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Hanifa Itani, Yusuf M. Sidani, Imad Baalbaki

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United Arab Emirates female entrepreneurs: motivations and frustrations

UAE female entrepreneurs

Hanifa Itani, Yusuf M. Sidani and Imad Baalbaki

Olayan School of Business, American University of Beirut, Beirut, Lebanon

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Abstract

Purpose – This paper seeks to summarize the results of a study assessing the status of United Arab Emirates (UAE) female entrepreneurs and attempts to sketch the pattern of the UAE female entrepreneur. It aims to draw a profile of typical UAE women entrepreneurs and their characteristics, outline the makeup of their entrepreneurial businesses, identify some barriers that women face at the startup stage, and in addition – their entrepreneurial motivations and driving forces, satisfactions and frustrations.

Design/methodology/approach – An interview-based qualitative method was used. Structured interviews were conducted with 16 women entrepreneurs over a two-month period. The contents of the interviews were analyzed and recurring themes were identified and highlighted.

Findings – The interviewed women seem to experience no conflicts between their entrepreneurial life and their personal, family, social, leisure, and friendship lives. However, although satisfied from being in business, they face some barriers at the startup of their venture, emanating mainly from the lack of support, society and traditions, and personal and family reasons.

Practical implications – There is a need to establish an appropriate institutional framework in collaboration with the supporters of UAE women entrepreneurs to identify business opportunities available for women and develop adequate financial and management training.

Originality/value – This study opens a window into an area of the world that has seldom been addressed before.

Keywords Women, Gender, Entrepreneurs, Entrepreneurship, United Arab Emirates, Arab, Middle East

Paper type Research paper

Introduction

Over the past few years, there has been a considerable growth in female self-employment, with women now launching new ventures at a rate higher than men. Several studies have found the number of women entrepreneurs is steadily increasing and in some cases official statistics may even be underestimated (Davidson and Burke, 2004). In the USA, for example, women are starting enterprises at twice the rate of all businesses and are staying in business longer (Hisrich *et al.*, 2005). Currently, the Arab world is witnessing a growing interest in women entrepreneurs given their growing numbers. It is increasingly considered, though not uniformly accepted, that women's economic security is vital for the sustainability of their own lives, that of their families, and their empowerment. The United Arab Emirates (UAE) represents a region that is witnessing an increasing trend of women's participation in business and entrepreneurial activities. Despite the fact that there seems to be a higher frequency of women's involvement in new businesses, very little is known about the profile of such entrepreneurs.

This study attempts to sketch the pattern of UAE female entrepreneurs. It draws a profile of typical UAE women entrepreneurs and their characteristics,



outlines the makeup of their entrepreneurial businesses, identifies some barriers that women face at the startup stage, in addition to their entrepreneurial motivations and driving forces, satisfactions and frustrations. This is preceded by a brief overview of models of female entrepreneurship and an exploration of previous research into female entrepreneurship and women status in the UAE.

Models of female entrepreneurship

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).

Talking specifically about women, a woman's decision to establish her own business does not usually originate from a single motivating cause. Thus, it is valuable to assess the array of factors that may contribute in varying degrees to "pushing" or "pulling" a woman into business ownership (Stevenson, 1986). The pull/push model is an approach that aims to explain females' differing motives behind starting a business (Brush, 1999; Buttner and Moore, 1997). Push factors include job redundancy, glass ceiling, economic recessions, financial reasons (inadequate family income), and job dissatisfaction. In essence, push factors operate in those contexts where a woman finds herself pushed because of a need to open a new business. Pushing factors are defined as either personal (e.g. divorce) or external forces (e.g. job loss) that direct a woman towards self-employment. Negative external push factors for women include the wage gap, higher unemployment rates, and professional segregation.

On the other hand, pull factors are associated with a need for accomplishment and independence, self-fulfillment, and social status (Sarri and Trihopoulou, 2005). Forces that pull a woman towards self-employment also include interest in the area (personal) or the presence of market opportunity (external). Earlier research has found that push and pull factors work together; women turn to business ownership due to a combination of job frustration and market opportunity (Hisrich and Brush, 1986; Scott, 1986).

Bruni *et al.* (2004) combine different postulations advanced in prior research (Goffee and Scase, 1985; Cromie and Hayes, 1988; Monaci, 1997) to come up with patterns of female entrepreneurship. For example, the "aimless" young woman establishes her business as a defense against unemployment. The "traditionalist" is a woman whose work stems from a long family tradition in running businesses. The "career-minded" young woman has a clear vision of where she wants her career to go. The "radical" woman establishes her business in a culture that is not very much receptive of the idea of a female starting her own business. Other patterns of female entrepreneurship also include the "return worker" who has left her job earlier to attend to family responsibilities and now she is back for economic reasons or self-accomplishment.

Past research on female entrepreneurship

There has been a growing interest in female entrepreneurship in many regions of the world. Previous research is inconclusive either to the similarities and discrepancies between men and women entrepreneurs, or to the similarities and discrepancies between female entrepreneurs in different countries. Prior research suggests, however, that female entrepreneurs are, on average, still making less compared to their male

counterparts and are facing more barriers. (For an overview of female entrepreneurship in different national contexts see Davidson and Burke (2004) and Fielden and Davidson (2005)).

Although generally women's presence in entrepreneurial activities is increasing, several impediments are reported (Davidson and Burke, 2004). For example, studies in China, Greece, Malaysia, Portugal, Turkey, and the UK have reported obstacles ranging from sexual stereotyping and lesser access to capital, to lack of entrepreneurial education and social and cultural impediments (Petraki Kotis and Ventoura Neokosmidi, 2004; Cooke, 2004; Omar and Davidson, 2004; Kabasakal *et al.*, 2004; Wilson, 2004; Cabral-Cardoso, 2004). McClelland (2004) indicated that problems faced by female entrepreneurs in Ireland were similar to those common in other parts of the world. Many barriers were common to males and females but the latter suffered a lack of initial funding for their businesses in addition to work-family conflict issues. Welter (2004) asserted that access to entrepreneurship support in Germany seemed to be gender biased. In addition, there were some structural shortcomings in the political and societal environments ultimately restricting women's entry into new ventures.

Woldie and Adersua (2004) asserted that the greatest challenge for female entrepreneurs in Nigeria pertained to not being taken seriously by male counterparts. The greatest reward for them was a desire to have better control over their own lives. Sandberg (2003), studying women entrepreneurs in Sweden, concluded that females expressed needs similar to their male counterparts. They did not ask for support unique to females, but rather requested to be treated similarly to male owners of new businesses.

Orhan (2001) indicated that French female entrepreneurs had entrepreneurial motivations similar to men pertaining to love of independence and self-accomplishment but attached less value to prestige attributes of social status and power. Both males and females complained of their lack of financial competencies. Machado *et al.* (2002), studying entrepreneurial managerial behavior of Brazilian entrepreneurs, found similarities in male and female entrepreneurial behavior with some significant differences in managerial style, relationship with the market, and entrepreneurial strategies.

Izyumov and Razumnova (2000), addressing the topic of women entrepreneurs in Russia, indicated that those women faced lots of adversities that were also shared by men due to common economic disturbances in the Russian economy. While females enjoyed a higher education rate than males, their lack of experience put them at a great disadvantage. In Singapore, women entrepreneurs were found to share many traits with women entrepreneurs in other parts of the world (Maysami and Goby, 1999). These women valued independence and autonomy and liked the flexibility that comes with such businesses on their family and personal lives. Most women were in the service and retail businesses and some faced problems relating to work-family conflicts, access to financing and entrepreneurial education. Singh *et al.* (2001) reported that businesses operated by female entrepreneurs in Indonesia were more concentrated in less dynamic markets compared to those operated by men. This meant lower revenue and profit opportunities for women. Watson (2003) affirmed that female-owned businesses in Australia had higher failure rates compared to male-owned businesses, but such differences become insignificantly higher when controlled for industry.

The above research examples highlight the growing cross-cultural interest in female entrepreneurship. The fact remains, however, that such research in many regions of the world – in the UAE, for example – is yet to be explored.

Women and work in the UAE society

Despite recent attempts to diversify its economy, UAE remains profoundly reliant on oil resources. This has attracted a disproportionate number of foreign workers who comprise around 80 percent of the total population which is estimated at around 4 million (EIU, 2007). Accordingly, national women comprise less than 10 percent of the population, which is less than 400,000. Prior to the discovery of oil in the 1970s, the national woman was an active member of society involved in agriculture and related services. The increased wealth that has improved the standard of living of most citizens led to a decrease in the economic participation of women in UAE economy. UAE families could now afford housemaids and the economic need for women seemed to subside given the dependency on oil. The last decade of the twentieth century witnessed, however, a gradual return of women to the workplace. Although UAE women have a higher literacy rate – 80.7 percent in 2003 – compared to UAE men – 75.6 percent (EIU, 2007), this has not been reflected in more opportunities in the workplace.

The new female employment outside the home is a modern concept in the UAE society. Women may be allowed to work in certain occupations, but if in any way their careers conflict with their traditional roles, then it is more probable that careers would be sacrificed. An attitude and opinion survey conducted by Sayed (2001) showed that 74 percent of males and 65 percent of females believed that when a woman is not at home, her family suffers. UAE traditions necessitate a certain level of gender segregation in the workplace. In addition, many women give up their careers after marriage or after giving birth. It is rare for them to re-enter the labor market or opt for part-time employment. Women choose to drop out of the labor market despite laws that entitle national women to 70 days of maternity leave with optional leave for up to two years on a reduced salary to enable mothers to nurse infant children.

Despite traditional attitudes, UAE women have been increasingly marking their presence in society as ministers, civil servants, university professors, teachers, lawyers, engineers, doctors, secretaries, administrators, media personnel, police force and army members, and businesswomen. Many women work in the public sector, particularly in female-dominated occupations like education and health. In the private sector, women mainly work in service and trade sectors. Their share in workforce reached about 16.5 percent in 2004 compared to 11.7 percent in 1994 (*Khaleejtimes*, 2005). The UNDP, 2006 *Human Development Report* indicated that females constitute around 25 percent of the total number of professional and technical workers. Their earnings, however, portray a bleak picture as, according to the same report, the ratio of estimated female to male earned income is a meager 0.24 (UNDP, 2006).

In an effort to reduce the dependency on the expatriate workforce, the Emiratization policy was introduced (MOP, 1997) which requires a gradual increase of the proportion of UAE nationals in the total workforce. UAE nationals are trained and coached in order to assume jobs previously performed by expatriates. This policy has led to increased female participation in the workforce. Thus, the role of working women in the UAE has recently grown considerably. As a result of the need to encourage and assist women interested in being involved in the economic activity, the Federation of the UAE Chambers of Commerce and Industry has adopted the idea of establishing a Businesswomen Council to support aspiring working women. The council, established in 2002, with its headquarters based in Abu Dhabi, works under the umbrella of the federation, which is regarded as one of the most important business organizations in the UAE (ElGurg, 2005).

In the UAE and in the last few years, women entrepreneurs have succeeded in entering the job market. Women do not only hold managerial positions but they are also leading successful businesses. Raja ElGurg President of the Dubai Business Women Council, asserted that the contribution of women in the UAE's business increased in 2006 to 14.7 percent compared to 5.2 percent in 2002 (Glass, 2007). Not much, however, is known about those women and the motivations and barriers that they face.

Methods

This study was conducted to draw a profile of UAE women entrepreneurs, their ambitions, aspirations, and frustrations. For this purpose, an interview-based qualitative method was used. In order to shed light on the research questions, structured interviews were conducted with 16 women entrepreneurs over a two-month period in the 2005. The respondents were identified through the assistance of the Emirates Businesswomen Council. All interviews were handled by a female researcher in Arabic. The structured interview format was chosen as it was early expected that a large number of women (about 70 expected interviews) would be willing to participate. Despite repeated attempts, only 16 interviews were conducted. This obstacle could be attributed to the fact that few research studies are ever conducted in such a culture and business people, male or female, are not used to share their opinions for research purposes. The open-ended responses were documented and translated into English. The translations were cross-validated by a person experienced in both languages.

The interview methodology allowed for capturing, not only relevant factual information about women's entrepreneurial activities, but also their perceptions, values, and frustrations. The interviewees were first asked some demographic questions including personal questions about age, marital status, education, and social backgrounds, the nature of their business, their previous employment, and when they started their current business. The interviewees were then asked questions pertaining to their motivations and what drove them to open their own businesses, the impediments that they faced, their success stories, critical moments in business, and frustrations. Respondents were also asked to provide details about conflicts between their work and families and what they believed to be the best coping mechanisms. Many open-ended questions were asked allowing them to elaborate on the issues raised.

The respondents included only UAE female entrepreneurs (citizens) who own and operate a business; in other words, all female entrepreneurs in this study were self-employed. The number of female entrepreneurs who are registered to have their own business in the Federation of UAE Chamber of Commerce and Industry reaches over 8,300 women as per 2004 statistics (Khaleejtimes, 2005). However, only a small number of women actually operate their own businesses. The others are called "dormant partners." Given that expatriates in the UAE are not allowed to own a private business unless they have a national partner, nationals register the venture initiated by an expatriate in their names.

Table I presents a profile of the interviewees. Most of the interviewees were below 40 years of age (only three were above 40). Half of the interviewees were married, and almost one-third were single and the remaining were divorced or widowed. Half of the interviewees had children and half had no children. All of the interviewees who had children had at least three children. About 75 percent had university degrees. Almost half of the interviewees had little or no work experience when they started their ventures.

EDI 30,5		
	<i>Age</i>	
	Less than 30	7
	Between 31 and 40	6
	Between 41 and 50	3
414	<i>Marital status</i>	
	Single	5
	Married	8
	Divorced	1
	Widowed	2
	<i>Number of children</i>	
	None	8
	Three or less	3
	Four or more	5
	<i>Educational level</i>	
	High school or equivalent	4
	Undergraduate university degree	9
	Graduate degree	3
	<i>Prior work experience</i>	
	None	6
	Less than one year	1
	One to five years	6
	Six or more years	3

Table I.
Profile of the interviewees

Table II provides a profile of the businesses owned or run by these entrepreneurs.

The interviews aimed at probing four key issues:

- (1) What are the main barriers that UAE women entrepreneurs encounter at startup?
- (2) To what do UAE women entrepreneurs attribute their success?
- (3) What are the satisfactions and frustrations that UAE women entrepreneurs face in their attempts to start their ventures?
- (4) What recommendations can be made to alleviate UAE women entrepreneurs' situation and career opportunities?

The interview notes were reviewed by two researchers. The contents of the interviews were analyzed and recurring themes were identified and highlighted by one researcher. This was independently validated by another researcher. The interviews allowed the participants to offer their reflections on the situation of UAE women entrepreneurs and thus permitted the identification and presentation of pertinent information. The remarks and quotations presented below represent themes that were common among the respondents. The degree of uniformity versus discrepancy among the respondents is identified wherever appropriate later in each section.

Findings

The interviews conducted revealed that the vast majority of these women obtained their startup capital from personal savings (13 out of 16), a finding that agrees with the well known fact that personal savings are the main source of small-business financing (Smith-Hunter and Boyd, 2004). This reflects the wealthy nature of UAE nationals who have enough capital from savings to commence their own business. Six women who

		UAE female entrepreneurs
<i>First startup</i>		
Yes	14	
No	2	
<i>Starting position of the enterprise</i>		
Inheritance	2	
Purchase	2	
Startup	12	415
<i>Activities of the enterprise</i>		
Trading	2	
HR/legal/consultancy	3	
Educational	2	
Beauty parlor and/or related services	4	
Other services	5	
<i>Number of employees</i>		
Less than ten	12	
11-20	1	
More than 100	1	
<i>Year of establishment</i>		
Before 2000	2	
2000-2004	9	
After 2004	5	
<i>Legal form of the establishment</i>		
Sole proprietorship	8	
Partnership	7	
Other	1	

Table II.
Profile of the businesses

participated in this study indicated that lack of startup capital was a main barrier faced at the startup. Most of the entrepreneurs (13) indicated that their current startup was their first. In addition, we noticed that the vast majority of the enterprises were in the service sector. We observed that there has been an increase in the number of startups after 2000. This reflects the recent encouragement and support that are being provided by the UAE Government to assist women entrepreneurs. When we look at the starting position of the enterprises, 12 out of 16 were newly started and two were taken over or purchased. Sole proprietorship is the legal form of most of the enterprises (eight out of 16) with a significant share also for family shareholders (four out of 16). In total, 12 of the startups are very small with less than ten employees. Furthermore, annual revenues of 12 out of 16 enterprises do not surpass Dhs250,000 (around US\$68,000). The features of UAE female enterprises pertaining to the UAE women entrepreneurs who participated in this study seem to resemble some of the features found elsewhere in other countries (Levent *et al.*, 2003).

Entrepreneurial motivations

Most studies on female entrepreneurship indicate that female entrepreneurs start their business with strong economic motivations such as generating extra income (Brush, 1999; OECD, 1998). However, the results of this study show that economic motivations, such as generating extra income were not the primary reason for UAE women entrepreneurs. On the contrary, when asked to choose up to two reasons for starting their own business, 90 percent of women cited self-fulfillment. This is in contrast to some other studies done in other Muslim countries, such as Malaysia

(Omar and Davidson, 2004), that found that the economic factor was the most salient in driving women toward such ventures. Only one entrepreneur cited economic reasons as being behind her entry into the business world. It can therefore be said that UAE women entrepreneurs start their businesses with the primary motivation of proving themselves, being independent, or being their own bosses.

Around 40 percent of the interviewees indicated that balancing between work and family was among the top two reasons for becoming an entrepreneur. Some women opt for self-employment because they need the flexibility it provides to meet their family responsibilities, a finding that is supported by previous studies (OECD, 1993). These findings reflect the nature of the UAE society: a wealthy country with a high standard of living with a per capita income of \$27,861 in 2007 (EIU, 2009), where nationals are rich and married women might not need to work to contribute to family income. The feelings of satisfactions that most interviewees reported reflect intrinsic measures: autonomy, self-accomplishment, control, and challenge, and they correspond to their main motivation for being in business: self-fulfillment. The findings suggest that pull factors are more at work in the case of UAE female entrepreneurs. The need for accomplishment, self-fulfillment, establishing a rewarding career, and having more control over one's career and life were found to be the over-riding reasons behind female entrepreneurial business involvement for female UAE citizens. In addition, the patterns identified in the interviews suggest that most UAE female entrepreneurs fit the "career-minded" prototype of the female entrepreneur. Although the cultural and social conditions in the region would cause a "radical" prototype to appear, yet the responses and feedback given in the interviews mostly reflected a profile of a female entrepreneur who is keen at pursuing her career, but at the same time, wary about balancing her familial and social obligations. She tries her best to reconcile the different demands and roles that she occupies in her business and in her family. She realizes the social constraints that she faces, yet she is persistent in expressing her desire for autonomy and self-control in her career. She does not revolt against the customs, but she argues that the strongly held values and religious attachments should in no-way limit her ability to find her voice in the workplace. This is in line with ample traditions in Islamic heritage that accentuate gender equality and equal opportunity for both genders (Sidani, 2005). Despite the fact that Islamic teachings emphasize the role of a woman in her family's well-being, dominant male interpretations of religious traditions often limit the basic rights given to her by religion (Syed, 2008).

It is interesting to note that the nuisance that most of the women in our sample are facing is lack of time for oneself. People in business often complain of lack of time, but they generally mean time to pursue a new business lead or project, or time to improve some company process; they would want more time to devote to the company (Lee-Gosselin and Grise, 1990). More than half of the women interviewed seek something else; they want time for themselves. On another note, a significant proportion of the women who participated in this study find that the lack of financial liquidity is among the major frustrations from being in business. This could reflect the fact that obtaining financing and lines of credit constitutes a major problem for UAE women entrepreneurs similar to what was reported in other regions of the world. This, however, contradicts with the situation specific to UAE women entrepreneurs as the UAE Government provides financial and managerial support to UAE entrepreneurs through many

programs such as the Mohammad bin Rashid Establishment for Young Business Leaders, the Financing Program for Small National Businesses, and Al Tomooh.

Overall, despite the frustrations they are facing from operating their own businesses, women entrepreneurs seem to be satisfied. The benefits derived from the autonomy to be one's own boss, the feelings of self-accomplishment, and satisfactions resulting from taking on challenges and managing and controlling of their own businesses outweigh the lack of time for themselves and lack of financial liquidity they are facing. Overall, 13 out of 16 respondents reported that they were satisfied with their ventures.

Barriers specific to UAE

Despite the advancements made over the past two decades, women entrepreneurs in UAE face several barriers that hinder their progress. Most of the respondents reported lack of financial and managerial know-how and industry knowledge. This was the most over-riding reason that came ahead of other barriers such as cultural and social norms, lack of startup capital, and family responsibilities. The overall responses from interviewees pertaining to perceived barriers can be classified into four major categories:

- (1) lack of managerial and financial know-how;
- (2) the traditional UAE society;
- (3) family concerns; and
- (4) personal reasons relating to the entrepreneur herself.

Lack of managerial and financial know-how. While UAE women enjoy some support from governmental agencies, many women complained from the lack or insufficiency of government support in terms of proper training and education. The interviewees complained that the lack of proper training and guidance both in terms of financial coaching and managerial training, hindered their success. It was apparent that some female entrepreneurs were not even aware about the existence of support and coaching available through the various syndicates and non-profit organizations backed by the government:

While financing a new business idea could pose a major problem facing us as UAE women entrepreneurs, this is not the main issue. Suppose that the startup capital was available, many women still lack leadership and management skills ("Selma", in her 40, services sector).

Society and traditions. Women entrepreneurs worldwide enjoy greater visibility than at any previous period. Yet, their efforts are hindered by their overall status in society that is heavily influenced by historical assumptions that a woman's primary duty is to care for her home and children. For many UAE women entrepreneurs in our study, social attitudes and traditions represented the major obstacle for advancement:

The inferior attitude towards women in general is among the negative values that hinder our advancement. In addition, the fact that many women fail to balance between personal and professional lives makes them an easy target for society's criticism ("Safia", in her 30, owner of an HR consultancy firm).

The values that dominate our society refuse the concept of woman's independency and autonomy. And then, how are women entrepreneurs going to advance in a society that doesn't accept the idea of social mingling of females and males in the work place? ("Leila", in her 30, owner of a child education center).

Despite of this last statement, there seems to be some divergence in opinion regarding the issue of social female and male mingling in the fieldwork. While some women entrepreneurs ask for sharing and participating in the work place with men, others seek privacy:

The lack of private places for women in many public, private and governmental institutions result in lack of privacy for women. This represents, in my opinion, an important barrier for the progress of women entrepreneurs in this country. Women need to feel privacy in the workplace; they need to have their own businesses in which there exists no mingling with men ("Zeinab", in her 30, owner of a beauty shop).

In the UAE, while equality of status for women has been propagated and is desired, some UAE national women are still affected and bound by tradition and culture with regards to marriage, family life, education, and work. These factors inevitably have a bearing on their status in UAE society.

The family. Several women business owners who participated in our study viewed that family hinders them from advancement. By family, we mean the extended family that includes fathers, brothers, and sometimes uncles and cousins. Some women complained about the negative role sometimes played by their family members, most notably the males among them:

Family members in our UAE society – whether fathers, brothers, or husbands – do not encourage women to start their own businesses ("Sajida", in her 20, owner of a clothing shop).

[. . .] our families constitute a barrier we have to face [...]. Some parents don't accept the idea that their daughter starts up her own venture ("Raja", in her 30, food services).

These two quotations could give us an idea of the nature of the UAE society where family plays an important influential role in women's decisions to choose for themselves. In addition, the role of males seems to be prominent in every aspect of women's life. If a woman is married, it is not only the husband who might have his say; the father and the brother could still be involved.

Personal reasons. Finally, one barrier that seemed to be shared related to personal factors. It seems that some women have internal barriers that inhibit their ability to excel in business and inhibits their willingness to engage in business ventures. Some of those fears relate to an attitude of risk aversion, or fear of being put in a failing position:

The fear of not being able to prove ourselves in the workplace as real business persons is the [real] barrier ("Fatimah", in her 40, general trading activities).

Personally, I fear failure and I fear to lose my ambition. Some women become satisfied with just having a degree with an idea for a new business; they do not work on implementing it ("Ruba", in her 20, gift shop owner).

Attributions of success

Interviewees were asked about the criteria they would use to measure the success of any working women, in addition to the criteria they would use in attributing their own success. The top three criteria women in this study chose to measure the success of any working woman were: having the ability to integrate family life and business, people having confidence in their business, and increased profits. They ranked integrating family life and business as the most important factor. This might reflect the importance the UAE society accords to a woman's primary role as a care giver. The fact that most

women in this study ranked “increased profits” among the most important criteria to assess a woman’s business success, shows integration of those respondents into the business community and their adoption of its standards (Lee-Gosselin and Grise, 1990). Other women entrepreneurs in this study infer success from the reactions of their environment: success is realized when people have confidence in their businesses.

On the other hand, the vast majority of interviewees attributed their own success mostly to inner factors: their determination and hard work, their personal qualities (persistence and confidence), and their good management. The fact that they attribute to themselves a large responsibility in the success of their company is reasonable, given that often, they are the business (12 have less than ten employees). Very few attributed success to other external factors such as service to customers and quality of personnel. This provides additional evidence that the interviewees had internal attributions to their success which is expected from basic psychological understanding of human nature.

Entrepreneurial life and other roles

Respondents were asked as to how their entrepreneurial life impacted other aspects of their lives. Almost, all respondents concurred that their entrepreneurial life did not damage their personal, family, social, and leisure lives nor did it damage their friendships. Only two out of 13 respondents have indicated that entrepreneurial life had damaged their leisure life. Almost, half of the respondents considered that entrepreneurial life enriched their social life, and about one-third agreed that it enriched their personal lives. On the other hand, more than half contended that the entrepreneurial life led to modifications in their family and their relationships with friends. This might mirror the nature of UAE society which highly depends on domestic helpers to eliminate a lot of household and child care pressures for working and non-working mothers, in addition to relying on other family members’ support to care for children.

It seems that there is an agreement that entrepreneurial life does entail modifications on other roles in life, yet the effect is not damaging. While almost one-third of the respondents seem to consider that the entrepreneurial life has no effect on other roles, another significant proportion regards it as enriching other life roles. It seems that the impact of entrepreneurial life on the other roles fulfilled by women has been – for the most part – positive. This agrees with our finding that the vast majority of UAE women entrepreneurs in our sample are satisfied from being in business.

Coping strategies

Participants were asked to suggest coping strategies in case of conflicts between family and work. Some of the coping methods included: employing a domestic helper to eliminate household and child care pressures, setting better priority and time management, involving men in family responsibilities, seek support of all family members and distributing roles among them, and seeking support of employees. Some considered that some coping strategies that are used in the west are virtually impossible in the UAE culture:

[...] working women cannot create balance between family and work, and those who claim that they balance between personal and professional life tend to have stress and related physical and psychological problems in their life as a result of pretending to have the balance. However, they try through proper time management and through engaging men in family responsibilities. I think, in our culture, both of these are virtually impossible (“Safia”, in her 30, owner of an HR consultancy firm).

There was some disagreement regarding the employment of housemaids to bear household and child-rearing duties. One of the respondents, for example, a psychologist who engages in human resources and psychological consultancy services, did not accept the usage of a domestic helper as a coping strategy:

[. . .] I believe that women who cannot create the balance should focus more on raising their children, especially during the first 5 years of the child's age, and not completely depend on babysitters and servants to do their jobs for them, as this is what is going on in the UAE since the 1980s: domestic helpers are playing the role of mothers ("Selma", in her 40, services sector).

Many respondents agreed that women need to set their priorities right. If raising children is their main objective, then they need to sacrifice work. If work is their ambition, then they need to bear the consequences of lack of personal care for their children. If they seek both personal ambition and family commitment, then the solution lies in the long run: postponing their career path till the children are old enough.

Conclusions and recommendations

The female participants in this study offered several insightful remarks that should be corroborated by future research. The majority of women entrepreneurs who participated in our study seem to have no conflict caused by work on their family lives. They believe that success of their companies is best measured by the ability to balance between family and work. In aggregate, the overall effect of entrepreneurial life on other life roles – personal life, family life, social life, leisure, and friendships – is a positive one. Their business is a means through which they develop and actualize themselves, as well as make a place for themselves in their environment. At the start of the business – which they have started mainly by the means of their personal savings – they faced much resistance and lack of support from their environment, in addition to some fears, mainly fear of failure. Most of women in our sample have a small business with relatively small revenues. Starting a business is an instrument for personal development and accomplishment.

The interviewees seemed to report a general dissatisfaction with the level of support they are getting. As found in other similar studies, female entrepreneurship faces a myriad of obstacles that have no one single remedy (Pardo-del-Val and Ribeiro-Soriano, 2007). In tackling those challenges, several recommendations can be suggested. First, the government and other supporting organizations need to create awareness through better communication of the role they are playing in supporting women entrepreneurial activities. It is clear that many women were not even aware of the governmental support available to them. In turn, women need to go and seek opportunities and look for the support provided to them.

Second, there is a need to establish an appropriate institutional framework in collaboration with the supporters of UAE women entrepreneurs to identify business opportunities available for women and develop adequate financial and management training. Several female entrepreneurs cited the lack of knowledge as a major barrier to success. Such programs will help to pave the road for the entry of females into more diversified types of businesses. Success stories of female entrepreneurs need to be publicized and communicated. Such stories will help to dispel the notion that women cannot succeed on their own thus help unwinding societal stereotypes. In addition, those stories will help potential future female entrepreneurs fight the inner hurdles.

Third, in order to provide a better profile of the typical entrepreneur, a better definition of an entrepreneur in the UAE context needs to be advanced. With thousands of dormant entrepreneurs, we do not know till now the real number of entrepreneurs who have actually started and are actually running their businesses. Continuous and regular data collection should be conducted to assess an updated representative profile of self-employed women: who are they, what kind of business they run, and how they are faring compared to men.

Özbilgin (2000) presented the literature concerning approaches to promoting equal opportunities and three different approaches were discussed: the liberal, the radical, and the transformational (Jewson and Mason, 1986; Cockburn, 1989). The liberal approach maintains that gender equality in the workplace can be achieved through changes in employment policies and procedures. The radical approach asserts that equal opportunity for those who are historically disadvantaged can most effectively come through positive discrimination practices and affirmative action policies. The transformational approach proposes that change could happen at two levels. The first level is short term and targets “day-to-day inequalities in organizational life”. The long-term agenda seeks a structural change in the very fabric of organizations to improve participation by disadvantaged groups. Applying these potential models on UAE female entrepreneurship, it seems that the government is seeking to implement change mostly through liberal policies of facilitating employment laws for women and making it easy for them to create their own businesses. This is fundamentally important but requires, in parallel, a shift in cultural norms and expectations, a thing that cannot be done through a mere change in the legal environment. Change takes time and it may take one generation or more before real change can be felt. Nevertheless, the role of the government and its various support agencies, has been to motivate female entrepreneurial involvement and publicizing success stories. It is our contention that the government seems to be doing what it can, given social and cultural constraints. There is a bigger role to play from the part of religious and civil society organizations to show that female entrepreneurial activities in no way run in conflict with cherished cultural norms and religious values.

The female entrepreneurs in this study made several suggestions that can be developed and built upon to help alleviate the status of the entrepreneurship environment in UAE. The most salient of these was the change deemed necessary at the societal level. Several entrepreneurs highlighted the problems instigated by local and familial customs and traditions. As indicated earlier, however, UAE female entrepreneurs in general do not desire a radical fast turnaround in the social customs. They tend to respect the existing norms and traditions but desire a modern interpretation that would facilitate career quests and help them mark their presence in different fields.

The other area of importance that was clear from the responses was the desire to have more career guidance and support. Many women asked for specific help in managerial and financial matters. There was a dominant continually articulated concern by several interviewees concerning the need to have better coaching for female entrepreneurs in different administrative and managerial issues. There was an acknowledgment, however, that there are several opportunities available to female entrepreneurs in UAE which are not equally available in neighboring Arab countries.

Female UAE entrepreneurs have come a long way in the past few years. They have been able to overcome many hurdles and obstacles. Yet, there is a need to continuously support, help, and empower those women in their efforts to overcome environmental, societal, and personal hurdles.

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Corresponding author

Yusuf M. Sidani can be contacted at: ys01@aub.edu.lb