

## Study of Bahrain expatriate women entrepreneurs' empowerment in micro-enterprise

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### **Abstract**

This study investigates the empowerment dynamics of expatriate women entrepreneurs engaged in micro-enterprises in the Kingdom of Bahrain. Anchored in Naila Kabeer's empowerment theory—comprising resources, agency, and achievements—and a combination of Feminist theory, the research explores how expatriate women navigate entrepreneurial pathways within a context shaped by gender norms, regulatory barriers, and cultural diversity. Using a mixed-methods design, data were gathered from seventy-one expatriate women through structured surveys and face-to-face interviews in examining key dimensions, including financial, human, and social capital; personal agency; business self-efficacy; and entrepreneurial empowerment outcomes. The findings indicate that respondents generally "agree" they have access to essential resources, particularly human capital (M=2.93), though financial access and social capital are moderately constrained. Notably, participants demonstrated high levels of perceived agency (M=3.47), especially in areas of autonomy, decision-making, and resilience. However, while business growth and community recognition showed moderate achievement, personal financial independence (M=2.48) and personal fulfillment (M=2.46) were perceived as lower, signaling a gap between entrepreneurial activity and transformative empowerment. Business self-efficacy emerged as a critical mediator, reinforcing the relationship between agency/resources and perceived success. This study highlights the multi-faceted empowerment trajectories of expatriate women micro-entrepreneurs and identifies opportunities for policy enhancements, such as inclusive access to capital, mentorship, and digital skills training. It contributes to the limited literature on expatriate women in the Gulf.

**Keywords:** women empowerment, expatriate entrepreneurs, micro enterprise, business self-efficacy, agency and resources

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### 1. Introduction

Entrepreneurship has long been recognized as a catalyst for economic development, job creation, and innovation across the globe. In both developed and developing countries, entrepreneurial activity is a significant contributor to economic dynamism and socio-cultural transformation (Chen & Makki, 2024; Usman et al., 2024). Particularly in emerging markets, entrepreneurship serves as a strategic vehicle for economic diversification, empowerment, and inclusion of marginalized groups, including women and migrants (Javadian et al., 2023). Among these groups, women entrepreneurs are increasingly shaping the entrepreneurial landscape, not only in their countries of origin but also abroad, as expatriates.

The rise of women's entrepreneurship as a key driver of economic growth has gained increasing attention in global economic and social discourse, as well as in gender-related studies (Khavarinezhad et al., 2021; Sironić & Dabić, 2025). Despite this growing recognition, women remain underrepresented and under-researched in the field of entrepreneurship. Historically, they have often been perceived as less capable of managing and expanding businesses beyond profitability and small-scale employment compared to their male counterparts. However, women entrepreneurs come from diverse backgrounds, have varied upbringings, and experience different levels of access to opportunities, markets, and resources. These factors shape their entrepreneurial journeys in unique ways, underscoring the need for more nuanced research that examines their contributions, challenges, and pathways to empowerment (Shamieh & Bastian, 2025; Vorobeva, 2022).

Expatriate women entrepreneurs represent a unique and growing segment of the global entrepreneurial community in the Kingdom of Bahrain. As globalization fosters increased mobility, more women are choosing to pursue entrepreneurial ventures outside of their home countries. Expatriate women bring with them diverse cultural experiences, professional skills, and perspectives that enrich the host country's economy. However, their journeys are often fraught with challenges such as legal and regulatory barriers, limited access to financial and social capital, and cultural adaptation difficulties. These challenges are especially pronounced for those operating at the micro-enterprise level in unfamiliar socio-economic contexts.

Bahrain, a small but strategically located nation in the Arabian Gulf, presents an intriguing context for studying expatriate women entrepreneurs. As part of the Gulf Cooperation Council (GCC), Bahrain has implemented various reforms aimed at promoting private sector growth, economic diversification, and women's participation in the labor force. Bahrain has made significant strides in empowering women economically and socially (Alsaad et al., 2023; Hatoum et al., 2023). Women now own nearly 39% of small and medium enterprises, supported by a robust ecosystem that includes government agencies such as Tamkeen and Export Bahrain, along with the Supreme Council for Women (SCW). Female entrepreneurs are reshaping the startup landscape by driving innovation in sectors like technology, fashion, education, and social ventures. Export in Bahrain reports that 30% of products and services exported originate from women-owned businesses, further reinforcing women's roles in global trade. Women entrepreneurs in Bahrain are also adopting digital tools proactively—46% use social media for sales and 41% maintain business websites, highlighting their drive for digital inclusion. These efforts collectively reflect Bahrain's commitment to enhancing women's access, autonomy, and economic participation (Alsaad et al., 2023; Hashim et al., 2024).

Historically, expatriate women in the Gulf have been viewed primarily as dependents or support systems for their working spouses. However, in recent years, this narrative has been shifting in Bahrain, where a combination of government support, regulatory reform, and community initiatives has encouraged greater participation of women—including non-nationals—in the economic sphere. While Bahraini women have benefited from numerous empowerment programs, expatriate women have had to navigate more complex paths, often shaped by residency

status, labor policies, and cultural boundaries (Aref & Fallentine, 2023; Hatoum et al., 2023).

Despite these challenges, many expatriate women in Bahrain have carved out spaces of agency and resilience. They are launching home-based businesses, taking part in digital marketplaces, and engaging in cross-cultural exchanges that blend innovation with tradition (Hernández et al., 2024). Micro-enterprises—especially in sectors like food and crafts, fashion, wellness, and services—have become a common ground for these women to express their creativity and contribute meaningfully to their families and communities. In Bahrain support network comprises both formal and informal which include organizations such as women's associations, embassy-based groups, and digital platforms that offer training, mentoring, and networking opportunities. Through these, expatriate women not only gain business skills but also foster confidence, financial independence, and social empowerment. Nevertheless, Bahrain's relatively open environment compared to its regional neighbors has allowed for incremental progress. Furthermore, education, digital literacy, and social media are accelerating awareness and visibility for these women, allowing their businesses to transcend physical and cultural limitations (Alessa, 2017; Al-mani, 2020).

The Kingdom's Vision 2030 emphasizes entrepreneurship, innovation, and inclusivity as key pillars of its socio-economic development strategy. Within this landscape, micro-enterprises play a vital role in driving local economic activity, particularly in sectors such as retail, services, and food & beverage (Fatma et al., 2024). As defined by the Bahraini Ministry of Industry and Commerce, a business with up to five employees and an annual turnover between BD 1 and BD 50,000 can be categorized as a small business (Meero et al., 2020). Micro-enterprise is a critical part of the Kingdom's small and medium-sized enterprise (SME) ecosystem. The SMEs Development Board Statistics – First Quarter 2023 reveals an encouraging environment for women, including expatriates, engaging in business in Bahrain. Women comprise 39% of SME ownership, indicating a growing space for female entrepreneurs. Additionally, 30% of Bahrain's exporters are women, reflecting their active participation in global trade (Hashim et al., 2024). The ecosystem supports startups through business incubators and accelerators, with 1,170 startups having graduated, 67% of which have expanded. However, micro-enterprises often struggle to scale due to a lack of entrepreneurial qualities such as vision, networking, specialized advice, and growth strategy (Shekar et al., 2021).

In addition, the data does not disaggregate Bahraini and expatriate women specifically, but the inclusive nature of SME programs, tender opportunities, and export support suggests that expatriate women can access the same avenues of business development. Such supportive frameworks are vital in empowering women entrepreneurs and aligning with the broader goals of economic diversification and the reduction of reliance on oil revenues (Hashim et al., 2024; Seyadi & Elali, 2021). Lastly, the study seeks to fill that gap by examining the empowerment dynamics of expatriate women entrepreneurs engaged in micro-enterprises in Bahrain through a multi-dimensional lens encompassing economic, social, cultural, and institutional factors. This research will explore the lived experiences of these women, their pathways into entrepreneurship, and how entrepreneurship serves as a means of personal and professional empowerment. By doing so, the study aims to provide insights that can inform policy and programmatic interventions to support this underserved segment of the entrepreneurial population.

**Statement of the Problem** - This study examined the level of empowerment among expatriate women engaged in business in Bahrain. Specifically, it described the demographic profile of the respondents in terms of age, nationality, years of business experience, business sector, and business ownership. It further assessed how expatriate women evaluated their resources, including financial resources, human capital resources, and social capital resources. In addition, the study investigated the respondents' ability or agency by analyzing their decision-making capacity, autonomy and confidence, control over time and work-life balance, as well as resilience and problem-solving skills. Moreover, the study determined the respondents' level of achievement based on indicators such as business success and growth, financial independence and stability, social recognition and influence, and personal satisfaction and fulfillment. It also measured their level of business self-efficacy in terms of confidence in business management, decision-making and problem-solving, networking and market adaptation, and resilience with a growth mindset. Finally, the study tested whether significant relationships existed between resources and

achievement, and between agency and achievement. It also explored the mediating effect of business self-efficacy on the relationships between resources and achievement, and between agency and achievement.

**Hypotheses of the Study** - The study was guided by the following hypotheses: first, that no significant relationship exists between resources and achievement; second, that no significant relationship exists between agency and achievement; and third, that business self-efficacy does not mediate the relationship between resources and achievement, nor between agency and achievement.

## 2. Methodology

The study employed a mix of qualitative and quantitative research designs to test the hypotheses related to Bahrain expatriate women entrepreneurs' empowerment in micro-enterprises. The respondents of the study are expatriate women in the age group of 25 to 60 years and above, who are involved in micro enterprises in the Capital Governorate, Bahrain. This study focuses on how women entrepreneurs are empowered and involved in micro enterprises, considering Retail, Food & Beverages, Manufacturing, Service, and others. The sampling units were selected using Purposive sampling. Purposive sampling was used to ensure that respondents meet the study's inclusion criteria. As of 2024, the total female population in the Capital Governorate of Bahrain is approximately 177,498. While specific data on the number of female expatriates within this governorate is not readily available, this research utilized information from the Ministry of Industry and Commerce, which estimates that 23% of women are engaged in micro-business activities. The sample size was 70 respondents minimum.

The study employed both online questionnaires (via Google Forms) and printed survey forms, and face-to-face interviews to collect data from the target group, which includes expatriate women engaged in micro-businesses, whether operating through physical stores or online platforms. Data were collected through structured questionnaires distributed to a sample of expatriate women who have been doing business in the Capital Governorate in the Kingdom of Bahrain. The questionnaire measured the five dimensions focused on Demographic Information (A) key motivations, challenges, obstacles, decision-making, legal navigation, cultural adaptation, and informal strategies, (B) Resources (C) Agency (Ability to define one's goal) (D) Achievement, (E) Business Self-efficacy Legal and Recommendations (F).

Participants in the pilot test were asked to provide feedback on the wording of questions, the overall format, and the ease of response. This feedback was systematically reviewed and used to revise the survey instrument before deploying it in the full-scale study. Data collected during the pilot were analyzed to examine preliminary reliability, including the calculation of Cronbach's alpha for internal consistency. Items with poor reliability or those noted as problematic by respondents were modified or removed as necessary. A pilot study (n=20) was conducted to test the questionnaire's clarity and reliability. The Cronbach's Alpha Test assessed internal consistency.

From the fourth week of April through the third week of May 2025, the data collection phase was actively carried out. Responses to the online surveys were monitored, and reminders were sent to participants to encourage timely completion. Printed questionnaires were collected in person or through scheduled pickups, ensuring participant convenience. Face-to-face interviews were conducted as planned, providing in-depth perspectives on the dimensions of empowerment being studied. Throughout this phase, continuous checking for completeness and accuracy of returned questionnaires were undertaken to identify any missing or unclear responses. In the fourth week of May 2025, the process were moved into the data verification and consolidation stage. All collected data, whether from Google Forms, printed surveys, or interview transcripts, were reviewed, cleaned, coded, and prepared for analysis. These data sets were securely stored and organized to maintain data integrity and confidentiality.

The study utilized appropriate statistical techniques to ensure a systematic and rigorous analysis of the data. Descriptive statistics, including frequency counts, percentages, and mean scores, were employed to summarize and describe the demographic characteristics of the respondents. These measures provided a clear overview of the

participants' profiles and allowed for an organized presentation of key variables, thereby facilitating a more accurate interpretation of the data. To further examine the relationships among the variables, regression analysis was conducted to determine the extent to which empowerment factors influenced business success. This approach enabled the identification of predictive relationships and clarified how resources and agency contributed to the achievement levels of expatriate women entrepreneurs. Regression analysis also supported the evaluation of the strength and direction of these relationships, offering empirical evidence on which factors significantly shaped business outcomes. Additionally, mediation analysis was performed to test whether business self-efficacy functioned as an intervening variable between resources, agency, and achievement. This procedure helped determine whether self-efficacy enhanced, reduced, or explained the relationship between empowerment dimensions and business performance.

The study ensured adherence to rigorous ethical standards to ensure the responsible and respectful treatment of participants while maintaining research integrity. The following ethical considerations guided the study's methodology and execution. Participants were provided with comprehensive information regarding the study's objectives, procedures, potential benefits, and any associated risks. The consent process included a detailed explanation of the data collection methods (surveys) and the estimated commitment time. Participants were required to provide explicit consent, either in written or recorded verbal form, ensuring they fully understand their involvement. To accommodate linguistic diversity, study materials were made available in participants' native languages if necessary. To safeguard participants' privacy, all personal information were treated with strict confidentiality. Identifiable details were anonymized in research records, publications, and presentations to prevent the disclosure of participants' identities. Data were securely stored using password-protected digital files. In cases where complete anonymity is not feasible due to the nature of the study, participants were informed in advance and given the option to withdraw if they wish. Participation in this study was entirely voluntary, with no coercion or pressure applied. Participants kept the right to withdraw at any stage of the research without justifying. Any data collected from individuals who choose to withdraw were promptly deleted upon request, ensuring their autonomy and control over their personal information. Given the cultural diversity of expatriate women in Bahrain, the study was conducted with a high level of cultural awareness and respect.

The study employed rigorous ethical standards in data collection, analysis, and reporting to ensure objectivity and accuracy. Researchers took measures to avoid bias and presented findings transparently, without misrepresentation or selective omission of data. Any potential conflicts of interest were disclosed to maintain research integrity. This study adhered to Bahrain's legal and ethical regulations concerning business ownership, employment rights, and research practices. Where applicable, ethical approval was obtained from an institutional ethics review board or relevant regulatory authorities before starting data collection.

### 3. Results and discussions

**Table 1**

*Demographic Profile of Respondents*

		Frequency	Percent	95% CI	
				Lower	Upper
Nationality	Bangladeshi	8	11.27	4.23	19.72
	Chinese	1	1.41	0.00	4.23
	Filipino	19	26.76	16.90	38.03
	Indian	19	26.76	15.49	36.62
	Pakistani	13	18.31	9.86	28.17
	Saudia	5	7.04	1.41	14.08
	Thailand	6	8.45	2.82	15.49
Years of Business in Bahrain	< 1	21	29.58	14.12	46.48
	1-3	18	25.35	15.49	35.21
	4-6	17	23.94	14.08	35.21
	> 6	15	21.13	9.86	35.21
Business Sector	Beauty	1	1.41	0.00	4.20
	Food & Beverage	20	28.17	16.90	38.00

			95% CI		
		Frequency	Percent	Lower	Upper
	Manufacturing	1	1.41	0.00	4.20
	Others	21	29.58	19.70	40.80
	Retail	26	36.62	25.40	49.30
	Services	2	2.82	0.00	7.00
Business	Partnership	55	77.46	69.00	87.30
Ownership	Sole Proprietorship	16	22.54	12.70	31.00

Note: CI = Confidence Interval, N=71 Bootstrap Sample = 1,000

The study gathered demographic data from 71 expatriate women entrepreneurs in Bahrain who are engaged in micro-enterprises. The profile provides insights into their national backgrounds, years of business operation, industry sectors, and business ownership structures. The participants represented diverse nationalities, with the highest representation from Filipino (26.76%) and Indian (26.76%) entrepreneurs, each constituting over a quarter of the respondents. Pakistani nationals made up 18.31%, followed by Bangladeshi (11.27%), Thai (8.45%), Saudi (7.04%), and a single Chinese respondent (1.41%). The 95% confidence intervals indicate a relatively wide variation in the population estimates, especially for underrepresented groups, suggesting potential demographic diversity but also sample limitations.

In terms of entrepreneurial experience, the largest proportion (29.58%) had been in business for less than one year, highlighting the significant presence of newly established micro-enterprises. Those with 1–3 years and 4–6 years of experience accounted for 25.35% and 23.94%, respectively, while 21.13% had been operating for more than six years. This distribution shows a balanced mix of new and moderately experienced entrepreneurs, with a slightly higher proportion of newer ventures. The business sector revealed a concentration in retail (36.62%), which is the dominant industry among respondents. This was followed by the “Others” category (29.58%), which may include informal, miscellaneous, or unspecified trades. The food and beverage sector was also notable at 28.17%. Smaller percentages were engaged in services (2.82%), beauty (1.41%), and manufacturing (1.41%). The high involvement in retail and food-related ventures reflects common micro-enterprise pathways for expatriate women in Bahrain. The vast majority of businesses (77.46%) were operated through partnerships, indicating a preference or necessity for shared ownership models, possibly due to financial, legal, or support system factors. Only 22.54% were run as sole proprietorships, suggesting relatively fewer women independently own and manage their businesses.

In summary, the demographic profile indicates that Bahrain’s expatriate women entrepreneurs are predominantly from South and Southeast Asia, particularly the Philippines and India. Most are engaged in recently established retail and food-related micro-enterprises, operating largely in partnership structures. These findings provide a contextual foundation for understanding the empowerment dynamics explored in the study, especially in relation to access to resources, agencies, and business self-efficacy.

**Resources Summary** - The **Resources** construct, which encompasses **Financial, Human Capital, and Social Capital** resources, reflects the overall access and support systems available to expatriate women entrepreneurs managing micro-enterprises in Bahrain. The construct yielded a **mean score of 2.84** (out of 4.00) with a relatively low **standard deviation of 0.31**, indicating a consistent perception among respondents. The general interpretation falls under “**Agree**,” signifying that participants perceive themselves to have a moderate level of access to the key resources needed for entrepreneurial success.

- **Human Capital Resources** scored the highest mean (**2.93**), indicating that respondents feel relatively more confident in their personal skills, access to mentorship, and business networks.
- **Financial Resources** and **Social Capital Resources** showed comparable means of **2.81** and **2.80**, respectively, suggesting that while access to funding, training, social networks, and support groups exists, it may still be somewhat limited or inconsistent for some entrepreneurs.

The narrow range between the minimum and maximum values across all subcomponents indicates a balanced

distribution of perceptions across the sample, with no extreme disparities. The summary reveals that while expatriate women entrepreneurs in Bahrain generally agree they have access to essential resources, there remains room for improvement, particularly in expanding access to financial services, strengthening inclusive networks, and enhancing the visibility and support of social capital in the entrepreneurial ecosystem.

**Table 2***Summary of Resources Construct*

Construct	Mean	Std. Deviation	Interpretation
Financial Resources	2.81	0.58	<i>Agree</i>
Human Capital Resources	2.93	0.56	<i>Agree</i>
Social Capital Resources	2.80	0.51	<i>Agree</i>
RESOURCES	2.84	0.31	<i>Agree</i>

**Summary of Agency Descriptive Statistics** - The construct Agency, which encapsulates the psychological and behavioral dimensions of empowerment, was evaluated using four key indicators: Decision-Making Power, Autonomy & Confidence, Control Over Time & Work-Life Balance, and Resilience & Problem-Solving. All indicators yielded high mean scores ranging from 3.40 to 3.51, falling within the interpretive range of "Strongly Agree", thereby indicating a consistently high level of perceived agency among the respondents. Specifically, Resilience & Problem-Solving had the highest mean score ( $M = 3.51$ ,  $SD = .353$ ), highlighting the expatriate women's strong capacity to adapt and address challenges in entrepreneurial contexts. This was closely followed by Autonomy & Confidence ( $M = 3.49$ ,  $SD = .259$ ) and Control Over Time & Work-Life Balance ( $M = 3.48$ ,  $SD = .373$ ), which reflect their self-assurance and effective management of professional and personal responsibilities. The indicator Decision-Making Power had the lowest mean within the group ( $M = 3.40$ ,  $SD = .283$ ), though it still falls within the "Strongly Agree" category, suggesting a robust but relatively less dominant perception of influence over business decisions.

The overall composite mean for Agency was 3.47 with a low standard deviation ( $SD = .153$ ), suggesting a high level of agreement across respondents with little variability. This indicates that the respondents uniformly perceive themselves as empowered agents in their entrepreneurial endeavors, possessing both the confidence and resilience to navigate their micro-enterprises effectively. These results collectively underscore that expatriate women entrepreneurs in Bahrain experience a strong sense of personal agency, which is foundational to their empowerment in the micro-enterprise sector. This strength in agency suggests their readiness to take initiative, maintain autonomy, solve problems independently, and balance their personal and professional responsibilities—key attributes that support their entrepreneurial success and sustainable economic participation.

**Table 3***Summary of Agency Construct Descriptive Statistics*

Construct	Mean	Std. Deviation	Interpretation
Decision-Making Power	3.40	.283	<i>Strongly Agree</i>
Autonomy & Confidence	3.49	.259	<i>Strongly Agree</i>
Control Over Time & Work-Life Balance	3.48	.373	<i>Strongly Agree</i>
Resilience & Problem-Solving	3.51	.353	<i>Strongly Agree</i>
AGENCY	3.47	.153	<i>Strongly Agree</i>

**Summary of Achievement Descriptive Statistics** - The summary of achievement descriptive statistics indicated that expatriate women entrepreneurs generally perceived themselves as achieving positive business outcomes, as reflected in the overall mean score of 2.60, interpreted as "Agree." This finding suggested that respondents recognized measurable progress in their entrepreneurial activities, particularly in operational performance and financial capability. The relatively moderate standard deviation (0.74) further implied a reasonable level of consistency in how respondents viewed their achievements, although some variation in experiences remained evident.

Among the dimensions, Business Success and Growth obtained the highest mean score ( $M = 2.79$ ,  $SD = 0.59$ ), signaling that most respondents believed their enterprises were expanding or performing satisfactorily. The low

variability suggested that growth-oriented outcomes were commonly experienced across the sample, reinforcing the idea that expatriate women were capable of navigating competitive business environments despite structural and cultural challenges often associated with operating in a foreign country. This result aligned with empowerment perspectives that emphasize access to resources and strategic decision-making as drivers of entrepreneurial progress. Financial Independence and Stability also received an “Agree” interpretation (M = 2.56, SD = 0.55), indicating that business ownership contributed to stronger financial control and economic participation. However, the slightly lower mean compared to business growth may imply that while enterprises were functioning well, consistent financial security had not yet been fully realized for all respondents. This pattern is typical in entrepreneurial contexts where revenue growth does not immediately translate into long-term financial resilience due to reinvestment demands, operational costs, or market fluctuations.

In contrast, Personal Satisfaction and Fulfillment registered a mean of 2.46 with a notably high standard deviation of 1.09, interpreted as “Disagree.” This divergence revealed an important insight: entrepreneurial success did not automatically equate to personal well-being. The large variability suggested polarized experiences—some respondents may have found business ownership deeply rewarding, while others likely encountered stress, work-life imbalance, social isolation, or the pressures of operating abroad. This outcome underscored a critical dimension of empowerment often overlooked in purely economic analyses: psychological and emotional fulfillment.

**Table 4**  
*Summary of Achievement Descriptive Statistics*

Construct	Mean	Std. Deviation	Interpretation
Business Success & Growth	2.79	0.59	<i>Agree</i>
Financial Independence & Stability	2.56	0.55	<i>Agree</i>
Personal Satisfaction & Fulfillment	2.46	1.09	<i>Disagree</i>
<i>Achievement</i>	2.60	0.74	<i>Agree</i>

**Summary of Business Self-Efficacy** - The data illustrates the self-perceived **business self-efficacy** of women expatriates engaged in entrepreneurial activities in Bahrain. The overall **Efficacy** score, with a mean of **2.65** and a standard deviation of **0.39**, reflects a general agreement among respondents regarding their confidence in managing business responsibilities, despite being in a foreign cultural and economic environment. In detail:

- **Confidence in Business Operations** yielded a mean of **2.64** (SD = 0.68), suggesting that these expatriate women feel moderately confident in handling the day-to-day operations of their businesses in Bahrain, which may include managing resources, complying with local regulations, and maintaining service quality.
- **Decision-Making & Problem-Solving** had a slightly lower mean of **2.58** (SD = 0.69). This indicates that while the women agree on their ability to make informed decisions and solve problems, this area may still be influenced by challenges such as limited local networks, cultural barriers, or unfamiliarity with Bahrain’s legal and market systems.
- **Networking & Market Adaptation** showed the highest mean score at **2.70** (SD = 0.79), which is a promising indication that these women are actively engaging in building connections and adjusting their business strategies to fit Bahrain’s unique business climate. This adaptability is essential for sustaining competitiveness and growth as a foreign entrepreneur.

The results reflect a positive yet cautious level of business self-efficacy among women expatriate entrepreneurs in Bahrain. While they generally believe in their entrepreneurial capabilities, specific areas—especially decision-making in a foreign context—may benefit from mentoring, local support systems, and targeted training to further empower these women in their business journeys.

**Relationship of Resources, Agency, Self-Efficacy, and Achievement** - The study reveals how these variables

interact and influence one another in the context of women navigating entrepreneurship and empowerment in a foreign cultural environment. The analysis revealed a significant negative correlation between Resources and Agency ( $r = -0.238, p < 0.05$ ). This finding suggests that as access to resources increases, women's sense of agency tends to decrease. In practical terms, this could mean that while support systems, financial capital, or external assistance may be available, they may inadvertently lead to a reduced feeling of self-reliance or control. This could be attributed to a dependency on external support structures rather than fostering autonomous decision-making, especially in a foreign environment where legal, cultural, or societal constraints may influence personal agency.

On the other hand, a significant positive correlation was found between Achievement and Efficacy ( $r = 0.283, p < 0.05$ ). This relationship indicates that the more these women experience success or reach personal and professional goals, the more confident they become in their abilities to manage challenges and make effective decisions. This finding aligns with existing empowerment theories, suggesting that successful experiences are instrumental in reinforcing self-efficacy and long-term motivation, particularly in entrepreneurial or leadership roles. The correlations between the other variables, namely Resources and Achievement, Agency and Achievement, and Agency and Efficacy, were weak and statistically insignificant. This indicates that, within this sample, these variables may not be directly linked or influenced by one another in meaningful ways.

In summary, the correlation analysis provides valuable insights into the empowerment dynamics of women expatriates in Bahrain. The positive impact of achievement on efficacy highlights the importance of recognizing and celebrating successes to build confidence and resilience. Meanwhile, the inverse relationship between resources and agency calls for a critical evaluation of how support systems are structured, ensuring they empower rather than diminish autonomy. These findings underscore the need for programs and policies that both support and strengthen the independent capacities of women expatriates as they navigate business and personal growth in a host country.

**Table 5**

*Correlations among Resources, Agency, Self-Efficacy, And Achievement*

	1	2	3	4
1. RESOURCES				
2. AGENCY	<b>-.238*</b>			
3. ACHIEVEMENT	-0.025	0.028		
4. EFFICACY	-0.004	0.023	<b>.283*</b>	

\*. Correlation is significant at the 0.05 level (2-tailed).

**Impact of Resources and Agency on Business Achievement Mediated by Self-Efficacy** - This mediation analysis explores whether Self-Efficacy serves as a mediating factor between Resources & Agency and Achievement among women expatriates in Bahrain. The intent is to examine if the availability of resources and personal agency can influence achievement directly or indirectly through one's belief in their own capability (self-efficacy). The analysis reveals that the indirect effect of Resources & Agency on Achievement through Self-Efficacy is very weak (0.007) and not statistically significant. This suggests that Self-Efficacy does not serve as a meaningful bridge in the relationship between these variables within this context.

Specifically, the path between Resources & Agency and Self-Efficacy yielded a negligible correlation ( $r = 0.023, p = 0.983$ ), indicating that the availability of resources and the feeling of control or influence over decisions do not significantly impact the women's belief in their own business capabilities. Meanwhile, the path from Self-Efficacy to Achievement showed a moderate correlation ( $r = 0.283$ ), suggesting a potential relationship, but it was not statistically significant ( $p = 0.170$ ). This implies that while women with higher self-efficacy may feel more accomplished, the relationship is not strong enough to draw firm conclusions based on the data. The direct effect of Resources & Agency on Achievement was also very weak ( $r = 0.034, p = 0.961$ ), reinforcing the finding that resources and agency alone are not direct predictors of achievement outcomes for this group. Overall, the total effect was minimal (0.041), confirming that neither a direct nor indirect pathway meaningfully explains achievement among women expatriates in this sample.

The findings suggest that Self-Efficacy does not significantly mediate the relationship between Resources & Agency and Achievement for women expatriates in Bahrain. This outcome implies that other factors may play a more crucial role in fostering achievements such as cultural adaptation, emotional resilience, mentorship, or local institutional support. Future programs aimed at empowering expatriate women should consider a broader range of psychological, social, and structural influences to effectively support their personal and professional growth. This outcome may reflect that other unmeasured variables—such as cultural adaptation, community support, emotional resilience, or policy environment—might play a more central role in driving achievement outcomes for this group.

**Table 6**

*Direct, Indirect, and Total Effect of Resources and Agency on Business Achievement Mediated by Self-Efficacy*

Path	Relationship	Pearson r	Significance (p-value)
A	Resources & Agency → Self-Efficacy	0.023	0.983
b	Self-Efficacy → Achievement	0.283	0.17
c	Direct: Resources & Agency → Achievement	0.034	0.961
	Indirect Effect (a × b)	0.007	<i>not significant</i>
	Total Effect (Direct + Indirect)	0.041	<i>not significant</i>

#### 4. Findings, implications, and recommendations

The study aimed to investigate the relationship between Resources and Achievement among women expatriates in Bahrain, with Self-Efficacy considered as a potential mediating variable. Complementary to the mediation results, descriptive analysis of the key constructs was also conducted. Descriptive Findings:

- Resources - All dimensions under this construct—Financial (M = 2.81), Human Capital (M = 2.93), and Social Capital (M = 2.80)—received an overall interpretation of “Agree”. This indicates that most respondents moderately perceived themselves as having access to resources essential for their business operations.
- Agency - The construct scored highly across all sub-dimensions, with an overall mean of 3.47, interpreted as “Strongly Agree.” This implies a high level of self-belief, decision-making power, autonomy, and resilience among the women, despite being in a foreign context.
- Self-Efficacy - With a mean of 2.65, respondents “Agreed” that they are confident in managing their business, solving problems, and adapting to the market. This suggests moderate belief in their business competence.
- Achievement - The construct received an average interpretation of “Agree” (M = 2.65), with Personal Satisfaction scoring the lowest (M = 2.46, “Disagree”). This shows that while women may experience growth, success, and recognition, they may still lack personal fulfillment in their entrepreneurial journeys.

##### *Mediation Model Findings*

- The indirect effect of Resources & Agency on Achievement through Self-Efficacy was insignificant (0.007).
- The direct effect (Resources & Agency → Achievement) was very weak (r = 0.034, p = 0.961).
- The path from Self-Efficacy to Achievement was moderately positive (r = 0.283) but not statistically significant (p = 0.170).
- These results suggest that Self-Efficacy does not significantly mediate the relationship between Resources & Agency and Achievement in this context.
- Total effect of all paths was minimal (0.041), reinforcing the conclusion that the measured constructs

alone do not fully explain the variance in perceived achievement.

**Implications** - The findings challenge linear empowerment models that assume access to resources and agency naturally lead to achievement through self-efficacy. Achievement appears to be more complex and multidimensional, suggesting that traditional empowerment frameworks may not fully capture the experiences of expatriate women in the Gulf context. Programs targeting women expatriates must go beyond resource provision. Soft skills development, emotional support, and life satisfaction enhancement should be integrated into entrepreneurship development programs to ensure sustainable impact. Policymakers in Bahrain and similar host countries must consider creating inclusive entrepreneurial ecosystems that support expatriate women not just economically, but psychosocially and culturally. Long-term policies should support holistic empowerment, focusing on personal fulfillment, not just economic output.

**Recommendations** - Based on the findings, the following strategies are recommended:

- Support Personal Fulfillment and Well-Being - Since Personal Satisfaction & Fulfillment scored the lowest under Achievement, programs should include personal growth coaching, emotional resilience training, and community engagement activities that foster holistic well-being, not just professional success.
- Provide one-on-one or small group coaching sessions that help women clarify their values, build confidence, and develop a positive sense of self-worth beyond business success. Organize workshops focused on coping strategies, self-care practices, and mental health awareness, addressing the unique challenges faced by expatriate women in a foreign cultural and legal environment. Incorporate coaching methods that encourage life balance, stress management, and setting personal as well as professional goals
- Enhance Self-Efficacy through Skills-Based Interventions - Create targeted training in problem-solving, leadership, innovation, and adaptability to improve confidence, especially for new or early-stage expatriate entrepreneurs. Develop targeted training in business skills, financial literacy, and digital marketing tailored for expatriate women entrepreneurs. Support public campaigns that build awareness of the economic contributions of expatriate women micro-entrepreneurs to foster a positive perception among the local community. Develop opportunities for social networking and community-building among expatriate women, such as peer-support groups, interest-based clubs, or community volunteering initiatives.
- Strengthening Cultural Integration Programs - Implement cultural adaptation initiatives (e.g., mentoring by local women, cross-cultural workshops) to help expatriates feel more connected, reducing the potential emotional isolation that might limit personal satisfaction and confidence. Mandate training for government staff and regulatory agencies on cultural sensitivity and gender responsiveness when working with expatriate women entrepreneurs. In addition, offer translation services and culturally appropriate outreach to overcome communication barriers and increase participation in support programs.
- Review Support Systems for Empowerment Alignment - Ensure that financial, social, and human capital support systems provided to expatriate women are empowerment-focused—not merely resource-based—by incorporating participatory decision-making and mentorship. Facilitate mentoring programs linking successful women entrepreneurs (both expatriate and Bahraini) to less experienced micro-entrepreneurs to promote knowledge sharing and empowerment.
- Conduct Further Research with Expanded Variables - Future studies should explore other mediators such as emotional intelligence, cultural adaptation, psychological safety, and family support to better explain what drives true achievement and satisfaction for women in foreign entrepreneurial settings.

Furthermore, by conducting comparative studies in other GCC countries to identify regional patterns and best practices that will help to improve weaknesses and threats. Lastly, by designing longitudinal studies to track how expatriate women micro-entrepreneurs develop over time and respond to policy or market changes.

- Simplify Licensing for Expatriate Micro-Enterprises and Strengthen Legal Protection- Streamline registration and licensing requirements for expatriate women running micro-businesses to reduce administrative burdens and encourage formalization. Extend entrepreneurial programs, subsidies, and financing opportunities to expatriate women micro-entrepreneurs, not just to Bahraini nationals, to create a more inclusive ecosystem. Review and strengthen legal frameworks protecting the rights of expatriate women entrepreneurs, including anti-discrimination policies and dispute resolution mechanisms.
- Support Agencies and NGOs (including Embassies, Tamkeen, etc.)- Establish partnerships with community leaders and cultural ambassadors to encourage trust and engagement with expatriate communities. Create secure, anonymous reporting and feedback mechanisms so expatriate women can safely share their needs and challenges without fear of repercussions.

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