

Women Entrepreneurs in the Middle of Economic Difficulties and Cultural Pressure- Saudi Arabia, Afghanistan, and Bangladesh- a standpoint from South America

Llanet Suárez Galeano

Magister, Universidad Antonio Nebrija -Madrid España and Universidad EAN Bogotá

Profesor Universidad Colegio Mayor de Cundinamarca -Bogotá Colombia

ABSTRACT:- Is it possible to be an enterprising woman in a country with economic difficulties and cultural pressure, even in a country in which a woman has a lot of restrictions? Saudi Arabia, Afghanistan, and Bangladesh are some of the countries where women face a lot of restrictions and poverty. This article shows cases of successful businesswomen who created their own business in the middle of economic difficulties and social pressure.

Keywords:- Women entrepreneurs, economic independence, freedom.

I. INTRODUCTION

Entrepreneurship is a way to establish women's economic independence and social freedom. Countries like Saudi Arabia, Afghanistan, and Bangladesh make it difficult for women to have freedom, let alone economic independence. In these countries, enterprising women face an uphill battle. The main reason which motivates a woman to be enterprising is economic freedom; therefore, neither the economic situation nor some restrictions which many women are subject to in some countries are reasons for not being entrepreneurs. The only quality that a woman needs to start her own business is determination, just like the women who will be shown in this article.

This is a reflection article, which shows a point of view from the South America from an analytical and interpretative perspective of the author on women entrepreneurs in Saudi Arabia, Afghanistan, and Bangladesh. The source of information in this article was through bibliographic review.

II. WOMEN ENTREPRENEURS

Being entrepreneurs not only allows women to be economically independent, but it also allows them to have more power. Women with independence and power do not allow someone to manage them at will and act as their owner. That's why, it is difficult to be an enterprising woman in a country where women have many restrictions, where a woman is governed by (mahram) a male guardian, firm rules, traditions and religious beliefs as in Saudi Arabia; one of the countries with the highest gender inequality in the world. In Saudi Arabia, most of the working population is composed of men, and it is difficult for women aspiring to work to be entrepreneurs.

Saudi women can only do what their guardian allows them. They can study and work if they have the permission of their master, even they cannot allow leaving from their house without a male companion. On October 28, 2016, *The New York Times* published the paper 'I live in a lie' Saudi Women Speak Up. It is about some feelings that many women from Saudi Arabia expressed in a survey for this newspaper: "most of the responses focused on frustration over guardianship rules that force women to get permission from a relative - a husband, father, brother or even son - to do things like attending college, travel abroad, marry the partner of their choice or seek medical attention."

With these restrictions and the little freedom that women in this culture have, it is very difficult to become an enterprising woman, as is also for many foreign businesswomen to work in this culture. Can businesswomen from abroad work effectively within a culture where a woman is arrested for attending a soccer match, where it is illegal for a woman to drive a car? A country in there is no women's restrooms in the offices because there are almost no women in the workforce.

The answer is yes, and it is not only possible to do business, but it is also possible to be an enterprising woman. A person with an entrepreneurial vision not only sees business opportunities where others do not see it, even where it seems impossible due to economic or cultural conditions. Not only is it

possible to be an entrepreneur in a country where women are subjected to men, but also to make that business idea generate a cultural change as well.

In Saudi Arabia, in recent years there has been a change in attitude towards women. There are now more professional and businesswomen than ten years ago, and now it is more possible for a woman to travel to that country to do business. "As more women travel on business in Saudi Arabia, more of them are finding ways to work around the system, even as some social pressure builds within the country of Saudi women, who make up 20 percent of the country's workforce, up from 16 percent a decade ago" (The New York Times, February 2, 2015).

In fact, gradually begins to be more permissive with women. Women in Saudi Arabia are legally permitted to drive from June 2018. According to Arab News (January 10, 2018), specialists "expect that lifting the ban on women driving will create more than 50,000 jobs after a year". It is considered also for this newspaper that "The leadership of women will contribute to providing a large number of job opportunities. The Saudi government aim to achieve social justice by enhancing the role of women"

Recent years have seen development in the Kingdom of Saudi Arabia and improvement the opportunities for women in both employment and education, but every Saudi woman, has a male guardian, regardless of her age who is allowed to act as their legal representative if she wishes to attend school, travel, or start work. The laws of Saudi Arabia, while fair and just, have been known to create difficulty for independent women aspiring to work or study. (Journal of International Women's Studies, January 1, 2016. P 78)

When a woman loves her freedom, she seeks independence, and this begins with economic independence. You cannot be economically independent when you expect others to give you everything you need, from food, clothing, education, and others. Economic independence comes with financial freedom and for that we need to have our own income, either working or creating our own business.

Saudi Arabia's vision for 2030 is to diversify the country's economy and invest in entrepreneurship to reduce its dependency on oil. That's why, part of this projection "is increasing the participation of women in all facets of the Kingdom's social and economic spheres... According to an official statistic presented for World Entrepreneurship Day (WED), Saudi women now account for 39 percent of the total number of entrepreneurs in the country, going up from 4 percent to 35 percent over the past decade". (www.abouthere.com, s.f)

Not only for Saudi women are generating entrepreneurial opportunities in this country, also women from other countries have undertaken in Saudi Arabia.

Sandra Medina is a Colombian entrepreneur in Saudi Arabia, she with a Mexican colleague invented a liquid that removes stains and smells from clothes.

"While studying their PhD in Environmental Sciences and Engineering at King Abdullah University of Science & Technology in Saudi Arabia (KAUST), Luisa Javier and Sandra Medina, engineers from Mexico and Colombia, co-founded a biotechnology company Wayak and are launching their crowdfunding campaign on Indiegogo, for their instant laundry spray" (www.thecleanzine.com, 31st May 2018).

When women are given the freedom to be themselves and express themselves as they are, and to show their skills as entrepreneurs, then they will not only become successful in business but also help their husbands and their family to have it. Many women around the world have shown that they are excellent entrepreneurs and have motivated their husbands to be entrepreneurs.

Afghanistan is another country with economic difficulties and cultural pressure for women. According to The New York Times, in this country there are not only women who have been successful as entrepreneurs but also have helped their husbands and children to be enterprising and successful, and they have helped other people to create business and generate employment, reducing the unemployment rate (January 28, 2011).

Mr. Khan Agha Niazi is a very successful entrepreneur in Afghanistan and well recognized in many countries. He has a women's clothing boutique located in Kabul. Mr. Niazi credits his success in the business of his wife, Bakht Nazira Niazi. "She gave me many good ideas. I am using her experience in my business" (New York Times, January 28, 2011).

As well as Ms. Niazi, today there are many entrepreneurial and successful women in business. Women entrepreneurs who transmit their skills and knowledge in business to their husbands, children, and friends, and encourage them to become entrepreneurs. Many of them have followed their advice as Shahla, a successful businesswoman from Afghanistan.

“Shahla Akbari, 23 years old, is another budding entrepreneur following in her mother’s footsteps. A petite young woman with square glasses and Chuck Taylor-style tennis shoes, Ms. Akbari at first had trouble hiring men to work with her company. Today, made in Afghanistan is selling nearly two dozen pairs of shoes a day and employing six men and 14 women in two workshops in the western Kabul neighborhood of Dashti-Barchi. She now faces far fewer doubters” (New York Times, January 28, 2011).

Just as Shahla became a successful entrepreneur in the footsteps of her mother, Amer Taj Seerat, an Afghan woman, she also brought her husband Mohammad Ehsan into her soccer and volleyball production company, and he became an entrepreneur too. "From his red wooden folding table in the company's home workshop, he now creates the intricate graphic designs that adorn the company's soccer balls, some of which were recently purchased by the anti-narcotics ministry. The six-year-old enterprise generated more than \$ 80,000 in sales last year "(New York Times, January 28, 2011).

The politics of domination and subjugation to which women are subjected in Afghanistan is the result of a combination of tribal, rural and religious customs in their country. Afghan women are not only subjected to thousands of restrictions and domination of men but are undervalued as businesswomen and entrepreneurs; despite this, there are more and more women entrepreneurs in Afghanistan.

“While no central clearinghouse tracks the number of women-owned businesses, several indicators point to a growing number of female-led firms in Afghanistan. The international organization Peace Dividend Trust, which works with Afghan entrepreneurs to identify local market opportunities, now counts 242 women-owned companies in its national database of nearly 7,000 Afghan companies, with three to five new women-owned ventures joining its registry each month” (New York Times, January 28, 2011).

The entrepreneurs help the economic development of a country and help fight against poverty since with their companies they not only create their own jobs but also generate jobs; therefore, the entrepreneurship is the hope of many nations and the Afghan women.

“Women in Afghanistan, because of their remarkable strength, courage, and vision, are a smart investment, says Dina Powell, managing director and president of the Goldman Sachs Foundation. “The Afghan graduates of 10,000 Women are building businesses, creating jobs, becoming leaders in their community and giving hope to a nation” (New York Times, January 28, 2011).

Entrepreneurs are the drivers of the fight against social inequality. The undertaking is a way for gender equity. An equity that women in Afghanistan are gradually achieving. Social inequality is one of the biggest problems, and not only in Afghanistan. This inequality is a global problem. even, for women in the labor aspect is a much more noticeable inequality, either in rich or poor countries, women earn less than men, and women who want to belong to the political or economic elite are less likely by the mere fact of being women. It is also believed that it is easier for a man to become an entrepreneur since he is considered to have more skills than a woman. But in reality, women are helping to create the next generation of entrepreneurs.

Less than a decade after being banned from schools and offices by the Taliban government, Afghan women are helping to create the next generation of entrepreneurs determined to support their families and give a boost to their nation’s economy. In a desperately poor country in which unemployment estimates top 40 percent, the jobs they create make a difference (New York Times, January 28, 2011).

The repression, discrimination, and subjugation to which many women are subjected, throughout the world, are the driving force of the entrepreneurship.

Many women in Afghanistan have demonstrated, through entrepreneurship, that they want to be free, to be themselves and to help other people to be free. Many of these women have not only created businesses but also dedicated themselves to training other people to become entrepreneurial and become an economic support for their families and for their country.

Tzemach in TED Talks tell Kamila’s story, a young woman in Afghanistan

Who turned down a job for an international organization, with one astronomical pay, to start an organization to teach business skills to men and women all-around of Afghanistan. ‘She said that business was critical to her country's future because business would help to keep her country peaceful and secure and she said business was even more important for women because earning an income earned respect and money was power for women’ (December, 2011).

According to the website entrepreneur, Kamila Sidiqi has faced death threats to help others, Afghan women, to start businesses.

This Afghan businesswoman dared to start a business in a country where the overall opportunities for women are scarce. Kamila Sidiqi has faced death threats and social condemnation to help other women in her village start businesses. After his father and brother left their family to join the Taliban, Sidiqi opened a sewing business to feed his younger siblings. Together with the members of his family, he embarked on dangerous expeditions to obtain the raw material from his seams. Her company is a reference in the fashion of the Middle East and runs an angel network to support other entrepreneurs in her area. (entrepreneur.com)

Another country with social difficulties is Bangladesh, and Mr. Muhammad Yunus set out to try and combat the entrenched poverty of this country. He founded the Grameen Bank, and the borrowers are, especially, women who want to become economically independent and want to start their own business.

In the year 1974, Bangladesh fell into the grip of famine (...). Hungry people were everywhere. Often, they sat so still that one could not be sure whether they were alive or dead (...). There are many ways for people to die, but somehow dying of starvation is the most unacceptable for all. It happens in slow motion. Second by second, the distance between life and death becomes smaller and smaller, until the two are in such close proximity that one can hardly tell the difference (Yunus, 1997, introduction)

GrameenBank was founded in 1976 in Bangladesh by Muhammad Yunus who obtained a doctorate in economics from Vanderbilt University in the United States. Due to a severe famine in Bangladesh in 1974, Yunus proposed a research project to design a credit system that could provide banking services to the rural poor and thus encourage them to produce on their land and this would make poverty in the area rural decrease. He considered that the farmers had to be made to understand that the solution to the poverty of the country did not depend only on a government, but also, they could contribute to get out of this situation.

This Bank was born with the philosophy of generating micro-lending to people who wanted to be entrepreneurs, but nobody lent them money because they were very poor and had nothing to pawn as a guarantee of payment. Thanks to Grameen Bank, many women in Bangladesh were able to start their own small businesses, and thus can buy their daily food and build a house to live in. According to Counts "the stories of these women are dramatic and powerful. Women in Bangladesh struggle against the monsoon, disease and prejudice of their menfolk", (cover page), so being a businesswoman was the best way to combat submission and poverty.

In a lecture, that he gave in 1975, "Yunus gave the example of a farmer who feels helpless when he hears a government proclamation stating that there is a national rice shortfall of several million tons. The farmer believes that he, or for that matter any individual, is powerless to solve such a huge problem (...) But if the farmer can be told instead that in his own village there is a shortfall of fifty tons, the problem immediately becomes easy to grasp and, more important, solvable" (Counts, 1996, p.35).

If the farmer understands this, and at the same time is granted a credit so that he can cultivate in his land, he will surely help to reduce the poverty of his country. That is why Yunus' proposal was to provide microcredit to the poorest people, especially women, who were the majority in almost all villages.

When Yunus submitted his proposal in 1976 at the National Convention of the Bangladesh Economic Association (BEA) was criticized. One participant commented, "You cannot have an organization made of poor people. Look at the history of poor people's organization- they never amount to anything. Remember, if you add zero to zero to zero to zero, no matter how many times you do it, you still end up with zero" (Counts, 1996, p.36).

When a person chooses to start a business the first thing to analyze is how long it takes to reach the balance point when the entrepreneur begins to see the return on investment. A business is created thinking is in the cost-benefit, but an entrepreneur with social projection thinks about the benefit of the others, as in Yunus case. The entrepreneur takes the risk of believing and betting on what other businesspeople would not bet. Yunus believed in his project, believed that its borrowers despite being poor people could pay the credit, and although these borrowers are the poorest of the poor Grameen has had an almost perfect repayment rate according to Counts.

This project was very successful and fast growing, so much so that in September 1978, the "credit had been extended to 398 people, amounting to almost half a million takas (\$12,500), (Taka is the legal currency of Bangladesh). As the project grew, Yunus was forced to formalize its regulation and set up a staff training program. Yunus and his staff quickly drew up a bidhimala (construction) that finally laid down a set of uniform written rules (...) In this agreement was also incorporated a rigorous definition of who was "poor" and thus eligible to join the group" (Counts, 1996, p.45).

For Yunus, the Grameen bank should provide microcredit to people living in rural poverty. That was the idea with which he created the bank and he wanted it to remain that way, and not that other people with good economic conditions would have access to its credits.

It was important to distinguish who were poor people really because due to the easy access to credit and the low-interest rates, many people with good economic resources were accessing these loans, and many people who were really in need were themselves denied them.

“By the end of 1978, Yunus felt confident that his mechanism for ensuring the recovery of his loans was working. Peer support and peer pressure have replaced traditional collateral requirements. In his mind, the poor had demonstrated that they were creditworthy and that reducing hard-core poverty was possible, even simple” (Counts, 1996, p. 46).

Yunus believed in his project to help reduce poverty in his country by helping the poorest. He believed in those poor people economically but with intellectual skills and ability to undertake. People who only needed an opportunity, a support, someone who believed in them to be able to arise. Many people took advantage of this opportunity, so much so that by the end of 1938 according to Counts (1996):

"The number of borrowers had swelled to nearly a hundred thousand across five districts, and the number of staff members was nearing a thousand. In a small country that was home to eighty million poor people, ruled by a military dictator, and repeatedly thrashed by tornadoes, floods, tidal waves, and droughts, this was a modest beginning" (p. 60).

A modest beginning that has had great recognition, in 1998, the low-cost housing program won the Habitat World Award, and in 2006 Grameen Bank and its founder, Muhammad Yunus were awarded the Nobel Peace Prize.

Grameen Bank has been the driving force behind many entrepreneurs. Thanks to this bank in Bangladesh many women now are independent economically, they are now businesswomen.

There have been many success stories about the borrowers of this bank. Especially it should be highlighted how some women have become successful entrepreneurs and have been the economic support of their homes. One of these cases is Amena Begum's. This is a story that is told in Counts at Give Us Credit (1996)

Amena was a poor woman in Bangladesh. She lived in a small thatched hut. She was married to Absar Ali, "and for the last two generations, the men in Absar Ali's family have made their living selling clay and, more recently, aluminum cookware door to door. They buy the pots in bulk at wholesale prices in Dhaka, mark them up about 25 percent, and spend their days as barefoot traveling salesman" (Counts, p. 127), only to pay off their debts. They rarely were left with any savings.

Amena made a loan in Grameen Bank, and after she had given birth to her fifth child, she received her 3,000 takas loan. She told her husband that the bank only had loaned her 2,000 takas and 100 takas were to taxes, and therefore she only gave him 1,900 takas to restart his cooker business in Dhaka.

While her husband was working in Dhaka she was secretly negotiating the purchase of ducks, ducklings, and chickens with 950 takas that she had kept back. Her plan was to build a small livestock business without her husband's knowledge. Amena figured that part of the profits she earned would be safe while the rest would go toward her children's education and food. She wanted to save to ensure herself against the thing she, and virtually all women in rural Bangladesh, fear most—abandonment by their husbands, either by divorce or death (Counts, 1996, p. 130).

Amena became a business woman and was recognized as a Grameen Bank member. The Bangladesh Rural Advancement Committee (BRAC) congratulated her for being a successful entrepreneur rural. Like Amena, many others rural women who took loans from Grameen Bank became entrepreneurs and provided food and education to their children.

When we think of business we think of enterprises that are dedicated to making money -to profit maximization. To me, that's too narrow a definition of people as economic participants. Human beings are much more complex than just being instruments for making money. So, I began to imagine another dimension - a dimension where human beings want to be of help to other people, to create a new kind of world through economic activity. This requires a new kind of business -one that I call a social business (Yunus, 1997, P. 265)

Yunus believes social business can change the world and poverty on this planet. For many years, he has been working with poor people, particularly the poor women of Bangladesh. That work has been through Grameen Bank, through microcredit, which has become known around the world.

Microcredits had been the main support to women with difficult economic situations to create their own businesses. Thus, like Grammen Bank has helped many women to become entrepreneurs, Land and Mortgage Bank from Latvia to encourage more women to go into business in other countries.

TVE International dent realized a video clip filmed in 15 countries. It in this collection of video segments shows the case of 16 women who are making a difference in Europe and Asia. One of them is VijaAncane, “the successful owner of a bakery, shop, and bread museum in the village of Aglona is a beneficiary of a loan program started by the Land and Mortgage Bank to encourage more women to go into business”.

VijaAncane lost her job, she was separate from her husband and she had two children. Vija wanted to start her own business, and the Land and Mortgage Bank gave her the opportunity.

According to the video (TVE International dent) in Latvia in many aspects of living, men and women are still not equal. 44% of women here find it difficult to startup businesses, so the Land and Mortgage Bank of Latvia targeted support at businesses owned by a woman.

Juris Cebulis mortgage of Land Bank of Latvia say:

The total amount of money we have given out in loans is around 40 million euros, more than 15 million of it has gone to businesses run by women, around 300 projects all together. For example, we find that this is very important in the rural areas where people are no longer working in agriculture and there are no jobs; therefore, this support has as a social aspect as it provides new jobs. But is it clear as well that a person who has a natural talent for business must be given the opportunity to be in business and there are a lot of women who should be in business and as it is sometimes harder for women to start their own businesses we are very pleased to be able to help them.

TVE International dent in its video clip Why Women Count, shows us a case of rural women from China who become independent thanks to the business vision of GengLiufen and her wish of women from Zuji became economic independence.

Zuji is located deep in the mountainous region of Gejiu, a remote province in Southwest of China. The women who were living there had never left the mountains. GengLiufen wished that the women of the village make some money for themselves and have some economic independence.

In March 2004 “GengLiufen and other women left their homes and arrived off the market to sell some goods. In the past women needed help from their fathers or husbands to get to the market, now they are here selling their goods. They are surprised they can earn money by themselves”. GengLiufen also had the opportunity to learn more. She went to Beijing for a training course organized by farm women. “They helped me apply for a world bank loan to set up the women’s development”.

A woman with power and independence is the inspiration for many other women that do not believe in them, other women that do not have the courage of taking risks and confront the world without the support a man; well be, father, brother, husband or son. A woman who empowers not only help to transform the lives of other women but the other men.

“GengLiufen is changing the status quo in her husband’s village of Zuji. Shocked by the state of Zuji’s women—isolated, uneducated, and wholly dependent—she helps them get the training and information they need to transform their lives”. (TVE International dent)

Many women who have become successful entrepreneurs, in the middle of poverty, social difficulties, and politics and subjugations cultural have created angel investor networks to help other people to be an entrepreneur and become economically independent.

Oprah Winfrey is a woman who had to confront difficult situations in her life, but she became a successful business woman and she created a red of angel investor to help other women.

Oprah Winfrey the so-called "Queen of Television" has managed to form a media empire that includes a television channel, a producer (Harpo) and a series of books and magazines. The talk show host was born in a poor community in Mississippi and suffered sexual abuse as a child. Oprah managed to take control of her life to start as a commentator and later as a producer. Today its fortune, of which it destines a part to works of charity like an angel network, is calculated in 2.7 billion dollars. (entrepreneur.com)

When we lack interest, ambition, dreams, and goals we do not see beyond the barriers that are presented to achieve what we want. We only see the limit and not the infinite. People who are conformist and do not believe in their own abilities instead of seeing opportunities only see difficulties. There will always be

barriers to reach the goal, but they will never be stronger than that internal power that springs when we have a clear objective and we focus on achieving it.

Many people want to be economically independent, to be entrepreneurs and to be their own bosses, but they never succeed. Some people because do not even try it for fear of losing, others because they do not believe in their abilities, and mostly because they think that if they do not have enough money, it is impossible to undertake.

Being an entrepreneur is possible, even is possible in the middle of segregation, discrimination, social abuse. It is possible to weigh social status or cultural policies; it is possible even without enough money for seed capital. Mrs. CJ Walker is an example of this.

This entrepreneur began as a cotton collector, daughter of former Louisiana slaves. Walker, who was an orphan at age six and mother soon after age 14, started a line of cosmetics and hair care products for African-American women in a time when segregation was still a reality. At just \$ 1.25 she started her door-to-door selling business and became the first millionaire woman made by self-employment. (entrepreneur.com)

Extreme poverty and labor exploitation are another way of slavery, and many women are victims of it. Helping people improve their lives and empower them to have their own business is a way to break the chain of this method of slavery.

Starting a business is a way to escape from this other form of slavery, and to help yourself and others. It is through entrepreneurship that many countries have managed to overcome economic crises and contribute to the development of their country.

Many entrepreneurs are helping to lift their country and its people of poverty. What did they need? They needed to dream big, to desire freedom and to believe in themselves. They needed the courage to take the risk of starting a new business and believe that it is possible to end social inequality.

You do not need a degree in engineering or computer science to launch a business. Many entrepreneurs take the leap by opening a small shop, buying a goat or cow, starting a taxi service with a single vehicle, or offering a few handmade craft items for sale (Yunus, 2017, p. 36).

III. CONCLUSION

For years women have been discriminated not only in the salary payment but also in their capacity as an entrepreneur or as a creator of a company, but the modern women, the women who are rebellious to all kinds of submission, they have shown how talented they are, not only to create a company but to make it be sustainable in time.

Women like mentioned in this article and thousands of more cases that are known all over the world have been key to helping many communities come out not only of the domination of a man or a nation but to help a country to lower the rates of poverty.

It is not only possible to undertake in the middle of poverty, violence, domination and cultural customs, but also to change attitudes through the examples of entrepreneurship, and the cases of studies of successful companies that emerged from a broken pocket and of a dream of cultural and economic freedom.

Society is very conservative a kind of machista. A lot of people use to think that women are to stay at home and care of children, but this has been changing. Now women are more prepared and can get better jobs. Women, you have power, you were born free and nobody can tie you. Woman, you are an excellent manager and entrepreneur. Women, do you want to be free? start your own business.

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