

Preliminary Investigation Of Emirati Women Entrepreneurship In The UAE: Motivating Factors, Challenges And Government Initiatives

Mohammad Rehan Shahnawaz

Abstract: Purpose: The purpose of this research is to conduct an in depth preliminary investigation of the Emirati Women Entrepreneurship in the UAE in terms of the factors motivating the Emirati women to engage in the entrepreneurial activities, challenges and issues faced by them in that process, and initiatives taken by the government of UAE in overcoming those challenges and in encouraging, promoting and safeguarding their interests. **Methodology:** This research is an exploratory one due to the fact that the topic of the research strongly requires an in depth analysis or investigation of the underlying motivating factors, challenges and issues, and the government initiatives taken on behalf of Emirati women entrepreneurs. The research has used qualitative content analysis technique in which the existing literature (secondary data) on women and Emirati women entrepreneurship was gathered and discussed to serve the purpose of the research, such as from other published researches, internet searches and books. **Discussions/Findings:** The research explored an array of factors motivating the Emirati women towards entrepreneurship and the challenges and issues they come across in that process. The motivating factors were divided into positive and negative factors, with main emphasis on the positive factors. Among the positive motivating factors were the: Emiratisation, change in the organizational culture and beliefs, relaxation of social and cultural structures, independence, and self-improvement and development. The negative motivating factors were the: necessity, unacceptable working conditions, inflexible work hours, wage gap between males and females and job frustrations. The major challenges and issues they usually come across are: traditions, cultural, religious and social restrictions, lack of managerial experience and basic business knowledge, low self-confidence and determination, male prejudice, stereotyping and preconception, minimal networking, gender based promotional decisions, lack of interpersonal support from the husbands and family members, family responsibilities and obligations, and difficulties in accessing capital from the banks. Some of the UAE government initiatives taken on their behalf were the UAE Women's Organizations/Associations, Emirates Business Women Councils (EBWC), Mohammad Bin Rashid Establishment for Young Business Leaders and Dubai Women Establishment. Overall, it's been found that the Emirati women have great potential to contribute successfully towards every profession, but just because of the gender differences, they experience innumerable challenges that restrict them to think big or develop a career for themselves in entrepreneurship or in some other field. The study will be of great significance on the behalf of Emirati women entrepreneurs as well as for the purpose of better policy formulation and initiatives. It would provide them with the confidence to join the labor force and contribute positively towards the economic growth of UAE.

Key Words: Challenges, Emirati Women, Entrepreneurship, Government Initiatives, Motivating Factors, Preliminary Investigation, UAE.

1 INTRODUCTION

1.1 Overview of the Research

By definition, an entrepreneur can be defined as someone who specializes in taking judgmental decisions about the coordination (not just allocation) of scarce resources, emphasizing that "judgmental decisions" implies decision-making under uncertainty and that the ability to identify and exploit opportunities is essential (Casson, 1982). Basically, an entrepreneur is an individual who instead of working as an employee in an existing organization, starts a small business and assumes all the risks and rewards of a given business venture, idea, or a good or service offered for sale. The entrepreneur is usually considered to be as a business leader and originator of new ideas and business processes. The business can be a profit or a non-profit oriented venture depending on its goals and objectives. Non-profit ventures provide services to the community for their welfare without the aim of making profits; given the usage and level of donations or funds they have for it. Moreover, most of the non-profit ventures rely on voluntary work to meet their objectives. According to the data of Center for Women's Business Research (2006), two out of every five enterprises (40.2%) in the United States are 50% or more owned by women, with a

total of 10.4 million enterprises. Women's enterprises contribute 1.9 million dollars in annual sales and hire 12.8 million people. Globally women-owned firms represent 25% to 33% of the total business population. Over the past few years, there has been a significant growth in the female self-employment with women now launching up their own ventures at a rate higher than men. Various studies have found that the number of female entrepreneurs is steadily increasing and in some instances the official statistics may even be underestimated (Davidson and Burke, 2004). Specifically talking about the Emirati women entrepreneurship in the United Arab Emirates (UAE), after the UAE federation in 1971, the Emirati women were given full rights, supports and stands on equal footing with their male counterparts so that they could also be given an equal opportunity to utilize their skills and expertise to contribute towards the economic development of the country. Finally after a long struggle, one of the most important accomplishments of the Emirati women is the approving of the law that secures women's constitutional rights for instance, the right to work, social security, possession, managing their business and finances. The law has also secured their education, health care, social services; equal salary as their male counter parts and maternity leave. Surprisingly, there has been a tremendous rise in the recent years in the number of Emirati women entrepreneurs and their participation in businesses and entrepreneurial activities in the UAE. According to Glass (2007), Raja El Gurg, President of the Dubai Business Women Council (DBWC), asserted that the contribution of women in the UAE's business

- *Mohammad Rehan Shahnawaz has recently graduated with a degree in Bachelor of Business Administration (BBA) from Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST), Dubai, UAE.
Mobile: +971555065670. E-Mail: mohammad_rehan_92@hotmail.com*

increased in 2006 to 14.7 percent compared to 5.2 percent in 2002 and had a strong influence on the UAE's GDP. Currently, they enter the world of projects development, finance and various areas of the businesses that take place in the UAE, thus contributing positively towards the growth and development of the country. It can be observed that Emirati females in UAE are now demanding to have roles and responsibilities similar to males; they no longer only desire to perform the traditional and constructive role of a childbearing and child rearing which their mothers have been doing for decades. The way they used to think in the past now have completely evolved and have developed aspirations and ambitions to look towards, and break the level of inferiority that they usually experience when they place themselves with their male counterparts at entrepreneurial activities. However, due to the nature of the enterprise which requires tremendous time and efforts to stand strongly in the market place, this sometimes becomes a de-motivating factor for the Emirati women to take up the adventure of starting up a business for themselves. For both men and women, entrepreneurial behavior is often driven by diverse reasons including the desire for personal accomplishment. Despite its importance, the monetary incentive is not always the prime motivator for entrepreneurs. Other considerations often shape entrepreneurial decision making including the desire for independence, self-realization, and creative activity (OECD, 1998). Traditionally, women were socialized according to the socially constructed role of a mother and a wife, rather than being encouraged to seek career development or job opportunities (Naseer & Nuseibeh, 2009). Due to their strict religious norms and traditions, the women are restricted to travel geographically to seek educational and employment opportunities which makes it difficult for them to pursue their aspirations and ambitions (Baud & Mahgoub, 2001). Moreover, compared with women in other regions of the world, the UAE women's career and occupational choices are limited with only limited professions to work (Fahimi & Moghadam, 2004). Some of the professions that they are not allowed to work include nursing, hotel industry, hairdressing and personal service occupations. The overall essence of the above scenario communicates the impression about the Emirati women that they do desire to have a source of earning for themselves and avail equal beneficial employment opportunities rather than depending on their male counterparts for them, but due to the several restrictions that they have been imposed with makes it a very challenging task for them to leave their homes and create a balance between their personal and professional lives in order to fulfill their dreams. Also, until now, the society has underestimated the competence and capability of Emirati women in opening and running up a successful business. Thus, it puts them into a state of insecurity and dilemma that whether they should stick with what their male counterparts says them to do or whether to do things as they desire. The ultimate result of it is that their entrepreneurial talent and spirit eventually starts to decline over time. The UAE government has a strong vision in encouraging, supporting and safeguarding the interests of the Emirati women entrepreneurs. They had established various organizations and councils pertaining to the special entrepreneurial interests of the Emirati women. Some of those have been discussed in the upcoming sections. The literature and studies conducted on Emirati women entrepreneurship in the context of UAE are very minimal. Some of the studies related to this had been formulated such as by Baud and Mahgoub

(1999), who conducted interviews with female Emirati entrepreneurs, briefly exploring their issues, personal background, ownership and establishment difficulties. Haan (2002) interviewed ten female Emiratis who were running small home-based businesses with their special licenses in Dubai. He found that small home-based businesses are an effective way to encourage and promote Emirati women talent in entrepreneurial activities as it requires minimal capital and has limited risks and restrictions. Haan (2004) presents its findings on the constraints and issues experienced during the start up phase of the small enterprises initiated by the Emirati women entrepreneurs. He identified the presence of two different types of segments in the women managed small enterprise sector in the UAE. They were:

1. Traditional activities including handicrafts and perfume mixing, and
2. Modern activities including knowledge and information based businesses.

The traditional activities consisting of trading and simple manufacturing (e.g. perfume mixing, traditional cloth making and various handicrafts), are often carried out by relatively elderly, modestly educated women entrepreneurs who operate from their homes. The modern activities refers to small businesses engaged in economic activities of more recent origin, making use of advanced IT techniques and up-to-date business practices, managed mostly by young, well educated and more business-oriented UAE women entrepreneurs.

1.2 The Research Problem

The present research aims to conduct an in depth preliminary investigation of the Emirati women entrepreneurship in the UAE in terms of the factors motivating the Emirati women to engage in the entrepreneurial activities, challenges and issues faced by them in that process, and initiatives taken by the government of UAE in overcoming those challenges and for providing full fledge support and encouragement to the Emirati women to enable them to establish their own enterprises and positively contribute towards the economic growth of UAE. Limited researches had been formulated in this area in the context of UAE and were largely based on the non-Arab countries. Therefore the present research will examine the case of UAE from a broader perspective and will attempt to identify and highlight all the present factors that motivates the Emirati women to engage in entrepreneurial activities, the possible challenges that they come across, and government initiatives taken for promoting Emirati women entrepreneurship in the UAE. Recommendations would also be proposed as guidelines as to what the government of UAE could do further or take some points into consideration in order to enlarge and safeguard the scope of Emirati women entrepreneurship in UAE in the future.

1.3 The Research Objectives

1. To identify and highlight the current motivating factors that enables the Emirati women to engage in entrepreneurial activities.
2. To identify and highlight the current challenges and issues faced by the Emirati women for setting up and for the smooth functioning of their enterprises.
3. To assess and evaluate some of the UAE government initiatives and support in encouraging, promoting and safeguarding the interests of the Emirati women entrepreneurs.

4. To recommend the UAE government, UAE Women's Organizations and Emirates Business Women Councils (EBWC), with further initiatives and future courses of actions in regard to Emirati women entrepreneurship.

1.4 The Research Significance

1. The research of this nature will not just only provide a true picture to the Emirati women in UAE, but also to the women of various other nationalities regarding the scope of women entrepreneurship in UAE.
2. The research will act as a motivating tool for the women in UAE to break the barriers that they have been imposed with since decades, and will encourage them now to set up their own enterprises and contribute towards the economic growth of UAE.
3. The research will help in eradicating the negative perceptions and judgments associated with the Emirati women entrepreneurs in the society, and will inspire them to stand shoulder to shoulder with their male counterparts.
4. The research will make the Emirati women realize their true importance and worth towards their country.
5. From the recommendations proposed to the UAE government, UAE Women's Organizations and Emirates Business Women Councils (EBWC), it would enable them to better formulate policies and plan initiatives that would be greatly beneficial and influential to the upcoming Emirati women generation.
6. Finally, the research will add to the existing literature or to the stock of books previously done on women entrepreneurship.

1.5 The Research Limitations

1. The findings of the research cannot be generalized for other countries or even Gulf Cooperation Council (GCC) countries as they might have different circumstances and scenarios pertaining to the women entrepreneurship.
2. By collecting primary data such as through interviews and questionnaires directly from the Emirati women entrepreneurs would have given a better overview of their motivating factors and challenges they come across.
3. Some of the government initiatives as discussed in the research are not that recent, therefore there could be various other initiatives being taken currently in regard to Emirati women entrepreneurship.

2 THE RESEARCH METHODOLOGY

2.1 Research Type

A research can be designed in a number of ways such as with descriptive, exploratory or causal research designs etc. Specifically for this research, an exploratory research design has been followed due to the fact that the topic of the research strongly requires an in depth analysis or investigation into the matter. Moreover, as the research aims to identify and explore the underlying motivating factors for the Emirati women and the challenges faced by them in setting up and operating their own enterprises, the exploratory research design perfectly suits with it and facilitates in providing answers

to the research problem. Also, without exploring and assessing the initiatives already being taken by the UAE government, it would not be possible to determine its effectiveness and recommend the future courses of actions. Thus exploratory research design clearly signifies its importance especially for this research.

2.2 Research Technique

As for the research technique, the research has used qualitative content analysis technique in which the existing literature (secondary data) on women and Emirati women entrepreneurship was gathered and discussed to serve the purpose of the research. Since the topic of Emirati woman entrepreneurship is a complex phenomenon due to the unique individual's personal history and dreams for the future (Holmquist & Sundin, 1991), the qualitative content analysis technique allows us to better understand the chosen subject. Content analysis in brief basically refers to a general set of techniques useful for analyzing and understanding collections of text. The technique enables in conducting an in dept analysis of the existing literature or data, identifying trends and extracting the relevant data or information suitable for the study's topic. Researchers regard content analysis as a flexible method for analyzing text data (Cavanagh, 1997). Content analysis describes a family of analytic approaches ranging from impressionistic, intuitive, interpretive analysis to systematic, strict textual analyses (Rosengren, 1981). The specific type of content analysis approach chosen by a researcher varies with the theoretical and substantive interests of the researcher and the problem being studied (Weber, 1990). Qualitative content analysis is one of the numerous research methods used to analyze text data. Other methods include ethnography, grounded theory, phenomenology, and historical research. Previous researches had mostly made use of primary sources of data collection such as questionnaires and interviews conducted with the Emirati women for their respective research problems, the present research has only used secondary data available on the internet, books and various other published works by the authors as the purpose of the research was to combine altogether and shed light on the motivating factors, challenges and UAE government initiatives in the Emirati women entrepreneurship sector from those sources.

3 DISCUSSIONS ON THE LITERATURE GATHERED

3.1 Factors Motivating the Emirati Women to Engage in Entrepreneurial Activities in the UAE

As with any eco-system found at the crossroads of untapped resources, thriving modernity and the increase in opportunities for enterprise, the UAE has not been any different when it comes to advances in women entrepreneurship. Though the two most common streams of initiatives - in the traditional and modern activities presented itself in the society, the non-Emirati women entrepreneurs seem to have taken to the latter, possibly because it was more in tune with their urbane, wired and networked social systems that they brought with them. Before the discovery of oil, the Emirati women have contributed in the social, economic and political history of the country from early on. According to Al Khateeb (1994), they played an active role towards the various areas and domains of their country such as in small scale businesses like cottage industry; however the discovery of oil has dampened the sur-

vival skills mandatory for entrepreneurial development within the Emirati population and in particular has affected their lifestyle. Most women didn't feel the need to work outside of their homes as most households now could afford housemaids and other help due to the increased oil wealth. While the increased oil wealth has dramatically improved the standard of living of most citizens of the UAE, whether it has improved the status of women is actually debatable. Despite the dominant cultural and religious beliefs towards the role of Emirati women in entrepreneurial activities, Sheikh Zayed, the late president of the UAE, believed that both men and women need to play their part equally in the society to experience high growth in the country. He recognized that in the past, a lack of education and development had restricted women from playing a more active role in the various streams of the society that they could have played if they were nurtured well with education from the very beginning. The quote below clearly shows that it's not about the gender or the wealth that should restrict a woman to pursue her aspirations, instead every citizen of this country needs to realize his or her responsibilities and work towards the betterment of this country. Hence, he addressed the situation by saying, "Women have the right to work everywhere; Islam affords to women their rightful status, and encourages them to work in all sectors, as long as they are afforded the appropriate respect. The basic role of women is the upbringing of children, but over and above that, we much offer various opportunities to a woman who chooses to perform other functions. What women have achieved in the emirates in only a short space of time makes me both happy and content. We sowed our seeds yesterday, and today the fruit has already begun to appear. We praise God for the role that women play in our society. It is clear that this role is beneficial for both present and future generations (UAE Yearbook, 2004)". Since the death of Sheikh Zayed, the former president of the UAE, the UAE government has been greatly successful in enlightening up the vision Sheikh Zayed had towards the bright future of the Emirati women. The government of UAE is committed to promoting the pivotal role of women in the social, economic and political development of the UAE society. This has ultimately led to a strong increase in the Emirati women participation rate in the labor force – women's presence in the public sector comprises 41.5% of all employees, 35% in the health sector and 20% in social affairs. Moreover, Emirati women account for nearly 28% of civil servants in 24 federal ministries, while 57% of them work in banking and financial services sector (UAE Yearbook, 2006). Furthermore, the number of Emirati women completing their studies has risen dramatically to the extent where Emirati women now represent 76.8% of total enrollment in the UAE national universities due to Emiratisation (Al Kassadi, 2000). According to UAE Yearbook (2008), in the last ten years, the Emirati women have reached and overtaken the educative level of men. There is a steady rise in the number of Emirati women with Masters and PhD degrees in the UAE. This means that they are realizing their responsibilities and their importance towards the growth of the country, and that is why they are being equipped with all the pre-requisites in order to be a part of the workforce - in both in the companies and in their own ventures. According to Langenfield (1999), there are various motivating factors that encourage the Emirati women to set up their own enterprises or avail various entrepreneurial opportunities and roles. A number of changes in the UAE society can now be observed that are enabling

the women to play a more active role in the economy. For some Emirati women, the motivation for entrepreneurship arises from positive opportunities while for others it is the negative conditions that motivates them. The negative conditions or factors usually include necessity, unacceptable working conditions, inflexible work hours, wage gap between males and females and job frustration. These all makes them frustrated to work in an existing organization and then they think of working in their own established enterprises. As for the positive factors, as discussed previously, issues such as 'Emiratisation', which is the nationalization of the workforce, increases educational opportunities for the Emirati women including knowledge in information technology as well as a softening in the conservative beliefs regarding their roles in the society have all led to increased opportunities for them to pursue a career in entrepreneurship. Most important, knowledge on information and technology and, business management can provide a powerful way of empowering women to venture into modern types of businesses. Knowledge ability in information and technology is important in building confidence and encouraging aggressiveness among women. Currently, women can make business deals over the internet compared to few years ago. Furthermore, the change in the organizational culture and philosophy has also enabled Emirati women to work or to be considered on the top level managements of the organizations. Barsh and Yee (2011) explains that the gender gap is closing; more Emirati women are working in various reputable organizations and companies that are receiving a vast amount of appreciation and recognition. At the same time, many organizations and companies have realized the value and importance of talented Emirati women and therefore the retention rate amongst them has been increased significantly. This is a clear indication of a general progress and the improvement in the economic status of not just the Emirati women, but also the women in general to be empowered with skills and expertise in order to establish and run their own businesses. In addition to this, the organizations and companies generally now have proper leadership programs specifically focusing on amplifying the skills and talents of Emirati women that provides them with an opportunity to express themselves. Because of this, a large number of Emirati women are experiencing increased job satisfaction and are able to learn the fundamentals of business management prior to setting up their own ventures. The ultimate result of such is that the participation rates of the Emirati women is increasing phenomenally and are wholeheartedly contributing towards the economic development of the UAE. One of the major factors motivating the Emirati women to enter in the field of entrepreneurship is the dampening of the barriers towards the advancement of women and relaxation of the social and cultural structures. According to Erogul and McCrohan (2008), many Emirati men have realized the economic contributions made by the Emirati women to the family, and that they can equally succeed in business if given the necessary support. As a result, many Emirati men have become supportive to their wives, daughters or sisters setting up their own ventures and they provide them with the necessary financial, physical and emotional support. Some of them can now accept to take responsibility of their children while their wives run their businesses. However, it's not always the case that the Emirati women would be receiving full fledged family support all the time, it basically depends on the opinions of their male spouses regarding whether their wives

should go out and engage in entrepreneurial activities or not. Many Emirati women who complain that they are not allowed to work is basically due to the unwillingness of their husbands. Not every Emirati women would be depending on the work conditions or environment as a motivating factor to work in an organization or for setting up their own ventures. Most Emirati women also possess a desire to be independent, desire to contribute towards the betterment of the society, and a desire to develop their own capabilities through self improvement and professional development. In most of the cases, Emirati women who have a desire to be independent usually reflect the restrictive lifestyle they face in the UAE. According to Dr. Jabeen, assistant professor of management at Abu Dhabi University (ADU), "In the UAE, most women do not go to work out of economic necessity. They do so because they have a need for self-accomplishment or to help others, and want to contribute to the success and reputation of their country" (as cited by Iman in Gulf News, 2012). It is obvious that Emirati population in the UAE has become wealthy enough to support their households or families since the discovery of oil, this basically had restricted the Emirati women to work as they didn't felt the need of it. The present situation has completely changed from the past, the Emirati women are not entering into the workforce for improving their living standards or for financial support, they are entering just to experience the feeling of accomplishment, fulfillment, satisfaction and have a strong desire to prove to their male counterparts that they are not less than them.

3.2 Challenges and Issues Faced by the Emirati Women Entrepreneurs in the UAE

In the UAE, entrepreneurship and raising a family go hand-in-hand for young Emirati women entrepreneurs. Despite the rapid escalation in the participation rates of the Emirati women in various entrepreneurial and business activities as discussed previously and the change in the mindset of the local population, they still experience some of the major challenges that restrict them to show case their abilities and talents to their fullest. The challenges they face are usually before setting up their enterprises, once they have managed to open it and operate it for some time, the intensity of it eventually starts to reduce over time. As Islam restricts women to go out of their homes to work in most of the cases, this often becomes a challenge for them that prevent them to engage in entrepreneurship. However this is something that cannot be denied by them, and have to follow it unless there is a desperate need to work in certain circumstances, such as a death of husband and due to that creating lack of financial support to raise up the children or run the home. The position of Emirati women have been dictated by the traditions, religion, social and cultural norms. As discussed previously, women were liable to raise up their children, carry out the in-home duties and fulfill obligations of being a wife. Very few women can devote all their time and energies to run their businesses. According to Richardson (2011), women are believed to be fit for rearing children and managing homes and, are normally burdened with family responsibilities and household chores, thus they face a major challenge to strike a balance between shouldering the heavy family-related duties and driving their businesses to success. Despite the responsibilities to run a business effectively, most of them organize themselves well. But a lack of management experience, basic business knowledge and training needed to run a business makes them feel

handicap when they are exposed to the business world. Many of the enterprises and organizations offer them with various opportunities for development and growth, but most of them lack the self-confidence and time to avail them. Even though, if they do have some sort of business setting, they often prefer to keep them small and compact rather than taking risks of growth and market penetration. Kuratko and Hodgetts (1995) stated that the lack of experience and management skills before starting a business acts as one of the major challenges facing the women when starting a new business. According to Owen and Todor (1993), Emirati women face the pressure of male prejudice, stereotyping and pre-conception. Even though their roles have dramatically been changed in the society, they are still perceived as less suitable and incapable of performing in certain types of high managerial positions. Some of the claims assert that the Emirati women are less confident, analytical, emotionally unstable, aggressive and have poor leadership abilities as compared to their male counterparts. Women are also believed to work within the privacy of their homes, and therefore they often get less motivated and determined enough to setup an enterprise for themselves as they perceive the fear of facing criticism or underestimations from their male counterparts. Furthermore, a majority of Emirati women are excluded from business networks both formal and informal. A small percentage of them are actively involved in formal networking (such as Businesswomen Council or Women's Associations) in UAE and many amongst them own large enterprises. The greater percentage of them spends a relatively small amount of time discussing their business ventures mainly with their family and friends (Haan, 2004). Because of this, they miss out the opportunities for training on various business skills, making joint presentations and accessing new and larger markets. The point is that, only small proportion of the Emirati women possesses a strong interest to set up their own enterprises who are really passionate enough to contribute towards the society and their country. While the rest couldn't make up due to the restrictions that their religion, family, culture and traditions have imposed them with, or those who do not have a firm vision or the capabilities to be a businesswomen in the future. This has also been observed by Ibrahim Al-Mansouri, Chief Operating Officer of the UAE based Khalifa Fund for Enterprise Development that, "entrepreneurs in the region including the Emirati women entrepreneurs lacks the ability to turn ideas into sound business plans, and they often come across challenges to grow their businesses after the initial set up" (as cited in Knowledge@Wharton, 2012). The corporate culture of the UAE is not hospitable to the Emirati women entrepreneurs and this is worsened by the promotional strategies used. Bruni, Gherardi and Poggio (2005) explains that most of the enterprises are managed and owned by men who have formed strong supportive networks, relationships and alliances. The promotional decisions used are gender-based. These have limited the progress of women to the top management of the companies and thus the experience they need to run large personal enterprises. Moreover, it also makes the business environment and conditions too hostile and unfavorable to them which make it really hard for them to find the market niches that are relatively stable. The end result is that they get de-motivated and lose confidence in themselves to set up their own businesses. Furthermore, Haan (2004) also explains that in most of the firms in general, the Emirati women as well as women belonging from different

backgrounds are generally ignored by their male CEOs and male peers who are in the silent majority. They are often not adequately recognized and receive very little professional support to develop their careers or set up their own enterprises. Thus, they work under excessive difficulties and often get their ambitions deteriorated. According to Inman (2000), the family members and spouses of some of the Emirati women are against venturing into businesses or work in some existing organization. They believe that it is a men's field and they are less likely to succeed in it. As a result, they do not receive enough emotional and interpersonal support and encouragement from their spouses and other family members, and therefore they often get restricted to join the labor force. It is true especially in the UAE that spousal support greatly affects the decision for the Emirati women to join the labor force. Interpersonal barriers arise where the family members discourage and block the efforts that they make to establish their own enterprises. Even though if they are well managed and equipped to begin, they might not take out proper time to progress in it due to the opposition they face from their spouses and family members. The oppositions they face are usually from their spouses or other family members in the form of humility and understatements from their husbands, fathers and brothers who are against the idea of women to join the labor force or establish their own enterprises. Greatly, family supports play a crucial role in deciding whether women should be joining the workforce or start an enterprise of their own. The issue of personal barriers cannot be excluded or sidelined. Some Emirati women and also women in general are unable to sustain or stabilize their businesses in the long run, they have to take some time off to have children and rear them. Such breaks can disrupt a smooth progression and growth of their businesses as they have to take out their time to manage their family and personal matters. In some of the cases, they also have to leave their businesses temporary due to taking care of a sick child or husband. The time they take out for their family instead of investing in their businesses could make a huge difference on its success, profitability and growth. Because of all this, they face a great challenge of devoting all of their time and efforts for their businesses and often ends up establishing and running them with very little knowledge, expertise and support from their spouses and other family members. According to a study by MENA Business Women (2013), access to financing is critical for entrepreneurial activity to kick start, and men in the MENA region are far more likely than women to secure funding. Obstacles faced by the Emirati women as well as women of MENA region in terms of securing funding or access to capital from the banks includes high interest rates, inadequate collateral, absence of prior track record, and complexity in the application process. The women business owners in the Emirates as well in the MENA region do not have access to the same sources of capital as their male counterparts as they do not form a part of the same social and business networks. An International Finance Corporation (IFC) (2013) survey found that a majority of women business owners meet their capital requirements through personal sources, such as personal savings and loans from family and friends since lending conditions in their countries can be restrictive. The reason being is that banks or any other financial institution hesitate to lend them out because they fear that they wouldn't be able to repay the loan back to them. Obviously a lot of hard work and efforts these women needs to

put into their businesses in order to increase the earnings to pay the loan back, and this also sometimes becomes a factor of not lending them out. Even if the banks do lend them some amount, they would be doing it relatively on higher interest rates as compared to lending to their male counterparts. As a matter of fact, if the restrictions on lending are been reduced to a great extent for the Emirati women as well as women from different backgrounds, they would get a major boost to set up very profitable and competitive businesses and will also motivate others as they would not have to worry about the lack of sources of funds. This has been put up by Sheikha Lubna Al-Qasimi, the UAE's foreign trade minister that "The challenge is not only about the financing, though it's now generously available in the Gulf, the challenge is the limitations that Emirati women place on themselves. They need to produce more innovation and be involved in ICT startups, instead of businesses concentrated in hospitality or retail" (as cited in Knowledge@Wharton, 2012). (Refer Appendices for some of the barriers of MENA and GCC region women including UAE (Appendix A) - by Oxford Strategic Consulting, and challenges in accessing funds from banks (Appendix B) - by International Finance Corporation).

3.3 UAE Government Initiatives and Support in Encouraging, Promoting and Safeguarding the Interests of the Emirati Women Entrepreneurs in the UAE

Women in general, whether they belong from the UAE or from any other country, they need to be nurtured well and be provided with all the necessary guidelines and support to establish their own enterprises and overcome all the possible challenges discussed previously. Recently, since the past few years, small and medium size enterprises (SMEs) have been substantially promoted by the UAE government. A number of SMEs support programs and forums have been established by the UAE government; however there is no especial institution that is dedicated to serve this purpose, and in the small emirates, the SMEs promotion is still largely lacking (Haan, 2004). In addition, in the UAE many organizations are established to support Emirati women entrepreneurs to start-up their businesses. These include: specialized government agencies, business incubators, science parks and some NGOs (Reynolds et al, 2005). Below are some of the major initiatives as elaborated by Haan (2004) that were undertaken by the UAE government in the past to provide support services to the Emirati women entrepreneurs throughout the UAE. The available links of their respective web sites can be accessed from the references list.

3.3.1 UAE Women's Organizations/Associations

The UAE Women's Organizations/Associations was first founded in 1973 in Abu Dhabi and then later had its branches in the other parts of the Emirates. In all the emirates, here at least one large and active women's organization usually referred to as the Women's Union or Association involves in providing social services in the areas of education for both Emirati and non-Emirati women, family health care and cultural values. Their dual purpose is to provide them with a source of income and also to preserve their traditional activities as a part of their cultural heritage of their country. In a way, these women's organizations were among the first to recognize the need to support, encourage and motivate the small scale economic activities driven by the Emirati women

entrepreneurs. These can be found in Ajman, Khorfakkan and Abu Dhabi providing support to the women for their SMEs. They are discussed as below:

A) Umm - Al - Moumineen Women Association in Ajman

The Umm - Al - Moumineen Women Association was established in 1974 in Ajman and is active in the following areas: training and education, cultural activities, social and public relations, health, and arts. It operates, for instance, a centre for continuous education for young married girls to assist them to finish their education. As part of its mission to develop women's capabilities in all fields, it is also concerned with women engaged in small business activities. Most UAE women who receive support from the Association are engaged in home based ventures, such as: traditional perfume-making, sewing and tailoring, embroidery and hand-made products. In the view of the Association, Emirati women entrepreneurs face three main problems:

1. Lack of start-up capital
2. Lack of business awareness and experience, and
3. Lack of marketing opportunities.

Some women have brilliant ideas for a business (e.g. a beach resort exclusively for women), but are afraid to start; they feel insecure and need encouragement. They often do not know what to expect from business or how to plan for it (although the more educated women do prepare themselves before entering business). Others choose the wrong location for their business (e.g. cannot be easily reached by their customers). Quite a few cease their business operations after a while. The association also conducts regular seminars and workshops to educate the women regarding the fundamentals of conducting a business and also provides them with an opportunity in their workshops to sell their products. The idea is basically to break down their negative thoughts that come into their minds that restrict them to think big in terms of business.

B) Khorfakkan Women's Association

The Women's Association in Khorfakkan primarily focuses on the provision of social services. Support for those engaged in small-scale economic activities does not figure very significantly. The main support provided involves providing the Emirati women with an occasional opportunity to market their products and develop their entrepreneurial talent. Due to the limited geographical space and as Khorfakkan is a small town on the east coast of the UAE, the support they provide to the Emirati women is also limited. However, the association is reconsidering its position in the future and is likely to expand the scope of their support services to them

C) Abu Dhabi Women's Association

In Abu Dhabi the Women's Association (AD-WA) is concerned with women's employment in two ways. Firstly, it operates an employment exchange to assist women to find employment; women looking for a job can register to be matched with requests from employers. Sometimes training is organized for the women, e.g. through the CCI, to prepare them to meet the job profile. Secondly, in the experience of the AD-WA many, especially young, women with interesting ideas who wish to start a business are constrained by a lack of capital (e.g. to rent a shop, to get a trade license and to recruit and pay employees), and are risk apprehensive. The

AD-WA tries to assist UAE women entrepreneurs in three ways:

1. Marketing exhibitions
2. Provision of training and similar services through networking, and
3. Lobbying, alone and together with other organizations on behalf of Emirati women engaged in entrepreneurship.

The marketing exhibitions are organized during the Women's Association's Annual Meeting. They are meant to provide an opportunity to "Productive Families", particularly to the Emirati women who, alone or with the help of family members, are engaged in home based productive activities, with an opportunity to display and sell their products. The association basically has a committee that is responsible to select the participants for the exhibition to ensure that only original crafts items are offered for sale. The exhibitions are mainly opened to the Emirati women entrepreneurs, but now it's also opened to the expatriates and non-Emirati women entrepreneurs. In addition to helping them in marketing, the exhibitions are also found to be a mechanism to disseminate new business practices, such as the use of business cards among relatively traditional women entrepreneurs and information regarding the similar types of businesses in the markets or the competitors in other words. It also provides an opportunity for them to check and compare the prices of others who are selling similar products. The association provides the Emirati women entrepreneurs with various formal courses in marketing, finance, HRM and other domains of the business. The training can take the form of workshops and lunch seminars. In the past, an event was conducted as a learning and training opportunity for the Emirati women entrepreneurs in which an established Emirati businesswoman discussed the start of her business and the way difficulties were overcome. Some 30-50 Emirati women who were interested in operating a business attended the event. Occasionally the Women's Association alone or, more likely, together with others (e.g. the Chambers of Commerce and Industry (CCI) and/or Emirates Businesswomen Council (EBWC)), also takes on the role of lobbying on behalf of the Emirati women entrepreneurs such as a trade license to be granted to them from the municipality. An example of this was of an Emirati woman who was granted a trade license of a detergent factory from the municipality through the efforts made by the AD-WA. Impressively, the business went out on the right track and was one of the candidates for the 2003 Sheikh Khalifa Award for Women Entrepreneurs. Further, they also actively seek new ways to assist the Emirati women entrepreneurs and are becoming increasingly involved in the provision of training and business information for their SMEs by joining hands with the CCI and EBWC. Through exhibitions and contact with the other participants, the AD-WA has become aware of Emirati women producers other support needs. According to them, the main problems noted for the Emirati women entrepreneurs were the difficulties in access to capital, lack of business skills (e.g. preparation of project profiles and feasibility studies), quality control and marketing.

3.3.2 Emirates Businesswomen Councils (EBWC)

In March 2002, the Emirates Businesswomen Councils (EBWC) was established as an initiative of the Federation of UAE Chambers of Commerce and Industry (FCCI). There are now local branches of the EBWC active in Dubai, Abu Dhabi

and Sharjah providing support and tailoring to the needs of the Emirati women entrepreneurs. The major objectives of EBWC are:

1. Lobbying on behalf of Emirati women entrepreneurs,
2. Facilitating research into the problems of SMEs, and
3. Functioning as a platform with national and international organizations interested in supporting Emirati women entrepreneurs. EBWC perceives Emirati women entrepreneurs especially youngsters as their primary target group.

The EBWC is still not matured enough and is looking for ways to mobilize its target group. Eventhough there are large number of Emirati women registered with the CCIs in the different emirates of up to greater than 10,000 as indicated by the EBWC board members, many of them are not actively involved in their business (e.g. inactive business, the business is in fact owned by their husband, etc.). According to recent UNDP/UNIFEM information, only some 10 percent of the registered Emirati women are active in business - others might be silent partners (e.g. in a business run by their husbands) or have already withdrawn from their businesses.

A) Businesswomen Council - Dubai

Surprisingly, the Dubai branch of the EBWC tried to contact all active Emirati entrepreneurs for the very first election for the EBWC board, but only a disappointing 22 showed up - seven of whom are now serving as board members. Indicating, that the involvement or the participation of the Emirati women entrepreneurs is very minimal. EBWC-Dubai organizes business luncheons with guest speakers, usually from the business sector. These are attended by some 35-40 women - mostly by expatriates. The meetings provide opportunities to both the Emirati and non-Emirati women entrepreneurs for informal networking with like-minded people, which can result in useful advices and contacts. Participating members also engage in informal business promotion and commonly bring promotional materials for such purposes. Other EBWC-Dubai activities include visits to HCTs for presentations on women in business and the organization of training (e.g. with the National Bank of Dubai). In the view of one of the board members, the participation of Emirati entrepreneurs in the EBWC events has been disappointing. No more than 10 Emirati women attend the regular meetings and the participation of them in the workshops and other activities is usually not more than 10 percent (the rest being expatriate entrepreneurs). Recently, the EBWC-Dubai and Master Card has newly launched Ro'Ya, which means 'Vision' in Arabic, in an initiative to inspire and give impetus to entrepreneurship among Emirati women in the UAE. The EBWC-Dubai and Master Card collaboration aims to provide a coaching and mentorship programme for Emirati women to establish businesses of their own, which will motivate and give them more visibility in the economic sector that would lead to positive contribution towards the growth and development of the UAE.

B) Businesswomen Council - Abu Dhabi

The Abu Dhabi branch of the EBWC aggressively does everything possible to support the Emirati women entrepreneurs. Their activities are quite diverse and focused as compared to the other branches of the EBWC. The following are their objectives in promoting, encouraging and safeguarding the interests of the Emirati women entrepreneurs, especially in context of Abu Dhabi:

1. Represent Abu Dhabi Chamber of Commerce and Industry in the UAE. Businesswomen Council and other similar organization, in the region and the world at large, as well as in various women affairs conferences and functions, on regional, Arab and international levels.
2. Provide appropriate opportunities for women to be well trained and qualified and expand the scope of their involvement in professional and commercial businesses. Provide wide variety of training courses to them in entrepreneurship.
3. Avail the opportunity for women to express their opinions on the relevant issues and discuss their problems encountered before and after the establishment of their enterprises.
4. Provide a dialogue and communication forum for Abu Dhabi based Emirati women entrepreneurs.
5. Open new horizons and roles for Emirati women and urge their creativity and self-confidence.
6. Highlight Emirati women achievements in contemporary life.
7. Provide new job opportunities to them in various walks of life with emphasis on the economic sector.

C) Businesswomen Council - Sharjah

The Sharjah branch of the EBWC sees its role as promoting Emirati women entrepreneurs, especially in training and similar business development services. The Council's preliminary analysis suggests that emphasis needs to be placed on raising awareness among the Emirati women about the various possibilities of going into business, as many of them are nervous about doing so. In general, women are especially cautious when taking out loans or carry out any large financial transaction, although lack of capital is one of the main constraints for women seeking to open a business. The Sharjah EBWC also feels that it is necessary to make available special free trade licenses for Emirati women entrepreneurs. EBWC Sharjah has so far undertaken the following activities:

1. Organization of two training courses: (i) "Start your business" (with 45 participants, over five days, by the Institute of Administrative Development) and (ii) "How to develop your business idea" (with 20 participants, over three days, by a private institute in Sharjah); both free to participants.
2. Organization of exposure visits to the Women's Conference in Abu Dhabi and the IMF/World Bank meeting in Dubai.
3. Sponsoring participation of Emirati women's businesses for marketing purposes during Sharjah Festivals; and
4. Business orientation trips to Gulf countries, as well as to various different countries such as to Italy and India. Regular surveys conducted with the Emirati women entrepreneurs to find out their support needs.

3.3.3 Mohammad Bin Rashid Establishment for Young Business Leaders - Dubai

The Mohammed Bin Rashid Establishment for Young Business Leaders (MREYBL) has, since its launch in June 2002, became a prime example of SME development in the UAE. It offers the following services to both Emirati male and female entrepreneurs:

1. Free trade license for three years,
2. A business centre with office space for 60 entrepreneurs, together with secretarial and telecommunications services,
3. Advisory services;
4. Special mentoring arrangements,
5. In-house training, workshops and business forums; and
6. Access to resources, contacts and networks.

It also facilitates access to capital on preferential terms through a newly created fund which is administered through local banks. A further major attraction of MREYBL is that the enterprises registered with it are eligible to participate in bidding under the compulsory purchase programme for the value of five percent of the budgets of all local government and semi-government bodies in Dubai. Specifically, MREYBL has a keen eye for the special problems of Emirati women entrepreneurs. For instance, it has dedicated 20 of the offices in its business centre (33%) to the enterprises owned by the Emirati women.

3.3.4 Dubai Women Establishment

Since its launch in 2006, Dubai Women Establishment has played an active role in nurturing the next generation of Emirati women leaders/entrepreneurs - to enable them to continue the efforts of their pioneering predecessors while at the same time serving as role models to young Emirati and non-Emirati women in the wider society. In the past few years, the establishment has successfully managed to organize and conduct various programs, interactive seminars, training sessions and forums aimed at encouraging the Emirati women to join the active labor force while simultaneously equipping them with the skills to fulfill their traditional duties as wives and mothers. The establishment aims to help Emirati women balance stimulating careers with a satisfying family life through the endorsement of appropriate gender-equality policies and initiatives, providing life-long opportunities for training and work, and promoting greater participation of women in the economic and political sphere. The ultimate goal and responsibility of the establishment is to nurture a competent generation of future Emirati women leaders by establishing the right infrastructure and platform to ensure and sustain their success and potential.

4 CONCLUSION

On the basis of the discussions conducted on the literature gathered from the various sources, the following conclusions have been drawn for this research:

1. The current population of the Emirati women is 30.5%, while for the Emirati men is 69.5%. Recently, there has been a significant rise in the participation rates of the Emirati women in the entrepreneurial or business activities, and are eager to join the labor force, either in the form of working in an existing organization or establishing their own enterprises. What motivates them to enter the labor force is due to the several factors as discussed previously. The interesting thing that has been found from the discussion is that regardless of how the society and organizations have changed the perceptions of the Emirati women and the opportunities that the organizations now provide, their primary motive to join the labor force is due to their strong desire of being in-

dependent and equal contribution towards the economic growth of the UAE. After all, they want to prove to their male counterparts that they are not less than them and have equal standing under the UAE law.

2. Despite a significant rise in the participation rates of the Emirati women in entrepreneurial and business activities, they still unfortunately come across various hurdles and challenges that prevent them from displaying their true selves, and ultimately their interest in working reduces over time. Apart from all the challenges and issues they come across as highlighted previously, the main challenge or obstacle they face is in the form of cultural, traditions, religious, personal and family restrictions. Majority of the Emirati women hesitate to establish their own enterprises as they are not supported by their husbands or other family members, though a variety of support programs and initiatives are available for them, but they receive very minimal moral support, mentoring and encouragements from their loved ones. Moreover they have to look after the house chores and their children and often do not find ample time to invest in establishing and operating an enterprise. The end result is that they get de-motivated and lose confidence in themselves to do something from their own.
3. The UAE government has managed to initiate various support programs and initiatives through the help of associations, councils and other entities for the Emirati women entrepreneurs and those interested in becoming an entrepreneur since a very long time. In the past few years, these associations and councils have been successful in identifying the problems and challenges the Emirati women are facing in establishing and operating their own enterprises, and have focused greatly on them. Despite their efforts in promoting and encouraging them to enter in the field of entrepreneurship or business, they haven't yet been completely successful in ensuring that. This can be shown from a recent study undertaken by Carnegie Endowment Centre, that in UAE, only 2.5% of the SMEs are currently owned by the Emirati women from the 95% of the SMEs. Furthermore, the participation of the Emirati women entrepreneurs in the seminars and workshops initiated by them is astonishingly quite low, which means that the challenges they face from their families makes it very difficult for them to leave their homes and attend them. These associations and councils often lack a sound structure in terms of the efficiency of their services, experience and expertise they possess, thus they often collaborate with international bodies and organizations in order to continue to support their mission. Evaluating the success of these associations and councils will still require an ample amount of time.
4. Overall, it's been found that the Emirati women have great potential to contribute successfully towards every profession. They possess a solid desire to achieve and taste success from their own efforts and hard work rather than from their male counterparts, but just because of the gender differences, they ex-

perience innumerable challenges that restrict them to think big or develop a career for themselves in entrepreneurship or in some other field.

5 RECOMMENDATIONS

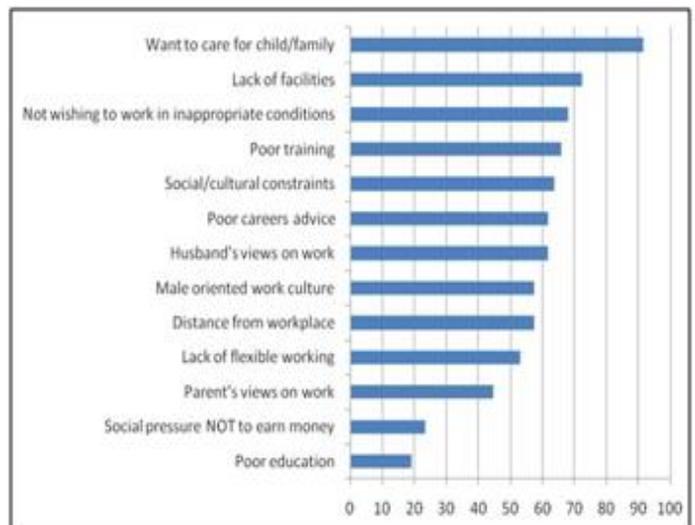
The following are the proposed recommendations that should be taken into consideration by the Government of UAE, UAE Women's Organizations, Emirates Business Women Councils, and various other entities working in support of Emirati women entrepreneurship in order to better formulate policies and plan initiatives in regard to Emirati women entrepreneurship in the UAE.

1. The policy makers should facilitate the Emirati women entrepreneurs to access various sources of capital. Evidences shows that they experience various difficulties for getting their loans approved when they approach banks. The application process for loans is quite complicated, and if they do are offered to them, they are relatively on very high interest rates. Access to sources of financing and capital on favorable and less complex terms will assist them in setting up reasonable scale of operations for their enterprises, and will also enable the overall expansion and growth of SMEs in the UAE.
2. The policy makers should facilitate the Emirati women entrepreneurs to access information related to various markets which could be beneficial for their enterprises. They could be guided on which markets to penetrate in and the potential benefits they could bring in to their enterprises. Furthermore, information provided related to the competition in the market they are currently operating in or in some other market they wish to target in, will assist them in adjusting their strategies and planning according to it. The net benefit of this would be an increase in their awareness of the level of competition in the markets and will enhance their ability to continuously modify themselves to remain ahead in the competition.
3. The policy makers should facilitate in extending support services and opportunities to the Emirati women entrepreneurs towards export promotion. These could be provided to them by the existing organizations and councils that will really enable them to get international exposure and a golden opportunity to learn the basic dynamics of international trade. As a suggestion, these organizations and councils could develop a web site featuring the handicrafts or other products made by them for marketing and promotional purposes both nationally and internationally. The experience and exposure they will gain through these types of exporting activities will really encourage them to learn and expand their operations on large scale.
4. The policy makers should facilitate the provision of different types of training courses pertaining to various domains of business and entrepreneurship to the Emirati women entrepreneurs, such as critical thinking, feasibility studies, technology and R&D. Moreover, the training providers before they design and schedule their courses should keep into perspective their exact requirements, needs and heavy demands that might restrict them to opt for the courses, such as family pressure and time constraint

issues. In this way, they would be trained according to their exact requirements and will not get bounded from their families to opt for the courses, as the scheduling of the courses would be done in a way that will not contradict with their personal or family lives.

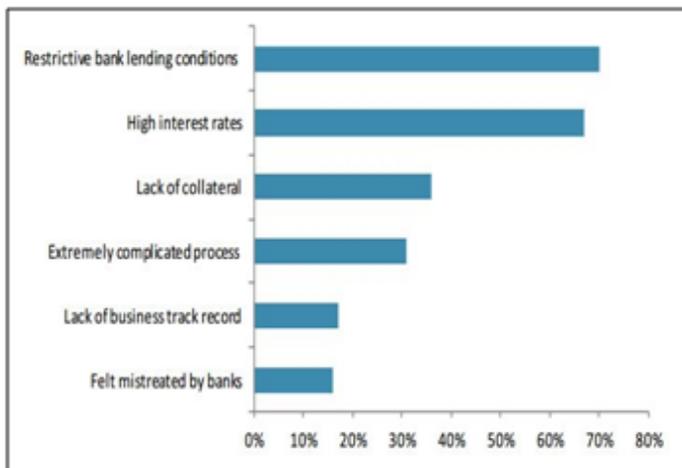
5. Finally, the policy makers should conduct regular seminars, exhibitions, meetings, workshops and various events which provide the Emirati women entrepreneurs with diverse opportunities to interact with each other for sharing their opinions, challenges and experiences, and for highlighting their importance, success stories and the role they play in the economic development and prosperity of the UAE. The media could also play a very critical role in profiling them, advocating their rights, and recognizing and promoting their accomplishments. The ultimate result of all this would be an increase in the awareness among the people about their importance and existence in the UAE society both nationally and internationally, and will also boost their confidence and motivation to face the possible challenges in the future successfully.
6. As for the recommendations for future research, the researchers posses a great opportunity to conduct researches on Emirati women entrepreneurship related to the Expo 2020. Such as how Expo 2020 could motivate or encourage the Emirati women to establish their enterprises for facilitating the immense global demand from throughout the world. Such types of future studies might also lead to the introduction of new initiatives by the UAE government in regard to Emirati women entrepreneurship that would open new doors of opportunities on their behalf.

APPENDICES



Appendix A: Barriers of GCC and MENA Region Female Entrepreneurs

Source: Oxford Strategic Consulting



Appendix B: Challenges of Access to Capital from Banks

Source: International Finance Corporation

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