



Factors that affect women entrepreneurs: evidence from an emerging economy

Factors that affect women entrepreneurs

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Abstract

Purpose – The purpose of this paper is to identify factors that motivate women in the United Arab Emirates (UAE) to become self-employed.

Design/methodology/approach – Different factors, documented in previous research, that affect women's decisions to start their own businesses were included in a questionnaire. A total of 750 women entrepreneurs in the UAE were asked to express the degree of agreement with the factors listed in the questionnaire. Of them, 449 completed the questionnaire.

Findings – Financial support from the government especially in the start-up capital is an important factor that motivates women to establish their own businesses. Self-fulfillment, knowledge, skills and experience, including relationship to spouse/father business, are all important factors in the development of women entrepreneurs. Unlike previous research factors such social norms, market network, and competition do not seem to be barriers for women in becoming entrepreneurs.

Research limitations/implications – Questionnaires were mainly distributed in Abu Dhabi and Dubai. To give a clear picture of factors affecting women's decision to start their own businesses in the UAE, the opinion of women located in other Emirates needs to be investigated. The questionnaire survey targeted women entrepreneurs. To give a clear picture, future studies should target women who chose not to start their own businesses.

Practical implications – The outcome of this study will be used by researchers and policy makers to motivate women to become entrepreneurs. Women involvement in developing their businesses provides job opportunities and ensures that women are taking active part in the development of the national economy.

Originality/value – This is the first study that uses empirical evidence to identify factors that motivate women in the UAE to become self-employed.

Keywords Emerging markets, Women, Entrepreneurs, United Arab Emirates

Paper type Research paper

Introduction

Recent statistics revealed that the United Arab Emirates (UAE) population is slightly more than four million with nationals accounting for almost 20 percent (approximately 790,000). Of the total national population, 390,000 are women (Nelson, 2005). Having benefited from the massive higher education opportunities made available to them by the government, Emirati women account for a significant part of the country's graduates and are expected to actively participate in the Emaritization process adopted by



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the country. According to the President of Dubai Businesswomen Council, Al Gurg (2006), 70 percent, of the students enrolled in the High College of Technology, 60 percent in the UAE University and 50 percent in Sharjah University are women. At the start of this century, woman started to present herself as a dominant force in the UAE economy. March 2002 witnessed the birth of Dubai Businesswomen Council. This was followed by the creation of Abu Dhabi Businesswomen Council in April 2002[1]. Similar councils were established in other Emirates such as Ajman and Ras Al Khaimah in 2005 (Al Gurg, 2006). Even though the United Arab Constitution emphasizes women role in the country's development, women are still underrepresented in the country's economy. While around 52,000 (2 percent) national Emirati women are participating in the countries labor force, 156,000 men (6 percent) are taking part in the labor force. Even in the areas where Emirati women are represented, they face considerable challenges that prevent them from taking an active part in the national economic development[2]. In this study, an attempt is made to explore factors that influence UAE women entrepreneurs in conducting their businesses.

Importance of the study

Although a number of studies were undertaken to examine factors that influence women entrepreneurs in the developed world (DeLollis, 1997; Christopher, 1998; Goldenberg and Kline, 1999; Inman, 1999; Smith-Hunter, 2003; Smith-Hunter and Englhardt, 2004), a limited number of studies have been undertaken to investigate these factors in the Arab World in general and in the Arab Gulf region in particular (Dechant and Al-Lamky, 2005). To the best of the authors' knowledge, this study will be the first that addresses factors that affect women entrepreneurs in the UAE. The Gulf Cooperation Council (GCC) countries are experiencing the same levels of economic development; they share the same religious, historical, social and political characteristics. In all GCC countries, oil revenues account for a significant part of their GNP. The economies of these countries are mainly built on the expatriate male labor force. The governments of these countries have realized that with steady increase in their populations they cannot maintain the same level of expenditures. Hence, all these countries are adopting active privatization programs. Given that women participation in the GCC countries labor force is limited[3], motivating women entrepreneurs to run their own business will provide better opportunity for women to take active part in shaping the national economies of their countries. Thus, conducting a study that looks into the main factors that influence women entrepreneurs in running their own businesses will help policy makes in the GCC countries in setting their future economic plans.

Related studies

An entrepreneur is a person who starts a new business venture. He/she is a person who can find opportunities and has the ability to develop those opportunities into profit-making businesses. Gartner (1988) described entrepreneurship as a wide range of activities including the creation of organizations. Morris (2001) viewed entrepreneurship as being a major force in economic development. Mazzarol *et al.* (1999) indicated that emerging and transitional economies rely on small businesses in replacing state-owned organizations and stimulate economic growth. A report edited by Fergany (2002), submitted to the United Nations Development Program,

demonstrated that social and economic problems facing the Arab countries can benefit from encouraging small private businesses. In the same fashion, Costanza *et al.* (2003) indicated that women and men's entrepreneurial activities help in creating and increasing employment opportunities and stimulating economic growth.

Hisrich and Lerner (1997) claimed that women entrepreneurs can play a vital role in the development of small business sector. They believe that women entrepreneurs can play an instrumental role developing emerging economies. However, unlike developed countries, there is no specific model that can be used to assess the experiment of women entrepreneurs in the developing countries. Yet, a limited number of studies have been undertaken in some of the Arab countries to understand women entrepreneurs. Dechant and Al-Lamky (2003) employed semi-structured interviews to collect information about the background of Arab women, their motivation to become entrepreneurs, their experience as entrepreneurs and what problems confronted them as women entrepreneurs conducting their work in Islamic countries like Bahrain and Oman. This study seems to be developed by Al-Lamky (2005) when they attempted to understand business start-up experience of ten women from Bahrain and Oman. The researchers employed a number of factors to understand entrepreneurship culture and nature of female entrepreneurship which include: personal characteristics, motivation and business characteristics. In all cases, literature on factors that influence women entrepreneurs is reviewed below.

Culture

Previous studies showed that culture is an important factor that can be used to explain variations in entrepreneurship among societies (Cornwall, 1998; Wennekers *et al.*, 2001; Stewart *et al.*, 2003; Dechant and Al-Lamky, 2005). In the Arab societies, women participation in the labor force is influenced by culture which is in turn shaped by the Islamic principles. Kabasakal and Bodur (2002) argued that even though Islam as a religion is serving a culture unifying force, it is responsible for variations in social norms and practices toward women. However, a recent study conducted by Dechant and Al-Lamky (2005) and looked into cultural factors that might influence the start-up of the women entrepreneurs in Bahrain and Oman found that Islam has positive impact on their work. The participants in the Dechant and Al-Lamky (2005) study pointed to some cultural practices that might prevent women from conducting their business as men. The participants believe that variations in the interpretations of Islamic teaching may affect women's mobility in conducting their business. For example, women are not allowed to travel to Saudi Arabia without their husbands or next of kin and women in Saudi Arabia are not allowed to drive. An additional interesting point raised by the participants in Dechant and Al-Lamky (2005) study was that less educated Arab women are more likely to be affected by the conservative interpretation of Islam. A further problem that might confront women entrepreneurs in the developing countries in general and the Arab world in particular is lack of skills and experience.

Education and experience

To become an entrepreneur, women need to look for opportunities, be able to assess them and convert them into a successful business. With the revolution in information technology, information is now available for all. Hence, woman must possess high skills and intensive knowledge to gather information and process them at the stage of

searching for investment opportunities and the stage of executing the chosen opportunity. In the second conference of the Organization for Economic Cooperation and Development – OECD (2004) entitled “Promoting entrepreneurship and innovative SMEs in a global economy” held in Istanbul on June 2004, the participants referred to a potential problem that may face women entrepreneurs in that highly educated women are unlikely to become self-employed. Hence, women entrepreneurs are either less skilled or highly skilled and wealthy. There is no consensus on this point raised by the participants of the OECD Second Conference organized in 2004. DeCarlo and Lyons (1979) found on average female entrepreneurs have more education than the average adult women. On the other hand, other studies revealed that the average level of education among women entrepreneurs in the developed countries was higher than their counterparts in the developing countries (Bowen and Hisrich, 1986; Hisrich and Lerner, 1997). On the other hand, Mark *et al.* (2006) referred to studies, on the relationship between general education and entrepreneurship, undertaken by Renzulli *et al.* (2000), Minniti and Bygrave (2003), Neck *et al.* (2003), Acs *et al.* (2004) and Autio (2005). Yet, most of these studies were inconsistent about education and business ownership (Gartner, 1988; Reynolds and White, 1997; Aldrich *et al.*, 1998).

Social position and networking

According to Nilufer (2001), socio-cultural factors in developing countries influence women’s decision to become an entrepreneur. Socio-cultural factors include religious values, ethnic diversity and marital status. However, Carswell and Rolland (2004) found no relationship between socio-cultural factors and such as religious values and ethnic diversity and the reduction in business start-up rate. Yet, Salehi-Isfahani (2000) noticed that married women in the developing countries are less likely to participate in the country’s labor force.

Be that as it may, the success of any business in the Arab countries depends on the entrepreneur’s social position and the network they can create and access. In societies dominated by men, like the Arab Gulf, women entrepreneurs find it difficult to reach men’s social positions. Given the nature of women and cultural restrictions on their movements, establishing an effective network and accessing them are not an easy task for women entrepreneurs. This reality has been documented by previous studies who found that women participation in network is less than men and even the network that they may develop is different than that formed by men (Granovetter, 1985; Aldrich and Zimmer, 1986; Burt, 2000). Similarly, Lin (1999) made the point that that women’s network is influenced by family connections and it might present a barrier in business terms.

Moreover, women tend to have more ties to women than to men (Popielarz, 1999). Lin (1999) demonstrated that women’s network is mainly related to family links and may prove to be an obstacle to business activities. Such a phenomenon could be a disadvantage in the overall business community for contacting women entrepreneurs, gathering information and other resources related to them.

Social norms

Limited women participation in the labor force is attributed to social norms where married women participation is less than single or widowed women. Salehi-Isfahani (2000) established that married women have the lowest participation rate in the Iranian labor force. He also established that divorced women participation in the Iranian labor

force is almost three times of that of married women. Similarly, Assaad and El-Hamidi (2002) found that women participation in Egypt drops after marriage. In the same fashion, Shah and Al-Qudsi (1990) reported that single women participation is almost twice as married women participation in the Kuwaiti labor force.

On the other hand, developing countries lack effective women organizations that enhance their own decision making. As a consequence, Zewde and Associates (2002) pointed out that the absence of appropriate and effective women entrepreneurs' organizations may have negative effect on women enterprise development.

Financial resources

Another problem that might confront women entrepreneurs is availability and use of fund. Owing to woman social position and family commitment, it is difficult to obtain the required fund run a business. Furthermore, it is unlikely for an Arab woman to approach lending institutions to seek a loan to finance her business. In this context, Carter *et al.* (2001) made the point that women entrepreneurs find it difficult to raise the start-up capital. Ngozi (2002) demonstrated that since women do not have the required wealth; cannot secure the required collateral to obtain a bank's loan; due to their social position they cannot establish financial network available to men and they cannot establish good relationships with banks they face gender discrimination and stereotyping. These realities restrict woman's choices of business and they will look for businesses that do not require high capital investment and require less personal involvement.

Family commitment

Another problem that women entrepreneurs might encounter is lack of time needed to run a business. Arab women are responsible for many household chores in addition to raising children. Spending time on household chores and raising children leaves little time for a woman to develop her entrepreneurial knowledge and skills. This also restricts a woman from running a business, visiting banks, attending training courses seminars and conferences, attracting customers or looking for diversified suppliers. Lack of time for women entrepreneurs has been documented in many studies conducted in the developed world (Holmquist and Sundin, 2002 – Sweden) and the developing countries (Karim, 2000 – Bangladesh; de Groot, 2001 – Ivory Coast, Ethiopia, Mali, Morocco, Senegal, and Zimbabwe). Yet, Devine (1994) found most US women entrepreneurs to be older and married with families. Marcellina *et al.* (2002) demonstrated that early socialization, childhood experiences, role models and exposure have played a big role in motivating women to start their own businesses. Thus, family support in general, and husband's support in particular, influence the success of women's entrepreneurs.

Nature of women entrepreneurship

There is a lack of model women entrepreneurship that facilitate comparison within the developing countries in general and the Arab world in particular. In this regards, Shapero and Sokol (1982) believe that there is a relationship between existing role models and emerging entrepreneurs. It can be said that the influence of role model is gender-related. Deaux and LaFrance (1998) illustrated that individual's aspiration is likely to be influenced by individuals from the same sex. Since the role of women as

entrepreneurs is not evident, it is therefore difficult for them to have a role model. Literature related to the nature of women entrepreneurship focused on personal and business characteristics. Dechant and Al-Lamky (2005) pointed out that women entrepreneurs are more likely to have experience in teaching, administration, sales and personal services. There is no empirical evidence, however, to support this point. In this regards, a study undertaken by Hisrich and Ozturk (1999) showed that an increasing number of Turkish women who had business experience were becoming entrepreneurs.

Motivation

Different factors may motivate a woman to become an entrepreneur. Robinson (2001) referred to the push and pull factors. While the push factor is associated with negative conditions, the pull factor is attributed to positive developments. The push factor may result from low income, job dissatisfaction, strict working hours or even lack of job opportunities. The pull factor, however, may result from the need for self-accomplishment and the desire to help others. Dhaliwal (1998) found the push factor to be evident in the developing countries. It should be emphasized that the push and pull factors are not mutually exclusive. An entrepreneur can have a low income but is capable to take on a challenging job opportunity. Related studies illustrated that, due to socio-economic factors, the impact of the pull/push factors vary between developed and emerging economies (Alsos and Ljunggren, 1998; Bates, 2000). They can also vary among individuals within the same country. Empirical evidence on the push/pull factors revealed that while women entrepreneurs in the developed countries were motivated by the need for achievement, women entrepreneurs in the developing countries were motivated by a combination of push and pull factors (Orhan and Scott, 2001). Empirical evidence on Bahrain and Oman, reported by Dechant and Al-Lamky (2005), showed pull factors such as opportunities, the need for achievement, self-fulfillment and desire to help others motivated women to become entrepreneurs in most of the cases. In the same token, Sibin Wu *et al.* (2007) found a positive relationship between the need for achievement and entrepreneurship determination. Consequently, successful women showed consistently higher self-efficacy and need for achievement (Duffy *et al.*, 2006).

In few cases, combination between the push and pull factors were behind women involvement in business enterprises. Be that as it may, women entrepreneurs in the Arab countries seek entrepreneurship driven by self-achievement. This will in turn improve women socioeconomic status within the society. Needless to say, family social positions and family ties play a major role in shaping women as well as men entrepreneurs in the Arab countries in general and the Arab Gulf region in particular.

Enterprise characteristics

Coleman (2002) confirmed that women tend to mainly participate in the services sector since the sector facilitates more prospects for job opportunities. This conclusion was reached by Dechant and Al-Lamky (2005) who found that Bahraini and Omani women entrepreneurs chose the services sector for their investment. However, the study referred to other factors, such as previous experience, availability of opportunities, economic and cultural, that might influence women entrepreneurs' decisions.

Another factor that might dictate women's decision about becoming entrepreneurs is the size of the business enterprise. Since women entrepreneurs are attracted to the services sector, the size of their businesses is relatively small. Hence, it is easy to

duplicate such businesses they will subject to stiff competition and this would result in little growth in the businesses activities. Thus, women entrepreneurs are relatively small in size and are likely to employ limited of personnel (Coleman, 2002; Robb, 2002). Empirical evidence on the size of women enterprises in the Gulf Arab countries reported by Dechant and Al-Lamky (2005) showed that average size of Bahraini and Omani businesses run by women is small. The number of personnel employed by the women entrepreneurs in both Bahrain and Oman ranges between two and 60.

Another enterprise characteristic that might affect women entrepreneurs is the use of technology. Owing to the revolution in information technology and the use of the internet, it is difficult for women entrepreneurs to compete with advanced knowledge and use of information technology. Dechant and Al-Lamky (2005) found that women entrepreneurs that took part in their study made no use of the information technology. They justified not using internet in their promotion strategies on the grounds that their countries are small and it is easy to get the message through the word of mouth as an effective means of reaching customers.

A further factor that characterizes women entrepreneurship is the presence of growth strategy. According to Dechant and Al-Lamky (2005), studies covered women entrepreneurs noticed that business run by women tend to grow at a slower rate than men. In their empirical study, Dechant and Al-Lamky (2005) found that the Bahraini and Omani women entrepreneurs have no strategy for future growth. Sonfield *et al.* (2001) justifies the lack of growth strategies in women entrepreneurship on the grounds that women tend to choose services and quality businesses rather than innovative and growth businesses.

Government subsidies

An additional factor that might influence women's decision to become entrepreneurs is the availability of government grants. Unlike many of the Arab countries where they suffer liquidity problems due to limited sources of revenue, dramatic increase in oil prices increase the revenue of the Arab Gulf countries. This reality gives scope for the GCC governments to provide grants or soft loans to men as well as women to start-up their own businesses. By adopting this policy, the GCC governments are encouraging their citizens to fish rather than feeding them with fish. This will open the way for more job opportunities and reduce pressure on the public sector to find the labor force job opportunities and reduce total reliance on foreign labor force.

Place of living

Another factor that has relevance to women entrepreneurship is the place in which they live. More women entrepreneurs live in the urban areas than in villages or small towns simply because more business opportunities are found in these areas which results in a relatively higher standard of living. Furthermore, major financial institutions are more located in the urban areas than remote areas.

Academic specialization and the country from which the last academic degree obtained

An additional factor that may influence women entrepreneurs is the academic degree and the country where a woman has completed her education. It is very likely to see women who completed degrees in business studies to try to put the theory they learned into practice by starting up their own businesses. In addition, most of the

women who study business in the Arab countries are influenced by their families and they encourage them to do so to help them either in running their already established businesses or to set up new businesses for them. As for the country from which the academic degree was obtained, western universities graduates tend to be more open to new and aggressive ideas and they are more likely to develop their own businesses than those who graduated from Arab or Asian universities.

Study methodology

Data collection

A structured questionnaire that contains all factors appearing in the literature was designed to examine factors affecting women entrepreneurs[4]. The first section of the questionnaire contained background information including: marital status, age, experience, place of living, nationality, level of education, academic specialization, and the country from which the last academic degree was obtained. In addition to the background information, the questionnaire comprises eight sections that cover different factors expected to influence women decision to become entrepreneurs. The questionnaire was piloted by asking a number of women entrepreneurs to complete it. The participants raised few issues about the understandability of an early version of the questionnaire. The questionnaire was then altered and translated into Arabic. A total of 750 copies of the questionnaire were distributed with some help from Dubai and Abu Dhabi Businesswomen Councils[5]. Out of the 750 distributed questionnaires, 449 returned completed resulting in 60 percent response rate.

Study questions

The study is set up to seek answers to the following research questions:

- RQ1. What are the socio-economic and cultural factors that affect women entrepreneurs in the UAE?
- RQ2. What are the self-fulfillment factors that affect women entrepreneurs in the UAE?
- RQ3. What are the personal characteristics that affect women entrepreneurs in the UAE?
- RQ4. What are the market and network factors that affect women entrepreneurs in the UAE?
- RQ5. What are the self-motivational factors that affect women entrepreneurs in the UAE?
- RQ6. What are the family factors that affect women entrepreneurs in the UAE?
- RQ7. How does government policy toward businesses affect women entrepreneurs in the UAE?
- RQ8. How available financial facilities affect women entrepreneurs in the UAE?

Descriptive statistics are used to answer above research questions. In addition, a Kruskal Wallis test is performed to examine the significance of differences in the respondents' opinions about the factors that may affect women entrepreneurs.

Findings

Respondents' background

Table I presents background statistics of the respondents who took part in the study. It is evident from the table that a significant proportion of the participants (67 percent) are married. The table also showed that 18 percent of the respondents are single and the rest are divorced. Hence, the participants have different marital status. This will give credibility to the outcome of the analysis. Table I also indicated that 84 percent the respondents' age is below 40 years. This means that the young women generation is taking part in the development of the UAE economy. It is noteworthy that 62 percent of the women entrepreneurs who took part in the study are either Emirate or Arabs. Almost 15 percent of the respondents were British or American. Although the Indians and Far Easterners account for a major percentage in the UAE labor force, less than 8 percent of the respondents appeared to be women entrepreneurs. This result is justified on the grounds that most of the Indians and the Far Easterners are workers who leave their families in their home country and very few of them occupy highly ranked jobs. Another important point that can be seen in Table I is that more than 86 percent of the respondents hold a university degree. This means that the women entrepreneurs in the UAE possess high academic qualifications in business-related studies. Table I further revealed that while more than 45 percent of the respondents completed their education in USA and Western universities, and 35 percent of the participants indicated that they obtained their latest academic degree from UAE universities.

Cultural and socio-economical factors

A number of possible socio-economic factors that may influence women entrepreneurship was listed in the questionnaire and the respondents were asked to give their degree of agreement or otherwise about each of them. The result of the analysis is reported in Table II. It is obvious from the table that the participants believe that profit and external extortion affect their involvement in enterprise development. They also feel insecure to make business and moving around. However, the respondents do not see neighbors' comments, membership in women associations and religion as important social factors that significantly influence their entrepreneurships. The outcome of the study gives support to the same conclusion reached by Dechant and Al-Lamky (2005) who found religion to be a positive factor on women entrepreneurs in similar countries like Bahrain and Oman. Women may look for profitable projects to improve their economic as well as their social positions. To establish whether the respondents' characteristics have any impact on the respondents' answers, the Kruskal Wallis test was undertaken and summarized in Table IX. As it can be observed from Table VIII, there was a significant difference between respondents from different marital status and the factor that they, as women, feel insecure to make business and move around. This result is not surprising since single women might find it difficult to find their ways in a man-dominated market. Differences among the respondents also appeared between their age and the factor that external extortion affects their involvement in small enterprise development. This result is justified on the grounds that almost 31 percent of the respondents were aged between 20 and 30 years. Most of the entrepreneurs within this category are mainly new graduates. Given that a significant proportion of these young graduates completed their degrees outside the country, they have little experience in the market. Hence, their

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	Frequency	%	Cumulative %
<i>Marital status</i>			
Single	81	18.0	18.0
Married	299	66.6	84.6
Divorced	69	15.4	100.0
<i>Age</i>			
20-30 years	138	30.7	30.7
31-40 years	241	53.7	84.4
41-50 years	60	13.4	97.8
<i>Experience</i>			
1-5 years	246	54.8	54.8
6-10 years	115	25.6	80.4
More than ten years	88	19.6	100.0
<i>Place of living</i>			
Abu Dhabi	220	49.0	49.0
Dubai	229	51.0	100.0
<i>Nationality</i>			
Emirati	230	51.2	51.2
Arab country	47	10.5	61.7
GCC	25	5.6	67.3
UK	41	9.1	76.4
USA	35	7.8	84.2
Indian	18	4.0	88.2
Far East	17	3.8	92.0
Latin America	14	3.1	95.1
Europe	9	2.0	97.1
Russia	13	2.9	100.0
<i>Education level</i>			
Below secondary	1	0.2	0.2
Secondary	19	4.2	4.5
Diploma	40	8.9	13.4
BA and BCom	344	76.6	90
MA, MBA, and MSc	39	8.7	98.7
PhD	6	1.3	100
<i>Education specialization</i>			
Business	388	86.4	86.4
Law	0	0	0
Education	6	1.3	87.8
Engineering	35	7.8	95.5
No specialization	20	4.5	100
<i>Country of education degree obtained</i>			
UK	102	22.7	22.7
USA	73	16.3	39.0
Australia	13	2.9	41.9
European country	15	3.3	45.2
India	26	5.8	51.0
UAE	156	34.7	85.7
Egypt	9	2	87.8
Lebanon	23	5.1	92.9
Russia	32	7.1	100.0

Table I.
Informational
background about the
respondents

Variable	Mean	Median	SD	Min.	Max.	Rank (based on mean)
Relative and friends comments affect my involvement in self-business	3.18	3	1.42	1	5	4
Neighbors comments affect my involvement in self-business	2.96	2.96	1.55	1	5	8
Religious binding affect my involvement in self-business	3.02	3	1.54	1	5	6
As a woman, I face problems in making business in every step that I take	3.17	4	1.38	1	5	5
As a woman, I feel insecure to make business and moving around	3.62	4	1.34	1	5	3
Participation in women association is important to my involvement in developing self-enterprise	3.01	3	1.322	1	5	7
Profit motive affect my involvement in developing self-enterprise	4.59	5	0.491	4	5	1
External extortion affects my involvement in small-scale enterprise development	4.03	4	1.18	1	5	2

Table II.
Culture and
socio-economic factors
that may affect women
entrepreneurs

answer to this question is expected to be different than those who are older than them and completed their education outside the UAE.

Additional differences in the respondents' opinion spotted between the place from which women entrepreneurs obtained their latest academic degree and factors related to neighbors' comments and religious binding. Since more than 50 percent of the respondents have completed their education in non-Arab universities (mainly the USA and the UK), their opinion towards neighbors and religion is expected to be different than those who lived most of their life and were educated either in the UAE or other Arab countries.

Self-fulfillment factors

A number of self-fulfillment factors that appeared in the literature review to affect women entrepreneurship were included in the questionnaire and the respondents were asked to provide their level of agreement with these factors. Analysis of the respondents' answers is summarized in Table III. It can be noticed from the table that the respondents either agreed or strongly agreed with most of the factors listed in the questionnaire. This reality has been reflected through the highly reported mean and the relatively low standard deviation. Availability of motivational factors together with the desire for financial independence were the main reasons behind the respondents decisions to become entrepreneurs. On the other hand, variables such as more advocacy and voice important as well as decision making seem to receive less agreement from the respondents. These two variables seem to have high standard degree signaling a certain degree of inconsistency about the respondents' answers. In all cases, this result seems to be in line with results obtained from the same environment (Bahrain and Oman) and reported by Dechant and Al-Lamky (2005). Yet, the Kruskal Wallis test, reported in a later table, showed differences in the respondents level of education and their view of the availability of motivational factors and the importance of decision making to their self-fulfillment. These differences are explained on the grounds that

Table III.
Self-fulfillment factors
that may affect women
entrepreneurs

Variable	Mean	Median	SD	Min.	Max.	Rank (based on mean)
Availability of motivational factors will affect my decision to build self-enterprise	4.73	5	0.44	4	5	1
The desire for financial independence is the main factor of my involvement in developing self-enterprise	4.61	5	0.488	4	5	3
More advocacy and voice is important to my involvement in developing self-enterprise	3.37	4	1.19	1	5	8
Decision making is important to my involvement in developing self-enterprise	3.44	4	1.13	1	5	7
Business ideas affect my involvement in self-enterprise	4.57	5	0.495	4	5	5
Knowledge/skills/experience affect my involvement in developing self-enterprise	4.62	5	0.485	4	5	2
My interest and hobbies affect my involvement in developing self-enterprise	4.37	5	0.838	2	5	6
Profit motive affect my involvement in developing self-enterprise	4.59	5	0.491	4	5	4
Conductive business environment (competition) affect my involvement in developing self-enterprise	2.576	2	1.13	1	5	9

self-fulfillment of the highly educated women is always different than those who are less educated. They always look for high level of self-fulfillment.

Women entrepreneurs' characteristics

Another factor appeared in the literature to affect women decision to become entrepreneurs is women personal characteristics (see Table IV). The respondents were asked to give their level of agreement of the characteristics that they possess and affect their entrepreneurial decision. There was consensus almost among all participants that personal characteristics such as knowledge, skills, experience, interest and hobbies are all important ingredients in women decision to become entrepreneurs. The fact that the vast majority of the respondents are specialized in business and other related subjects lends support to this result. The Kruskal Wallis test, listed in a later table, showed a difference between respondents' level of education and its influence of the knowledge, skills and experience. Since most of the respondents either agreed or strongly agreed, the difference may then result from these two categories.

Social position and network factors

Another factor discussed in the literature as an obstacle towards women entrepreneurship is social position and network. The respondents were asked whether they agree or disagree that their social position and network hinder their chances to become entrepreneurs. The outcome of the analysis of their answers is summarized in Table IV. It is clear from the table that the respondents do not seem to see social position and network as factors that affect their decision to become entrepreneurs. This reality is mirrored by the reported means. Given that the vast majority of the respondents are highly educated in business studies and received their

degrees from Western universities, they are expected to be highly trained on how to establish link with customers and suppliers; bearing in mind that most of today's graduates are highly skillful and know how to use information technology. This result has been confirmed by the Kruskal Wallis test reported in Table IX. The table showed differences in the respondents' opinions about some of these variables and the country from which the respondents have obtained their latest academic degrees.

Family factors

Previous studies in both developed and developing counties revealed that family factors such as the spouse occupation, father's occupation and responsibilities towards husbands and children may deter women and prevent them from becoming entrepreneurs. It was, therefore, important to seek the respondents' level of agreement of these factors by including them in the questionnaire. Analysis of these factors is condensed in Table V. It can be deduced from the table that the respondents either agreed or strongly agreed that these factors prevent women from becoming entrepreneurs. This can be clearly noticed from the reported mean and the low standard deviation. This result lends support to previous research undertaken in countries such as: Bangladesh – Karim (2000), Ivory Coast, Ethiopia, Mali, Morocco, Senegal, Zimbabwe – de Groot (2001), and Sweden – Holmquist and Sundin (2002). When examining whether the respondents' background information affect respondents opinions, differences in opinions were related to the respondents experience, country from which they have been awarded their latest academic degree and their specialization as reflected by the Kruskal Wallis test. This means that specialized, highly experienced respondents who obtained their degrees from Western universities are more likely to deal with family issues in a different way to other respondents.

Variable	Mean	Median	SD	Min.	Max.	Rank (based on mean)
Knowledge/skills/experience affect my involvement in developing self-enterprise	4.62	5	0.485	4	5	1
My interest and hobbies affect my involvement in developing self-enterprise	4.37	5	0.838	2	5	2

Table IV.
Women entrepreneurs personal characteristics

Variable	Mean	Median	SD	Min.	Max.	Rank (based on mean)
Market network affect my decision to build self-enterprise	3.12	4	1.40	1	5	2
Informal network affect my involvement in developing self-enterprise	3.25	4	1.2195	1	5	1
Market and informal network affect my decision to build self-enterprise	3.00	3	1.217	1	5	3
Conductive business environment (competition) affect my involvement in developing self-enterprise	2.576	2	1.13	1	5	4

Table V.
Market and network factors that may affect women entrepreneurs

Government policies and rules

Another factor that might dictate women’s decision on whether or not they want to become entrepreneurs is government policies. Flexible government policy that encourages and supports women involvement in shaping the economy were all viewed positively by the respondents as appeared in Table VI. Median 5 indicates that a significant proportion of the respondents strongly agreed with the importance of supportive government policies and government support. The Kruskal Wallis test showed no highly significant difference among the respondents regardless of their background.

Financial support

Another factor that was put forward to the participants and were invited to provide their degree of agreement with it is financial and fund support. Government grants or loans versus non-government loans were suggested as means to sponsor women entrepreneurs. Respondents showed consensus in that they are prepared to deal with government subsidies and even accept credit from the government. The respondents, however, made it clear that they were not prepared to deal with banks as echoed by the means and medians reported in Table VII. It is evident from the table that 100 percent of the respondents expect financial support and start-up capital from the government. The Kruskal Wallis test pointed to some differences in the respondents’ opinion between taking credit from the banks and the country from which the respondents have obtained their latest academic degree. In this respect, women who obtained their degrees from Western countries are more likely to deal with banks since banks are the main source of finance to a significant proportion of small businesses in the West. However, participants who completed their education in the Arab countries or within

Table VI.
Family factors that may affect women entrepreneurs

Variable	Mean	Median	SD	Min.	Max.	Rank (based on mean)
Spouse occupation affect my involvement in developing self-enterprise	4.38	4	0.534	2	5	2
Father’s occupation affects my involvement in developing self-enterprise	4.48	4	0.51	2	5	1
Responsibility for children and husband in residence affect my involvement in developing self-enterprise	4.26	4	0.694	3	5	3

Table VII.
Governmental policy and rules factors that may affect women entrepreneurs

Variable	Mean	Median	SD	Min.	Max.	Rank (based on mean)
Government policies are important to my involvement in developing self-enterprise	4.55	5	0.497	4	5	1
Government rules are important to my involvement in developing self-enterprise	4.47	4	0.499	4	5	2
Government and non-government support are important to my involvement in developing self-enterprise	4.55	5	0.497	4	5	1

the UAE may have less experience with bank business financing. In addition, due to the social position of the Arab women they find it difficult to produce collateral for bank loans and they tend to rely on their own income or to receive support from the government or its agencies. This result is in line with Carter *et al.* (2001) who made the point that due to women's social position, they find it difficult to find the start-up capital since they are not wealthy. It is also difficult for them to establish good relationship with banks since they are subject to discrimination.

Summary of the main factors affecting women decision to become entrepreneurs

To identify the main factors that affect women decision to become self-employed, Table IX was prepared. In this table, factors ranked 1 and reported a mean score more than 4.0 in Tables II-VIII were included. It is obvious from the table that there was consensus among all women who took part in the survey that availability of financial support and provision of the start-up capital are the most important factors in women's decision to become entrepreneurs. This was followed with availability of motivational factors. What attracts attention in Table IX is that the median of almost all factors appeared in the table was 5. This is a clear indication that the participants strongly agreed with these factors. The only factor that achieved a median score of 4 is that the effect of father's occupation on women decision to become entrepreneurs. This can be explained on the grounds that a significant proportion of the women who took part in the survey were non-Arabs. It is, therefore, unlikely to see these women to be affected by their father or their husbands' social position (Table X).

Conclusion

In this study, an attempt was made to investigate obstacles that may prevent women in the UAE from becoming entrepreneurs. In the literature, the factors were categorized into cultural and socio-economical, self-fulfillment, entrepreneurs characteristics, social and network, family, government policies and sources of finance. These factors were put into a questionnaire and the questionnaire was distributed, with help from Dubai and Abu Dhabi Businesswomen Associations, to 750 women entrepreneurs. Of them, 449 (60 percent response rate) questionnaires were completed and formed a basis for the empirical part of this study. It was evident from the analysis that financial support

Variable	Mean	Median	SD	Min.	Max.	Rank (based on mean)
Financial support is important to my involvement in developing self-enterprise	5	5	0.000	5	5	1
Start-up capital is important to my involvement in developing self-enterprise	5	5	0.000	5	5	1
Access to credit from banks is important to my involvement in developing self-enterprise	3.10	3	1.00	1	4	5
Access to credit from non-governmental organization is important to my involvement in developing self-enterprise	3.38	4	0.897	1	4	4
Access to credit from government is important to my involvement in developing self-enterprise	4.41	4	0.631	1	5	3

Table VIII.
Financial and fund support factors that may affect women entrepreneurs

Table IX.
Summary of the main
factors that may affect
women entrepreneurs

Variable	Mean	Median	SD	Min.	Max.	Rank (based on mean)
Financial support is important to my involvement in developing self-enterprise	5	5	0.000	5	5	1
Start-up capital is important to my involvement in developing self-enterprise	5	5	0.000	5	5	1
Availability of motivational factors will affect my decision to build self-enterprise	4.73	5	0.44	4	5	2
Knowledge/skills/experience affect my involvement in developing self-enterprise	4.62	5	0.485	4	5	3
Profit motive affect my involvement in developing self-enterprise	4.59	5	0.491	4	5	4
Government policies are important to my involvement in developing self-enterprise	4.55	5	0.497	4	5	5
Government and non-government support are important to my involvement in developing self-enterprise	4.55	5	0.497	4	5	5
Father's occupation affects my involvement in developing self-enterprise	4.48	4	0.51	2	5	7

from the government especially in the start-up capital is an important factor that motivated women to establish their own businesses. Knowledge, skills and experience are all important factors in the development of women entrepreneurs. The analysis also revealed self-fulfillment and the need for being financially independent is another factor that motivates women in the UAE to become entrepreneurs. Another important factor that appeared to influence women's decision on whether or not to be self-employed is the father and the spouse occupation. This result is evident in the Arab countries. If the father or the spouse occupies good social position with the society, it is easy for the women entrepreneur to capitalize on the position and to make her way not only in business but in other social and economic activities. Availability of business opportunities (business ideas) were also among the factors that motivate Emirates women to take part in the country's economy. This result is not surprising since a significant proportion of those who took part in study are highly educated and obtained their degrees from Western universities. For them, finding the opportunity, assessing and executing it will not be difficult since the vast majority of the respondents are business graduates and they are trained to undertake such activities.

On the other hand, unlike previous research undertaken in developed as well as developing countries, women entrepreneurs in the UAE seem not to have a serious problem with social norms market network and competition. This can only be explained on the grounds that most of the studies conducted in this area of research are few years old. The massive and quick revolution in information technology may have contributed to this result. In addition, given that women tend to choose businesses compatible with their knowledge, training, education, and skills with relatively low capital investment, they might receive less competition from men. Hence, they indicated that competition and market network is not an issue to them.

Variables	Marital status χ^2	Sig.	Age χ^2	Sig.	Experience χ^2	Sig.	Place of living χ^2	Sig.	Education level χ^2	Sig.	Place of academic degree obtained χ^2	Sig.	Specialization χ^2	Sig.
Relative and friends comments affect my involvement in self-business	1.37	0.502	0.28	0.963	4.77	0.092	0.476	0.50	10.83	0.055	4.96	0.762	3.87	0.276
Neighbors comments affect my involvement in self-business	5.34	0.069	4.04	0.257	30.87	0.000	1.54	0.214	12.82	0.025	20.57	0.008	3.65	0.302
Religious binding affect my involvement in self-business	0.047	0.977	0.02	0.999	19.57	0.000	0.361	0.55	4.12	0.522	24.48	0.002	2.65	0.449
As a woman, I face problems in making business in every step that I take	1.2	0.555	2.55	0.466	2.013	0.366	4.46	0.035	5.64	0.34	14.56	0.068	2.8	0.423
As a woman, I feel insecure to make business and moving around	30.7	0.000	10.94	0.012	1.4	0.504	0.203	0.652	4.02	0.54	7.020	0.534	4.368	0.224
Participation in women association is important to my involvement in developing self-enterprise	0.463	0.8	0.4	0.94	0.000	1.0	0.224	0.636	1.41	0.92	0.000	1.0	0.000	1.0
Profit motive affect my involvement in developing self-enterprise	3.66	0.16	4.6	0.20	1.29	0.52	0.37	0.54	4.9	0.425	8.78	0.36	1.89	0.596
External extortion affects my involvement in small-scale enterprise development	14.3	0.001	11.54	0.009	0.099	0.952	0.956	0.33	4.83	0.44	14.70	0.065	1.944	0.584
Availability of motivational factors will affect my decision to build self-enterprise	5.38	0.068	4.67	0.20	5.50	0.064	0.355	0.55	12.5	0.03	8.6	0.377	5.68	0.128
The desire for financial independence is the main factor of my involvement in developing self-enterprise	0.604	0.74	3.46	0.33	5.078	0.08	3.55	0.06	7.3	0.20	7.08	0.528	2.25	0.522
More advocacy and voice is important to my involvement in developing self-enterprise	1.54	0.46	2.1	0.55	3.81	0.15	0.303	0.58	4.68	0.455	12.9	0.115	2.96	0.398
Decision making is important to my involvement in developing self-enterprise	4.47	0.107	1.4	0.71	4.66	0.097	0.414	0.52	10.14	0.071	9.48	0.303	1.27	0.736
Business ideas affect my involvement in self-enterprise	11.3	0.004	2.6	0.46	0.65	0.72	4.33	0.037	3.43	0.63	4.88	0.77	1.337	0.72

(continued)

Table X.
Kruskal Wallis test

Table X.

Variables	Marital status		Age		Experience		Place of living		Education level		Place of academic degree obtained		Specialization	
	χ^2	Sig.	χ^2	Sig.	χ^2	Sig.	χ^2	Sig.	χ^2	Sig.	χ^2	Sig.	χ^2	Sig.
Knowledge/skills/experience affect my involvement in developing self-enterprise	4.6	0.102	1.45	0.7	7.79	0.020	0.003	0.95	16.3	0.006	10.6	0.225	5.658	0.129
My interest and hobbies affect my involvement in developing self-enterprise	3.46	0.18	5.35	0.15	3.117	0.210	2.14	0.144	13.57	0.02	8.516	0.385	5.019	0.170
Profit motive affect my involvement in developing self-enterprise	3.66	0.16	4.6	0.20	1.29	0.52	0.37	0.54	4.9	0.425	8.78	0.36	1.89	0.596
Conductive business environment (competition) affect my involvement in developing self-enterprise	0.52	0.77	6.25	0.100	1.56	0.457	1.27	0.26	3.84	0.60	9.62	0.29	5.77	0.123
Knowledge/skills/experience affect my involvement in developing self-enterprise	4.6	0.102	1.45	0.7	7.79	0.020	0.003	0.95	16.3	0.006	10.6	0.225	5.658	0.129
My interest and hobbies affect my involvement in developing self-enterprise	3.46	0.18	5.35	0.15	3.117	0.210	2.14	0.144	13.57	0.02	8.516	0.385	5.019	0.170
Market network affect my decision to build self-enterprise	1.24	0.54	1.7	0.64	0.80	0.673	0.571	0.45	4.3	0.511	11.04	0.199	3.308	0.346
Informal network affect my involvement in developing self-enterprise	0.742	0.70	2.3	0.505	1.55	0.46	1.065	0.302	5.13	0.0400	17.76	0.023	3.707	0.295
Market and informal network affect my decision to build self-enterprise	1.24	0.54	2.0	0.60	10.37	0.006	0.804	0.37	4.058	0.54	16.08	0.041	1.267	0.737
Conductive business environment (competition) affect my involvement in developing self-enterprise	0.52	0.77	6.25	0.100	1.56	0.457	1.27	0.26	3.84	0.60	9.62	0.29	5.77	0.123
Spouse occupation affect my involvement in developing self-enterprise	4.23	0.120	2.7	0.44	20.18	0.000	0.318	0.573	5.10	0.40	22.37	0.004	13.925	0.003

(continued)

Variables	Marital status χ^2	Sig.	Age χ^2	Sig.	Experience χ^2	Sig.	Place of living χ^2	Sig.	Education level χ^2	Sig.	Place of academic degree obtained χ^2	Sig.	Specialization χ^2	Sig.
Father's occupation affects my involvement in developing self-enterprise	2.13	0.344	2.40	0.5	20.18	0.000	0.000	0.992	1.75	0.88	22.37	0.004	13.925	0.003
Responsibility for children and husband in residence affect my involvement in developing self-enterprise	4.01	0.134	5.4	0.144	0.334	0.846	0.28	0.597	2.67	0.75	6.08	0.638	4.488	0.213
Government policies are important to my involvement in developing self-enterprise	0.578	0.75	1.5	0.683	1.83	0.399	0.437	0.509	11.16	0.09	2.09	0.98	6.057	0.109
Government rules are important to my involvement in developing self-enterprise	0.70	0.70	0.97	0.809	1.83	0.399	0.005	0.94	10.87	0.054	2.09	0.98	6.057	0.109
Government and non-government support are important in developing self-enterprise	0.578	0.75	1.5	0.68	1.83	0.399	0.437	0.509	11.16	0.09	2.09	0.98	6.057	0.109
Financial support is important to my involvement in developing self-enterprise	0.000	1.0	0.000	1.0	0.000	1.0	0.000	1.0	0.000	1.0	0.000	1.0	0.000	1.0
Start-up capital is important to my involvement in developing self-enterprise	0.000	1.0	0.000	1.0	0.000	1.0	0.000	1.0	0.000	1.0	0.000	1.0	0.000	1.0
Access to credit from banks is important to my involvement in developing self-enterprise	3.46	0.177	4.2	0.24	1.32	0.516	1.73	0.188	1.85	0.87	22.54	0.004	5.059	0.168
Access to credit from non-governmental organization is important to my involvement in self-enterprise	0.57	0.750	5.02	0.17	0.214	0.899	0.003	0.96	3.20	0.67	7.105	0.525	0.605	0.895
Access to credit from government is important to my involvement in developing self-enterprise	7.36	0.025	4.56	0.20	1.53	0.46	2.90	0.088	1.4	0.92	5.9	0.658	2.206	0.531

Factors that affect women entrepreneurs

Table X.

Notes

1. The UAE Businesswomen Council was created by the President of the UAE HH late Sheikh Zayed bin Sultan Al Nahyan. It forms a link between the authorities and businesswomen. It carries out its activities with supervision from the Federation of the Chambers of Commerce & Industry.
2. Emirate women are mainly working in the public sector that is highly dominated by males. It is very rare to see a woman occupying a high rank within the public sector's organizations. However, few UAE women attempted to start their own business. Hence, women might stand a better chance to prove herself by developing her own business.
3. According to Al-Yousef (2008), women participation in the national labor force of the GCC countries ranging from more than 40 percent in Qatar and Kuwait, 28 percent in Bahrain, 24.5 percent in Oman and around 15 percent in Saudi Arabia and UAE.
4. The questionnaire targeted businesswomen. Those women are already involved in some sort of business activities.
5. Arabic and English versions of the questionnaires were distributed. The English version was distributed to non-Arab women entrepreneurs and Arab women who are fluent in English. Others were invited to complete the Arabic version of the Questionnaire. Translation was done by one of the researchers who took part in the current study. She is a qualified English-Arabic interpreter.

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