Moderate. 4 statements achieved the high-level, followed by 7 statements at the moderate level, while only one statement was at the low level. The culture and traditions statement achieved the highest mean score ( $M=3.81$ ,  $SD=1.15$ , High), whereas the females’ limited qualifications and experiences statement achieved the lowest mean score ( $M=2.23$ ,  $SD=1.30$ , Low).

Table 7 provides details of the problems and obstacles that limit the economic empowerment of women in SA. The findings show that among the perceived problems are men’s fear of female empowerment, culture and traditions, low wages, and society’s lack of acceptance of female leaders. This is in accordance with the empirical literature which indicated that culture and societal aspects are among the challenges facing women in SA (Syed et al., 2018). Furthermore, moderate responses were documented regarding the abuse of women, men’s guardianship over women, women’s difficulties balancing family and social responsibilities, physical differences between women and men, the lack of a comfortable work environment, the lack of financial independence and the lack of confidence in their abilities. However, low responses were received regarding women’s limited qualifications and experiences.

Furthermore, additional problems and obstacles were identified in the responses to the open-ended question, including a lack of opportunities for retired women, the need for nurseries that are close to people’s workplaces, and the need for courses that focus on how to treat and deal with women and men in mixed workplaces.

#### 4.3 Recommendations and proposals to increase the economic empowerment of women in SA

**Table 8:** Descriptive information concerning the recommendations and proposals to increase the economic empowerment of women in SA

No.	N/%	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Mean	SD	Level
Work remotely	N	362	252	187	49	53	3.91	1.16	High
	%	40.1%	27.9%	20.7%	5.4%	5.9%			
Flexible working hours	N	473	270	117	26	17	4.28	0.93	Very High
	%	52.45	29.9%	13%	2.9%	1.9%			
Give women their legal rights	N	594	209	74	13	13	4.50	0.82	Very High
	%	65.8%	23.1%	8.2%	1.4%	1.4%			
Increase societal awareness of the importance of women’s economic empowerment	N	522	258	96	8	19	4.39	0.87	Very High
	%	57.8%	28.6%	10.6%	0.9%	2.1%			
Presenting programs focusing on values and cultural aspects	N	482	267	115	24	15	4.30	0.91	Very High
	%	53.4%	29.6%	12.7%	2.7%	1.7%			
Job security	N	576	196	103	14	14	4.45	0.87	Very High
	%	63.8%	21.7%	11.4%	1.6%	1.6%			

No.	N/%	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Mean	SD	Level
Gender equality in wages	N	583	180	100	20	20	4.42	0.93	Very High
	%	64.6%	19.9%	11.1%	2.2%	2.2%			
Gender equality in employment standards	N	533	180	131	33	26	4.29	1.03	Very High
	%	59%	19.9%	14.5%	3.7%	2.9%			
Gender equality in the school admission criteria	N	589	162	95	24	33	4.38	1.02	Very High
	%	65.2%	17.9%	10.5%	2.7%	3.7%			
Gender equality in promotions and positions requirements	N	565	182	107	28	21	4.38	0.97	Very High
	%	62.6%	20.2%	11.8%	3.1%	2.3%			
the job competitions depend on competencies and skills, not gender	N	601	190	90	11	11	4.51	0.82	Very High
	%	66.6%	21%	10%	1.2%	1.2%			
Provide job opportunities that suit the experiences of recent graduates	N	602	174	84	18	25	4.45	0.94	Very High
	%	66.7%	19.3%	9.3%	2%	2.8%			
More partialism and professionalism in dealing with women in the working environment	N	551	198	124	18	12	4.39	0.89	Very High
	%	61%	21.9%	13.7%	2%	1.3%			
The existence of transparent methodology with standards that guarantee the success and continuity of women in the labour market	N	533	239	100	15	16	4.39	0.88	Very High
	%	59%	26.5%	11.1%	1.7%	1.8%			
Not restricting women empowerment in the major cities	N	569	177	117	20	20	4.39	0.95	Very High
	%	63%	19.6%	13%	2.2%	2.2%			
Overall mean/SD/Level							4.36	0.68	Very High

Keys: 1.00-1.79= Very low, 1.80-2.59= Low, 2.60-3.39= medium, 3.40-4.19= High, 4.20-5.00= Very high

As shown in Table 8, the overall was score was  $M=4.36$ ,  $SD=0.68$ , High. Most of the statements achieved a very high level, with work remotely achieving a high level and having the lowest mean score ( $M=3.91$ ,  $SD=1.16$ , High). It was found that the “competition for jobs depends on competencies and skills, not gender” statement achieved the highest mean score ( $M=4.50$ ,  $SD=0.83$ , Very High).

The above table shows that the participants agree with the suggestions that enhance women’s economic empowerment in SA. The responses to the majority of the items were very high. Additional recommendations were suggested in the responses to the open-ended question, including increasing job opportunities for women, not specifying an age for employment, providing opportunities for people over 40 years of age, and increasing job opportunities in cities where women reside. Suggestions to enhance the opportunities offered to retired and older women correspond with Yang’s (2018) research which was conducted in Korea and emphasised the importance of providing older women with training and other opportunities to increase their participation in the workforce and empower them economically.

## 5. Conclusion

The study provides much-needed insight into the economic empowerment of Saudi women, focusing on their perceptions and the challenges and obstacles they face. The findings indicate positive feedback regarding the current perception of women’s economic empowerment in SA, in accordance with Saudi Vision 2030. This indicates that women have substantial opportunities for economic empowerment in SA such as job opportunities, an increasing number of women in leadership positions, greater gender equality, social security policies to empower women economically, facilities for small and medium-sized enterprises, and women participating in all key areas of the economy. Meanwhile, there is a need to increase awareness about initiatives for female empowerment,

improving gender equality in terms of salaries, promotions and job opportunities, and diversifying the majors that women are able to take to include, for example, aviation and mechanical majors.

Furthermore, the paper focused on identifying the challenges and obstacles facing women in SA. These include the prevailing culture and traditions, low wages, society's unwillingness to accept female leaders, women not being financially independent, women lacking confidence in their capabilities, and the lack of job opportunities for retired women. The responses also emphasise the importance of providing educational programmes that focus on mixed work environment decorum and professionalism (Syed et al., 2018; Abalkhail, 2017). This could be explained by the gender segregated work environment that was previously maintained in SA. Also, the need for nurseries was highlighted in the results, which has implications for policymakers and company owners who may be called upon to provide a supportive environment for women in the workplace.

Amid concerns about improving the economic empowerment of women in SA, the participants provided the following suggestions: working remotely, having flexible working hours, increasing societal awareness of the importance of women's economic empowerment, providing job security, gender equality in terms of wages, gender equality in employment standards, gender equality in the school admission criteria, gender equality in promotions and job position requirements, job appointments based on competencies and skills, job opportunities that are in accordance with the experiences of recent graduates and not restricting female empowerment to SA's main cities.

These findings have substantial implications for a variety of stakeholders such as policymakers, company owners and researchers who are seeking to enable and empower Saudi women and enhance their participation in the economic development of the country. Future research could incorporate qualitative and quantitative research methods to provide further insight into the economic empowerment of women, focusing on the associated challenges and obstacles.

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**Appendix 1: Post hoc test (Tukey test) of Age**

	Age		Mean Difference	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
The current reality of women's economic empowerment in the Saudi market	18 – 25 Years	26 – 34 Years	0.05	0.06	0.86	-0.12	0.22
		35 – 44 Years	-0.2912*	0.06	0.00	-0.46	-0.12
		More Than 45 Years	-0.3860*	0.06	0.00	-0.54	-0.23
	26 – 34 Years	18 – 25 Years	-0.05	0.06	0.86	-0.22	0.12
		35 – 44 Years	-0.3415*	0.07	0.00	-0.51	-0.17
		More Than 45 Years	-0.4364*	0.06	0.00	-0.59	-0.28
	35 – 44 Years	18 – 25 Years	0.2912*	0.06	0.00	0.12	0.46
		26 – 34 Years	0.3415*	0.07	0.00	0.17	0.51
		More Than 45 Years	-0.09	0.06	0.40	-0.25	0.06
	More Than 45 Years	18 – 25 Years	0.38600*	0.06	0.00	0.23	0.54
		26 – 34 Years	0.43640*	0.06	0.00	0.28	0.59
		35 – 44 Years	0.09	0.06	0.40	-0.06	0.25
The problems and obstacles that limit the economic empowerment of women in the Kingdom	18 – 25 Years	26 – 34 Years	-0.03	0.07	0.97	-0.21	0.15
		35 – 44 Years	0.00	0.07	1.00	-0.17	0.18
		More Than 45 Years	0.02	0.06	0.98	-0.14	0.19
	26 – 34 Years	18 – 25 Years	0.03	0.07	0.97	-0.15	0.21
		35 – 44 Years	0.03	0.07	0.96	-0.14	0.21
		More Than 45 Years	0.05	0.06	0.84	-0.11	0.22
	35 – 44 Years	18 – 25 Years	0.00	0.07	1.00	-0.18	0.17
		26 – 34 Years	-0.03	0.07	0.96	-0.21	0.14
		More Than 45 Years	0.02	0.06	0.99	-0.15	0.19
	More Than 45 Years	18 – 25 Years	-0.02	0.06	0.98	-0.19	0.14
		26 – 34 Years	-0.05	0.06	0.84	-0.22	0.11
		35 – 44 Years	-0.02	0.06	0.99	-0.19	0.15
The recommendations and proposals to increase the economic empowerment of women in the Kingdom of Saudi Arabia	18 – 25 Years	26 – 34 Years	0.02	0.07	0.98	-0.15	0.19
		35 – 44 Years	-0.01	0.07	1.00	-0.18	0.17
		More Than 45 Years	0.01	0.06	1.00	-0.15	0.17
	26 – 34 Years	18 – 25 Years	-0.02	0.07	0.98	-0.19	0.15
		35 – 44 Years	-0.03	0.07	0.97	-0.20	0.14
		More Than 45 Years	-0.02	0.06	0.99	-0.18	0.14
	35 – 44 Years	18 – 25 Years	0.01	0.07	1.00	-0.17	0.18
		26 – 34 Years	0.03	0.07	0.97	-0.14	0.20
		More Than 45 Years	0.01	0.06	1.00	-0.15	0.17
	More Than 45 Years	18 – 25 Years	-0.01	0.06	1.00	-0.17	0.15
		26 – 34 Years	0.02	0.06	0.99	-0.14	0.18
		35 – 44 Years	-0.01	0.06	1.00	-0.17	0.15

\*. The mean difference is significant at the 0.05 level.

**Appendix 2: Post hoc test (Tukey test) of Education**

	Education		Mean Difference	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
The current reality of women's economic empowerment in the Saudi market	High school or less	Diploma	-0.329*	0.11	0.02	-0.63	-0.03
		Bachelor	0.06	0.07	0.93	-0.14	0.25
		Master or higher diploma	0.17	0.09	0.30	-0.07	0.41
		PhD	-0.07	0.10	0.95	-0.36	0.21
	Diploma	High school or less	0.3290*	0.11	0.02	0.03	0.63
		Bachelor	0.385*	0.09	0.00	0.13	0.64
		Master or higher diploma	0.500*	0.11	0.00	0.20	0.80
		PhD	0.25	0.12	0.22	-0.08	0.59
	Bachelor	High school or less	-0.06	0.07	0.93	-0.25	0.14
		Diploma	-0.3852*	0.09	0.00	-0.64	-0.13
		Master or higher diploma	0.11	0.07	0.44	-0.07	0.30
		PhD	-0.13	0.09	0.56	-0.37	0.11
	Master or higher diploma	High school or less	-0.17	0.09	0.30	-0.41	0.07
		Diploma	-0.500*	0.11	0.00	-0.80	-0.20
		Bachelor	-0.11	0.07	0.44	-0.30	0.07
		PhD	-0.25	0.10	0.12	-0.53	0.04
	PhD	High school or less	0.07	0.10	0.95	-0.21	0.36
		Diploma	-0.25	0.12	0.22	-0.59	0.08
		Bachelor	0.13	0.09	0.56	-0.11	0.37
		Master or higher diploma	0.25	0.10	0.12	-0.04	0.53

Education			Mean Difference	Std. Error	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
The problems and obstacles that limit the economic empowerment of women in the Kingdom	High school or less	Diploma	0.05	0.11	0.99	-0.26	0.36	
		Bachelor	0.01	0.07	1.00	-0.19	0.21	
		Master or higher diploma	-0.01	0.09	1.00	-0.26	0.24	
		PhD	-0.02	0.11	1.00	-0.32	0.27	
	Diploma	High school or less	-0.05	0.11	0.99	-0.36	0.26	
		Bachelor	-0.04	0.10	1.00	-0.30	0.23	
		Master or higher diploma	-0.06	0.11	0.99	-0.37	0.25	
	PhD	High school or less	-0.07	0.13	0.98	-0.41	0.27	
		Bachelor	-0.01	0.07	1.00	-0.21	0.19	
		Diploma	0.04	0.10	1.00	-0.23	0.30	
	Master or higher diploma	High school or less	-0.02	0.07	1.00	-0.21	0.17	
		Bachelor	-0.03	0.09	1.00	-0.28	0.21	
		PhD	0.01	0.09	1.00	-0.24	0.26	
	PhD	High school or less	0.02	0.11	1.00	-0.27	0.32	
		Diploma	0.07	0.13	0.98	-0.27	0.41	
		Bachelor	0.03	0.09	1.00	-0.21	0.28	
	The recommendations and proposals to increase the economic empowerment of women in the Kingdom of Saudi Arabia	High school or less	Diploma	-0.01	0.11	1.00	-0.31	0.29
			Bachelor	-0.02	0.07	1.00	-0.21	0.17
			Master or higher diploma	-0.15	0.09	0.47	-0.39	0.10
			PhD	-0.01	0.10	1.00	-0.29	0.27
Diploma		High school or less	0.01	0.11	1.00	-0.29	0.31	
		Bachelor	0.00	0.09	1.00	-0.26	0.25	
		Master or higher diploma	-0.13	0.11	0.74	-0.43	0.17	
		PhD	0.00	0.12	1.00	-0.33	0.34	
Bachelor		High school or less	0.02	0.07	1.00	-0.17	0.21	
		Diploma	0.00	0.09	1.00	-0.25	0.26	
		Master or higher diploma	-0.13	0.07	0.34	-0.31	0.06	
PhD		High school or less	0.01	0.09	1.00	-0.23	0.25	
		Bachelor	0.15	0.09	0.47	-0.10	0.39	
		Diploma	0.13	0.11	0.74	-0.17	0.43	
Master or higher diploma		High school or less	0.13	0.07	0.34	-0.06	0.31	
		Bachelor	0.13	0.07	0.34	-0.06	0.31	
		PhD	0.14	0.10	0.68	-0.14	0.42	
PhD		High school or less	0.01	0.10	1.00	-0.27	0.29	
		Diploma	0.00	0.12	1.00	-0.34	0.33	
		Bachelor	-0.01	0.09	1.00	-0.25	0.23	
PhD	High school or less	-0.01	0.10	1.00	-0.25	0.23		
	Master or higher diploma	-0.14	0.10	0.68	-0.42	0.14		

\*. The mean difference is significant at the 0.05 level.

### Appendix 3: Post hoc test (Tukey test) of sector

Sector			Mean Difference	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
The current reality of women's economic empowerment in the Saudi market	Governmental sector	Private sector	0.2967*	0.07	0.00	0.12	0.47
		Free business sector	0.28	0.18	0.27	-0.15	0.70
	Private sector	Governmental sector	-0.2967*	0.07	0.00	-0.47	-0.12
		Free business sector	-0.02	0.19	0.99	-0.46	0.42
	Free business sector	Governmental sector	-0.28	0.18	0.27	-0.70	0.15
		Private sector	0.02	0.19	0.99	-0.42	0.46
The problems and obstacles that limit the economic empowerment of women in the Kingdom	Governmental sector	Private sector	0.06	0.08	0.72	-0.13	0.25
		Free business sector	-0.18	0.20	0.64	-0.64	0.28
	Private sector	Governmental sector	-0.06	0.08	0.72	-0.25	0.13
		Free business sector	-0.24	0.20	0.47	-0.72	0.24
	Free business sector	Governmental sector	0.18	0.20	0.64	-0.28	0.64
		Private sector	0.24	0.20	0.47	-0.24	0.72
The recommendations and proposals to increase	Governmental sector	Private sector	-0.06	0.07	0.65	-0.24	0.11
		Free business sector	0.16	0.18	0.64	-0.26	0.58

	Sector		Mean Difference	Std. Error	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
	the economic empowerment of women in the Kingdom of Saudi Arabia	Private sector	Governmental sector	0.06	0.07	0.65	-0.11	0.24
Free business sector			0.22	0.18	0.44	-0.21	0.66	
Free business sector		Governmental sector	-0.16	0.18	0.64	-0.58	0.26	
		Private sector	-0.22	0.18	0.44	-0.66	0.21	
*. The mean difference is significant at the 0.05 level.								

**Appendix 4:** Post hoc test (Tukey test) of experience

	Experience		Mean Difference	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
The current reality of women's economic empowerment in the Saudi market	Less than 5 years	From 5 to 10 years	0.11	0.09	0.61	-0.12	0.35
		From 10 to 15 years old	-0.07	0.11	0.94	-0.36	0.23
		Over 15 years old	-0.19	0.09	0.15	-0.43	0.04
	From 5 to 10 years	Less than 5 years	-0.11	0.09	0.61	-0.35	0.12
		From 10 to 15 years old	-0.18	0.10	0.32	-0.44	0.09
		Over 15 years old	-0.3057*	0.08	0.00	-0.51	-0.10
	From 10 to 15 years old	Less than 5 years	0.07	0.11	0.94	-0.23	0.36
		From 5 to 10 years	0.18	0.10	0.32	-0.09	0.44
		Over 15 years old	-0.13	0.10	0.60	-0.40	0.14
	Over 15 years old	Less than 5 years	0.19	0.09	0.15	-0.04	0.43
		From 5 to 10 years	0.3057*	0.08	0.00	0.10	0.51
		From 10 to 15 years old	0.13	0.10	0.60	-0.14	0.40
The problems and obstacles that limit the economic empowerment of women in the Kingdom	Less than 5 years	From 5 to 10 years	-0.02	0.10	0.99	-0.28	0.23
		From 10 to 15 years old	0.07	0.12	0.94	-0.25	0.39
		Over 15 years old	0.04	0.10	0.97	-0.21	0.30
	From 5 to 10 years	Less than 5 years	0.02	0.10	0.99	-0.23	0.28
		From 10 to 15 years old	0.10	0.11	0.83	-0.19	0.39
		Over 15 years old	0.07	0.08	0.85	-0.15	0.29
	From 10 to 15 years old	Less than 5 years	-0.07	0.12	0.94	-0.39	0.25
		From 5 to 10 years	-0.10	0.11	0.83	-0.39	0.19
		Over 15 years old	-0.03	0.11	0.99	-0.32	0.26
	Over 15 years old	Less than 5 years	-0.04	0.10	0.97	-0.30	0.21
		From 5 to 10 years	-0.07	0.08	0.85	-0.29	0.15
		From 10 to 15 years old	0.03	0.11	0.99	-0.26	0.32
The recommendations and proposals to increase the economic empowerment of women in the Kingdom of Saudi Arabia	Less than 5 years	From 5 to 10 years	0.02	0.09	1.00	-0.22	0.25
		From 10 to 15 years old	0.13	0.11	0.66	-0.16	0.42
		Over 15 years old	0.06	0.09	0.89	-0.17	0.30
	From 5 to 10 years	Less than 5 years	-0.02	0.09	1.00	-0.25	0.22
		From 10 to 15 years old	0.11	0.10	0.69	-0.15	0.38
		Over 15 years old	0.05	0.08	0.92	-0.15	0.25
	From 10 to 15 years old	Less than 5 years	-0.13	0.11	0.66	-0.42	0.16
		From 5 to 10 years	-0.11	0.10	0.69	-0.38	0.15
		Over 15 years old	-0.06	0.10	0.92	-0.33	0.20
	Over 15 years old	Less than 5 years	-0.06	0.09	0.89	-0.30	0.17
		From 5 to 10 years	-0.05	0.08	0.92	-0.25	0.15
		From 10 to 15 years old	0.06	0.10	0.92	-0.20	0.33
*. The mean difference is significant at the 0.05 level.							