

DEVELOPING A FRAMEWORK OF SUCCESSFUL WOMEN ENTREPRENEURS IN UNITED ARAB EMIRATES (UAE)

ALSAADI KHALID YOUSEF ABDULRAHMAN SALE

SULTAN IDRIS EDUCATION UNIVERSITY

2021



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THESIS PRESENTED TO QUALIFY FOR A
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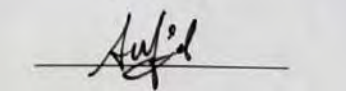
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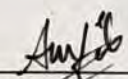
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ABSTRAK

Kajian ini dijalankan bertujuan untuk mengkaji faktor-faktor yang mendorong kejayaan usahawan wanita Emirati. Ia juga mengkaji pendorong, pemboleh dan penghalang bagi kejayaan mereka dan seterusnya menghasilkan kerangka bagi usahawan wanita yang berjaya. Kajian ini menggunakan pendekatan kualitatif dan menggunakan pensampelan bertujuan bagi memilih tiga puluh usahawan wanita Emirati yang berjaya dari pelbagai sektor. Kajian ini juga menggunakan kaedah temubual bersemuka secara mendalam dengan menggunakan soalan separa berstruktur dan analisis tematik pula telah digunakan bagi menganalisis data yang didapati dari temubual. Beberapa tema telah muncul dari dapatan kajian yang mewakili pendorong, pemboleh dan penghalang yang dihadapi oleh usahawan wanita. Motivasi usahawan wanita, keadaan kerja yang tidak memuaskan dan faedah yang didapati daripada menjadi usahawan, dianggap sebagai pendorong usahawan wanita untuk mencapai kejayaan. Dapatan kajian juga menunjukkan bahawa ciri-ciri peribadi usahawan, sokongan keluarga dan sokongan Kerajaan merupakan pemboleh utama yang membantu kejayaan usahawan wanita Emirati. Sementara itu, budaya lelaki-dominan, kurang kesedaran dan kurang latihan adalah merupakan penghalang utama bagi kejayaan mereka. Kesimpulannya, penyelidikan ini telah membangunkan kerangka yang memberi panduan bagi kejayaan usahawan wanita. Tiang utama kerangka ini terdiri daripada koordinasi antara faktor luaran seperti budaya, kesedaran dan institusi Kerajaan; dan faktor dalaman seperti ciri peribadi, kemahiran usahawan, peranan keluarga dan ketersediaan kewangan. Kajian ini dapat diadaptasi oleh pembuat dasar dan institusi kewangan di UAE dan negara-negara Timur Tengah yang lain untuk memberikan garis panduan bagi usahawan wanita untuk berjaya dalam perniagaan mereka.



DEVELOPING A FRAMEWORK OF SUCCESSFUL WOMEN ENTREPRENEURS IN UNITED ARAB EMIRATES (UAE)

ABSTRACT

This research aims to investigate the factors leading to the success of Emirati women entrepreneurs. It also investigates the drivers, enablers and barriers toward their success helping further to design a framework for successful women entrepreneurs. This study adopted a qualitative approach using purposive sampling to select thirty successful Emirati women entrepreneurs from different sectors. The study utilized the face-to-face in-depth interview using semi-structured questions and thematic analysis was used to analyze the data collected from the interviews. Several themes emerged from the findings to represent the drivers, enablers and barriers faced by the women entrepreneurs. The women entrepreneurs regard women entrepreneurs' motivation, the unsatisfied work conditions and the benefits seen from being entrepreneur, as the main driver of their success. The findings also unveiled that the entrepreneurs' personal characteristics, the family support and the Government support are the main enablers leading the Emirati women entrepreneurs to their success. While the male-dominant culture, the lack of awareness and the lack of training are the major barriers to their success. In conclusion, this research has created a framework that represents a roadmap for the success of women entrepreneurs. The main pillars of this framework consist on the coordination between external factors such as culture, awareness and Government institutions; and internal factors such as personal characteristics, entrepreneurs' skills, family role and financial availability. This study can be adopted by policy makers and financial institutions in UAE and other Middle Eastern countries to provide a guideline for women entrepreneurs to succeed in their business.



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LIST OF ABBREVIATION

GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
KF	Khalifa Fund for Enterprise Development
MENA	Middle East North Africa
OECD	Organization for Economic Cooperation and Development
UAE	United Arab Emirates



CHAPTER 1

INTRODUCTION



Entrepreneurship and especially women entrepreneurship in particular, plays an important role in nation building. It has three core processes including initiation, promotion and distribution of wealth and service. An entrepreneur is a critical factor in economic development and an integral part of the socio-economic transformation (Bhardwaj and Mittal, 2017).

Research on female entrepreneurship accumulated rapidly since the second half of the 1970s (Jennings and Brush, 2013). In fact, most of this research has focused on individual characteristics of women entrepreneurs, women's motivation for starting their own businesses, their management style, and the constraints that they face (Anja, K., & Franck. (2012); Sang-Suk and Denslow, 2004). However, most of the initial studies were





concerned with female entrepreneurs in advanced countries (Mekonnen and Castino, 2017). While aggregated data is often challenging to find, the recent Global Entrepreneurship Monitor (GEM) found that women who own small businesses had a market growth rate of 44% over a 10-year span and added more jobs than other private companies (GEM, 2018).

Whilst women have begun to contribute a larger amount of new businesses globally, the total revenue share of female owned businesses has only risen from 4 percent to 4.3 percent. Meaning that whilst women are starting more businesses than ever before, they are not really being able to fully succeed and to maximize market share and make more profit (Lorimer, 2019).



In other words, businesses owned by women grew twice as often as men-owned businesses (UN report, 2014). Although there is a significant growth rate and economic impact, but women entrepreneurs who are small business owners, still facing challenges of a high failure rate (Foster, 2016).

Despite the growing interest among researchers on female entrepreneurs, there is surprisingly limited study conducted in the United Arab Emirates (UAE) and the Middle East region (Ahmad et al. 2017). Furthermore, most of the researches on women entrepreneurs have been conducted in the developed countries, while the developing ones are still facing a poor literature comparing to the growing number of initiatives aimed at promoting women (Shmiln 2017; Tripathi and Singh, 2017; Byrne et al., 2019; Neumeyer



et al., 2019).

1.1 Background of the Study

Succeeding entrepreneurial activities has been always a big challenge mainly for women. This research presents those factors that play a crucial role in triggering and facilitating female entrepreneurial activities (drivers and enablers), and those that can hinder the success of women entrepreneurs (barriers). However, drivers and barriers are also context specific, with each system required to develop its own successful “recipe” to guarantee adequate response to the needs and barriers it faces.

This led me to conduct a research in the UAE, focusing on the Emirati women entrepreneurs. Through the literature review on entrepreneurship and women entrepreneurs, this research has drawn a significant empirical evidence gathered through the interviews and shows the different roles that drivers and barriers can play.

Throughout history, due to factors such as strong competition, international trade, changing demand and instability of the environment, the entrepreneurial thinking has evolved with remarkable developments offering new conceptualizations of actions that would have an entrepreneurial nature (Murphy et al., 2006).



After having been used for a long time exclusively in the field of business, the use of the term entrepreneurship has been widened to designate many human, cultural, scientific and associative activities. The entrepreneurship concept has moved from a singular situation, that of the creation of companies, towards more general registers touching on the state of mind and certain behaviors (Caliendo and Kritikos, 2010).

Although, entrepreneurship plays an important role in creating jobs, innovation and growth. Fostering entrepreneurship is a key policy goal for governments that expect that high rates of entrepreneurial activity will create sustainable jobs (OECD, 2012).



Women entrepreneurs are important in the economy of a country as they create new jobs not only for themselves but also for others. Besides boosting employment, women's entrepreneurship also supports the diversification of business, stimulating innovation and diversification in management, in production and in marketing practices as well as in products and services (Mathew, 2010).

World Bank studies show that women entrepreneurs make significant contributions to economic growth and poverty reduction, not only in developing countries but also in high-income countries (OECD, 2017).

In line with development in entrepreneurship, women entrepreneurship is rapidly gaining prominence worldwide because of its positive effects that create wealth and the generation of job opportunities. The worldwide concern of the women entrepreneurship



progress and the investigation of the supportive strategies has developed in the modern year (Ramanujam and Vidya, 2015).

However, several studies conducted by the Global Entrepreneurship Monitor (GEM) maintain that women face big difficulties in becoming entrepreneurs (GEM, 2014-2016). These challenges can be summarized as the higher levels of domestic responsibility; the lower levels of education (particularly in developing countries); the fewer business-orientated networks in their communities; the lack of capital and assets and the lack of female role models in the business sector.

Over the years, the increase of women entrepreneurs worldwide have led many researchers to conduct studies related to women entrepreneurs (Meyers 2018; Bouzekraoui and Ferhane 2017; Meyer and Meyer 2017; Henry et al. 2016; McDonald et al. 2015; Karanja and Bwisa 2013; Brush and Cooper 2012).

The SME sector in the UAE, the second-biggest Arab economy, makes up around 98 percent of businesses and their contribution to the country's gross domestic product is estimated at 53 per cent. Development of the sector is among the top priorities of the government, which under its national economic agenda, aims to boost the contribution of the SME sector to the country's economy to 70 per cent by 2021 (The national, 2019).



In the UAE, more and more, Emirati women are having more than the classical role that women have not only in family and social but also as important contributors to the UAE's economic growth and development (King, 2015). However, the rationale for women's entrepreneurship has traditionally focused on enhancing women's equality, empowerment and social inclusion (Aldrich and Dubini 2013).

Evidence streams from diverse areas such as the UAE's achievements in decreasing the gender gap in education, increasing the number of women entering the work force, as well as creating a marketplace in which women can play an important role in leadership and entrepreneurship. Female entrepreneurs have shown strong dedication to contributing to society and culture in the UAE (Ahmad et al., 2017).



Despite the achievements of UAE government regarding empowering women and push them toward effectiveness participation in society, the women are remain a relatively untapped resource in the UAE. Female participation in the labor market is 43.5 per cent, compared with 92.3 per cent for men, according to UN figures (2017).

Based on the GEM Report (2018), as illustrated in Figure 1.1, it is shown that although the UAE has a very high entrepreneurship intention with 40 percent (48 per cent in 2016), which means almost half of population would like to have his/her business one day as mentioned in the figure.



However, based on the indicator called Total Early-Stage Entrepreneurial Activity (TEA), the UAE has only 10 percent of TEA which is the percentage of working age population both about to start an entrepreneurial activity, and that have started one from a maximum of 3 years and half.

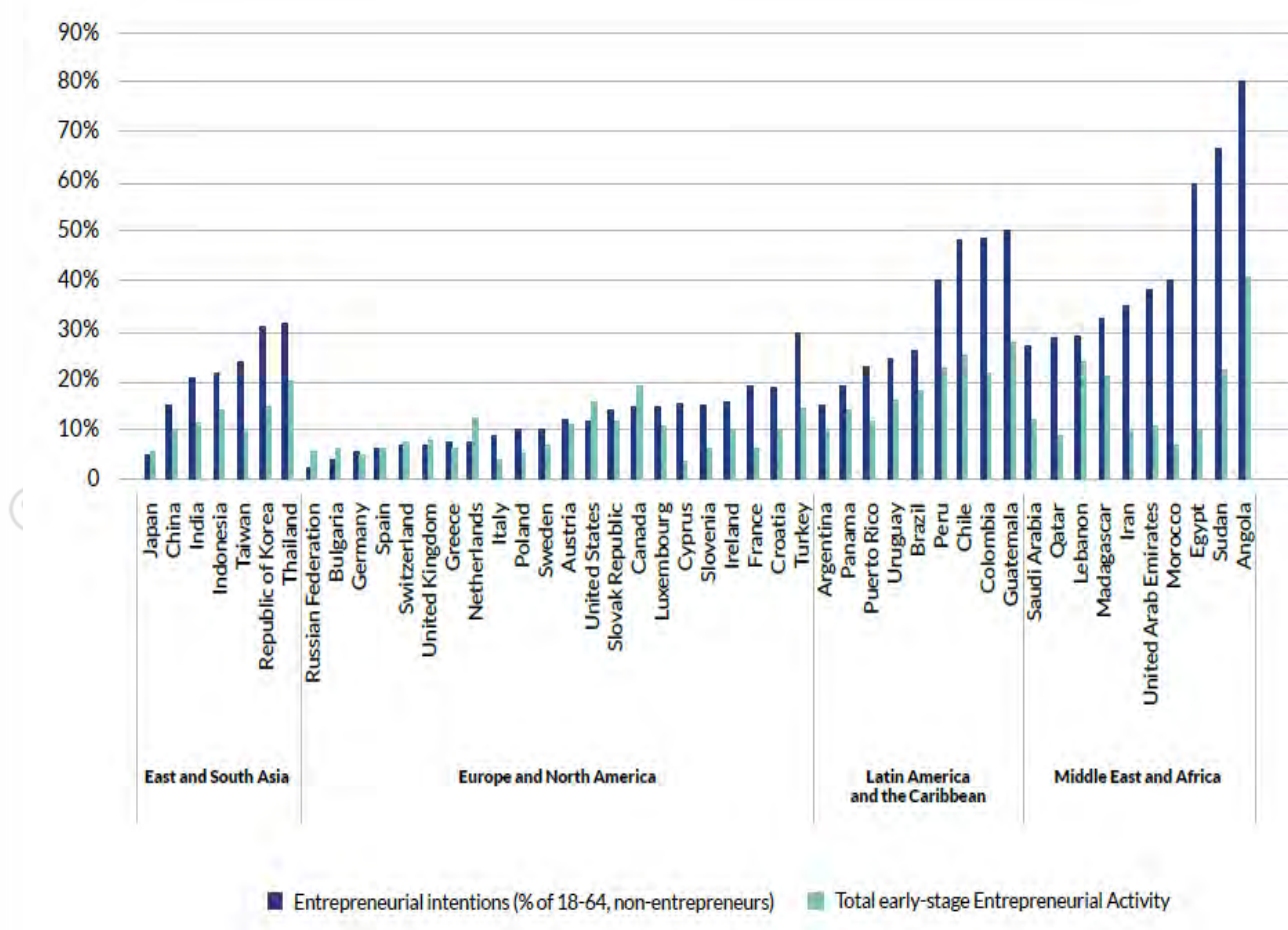


Figure 1.1. GEM (2018)- Entrepreneurial Intentions and Total Entrepreneurial Activity (TEA)

Despite all the support that women receive in the UAE, Eroglu and McCrohan (2008) found that the level of female entrepreneurial activity is relatively low compared to other countries with similar levels of GDP per capita such as Singapore, Finland, and

Norway. Even recent data by, Mastercard's report (2018) showed that the percentage of Women business owners (as percentage of Total business owners) is 2 percent. (Figure 1.2)

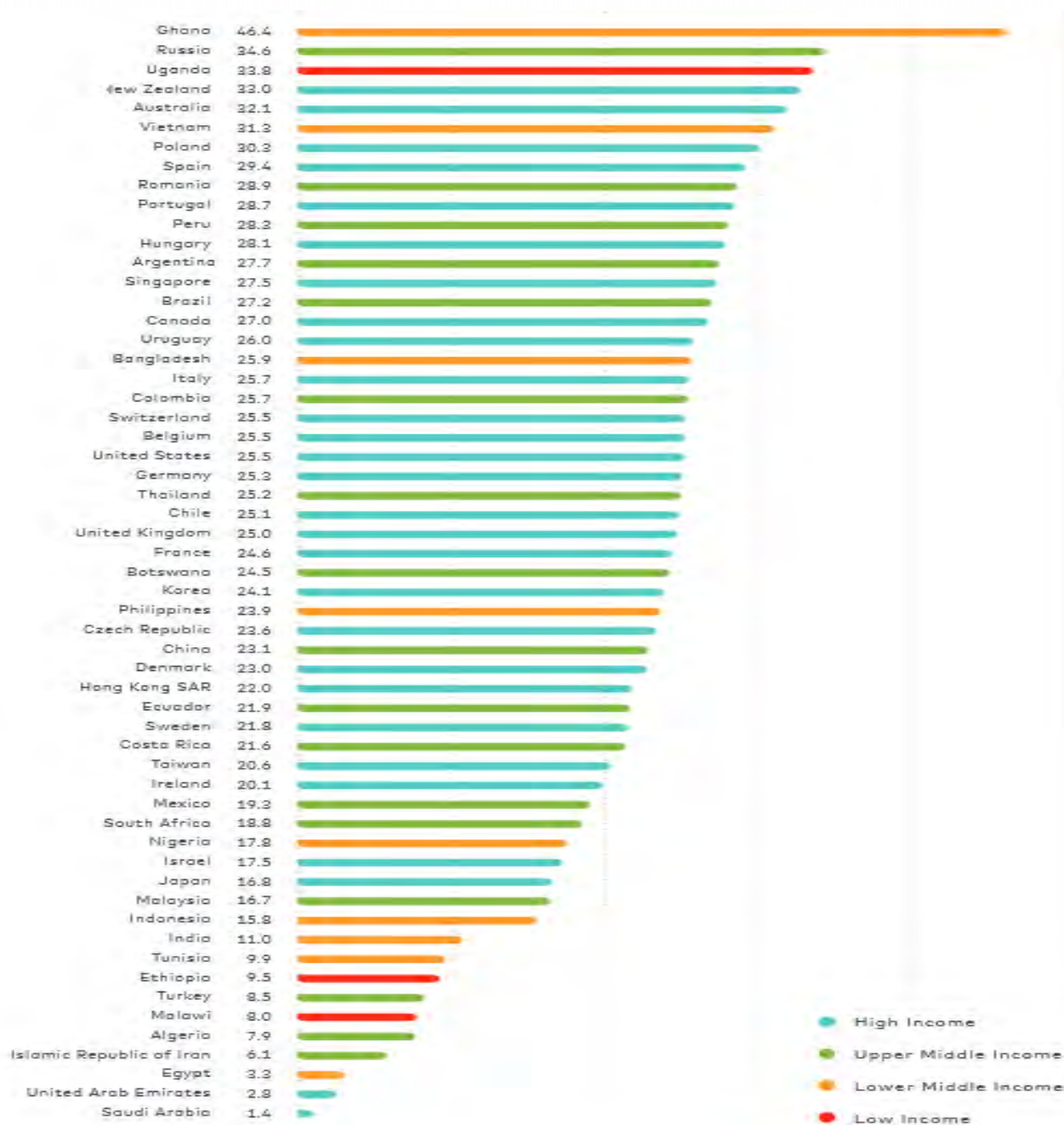


Figure 1.2. Mastercard's Report (2018). Women Business Owners rates.



Based on recent reports, as the Annual Economic Report (2017) prepared by Ministry of Economy in UAE as well as GEM Report (2016), it can be concluded that Emirati women business-owners differ from male counterparts across multiple dimensions at the individual (e.g. education, occupation, entrepreneurial skills and motives), organizational (e.g. industry, size and age of the venture, management style, business-related goals, financial difficulties), and cultural.

Goby and Erogul (2018) found that Emirati women entrepreneurs are active mainly in traditional female sector of the economy as the home-based, low-value sectors, hand-craft activities. While Namrata and Anita, 2018, found that most of the women start their own business to provide additional flexibility and life balance to managing their traditional responsibilities as wife and primary caretaker of children.

Preiss and McCrohan (2006) state that men are twenty times more likely than women to be involved in a start-up or young business venture. Fourteen years later, a research done by Kumar and Dutt (2020) found that globally, men are more likely to start new ventures than women because women have lower hubris and a higher level of humility, which negatively affects their risk-taking behavior and limits their engagement in entrepreneurship. Under this perspective, it is critical to better understand the factors that are motivating Emirati women to develop their entrepreneurial capacity as well as those factors which may be inhibiting it.



In UAE, women seek entrepreneurship for self-achievement because these moves improve their socioeconomic status within the society. In the Arab countries, especially the Gulf region, family social status and family ties are important factors in shaping both female and male entrepreneurs (Naser et al, 2009). Moreover, Arab women in general, and in the Gulf region in particular, raise many children in addition to their responsibilities for many household chores (Trad, 2015; Lynda et al., 2012).

Facing this situation, some efforts have been implemented by the UAE Government as the creation of the Business Women's Councils in 2001, the National Strategy for the Advancement of Women in 2002 and Khalifa Fund in 2007. Through these efforts, greater numbers of women have been taking part in the labor force; yet still only a small number of these women are choosing to become entrepreneurs. In fact, 3.7 percent of women compared to 6.6 percent of men are involved with start-up and young businesses in the UAE (GEM, 2016).

1.2 Research Problem

The United Arab Emirates have seen an increasing attention to entrepreneurship contribution to economic growth. The sector of small and medium enterprises has significant contribution to economic growth in terms of earnings and employment. In fact, the UAE has designed a comprehensive and consistent approach of council of Ministers and entity governments to entrepreneurship and SMEs in the form of government support

strategy to entrepreneurship and SMEs as a priority (Majumdar and Varadarajan, 2013).

UAE have been going through major economic developments for the last 25 years resulting in major transformations in its economy (Zeidan and Bahrami, 2018) This has led to rapid improvements in the competitive environment with organisations desperately needing to adapt to these changes and develop innovative products, services, processes and business models. In today's world, entrepreneurship is seen as the vital source for economic growth through job creation, wealth creation and providing societal interests - there seems to be widespread recognition that entrepreneurship is the engine driving the economy and society of most nations (Monica et al., 2010, Kargwell and Inguva, 2012).

Traditionally, women have always been the backbone of family life and the social structure of the UAE and they continue to remain an integral part of maintaining the nation's Islamic heritage and national culture (Omran et al. 2020). The United Arab Emirates (UAE) has shown increased appreciation and understanding of the role women have not only in family and social life, but also as important contributors to the UAE's economic growth and development (UAE Yearbook, 2013).

Emirati females account for 49 per cent of the UAE Emirati population, the UAE entrepreneurship landscape is marked by a huge gender imbalance, where Emirati males are 50% more likely than Emirati females to start a business. As evidenced from the GEM data, Emirati females have lower participation rates in entrepreneurship than men and their risk aversion is higher due to cultural reasons (GEM, 2016 and 2018). Moreover, the share

of UAE women entrepreneurs is still low when comparing women's participation rate to that of their men counterparts (Kargwell, 2012; Zeidan and Bahrami, 2018).

As fewer Emirati females also report confidence in their ability to start and successfully run a business, there are also disproportionately fewer women than men entrepreneurs (Farouk Abdel Al et al., 2017). This low percentage might be explained by the highest (54.4 percent) fear of failure which is the highest fear of failure rate for the region, with more than half of adults indicating that this factor would constrain them from pursuing entrepreneurial opportunities.

Based on the OECD report (2016), some of the reasons why Emirati entrepreneurs close their business, non-profitability and financing issues ranked on top (39.4 per cent and 19.5 per cent). Interestingly, 51 per cent of women remarked "personal reasons" compared to only 15 per cent of men, while only 24 per cent of female entrepreneurs cited non-profitability compared to 44 per cent of men. This suggests that profitability may well not be the main driver of female entrepreneurship in the UAE and that women face more social barriers in setting out a business activity than men due the main role they play in the management of the household (OECD report, 2016).

Through continuous struggles and battles, there have been many stories of the success of many women entrepreneurs, who made it big in the business world. Thus, it is about time to identify the factors that influence women entrepreneurs' success in UAE, like positive cultural perception of women Entrepreneur, good entrepreneurial supporting

factors, and good ease of doing business. (Namrata and Anita, 2018; Mastercard's report 2018; The National News Online, 2017).

While adequate resources are being spent in the UAE to stimulate new business creation and business expansion by local Emiratis, the success and sustainability of the local entrepreneurial ecosystem is low. Moreover, there is still a strong social stigma associated with business failure which makes people hesitant to get into a business venture (OECD, 2016).

Emirati women's intentions for launching and managing new businesses may differ from those of men. Among all the family factors, familial backing is the utmost substantial factor that adds to the success of small and medium enterprises run by Emirati females in the United Arab Emirates (Farouk Abdel Al et al., 2017).

(Mulnix et al., 2014) mentioned that despite the apparent benefits of increased levels of women's entrepreneurship in the UAE, women business owners report that they face a series of constraints when it comes to setting-up or expanding a business. But the lack of data on women entrepreneurs has hindered both understanding

In fact, little information is available from the current literature on the reasons why UAE women -Emirati as instance- are reluctant to penetrate the entrepreneurship arena (Kargwell, 2012).

Moreover, the UAE society is strongly influenced by religion and culture, especially in respect to women's role in society. Even today, some conservative sections of society frown upon females starting-up and running their own business, This makes it difficult for female Emiratis to harness their entrepreneurial talents, while at the same time meeting the demands placed on them by both their families and society. (Zeidan and Bahrami, 2018)

Although women entrepreneurs in UAE have a higher failure rate than men (OCDE, 2016), but most researches on entrepreneurship in UAE are mainly conducted without consideration of gender differences (Minhas, 2018). This limits understanding of what affects the success of women entrepreneurship in UAE because context-specific socioeconomic, culture and institutions have a key role in determining women's involvement in entrepreneurial activities, success, and failure (De Vita and Poggesi, 2014; Mekonnen and Castino, 2017). Even where there are similarities in terms of factors hindering entrepreneurial success across the world, each region needs to have its own framework to promote entrepreneurship in view of the peculiar social context (Mersha, Sriram, and Hailu, 2010).

From this synthesis, the research question of this study is presented as follow:
How can Emirati women succeed in their entrepreneurial activity despite the diverse challenges facing them?

1.3 Research Questions

Many sub research questions could be developed under this theoretical and paradoxal umbrella trying to define how to build up and develop a framework of successful women entrepreneurs in the UAE.

1. How do drivers trigger Emirati women entrepreneurs to achieve successful business?
2. How do enablers facilitate Emirati women entrepreneurs to achieve successful business?
3. How do challenges faced by women entrepreneurs in UAE affect their business success?
4. Which framework could be implemented by women entrepreneurs to lead to the success of women entrepreneurs?

1.4 Research Objectives

The objectives of this study are presented as follow:

1. To explore the impact of drivers in triggering Emirati women entrepreneurs to achieve successful business.

2. To explore the impact of enablers in facilitating Emirati women entrepreneurs to achieve successful business.
3. To explore the impact of challenges in hindering Emirati women entrepreneurs to achieve successful business.
4. To design a framework for the success of Emirati women entrepreneur.

1.5 Scope of the Study

The scope of this research is defined by the following considerations:

1. This study explores through a qualitative research the impact of the drivers, enablers and challenges on the success of women entrepreneurs in UAE.
2. This study is based on the use of qualitative research because it is especially effective in obtaining culturally specific information about the values, opinions, behaviors, and social contexts of particular populations (Lincoln et al. 2011).

1.6 Definition of key concepts

Entrepreneur is defined by Schumpeter (1934) as the one who reforms or revolutionizes the pattern or production by exploiting an invention, or, more generally, an untried technological possibility for producing a new commodity or producing an old one in a new

way, by opening up a new source of supply of materials or new outlet for products, by recognizing an industry and so on. However, the concept is defined by Gartner (1985) as the individual who organizes and combines available resources of production into products and services of a higher social value stretches to a wider range of spheres other than economic means of production. In this study, entrepreneur is defined as a man or women who plays an important role in the economy who is able to identify entrepreneurial opportunities and make decisions, by considering the internal and external factors.

Women Entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their businesses, and own at least 50 per cent of the business and have been in operation for longer than a year (Moore and Buttner, 1997). In this study, women entrepreneurs are defined as a person who faces many challenges to transform an opportunity to a real business that she owns and manages.

Successful woman entrepreneur is defined by Romano (1994) as the one having control over her own destiny, building ongoing relationships with clients and doing something fulfilling. While Nieman et al. (2003) defined Successful woman entrepreneur as the one having business for longer than two years, having a staff more than five but less than thirty as well as making profit and expanding in terms of infrastructure and growth. In this study, Successful woman entrepreneur is defined as the woman who founded and manages a successful profitable business for more than two years.



1.7 Thesis outline

This dissertation is composed of five chapters. The first one represents the background of the women entrepreneurship, research objectives, and research scope. Thus, the remaining of this PhD dissertation is organized as follow:

Chapter Two: “Literature Review about women entrepreneurship. In this chapter, the existing literature on women entrepreneurship is discussed. Through this chapter, the main factors that influence of women entrepreneur’s success are identified and described in details. Also, existing related theories, as well as this chapter will present the proposed framework of women entrepreneurship in this study.



Chapter Three: “Research Methodology”. The methodology presented includes analysis of the research design adopted, presentation of population of the study, the sampling technique used in picking the sample size and the methods adopted for data collection, analysis, and data presentation.

While chapter four is dedicated to the interview analysis. The findings are categorized in drivers, challenges and enablers leading to the success of Emirati women entrepreneurs and finally, chapter five represents the conclusions, recommendations and the framework of success for the Emirati women entrepreneurs.





Summary:

Many previous studies on women entrepreneurs found that women face many challenges of high potential failure, and highlighted the necessity to take multiple-level factors into consideration in research on women's entrepreneurship.

This chapter briefly introduces the concept that is discussed in this thesis; this chapter includes the background of the study, statement of the problem, research questions and objectives, scope of the study, and a definition of key concepts.

In this chapter, the problem statement is highlighted in the context of the UAE where there is a significant growth of women participation in the entrepreneurial activity simultaneously with an increase of failure rate higher for Emirati women entrepreneurs than men. Therefore, an intensive research on women entrepreneur especially in entrepreneurial success is conducted throughout the investigation on the impact of different factors on the success of Emirati women entrepreneurs.

