



The Experience of Female Entrepreneurs in the United Arab Emirates

Submitted by

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Abstract

The United Arab Emirates (UAE) government has significantly increased its support for entrepreneurs. It has been eager to stimulate the entrepreneurial spirits and ambitions among local Emiratis. This has resulted in various government-led campaigns trying to assist and encourage citizens to start up their own businesses. Despite this, the female entrepreneurship in UAE is understudied, which creates the opportunity for research in this area. The aim of the research is to: *understand the experiences of female entrepreneurs in UAE and suggest policies to remove the impediments which face them*. The research has seven **objectives**: (1) to analyse the female entrepreneurship sector in UAE; (2) to analyse the most effective motivations for the Emirati female entrepreneurs; (3) to analyse the main constraints facing the Emirati female entrepreneurs; (4) to evaluate how easy is it for female entrepreneurs to access finance to start up or grow their own businesses; (5) to evaluate the degree of effectiveness of the business network institutions which aim to support Emirati female entrepreneurs; (6) to analyse the performance of Emirati female entrepreneurs' businesses; (7) to suggest policies to improve female entrepreneurship in UAE.

The achievement of research questions has been carried out using a ***mixed-method research methodology***. A survey strategy has been conducted through a **questionnaire** technique, with the questionnaire being distributed to female and male entrepreneurs. Further, semi-structured interviews have been carried out with selected Emirati women entrepreneurs, staff from relevant supportive institutions and bankers.

The main finding of the research is that female Emirati entrepreneurs have some **characteristics** that differentiate them from their male counterparts. They are risk avoiders; less able than males in presenting their ideas to financial institutions; have

more commitment; like to have a balance between their business and social responsibilities; like to control their business themselves; and they have a lack of planning and other management skills.

The **profile** of female Emirati entrepreneurs in UAE is different from their male counterparts from many perspectives. They start up at a younger age and are single; the majority of them start their businesses without prior experience and with less capital than males; and they prefer to start their businesses in areas that align with females' nature.

About half of female Emiratis use **self-finance** or paternal support in their start-up or for growth. Overall, female Emirati entrepreneurs face less financial challenges in comparison to their male counterparts.

Motherhood motivates some females to start their businesses so as to have flexibility in their personal and family life. **Families** support female Emirati entrepreneurs financially and morally as well. On the other hand, motherhood becomes more of a restriction when females don't receive support from their families. Because of this, a work-life balance and dependency are challenges facing them.

The Emirati **business environment** motivated female entrepreneurs in UAE to start their businesses. Although there are a number of institutions which support entrepreneurs in UAE, the majority of UAE entrepreneurs are not members of any of these institutions. This may mainly result from less awareness of the role and activities of these institutions. Entrepreneurs think that they have no time or they don't think that the business networks will support them. This simply shows a poor awareness about these institutions.

Keywords:

Female entrepreneurship; Entrepreneurship in UAE; business environment; 5M Model.

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List of Abbreviations:

Terminology	Abbreviation
Abu Dhabi Islamic Bank	ADIB
Analysis of Variance	ANOVA
Emirati Female Entrepreneurs	EFEs
Feminist Standpoint Theory	FST
Gender As a Variable	GAV
Gross Domestic Product	DGP
Gulf Cooperation Council	GCC
Information Communication and Technology	ICT
Information Technology	IT
Know your Customer	KYC
Letter of Credit	LC
Male Network Partner	MNP
Memorandum of Understandings	MoUs
Post-Structural Feminism	PSF
Ras Al Khaimah	RAK
Research & Development	R&D
Small or Medium-sized Enterprises	SMEs
Saudi Female Entrepreneurs	SEFs
United Arab Emirates	UAE
UAE Banking Federation	UBF
United Kingdom	UK
United Nations	UN
United States	US
United States' Dollar	USD
Value Added Tax	VAT
Women's Business Centers	WBCs

Chapter One: Introduction

Research in the entrepreneurship area started before the 1970s. Growth in interest in the small business sector, coupled with a sharp rise in the number of women moving into self-employment in the 1980s, triggered a number of important research studies investigating the issue of gender and enterprise. Importantly, these trends were not confined to the UK, but were seen in many developed and developing economies.

More recent research has focused on developing and improving the methodological basis of the studies, in particular the sampling strategies that are used in gender research. Increasingly, more recent large-scale studies have moved beyond the broad issues connected with business management and have attempted to assess a range of increasingly specialised issues. Despite the increased research interest, this area of female entrepreneurship remains seriously under-researched.

One research gap concerns the experience of entrepreneurship in different countries and geographical regions; the bulk of studies are still associated with a small number of advanced economies. One region of interest and to which this research is addressed concerns the Arab states, especially the UAE.

The UAE government has significantly increased its support for entrepreneurs, and has been eager to stimulate the entrepreneurial spirits and ambitions among local Emiratis. This has resulted in various government-led campaigns trying to assist and encourage citizens to start up their own businesses (Preiss and McCrohan, 2006, 2007; McCrohan et al., 2009).

Aim and Objectives of the thesis:

Aim:

To understand the experience of female entrepreneurs in UAE and suggest policies to remove the impediments which face them.

Objectives:

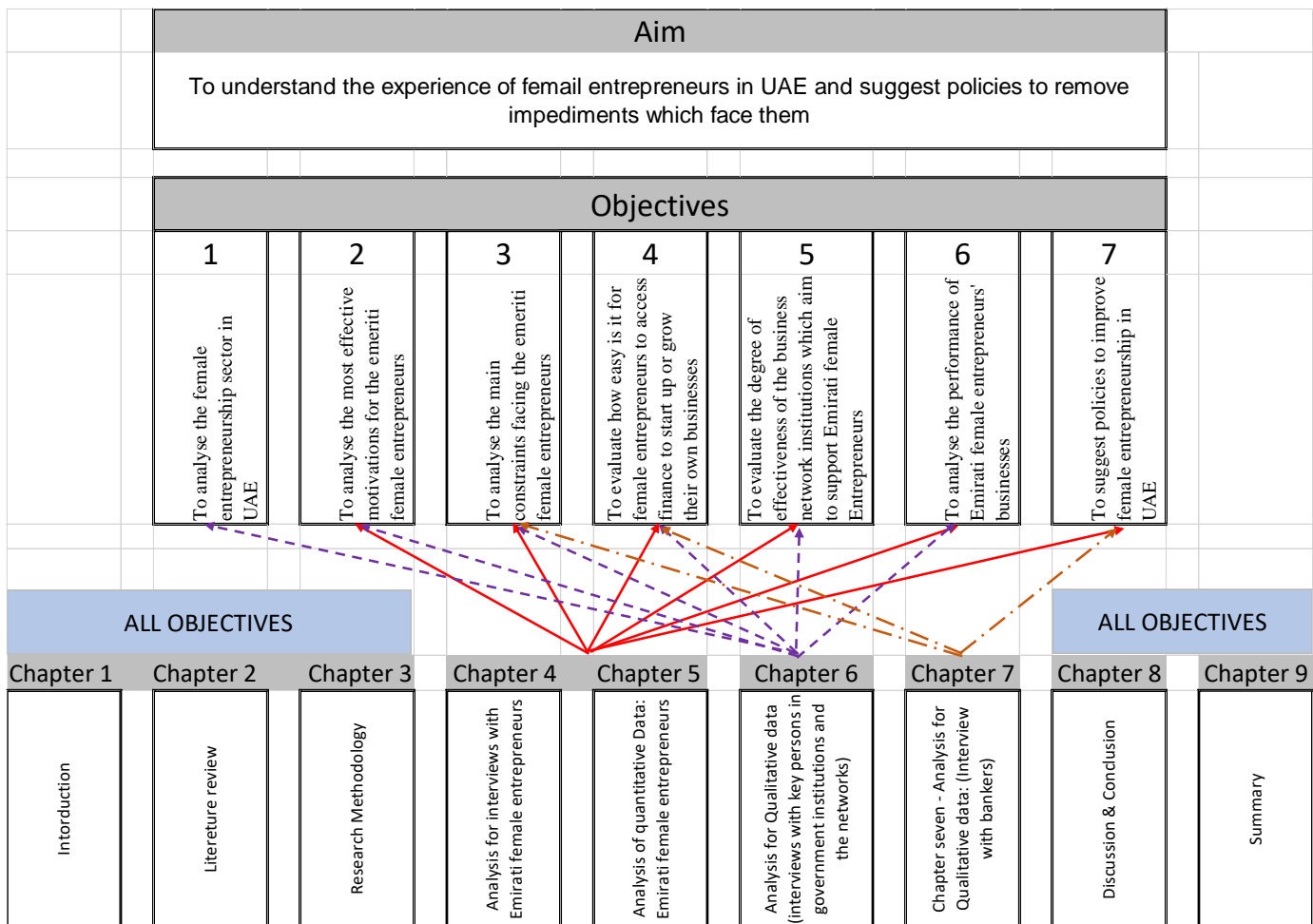
1. To analyse the female entrepreneurship sector in UAE.
2. To analyse the most effective motivations for the Emirati female entrepreneurs.
3. To analyse the main constraints facing the Emirati female entrepreneurs.
4. To evaluate how easy is it for female entrepreneurs to access finance to start up or grow their own businesses.
5. To evaluate the degree of effectiveness of the business network institutions which aim to support Emirati female entrepreneurs.
6. To analyse the performance of Emirati female entrepreneurs' businesses.
7. To suggest policies to improve female entrepreneurship in UAE.

Research questions:

- What are the motivations for the Emirati female entrepreneurs?
- What are the main constraints facing the Emirati female entrepreneurs?
- How easy is it for female entrepreneurs to access finance to start up or grow their own business?
- What is the degree of effectiveness of the business network institutions which aim to support Emirati female entrepreneurs?
- How can the performance of Emirati female entrepreneurs' businesses be improved?

The thesis aim, objectives and how each objective is achieved via the thesis chapters are shown in figure (1.1)

Figure 1.1 The thesis aim, objectives and chapters



The Rationale

Although most of the research in female entrepreneurship manipulated developed and developing countries, there is a scarcity in the research which investigated the Emirati case. In recent years, the UAE government has started to diversify the Emirati economy away from a dependence on oil revenues. Supporting entrepreneurship was one of the diversification pillars as entrepreneurship builds a knowledge-intensive innovative economy and participates in reducing unemployment among young Emirati nationals. This has resulted in various government-led campaigns trying to assist and encourage citizens to start up their own businesses. The efforts are comprehensive, covering all major dimensions of the entrepreneurial process: educational, legal, financial, industrial, institutional and communicational (Preiss and McCrohan, 2006, 2007; McCrohan et al., 2009).

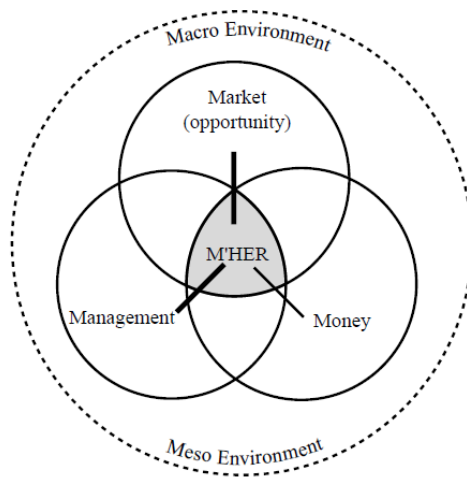
This gives an opportunity for the research in the area of female entrepreneurship to determine the obstacles which face the female entrepreneurs in UAE and how to remove them.

The Theoretical background:

The theoretical background of the research is the “5M” theory *Brush, et al (2009)*. Initially, entrepreneurship theory explaining venture creation is generally organized around three basic constructs, namely, market, money and management, the “3Ms”. An entrepreneur needs to have access to markets (Kirzner, 1985; Shane, 2003), money (Penrose, 1959; Bruno and Tyebjee, 1982) and management (in the form of human and organizational capital) (Aldrich, 1999) in order to launch a venture. These encompass what Bates et al., (2007, p. 10) describe as the three “fundamental building blocks” of business viability.

These building blocks derive from a mainstream economics and management-driven view of entrepreneurship. Bates et al., (2007) argue that these 3Ms are central to the foundation of any business, yet for minority business enterprises there are barriers when attempting to access these building blocks. Bates et al., (2007) indicated the framework itself needs extension to “5Ms” with the inclusion of further facets, namely “motherhood” and the “meso” and “macro” environments.

Figure 1 shows our 5M framework. The use of a Venn diagram emphasizes overlapping boundaries and interdependencies. At the centre is “Motherhood”, not only pointing to the importance of considering the role and position of a woman in the family but symbolizing the centrality of meaningful gender awareness and analysis to the whole framework as well. The abbreviated lettering M’HER to identify this component is, therefore, intentional. It places the spotlight on “gender as a process integral to business ownership” (Mirchandani, 1999, p. 230).



Source: Candida G. Brush, et al (2009)

The 3M building blocks – market, money and management – are shown within the Venn circles. At the top is “Market” which is also shown as encapsulating opportunity, the well-spring for all entrepreneurship. Entry and survival in the market requires money and management, which is shown by the bottom two circles. These two can be regarded as the enablers of opportunity exploitation. Surrounding the circles are the all-encompassing influences that mediate and shape the other components. Thus, for instance, at the macro level social norms and gender socialization could mediate M’HER by conditioning the household division of labour (Sen, 1990) or market through the occupations within which women predominate (Blau et al., 2002) or money via access to external finance (Carter et al., 2007). The mediating institutions at the meso environment level could impact any of the other four M facets. The existence of sex-segregated networks (Aldrich, 1989; Ruef et al., 2003) could constrain women’s access to financial capital – money, but also to markets. Similarly, limited numbers of women in venture capital associations might limit women’s access to formal private equity funds (Greene et al., 2001).

This study is an implementation of the 5M theory on the Emirati case. The research questionings are closely linked to the 5M model. The following table shows how each research question is closely linked to a related pillar of the 5M theory pillars.

Table no. (1.1)

The matching between the Research questions and the 5M theory

Research question	5M Model
What are the motivations for the Emirati female entrepreneurs?	Motherhood
What are the main constraints facing the Emirati female entrepreneurs?	Meso / Macro environment Marketing
How easy is it for female entrepreneurs to access finance to start up or grow their own business?	Money
What is the degree of effectiveness of the business network institutions which aim to support Emirati female entrepreneurs?	Meso / Macro
How can the performance of Emirati female entrepreneurs' businesses be improved?	Management

Methodology

To achieve the research objectives, the researcher used a mixed-method research methodology. In this methodology both quantitative and qualitative data collection techniques and analysis procedures are combined to fulfil the research objectives. The qualitative method was implemented through interviews, while the quantitative method has been implemented through a questionnaire. Accordingly, the suggested methodology consists of a questionnaire for the female and male entrepreneurs plus three semi-structured interviews.

A survey strategy has been conducted through the questionnaire technique. A questionnaire distributed to female and male entrepreneurs. This enabled the researcher to distinguish between the male and female entrepreneurship in UAE. A semi-structured interview should be carried out with the staff from relevant business

support institutions, bankers (the credit directors for the small or medium-sized enterprises (SMEs)), and selected Emirati women entrepreneurs.

Research structure:

Figure 1. 2 The thesis chapters

Chapter 1: Intorduction
Chapter 2: Literature review
Chapter 3: Research Methodology
Chapter 4: Analysis for interviews with Emirati female entrepreneurs
Chapter 5: Analysis of quantitative data: Emirati female entrepreneurs
Chapter 6: Analysis for qualitative data: interviews with key persons in government institutions and the networks
Chapter 7: Analysis for qualitative data: Interview with bankers
Chapter 8: Discussion & Conclusion
Chapter 9: Summary

The research consists of nine chapters. This chapter (the introduction) is followed by chapter two (literature review) which enables the researcher to understand all the different aspects which are related to female entrepreneurship through broadly and deeply survey to the literature even theoretically or empirically researched. The chapter ends by identification for the research questions.

Chapter three is the Research Methodology, where the researcher described and justified the research design via discussion of the applied method to achieve the research objectives. This chapter is the basis for the following four chapters which have the qualitative and quantitative analysis.

Chapter four includes an analysis of interviews with Emirati female entrepreneurs which lead to the deep identification of the motivations for female entrepreneurs in UAE, the impediments which face them, and the role of government institutions and business networks in supporting them. Also, discovering their visions about improving female entrepreneurship in UAE.

The analysis of quantitative data is provided in **chapter five** using regression analysis, the Chi-square test, the ANOVA test, and descriptive statistics which were implemented using an SPSS package to analyse the collected data. The regression was used to identify the factors which significantly affect one independent variable. It was implemented to identify factors which significantly motivate Emirati entrepreneurs as a whole and female Emirati entrepreneurs to start up their businesses, start-up and processing constraints for Emirati entrepreneurs as a whole and female Emirati entrepreneurs, and factors which influence entrepreneurs' performance. The Chi-square and ANOVA tests were implemented to find out if there is any difference between male and female entrepreneurs or not in their profile, motivations, constraints, finance, performance, and networking. Descriptive statistics are used to show the mean and level of dispersion for many variables.

The analysis of interviews with the staff from relevant business support institutions has been done in **chapter six** to enable the researcher to understand the Meso/Macro environment for the Emirati female entrepreneurs. Beside this, a deep

understanding of the business network for the Emirati female entrepreneurs has been achieved through these interviews.

Chapter seven includes the analysis of interviews with bankers to identify the issues related to finance for female Emirati entrepreneurs and to find out if there is a difference between males and females from the banks' perspective while providing finance to entrepreneurs.

Chapter eight provides us with a final discussion and conclusion in answer to the research questions and the achievement of the objectives of the research. The chapter starts by discussing the unfitness of the female entrepreneurs' profile, followed by the different aspects of the 5M model for Emirati entrepreneurs, which are: Money, Market, Management, Motherhood, and Meso/Macro factors. Finally, recommendations are provided for the improvement of the performance of networks and female entrepreneurship in UAE as a whole. Finally, a summary is given in **Chapter 9**.

Chapter Two: Literature review

2.1 Introduction:

The main objective of this research is to understand the experience of female entrepreneurs in UAE and suggest policies to remove the impediments which face them. Conducted researches in the area of female entrepreneurship in UAE, and GCC (Gulf Cooperation Council) countries generally, is scarce.

To conduct the research within this scarcity, and pass this challenge, the researcher will start by understanding the Emirati socio-cultural, economical and legislative context, followed by understanding to all aspects related to female entrepreneurship by broadly and deeply discussing to what extent the existing literature has so far theoretically and empirically researched the area of female entrepreneurship. By this survey of the literature the researcher has been able to determine the different factors which affect, encourage or discourage female entrepreneurship and even the factors which are related to the entrepreneur herself: the society, the institutions which influence the female entrepreneurs, including governmental or non-governmental institutions, and the different obstacles which face them. By determining these factors, the researcher has been able, at the end, to specify the research questions which will lead to the achievement of the research objectives.

This section is followed by browsing the Emirati socio-cultural, economical and legislative context (Section 2.2), followed by an exploration for the roots of the research into female entrepreneurship and the evolution of the research in this field. The researcher, and the other researches into female entrepreneurship literature as well, categorized the research in this area into some themes; these themes are the subject of the following sections. Section 2.4 presents the characteristics and motivations of female entrepreneurs including the differences in psychological characteristics between women and men entrepreneurs, the social background and business differences between women and men, and the effect of the labour market / glass ceiling on women's decision to start in business.

Section 2.5 explores the start-up in the female-owned enterprises: patterns, resources and constraints. The main sub-themes in this area are: motivations, processes and structures used in a start-up; resource acquisition and mobilisation: including finance, social and human capital; lack of resources: including credibility and track record; the effect of start-up barriers on incubation, and finally the start-up and long-term business performance programs and policies to foster women entrepreneurs.

Section 2.6 goes on to analyse the female intentions to entrepreneurship, focusing on gender differences in entrepreneurial intentions and the control variables on entrepreneurship intentions. Section 2.7 sheds light on the management of female-owned firms by discussing the women's management style and their approach to leadership, women's management and family nexus, and the effect of gender on both the experience of self-employment and the relative performance of small businesses.

Section 2.8 analyses the finance and related issues in the female-owned enterprises, it discuss the issue of female entrepreneurs access to start-up finance, the demand for credit from female-owned enterprises, and the availability of credit for female-owned enterprises.

Section 2.9 sheds light on the gender and business networks, while section 2.10 analyses the performance and growth of female-owned firms.

After discussing the different themes of the literature in the aforementioned sections, the chapter goes on to discuss the main issues related to the research problem in the last two sections of the chapter. Section 2.11 goes on to discuss female entrepreneurship in UAE while Section 2.12 analyses the 5M model and female entrepreneurship

The final conclusion and the research gap are covered in section 2.13. By the end of this chapter the researcher determined the research questions which are

considered as key to the research aims and objectives and the research methodology which will be discussed in the next chapter of the thesis.

2.2. The Emirati socio-cultural, economical and legislative context

2.2.1 UAE Social Culture in Dealing with Women

The population of the UAE are predominantly Muslims, consequently the social culture is reflective of this, particularly towards women. In fact, societal culture is inextricably correlated to the religious Arabic roots of the UAE. The UAE has seen a surge of economic, technological and social growth, which has brought an increased modernisation and tolerance of westernisation in numerous forms. However, there are still some particular social norms which remain attached and effective in the UAE.

The social culture throughout the UAE imposes guidelines upon the behavioural customs which are deemed to be acceptable, which arguably in itself is demonstrative of the stringent ideologies held. Such norms in relation to women assert the necessity of modest clothing and prohibit any such behaviour or clothing deemed to be provocative ("Knowing social etiquette and culture in Dubai", 2017). Furthermore, the cultural norms affirm that public display of affection are not tolerated and may even lead to penalisation. There is also an emphasis on attaining permission in relation to photography particularly if involving any women. These cultural norms are widely adopted throughout the UAE and are arguably principally designated with women as well as the religious environment in mind. However, most significantly, such social culture can be interpreted in numerous manners. Indeed, in comparison to the social culture in the west when dealing with women, these cultural ideologies may seem to be rather stringent and inflexible. Nevertheless, it must be appreciated that the UAE have advanced significantly in terms of gender equality and general societal tolerance of behaviour irrespective of gender. It is evident that the UAE are obliged to maintain a balance between their religious heritage along with diversity and cultural modernisation, which they are arguably doing. One clear illustration is the UAE's regional challenge and priority to expand the role of women,

which effectively demonstrates their increased tolerance and culture towards the progression and dealing of women.

In the initial development of the UAE, undoubtedly, women were associated with much smaller roles in society and in workforces; rather specifically, women were generally and automatically obliged to adopt their affixed roles as housewives (Alwahedi, 2015). The literacy rate in 1975 for women was a mere 31% in comparison an average of 95% today. Currently, educational progress for women is highly encouraged and the UAE now boast gender equality in all forms ("Women in the UAE- UAE Embassy", 2019). In fact, 70% of UAE university graduates are made up by women. This, in turn, presents opportunities for women to progress in society as well in their workplaces which is apparent when considering two thirds of public sector jobs in the UAE are held by women, with 9 women in the UAE Cabinet ("Gender equality", 2019). Additionally, the advancing societal culture in the UAE today no longer associates women to the traditional and conservative boundaries of the past, but rather provides them with equality in all forms including their rights towards land ownership, property and inheritance. Overall, it is reasonable to deduce from the above information that the UAE are in some ways bound or rather respectively adhering to the societal cultural norms of their religious roots. Nevertheless, it is also evident that the social culture in dealing with women has significantly progressed thus allowing them to maintain a balance between culture and the social development of the world.

2.2.2 UAE Economic Environment and how it supports the private sector

The development and growth of the UAE which has allowed it to attain the power, popularity and success till date is primarily accredited to the discovery of their oil reserves (Dobrovolskij & Freynhofer, 2019). The surge in the economy since has been remarkable and exemplary. However, rather significantly, even though the oil reserves in Abu Dhabi were vast, this was not the case for the other Emirates. As a result, it was imperative not to rely upon the oil revenue alone but instead, to diversify the economy (UAE, n.d.). This was recognised by the UAE and thus resulted in significant investment in infrastructure and construction to create business and incite

tourism. Undoubtedly, this strategy is exemplified by Dubai's renowned tourist attractions such as the Burj Al Arab.

Such investment, undeniably, brought a surge in the economy mainly through the hands of tourism. However, rather significantly, the UAE's economy is no longer reliant upon the oil industry alone. Furthermore, the UAE economy is no longer vulnerable to fluctuations in the oil prices which previously could have resulted in devastating effects on their economy. Remarkably, currently 71% of the UAE Gross Domestic Product (GDP) is sourced from various non-oil related sectors, with the private sector largely contributing (UAE, n.d.). The investment and growth strategy adopted by the UAE as a whole has allowed them to become affluent and provides the government large financial buffers to implement economical strategies, they deem appropriate. Such economic policies can be hugely beneficial in alleviating the unfavourable effects on the growth of the economy caused by economic cycles or other underlying reasons. A clear example as such is provided by the support the private sector of the UAE attains. The UAE government have numerous adapted their economic policies to better accommodate the challenges the private and business sector face. The stable economic environment allows a fiscal policy to persist thus minimising the implementation of tax, encouraging spending and investment, consequently allowing the private sector to further benefit and grow (Townsend, 2018). Such fiscal easing creates an ideal economic environment for the private sector to thrive in. Furthermore, the economic environment is further supported through the means of government investment as discussed below.

Recently, the decline of growth in the private sector's profitability in the UAE has led to Abu Dhabi aiming to invest \$13 billion and Dubai also aiming to invest \$6 billion ("UAE private sector gets more support", 2019). Unquestionably, the ability to invest such significant amounts in itself is testimony to the stable economic environment provided by numerous sources of income in the UAE. Nevertheless, such investment will be paramount to the private and business sector as it will not only allow enhancement and growth of infrastructure but also create jobs whilst encouraging spending. Additionally, the UAE's infrastructural development is key in inciting international spending through tourists but also international investment in the growing UAE economy. Essentially, such economic policies provide confidence to

the private sector by demonstrating the presence of resources available to ensure growth and recovery. However, it is noteworthy that although the economic environment of the UAE is hugely supportive of the private sector, it is fundamental to understand that such economic policies are generally a short-term stimulus plan and are not to be depended upon entirely (Glass, 2008). Nonetheless, such an economic environment essentially ensures that the private sector is supported irrespective of economic constraints or restricting financial conditions.

2.2.3 legislations in the UAE and their role in Investment investment promotion:

The UAE, primarily developed and flourished due to their oil reserves, however, soon diversified their economy to minimise their reliance of their oil revenue alone. This was done so by the means of significant infrastructural development and investment to allow the UAE to become an ideal location not only for tourism, but also for corporations and international investment. The rapid development of the UAE allowed them to attain flourishing and reliable economic conditions by possessing various stable sectors of revenue. Undoubtedly, investment is crucial to allow an economy, market conditions and effectively a nation to develop. As a result, the UAE have also attempted to tailor their market conditions to attract the maximum level of investment, particularly foreign investment in a bid to assert that they are not only a major regional but also an international hub for investment. However, the UAE have in place, certain legislations to dictate a system and process which must be abided by, if one intends to invest, specifically in terms of foreign investment.

The UAE initially had in place a legislation (Federal Law No.2 of 2015) which indirectly governed that foreign investment was to be regulated rather stringently. This was due to the requirement that any foreign shareholder, irrespective of their level of investment or intellectual property in relation to a company, was to hold merely 49% of the share's at maximum (Smith & Obeidat, 2018). This legislation did not deter foreign investment on the whole as the economy and UAE market conditions outpaced and outweighed the detriment of limited ownership. It is important to consider that investment in the UAE, particularly foreign investment, has

played a crucial part into its success, however, such legislation arguably ignored such reality and still placed harsh restrictions.

However, it became apparent that such legislation, in numerous manners, limited the overall benefit which it was possible to obtain for the UAE economy through the hands of foreign investment. As a result, 2018 saw the introduction of a game-changing legislation to encourage and support foreign investment (Potter, 2019). This legislation (Federal Law No.19 of 2018) introduced a liberalisation of the previous restrictions of foreign investment by allowing foreign investors to now own up to 100% shares in a company ("New Foreign Direct Investment Law for the UAE", 2018). This change, in itself, brought the UAE to light internationally to reiterate the potential investment opportunities it holds. Further to this, this legislation has since significantly encouraged and supported investment into the country by featuring the potential to maximise revenue and profit of foreign company directors, but also by allowing foreign investors to retain their own ideas without any limitations (Lawrence, Debusmann & Hamdan, 2018). Additionally, such legislation, by encouraging investment has also created more job opportunities and attracted advanced knowledge and training thus creating a more skilled workforce and securing economic growth. Significantly, this legislation did however, decree the specific industry sectors in which 100% ownership of foreign investors was possible. This was by way of enacting an amendable "negative list" consisting of sectors not impacted by the new legislation (Smith & Obeidat, 2018). This list, although restrictive and disadvantageous on the surface, has been rather strategic. The 'negative list' effectively directs investment towards the priority sectors to balance economic development. Fundamentally, it is apparent that the UAE legislation has been critical in supporting investment into the country.

2.3 Overview of the Research Literature

The research in the entrepreneurship area started before the 1970s. By the early 1970s a number of events happened which led to both policy commitments designed to stimulate and strengthen the small enterprises and the start of an in-depth academic enquiry into the nature of entrepreneurship. In coincidence with the international oil crises and the resulting loss in confidence in large-scale industry,

was the publication of Schumacher's 'Small is Beautiful', (1974) advocating the virtues of small-scale self-sufficiency. The overall shift in the industrial infrastructure away from traditional smokestack industries and towards new information and service-based industries, now increasingly conceptualised as a knowledge-based economy, ensured a reversal of the decline in small firms.

The mid-1970s witnessed a significant growth in the small firms area, when burgeoning academic literature had developed investigating the small firms sector from a range of different perspectives.

While early research into female entrepreneurship focused on describing women's characteristics, motivations and experiences, the field has progressed beyond these exploratory and rudimentary studies. More recent research has not only developed a degree of methodological sophistication, it has also focused on increasingly specialised issues, such as the role of gender effects on management and the performance of small firms.

The research into female entrepreneurship dates from the mid-1980s. Prior to the research studies undertaken then, the contribution women made to the small firms sector either as business owners in their own right, or more commonly as providers of labour to family-owned firms, was largely unrecognised. While some seminal American studies, notably those by Schrieir (1973) and Schwartz (1976) had attempted exploratory profiles of female entrepreneurs, the growth in interest in the small business sector, coupled with a sharp rise in the number of women moving into self-employment in the 1980s, triggered a number of important research studies investigating the issue of gender and enterprise. Importantly, the growth in the numbers of women entrepreneurs and the subsequent research interest into issues of gender and enterprise were not confined to the UK, but were seen in many developed and developing economies.

A strategic, albeit short, review highlights complementary themes and contrasting strands running through emergent discourses on female entrepreneurship. Despite dealing with only a handful of articles and limited to just one journal, the review serves to further platform the inadequacy of certain methodological approaches to

researching female entrepreneurship. The study called for a more critical utilization of qualitative data informed by feminist analysis, and cautions against the consideration of gender in isolation (McAdam, 2012).

More recent research has focused on developing and improving the methodological basis of the studies, in particular the sampling strategies that are used in gender research. Increasingly, more recent large-scale studies have moved beyond the broad issues connected with business management and have attempted to assess a range of increasingly specialised issues. Despite the increased research interest, this area of female entrepreneurship remains seriously under-researched. While some academics have portrayed this as neglect, this area is more accurately defined as being under-developed. There is no real shortage of academic research in the area. There is, however, a clear lack of cumulative knowledge and a failure to date to adequately conceptualise and build explanatory theories (Sullivan & Meek, 2012).

Another comprehensive and timely review contributes to extant literature by critiquing the contribution of female entrepreneurship scholarship to the broader entrepreneurship literature. Based on a review of some 600+ articles published between 1975 and 2012, the study identified the manner in which the collected body of knowledge on female entrepreneurship challenges mainstream theory, i.e. by demonstrating that entrepreneurship is a gendered phenomenon; that entrepreneurship activity is embedded in families; that it can result from necessity as well as opportunity, and that entrepreneurs often pursue goals beyond economic gain. The study found that:

Despite the recent proliferation of research articles on women's entrepreneurship, the proportion of such research published within top tier journals has declined steadily since the mid-late '90s. Further, we note once again that, amongst such research, none of the published articles focuses on methodology, nor does any seek to explore the issue of methodological incongruity. Thus, our review aims to fill this gap in extant scholarship. This study explores the nature of specific research methodologies employed in published empirical studies, determining the extent to which these reflect the observed shift in the conceptualisation of women's entrepreneurship. In so doing, our core contribution lies in identifying methodological

incongruities and suggesting approaches that are potentially more suited to contemporary conceptualisations of the field (Jennings & Brush, 2013).

The main classification of the female entrepreneurship research can be categorized into the following seven categories (themes): (1) The characteristics and motivations of female entrepreneurs; (2) Start-up: patterns, resources, and constraints; (3) The female intentions to entrepreneurship; (4) The management of female-owned firms; (5) Finance and related issues; (6) The gender and business networks; (7) The performance and growth of female-owned firms.

2.4 The Characteristics and Motivations of Female Entrepreneurs

One of the main categories within the gender and enterprise literature concentrates on the characteristics and motivations of female entrepreneurs which is particularly apparent within the early exploratory studies, which were strongly influenced by the existing small business literature. Many of the early studies from North America concentrated on describing the characteristics of the female entrepreneur and their motivations for self-employment.

Overall, these studies presented a prima facie picture of businesswomen with more similarities than differences to their male counterparts. Like men, the most frequently cited reason for starting in business was the search for independence and control over one's destiny. The greatest barriers to business formation and success were access to capital and mobilising start up resources. Few of the early studies developed sophisticated taxonomies, preferring to identify female proprietors as an homogenous group, and there was an implicit acceptance by researchers that, beyond the start-up phase, few significant differences existed between male and female owned and managed companies (Carter, S., Anderson, S., & Shaw, E., 2001).

Some research gives attention to some specifically female barriers to business ownership. The greatest barriers to female business success were financial discrimination, a lack of training and business knowledge, and generally

underestimating the financial and emotional cost of sustaining a business (Schwartz,1976).

Other research oriented to explore a demographic profile of female entrepreneurs, examining their motivations for starting in business and their barriers to business success. The 'typical' female entrepreneur was described as being the "first born child of middle-class parents [...] After obtaining a liberal arts degree, she marries, has children, and works as a teacher, administrator or secretary. Her first business venture in a service area begins after she is thirty-five." Motivations for start-ups were described as being the search for job satisfaction, independence and achievement, while the major problems facing women were believed to be the initial under-capitalisation of new businesses, and a lack of knowledge and training in business skills (Hisrich and Brush, 1986).

This category (theme) of research for female entrepreneurship can be categorized into three sub-categories (sub-themes), the first sub-category is the differences in psychological characteristics between women and men, the second one is the social background and business differences between women and men, the third sub-category is the effect of the labour market / glass ceiling on women's decision to start in business.

2.4.1. Differences in psychological characteristics between women and men entrepreneurs:

The research has continued with the pre-occupation with the characteristics and motivations of female entrepreneurs, however a greater specialisation is developing. Within the broad theme of characteristics and motivations, growing specialisation has led to a number of obvious sub-themes. The first of these sub-themes relates to the psychological characteristics of female entrepreneurs, usually considered in direct comparison to men or in relation to norms established using male samples.

Research has been undertaken comparing the psychological profiles of female entrepreneurs according to their risk-taking propensity and achievement motivation (Langan-Fox and Roth, 1995; Sexton and Bowman-Upton, 1990; Masters and Meier,

1988), personal value systems (Fagenson, 1993; Olson and Currie, 1992;) and in terms of sex role stereotyping and career selection (Fagenson and Marcus, 1991; Scherer 1990; Brenner et al, 1989).

While research profiling the psychological dimensions of entrepreneurs continues, recent articles have implicitly challenged its relevance, arguing that the process of 'creating and growing wealth' is universal and that entrepreneurs and non-entrepreneurs cannot be dichotomised (Birley and Wright, 2001).

An empirical study applied to Malaysia found that personality and motivation variables contribute significantly to the entrepreneurial intentions of women. The results show that the entrepreneurs have had lower psychological support than the non-entrepreneurs (Kavitha R., et al., 2013). This result seems to support certain observations by researchers that stress that entrepreneurs hail from difficult family backgrounds (Silver, 1983; Wilkens, 1987).

One of the female psychological characteristics is "risk aversion". The effect of females risk aversion comes on their exit and stops their self-employment firms rather than affecting their start-up:

The decomposition of the gender differential in the entry rate into self-employment shows that only about 2% of the gap is due to women's higher risk aversion. Considering the potential discrimination effects on expected earnings, less than 17% of the differential can be explained by gender differences in endowments. Most of the higher exit rate of women out of self-employment can be explained by their higher level of risk aversion (Fossen, 2012).

2.4.2. Social background and business differences between women and men

A further sub-theme within this literature compares the broader social background and business differences between male and female business owners, in an effort to identify and portray the typical characteristics of women entrepreneurs. This sub-theme of the literature has been supplemented by country-specific research that has

profiled the characteristics and motivations of female entrepreneurs in a range of different national and regional settings.

Some studies were carried out to review whether sex-based differences are potentially due to structural rather than gender factors (Stevenson, 1986).

One important result for the research in this area was that the growth of women owned businesses is a reflection of changes in society, and that women entrepreneurs' profiles will change accordingly. These studies highlight the gendered nature of entrepreneurship research, and lay the foundation for research on external social and contextual influences on women's entrepreneurship.

A comprehensive review was carried out by Neergaard et al. This review categorised 367 articles within three feminist schools of thought. This analytical framework focuses on how gender is conceptualized and considers whether there has been a development in the employment of such conceptualization over time. The three approaches adopted are: Gender As a Variable (GAV), Feminist Standpoint Theory (FST), and Post-Structural Feminism (PSF) (Neergaard et al., 2011). This follows the commonly accepted categorization of the historical development of feminist thought in three waves (Harding, 1987; Weedon, 1999).

The purpose of studying constructions of gender is that such constructions have social effects. So, for example, how do social constructions of women as being better suited to caring responsibilities than men affect men's and women's career choices? (Ahl, 2007).

The study in this sub-theme has been undertaken in very general terms, considering a range of comparative issues, and in relation to specific criteria such as education, youthfulness, family background, type of industry, the female entrepreneurship in a rural life, and the differences between countries.

2.4.2.1. Education

Many studies are carried out focusing on the education of female entrepreneurs. These studies can be categorized into three sub-groups: the first studied the level of

female entrepreneurs, the second focused on the area of their education, while the third studied the role of entrepreneurship education on female entrepreneurs.

The level of education

The likelihood of entering, staying, and re-entering self-employment is increased with increasing levels of education of the entrepreneur (Dolinsky, L., Arthur, et al., 1993). This result is supported by a recent study carried out in 2014 that found that college or higher levels of education are positively related to opportunities in entrepreneurship in both the female and male sub-samples (Figueroa-Armijos, M and Johnson, T., 2014).

Some studies went deeply into the effect of education on female entrepreneurship by explaining the reason for the success of highly educated female entrepreneurs. These studies found that education improves managerial competency (Blumberg & Letterie, 2008), and that high levels of owner education have a positive effect on the performance of SMEs (Bowen et al. 2009). Highly educated SME owners are more likely to develop the skills required to start and sustain a business (Leitao & Franco, 2011), and a higher education owner reduces the incidence of denial of loans and increases applications for loans (Storey, 2004). This point of view is supported by studies which found that less-educated women may face financial or human capital constraints which limit their business pursuits This finding supports the conclusion of Dann, S., (2000).

Area of education

The research in this area found that women are undertaking studies in business areas which are more relevant to future needs, and less in general liberal arts areas. The studies found that the business owner's potential earning capacity in a subsequent job (i.e. should the business venture fail) is a signal to the bank whether the small business owner will be able to meet his or her credit obligations even if the business fails. Highly educated business owners are more likely to have a high post-failure earning capacity than less educated people (Dann, S., 2000), Blumberg & Letterie, 2008).

The role of entrepreneurship education

Although the research in this area is new and scarce, it looks very important. That early entrepreneurship education has an importance by increasing entrepreneurial self-efficacy, especially among girls and women, was underscored (Wilson, et al, 2009).

Recent studies concluded that In terms of entrepreneurship education, it may provoke a reconsideration of current curricula and delivery models if we wish to close the gender gap in ESE (Jennings, 2014). Given the results demonstrating that the lower ESE (entrepreneurial self-efficacy) of young women is partially attributable to gender differences in enactive mastery, physiological arousal and verbal persuasion, it may be particularly important for curriculum developers to include content that reinforces these components for young women. Moreover, although we did not find that vicarious experience explained the observed gender differences in ESE, the limitations of the study measure should not preclude curriculum developers from continuing to design activities that increase young women's exposure to, and relationships with, female entrepreneurial mentors.

Notwithstanding the greater representation of women in the workforce overall, the pipeline into an entrepreneurial career continues to be segregated by gender. As such, gaining a greater understanding of how and why this gendered entry phenomenon exists – and the avenues to address it – remain of critical importance. By developing a more nuanced understanding of the cognitive (and affective) drivers of ESE, we might be able to expand the intervention options available for bolstering young women's confidence about pursuing an entrepreneurial career”.
(Jennings, 2014).

2.4.2.2. Youthfulness

The age at which women are starting their own businesses was not a concern in the first studies. The concern was the traditional reasons of family needs and job flexibility. Some studies started to concern themselves with the age of the female entrepreneurship (Kourlisky and Walstad, 1998).

The experience and background of Australian women entrepreneurs was surveyed by Bennett, R. & Dann, S., (2000). The women surveyed in this study tended to set up their own businesses at a younger age and gave as their reason for setting up the business a combination of personal internal needs and straight business reasons.

2.4.2.3. Family background and family support

Many studies are carried out on the effect of family on the female entrepreneurs. The studies found that this effect can be to encourage or discourage the female in her business. The research in this area was to discuss the role of the family in supporting their females to be entrepreneurs.

The first support of the family to the female entrepreneurs is **financial capital support**. The studied found that family and financial capital have a positive influence on female entry into entrepreneurship (Matthews and Moser, 1996; Caputo and Dolinsky, 1998). Other research found that the family capital is an important influence on entry into entrepreneurship only when the family is quite large (seven or more) (Karadeniz, E., and Egrican, N., 2012).

The second type of family support provided to female entrepreneurs is **moral support**. A recent study carried out in 2013 found that:

Family moral support may be a key resource for female entrepreneurs when external sources of support are substantially limited owing to not only the national economic challenges but also difficulties in establishing peace and political stability. In such a context, raising human, social, financial and even survivability capital can be extremely difficult for female entrepreneurs elevating the importance of family moral support for them (Welsh, D., et al. 2013).

On the other hand, some research found that self-employment can be geared to family needs, because the female self-employment enables flexible working hours and working from the home. Another finding of the research in this area seems to be that:

It is interesting to see that importance of family for men also influences the entrepreneurial activity of women (in addition to that of men). Hence, if men become entrepreneurs, their wives probably also contribute as unpaid family workers. This does not work the other way around, i.e. if women become self-employed, their husbands are not more likely to become involved in their firms. This gives rise to the question of how far the (global) gender mainstreaming process has advanced (Verheulz, I., et al., 2006).

2.4.2.4. Type of industry

Although there are few studies in this area, their findings vary from one search to the other. The first group found that female entrepreneurs tend to start their business in familiar areas (Anna et al, 2000). “Sectors in which women tended to own businesses reflected those with traditionally high levels of female employment, mainly services and retailing” (Schrieir, 1975). An opposite finding is found by the second group which found the entry of women into non-traditional areas of female work and their increasing ventures into entrepreneurial ventures. This point of view is supported by an empirical study carried out as a survey on the experience and background of Australian women entrepreneurs (Bennett, R. & Dann, S., 2000).

I think that the type of industry depends on the culture of the entrepreneur herself, her family, and orientation and the technology level of the nation.

2.4.2.5. The rural life

Some studies are carried out about female entrepreneurship in the rural life. Deep analysis of these studies concludes that ***the responsibility of a woman towards her family seems to be one of the most important factors which forces her to be an entrepreneur in the rural life.*** This point of view is supported by empirical research conducted in the Greek countryside, where women entrepreneurship is heavily dependent on diversified activities outside the farm. A major finding of this study was that women entrepreneurship differs considerably regarding rural reality. The dominant type of women entrepreneur in rural areas seems to be that of a

married woman who may be facing strong family pressure regarding supplementary income and employment for the whole family and therefore, any entrepreneurial decision has limited correlation to the development of the woman's own professional skills and ideas or her social positioning in the rural community (Iakovidou, O., et al. 2009).

The same point of view is supported by the findings of another empirical study applied to US rural females and found that living alone negatively affects the probability of women engaging in opportunity entrepreneurship in rural America (Armijos.,M and Johnson, T., 2014). I think that the findings of these studies can be generalized on other rural societies.

While some think that living a rural life may decrease engagement in entrepreneurship, the empirical study on US rural society found that living in rural America does not decrease the likelihood of men and women engaging in entrepreneurship:

Both women and men who live in OMB non metro counties (and also men in Isserman rural counties) have a higher probability of engaging in opportunity entrepreneurship than their urban counterparts after controlling for other contextual economic, demographic and educational differences (Armijos., M and Johnson, T., 2014).

2.4.2.6. The differences between countries

This sub-theme of the literature has been supplemented by country-specific research that has profiled the characteristics and motivations of female entrepreneurs in a range of different national and regional settings. Research has examined the characteristics of female entrepreneurs in different western economies such as Canada, Norway, Sweden and Australia (Holmquist and Sundin, 1988; Belcourt, 1990; Collette and Aubry, 1990; Lee-Gosselin and Grise, 1990; Loscocco and Robinson, 1991; Barratt, 1999; Bennett and Dann, 2000; Spilling and Berg, 2000). Studies have also focused on the characteristics of women entrepreneurs in transitional economies such as Russia (Izyumov and Razumnova, 2000), Poland

(Mroczkowski, 1997) and Slovenia (Glas and Petrin, 1998) and in developing economies such as Brazil (Jones, 2000) the Philippines (Gonzales Gordon, 1997), and Turkey (Hisrich and Ozturk, 1999).

There has also been a range of studies profiling the characteristics of female entrepreneurs in various Asian countries, from the less-developed economies of India, Pakistan and Nepal (Padaki, 1994; Premchander, 1994) to the more developed states of Singapore and Hong Kong (Lee, 1996; Lee, 1997; Weeks, 1998; Maysami and Goby, 1999). A common trend has been the reliance on descriptive profiles of demographic and personal characteristics, which are then often compared with results derived from similar studies in different country settings.

Analysing the findings of these studies indicates that there are differences between countries in the characteristics of female entrepreneurs.

The age of female entrepreneurs in Singapore was an average of 41, and most of them are married and have on average two children (Maysami and Goby, 1999). Australian females are not so different. "Studies of female owner/managers in Singapore and elsewhere show remarkably similar results." (Maysami and Goby, 1999, p. 102).

Country norms:

The research in this area found that there are specific country norms supporting women's entrepreneurship. These norms formulate the country's attitude towards female entrepreneurship. These specific norms are themselves related to both a country's general support for entrepreneurship and its level of gender equality.

Countries with higher overall levels of entrepreneurial activity tended to evidence higher relative proportions of female participation. These findings are still seen when controlling for the substantial effect of countries' economic development in shaping patterns of entrepreneurial activity.

The specific normative support for women's entrepreneurship appears embedded in overall attitudes about entrepreneurship and gender equality. This context, along

with economic considerations, contributes to the push and pull into entrepreneurial activity (Christopher, C., et al, 2006).

There is a differential effect on female and male entrepreneurial activity from unemployment and life satisfaction. More specifically, the negative effect of unemployment is smaller for women and the effect of life satisfaction on entrepreneurial activity is positive for women and non-existent for men (Verheulz, I., et al., 2006).

2.4.3. The effect of the labour market / glass ceiling on women's decision to start in business

A further sub-theme that is particularly apparent is an attempt to establish linkages between motivations for female self-employment and the overall position of women in the labour market (Goffee and Scase, 1985; van der Wees and Romijn, 1987; Cromie and Hayes, 1988; Carter and Cannon, 1988). The work in this sub-theme can be categorised into two main areas, the first is the effect of push and pull factors on female entrepreneurs' motivation, and the second is in the difference between the characteristics of male and female businesses.

2.4.3.1. Push and Pull factors:

The research in this area found that both push and pull factors are found to seriously affect female business activity (Apergis, N., & Pekka, V., 2010; Sarri and Trihopoulou, 2004).

2.4.3.1.1. The Push factors to start up:

The personnel skills of the entrepreneurs and their prior experience is considered the main push factors for females to start up their own business.

Personnel Skills

The research in this area found that entrepreneurs (men and women) are known to be very skilled in their capacity to utilize their resources optimally. Also, they have

been able to make use of the opportunities by gaining a better benefit from the environment (Stevenson, 1992).

The nine significant personality differences observed in the entrepreneurs are that they portray more reasoning skills, emotional stability, vigilance and abstractness and are also found to have more privateness, a high openness to change, perfectionism, more tension and less liveliness (Stevenson, 1992). These findings are consistent with Vries (1996) who revealed that entrepreneurs are people with a need for control, a sense of distrust, a desire for applause and the need to resort to primitive defense mechanisms.

With regard to women's personnel skills, we can say that entrepreneurship is taken up by women when they experience some stress factors. The struggle for recognition had characterized the lives of women entrepreneurs before the business start-up. The independence, control and strong sense of doing things on their own were the major satisfactions or rewards that these women gained by venturing into business. Owning a business helped them to regain lost self-esteem and to develop greater self-confidence (Stevenson, 1995).

Prior experience

All the early and recent studies in this area found that **men tend to have more business experience than women prior to opening their own business.**

Early British studies found that men entering self-employment were more likely to have prior work experience that was related to their present venture. For men, self-employment provided an essentially similar occupation with the added attraction of independence and autonomy. Conversely, women were found to often have no relevant experience to enable them to enter self-employment, particularly in non-traditional business sectors (Watkins and Watkins, 1986; Kepler & Shane, 2007).

The lack of prior work experience affected women's choice of establishing viable businesses, forcing them into traditionally female sectors. Within traditional sectors, however, other successful female entrepreneurs acted as role models, helping other women to confront and overcome problems (Watkins and Watkins, 1986).

The previous work condition acts as a push factor in entrepreneurship. Apparently, when entrepreneurs are stressed or dissatisfied with their work condition, they tend to escape by venturing into entrepreneurship. In this study, the entrepreneurs have been found to have a poorer working condition (Sharma, 1979; Brockhous, 1988; and Anna, 1990).

2.4.3.1.2. The Pull factors to start up:

Apart from personality studies, motivation factors play an important role in developing entrepreneurs. According to Hisrich (1986), women entrepreneurs possess very different motivations compared to their male counterparts. Thus, the need to determine the motivational basis in women entrepreneurs is also crucial. Many studies also suggest that certain environmental factors and life experiences could lead to entrepreneurship. This being an exploratory study, an understanding of the environmental attributes that may be contributing to women becoming entrepreneurs was felt to be very important. The results of this study have been able to empirically provide evidence for the hypothesis that entrepreneurs are different from non-entrepreneurs and that significant differences exist between entrepreneurs in different types of ventures.

2.4.3.2. Firm characteristics

The key finding of the studies carried out is that the characteristics of male and female businesses are quite different. There is a difference in the profile, size, area of business, and the type of ownership.

Firm Profile:

The profile of male and female businesses is quite different. The latter on the whole are smaller, have a narrower product range, have a local geographical area of activity, tend to be sole proprietorships, rely more on part-time staff and tend to have domestic customers. There would, of course, always be a number of common core skills required by all businesses irrespective of the gender of their owner(s)/manager(s) as represented by the area of overlap between male and female business subsets (Syeda-Masooda Mukhtar, 1998).

Firm Size:

The research in this field found that female-owned businesses are significantly smaller than male-owned businesses in terms of employment, assets and sales (Robb & Wolken, 2002). Smaller businesses are considered to have greater difficulty in securing bank loans and they pay higher interest than larger businesses (Brau, 2002). This may have an adverse effect on the perceived capacity of women to service or to repay their loans, and so they may face greater difficulty in obtaining credit.

Area of business:

Female-owned businesses are more likely to operate in retail and services than businesses owned by men. This may influence the need for credit and the type of credit used. Service-based businesses require little if any financing and retail businesses allow for the use of trade credit (Robb & Wolken, 2002). Female entrepreneurs are over-represented in the retail and service sectors, particularly in personal services. Male entrepreneurs are over-represented in manufacturing, wholesale trade and financial services (Watson & Robinson, 2003).

Type of ownership:

Although previous studies found that there are no significant differences by sex for legal ownership; on mechanisms for business entry, and for being an active manager in the UK (Rosa, P., and Hamilton D., 1994), there are many other empirical studies that found there are significant differences in this area.

Women are found strongly to prefer starting up a newly established business, instead of following other types of ownership, i.e., to purchase an existing one or to continue a family-owned business. This finding agrees with previous research findings in Greece. According to Sarri and Trihopoulou (2004), the percentage of new female-owned enterprises was found to be approximately 72% of the total of the female-owned business establishment population during the period 1992–2000. This result also sustains the fact that entrepreneurial activity is a new sector of female economic activity.

Also, the studies found that women prefer sole trading as a legal state:

Indeed women are not always proportionally the majority of sole traders, where male sole traders are more common in business services. If sole trading is the dominant form of legal ownership in sectors associated with new smaller businesses, often low performance businesses, then this is likely to be the form of legal ownership adopted by any business owner for that business type. If women tend to be more commonly sole traders, then this may not so much be a symptom of preference, but of structural disadvantage, that women tend to be clustered in small low-performance sectors (Brush, 1992).

Location:

The studies found that female-owned companies are located in less agglomerated areas (Rosenthal, S., and William, S., 2012).

2.5 The Start-Up in the Female-Owned Enterprises: Patterns, Resources and Constraints

Linked strongly to the research literature that considers the characteristics and motivations of women entrepreneurs, is the analysis of business start-up patterns and goals. By the late 1980s it was becoming clear that some of the research debates surrounding the issue of gender and business ownership were continuing largely because of the difficulties for researchers in providing clear and unequivocal evidence, either through empirical investigation or through more theoretical approaches. While several studies had suggested that it was considerably harder for women to both start and run their own enterprises, others had cited the gender literature to argue that start-up problems tended to be equally great for men, and that many women “far from being discriminated against, thought that being a woman gave them a positive advantage over men” (Birley, 1989).

Indeed, a preoccupation with start-ups permeates the female entrepreneurship literature, but is particularly noticeable within the more descriptive analyses. Within this literature there is a widespread and generally unquestioned acceptance that a

start-up is more difficult for women. A key debate, however, is whether the barriers encountered by women for a start-up have a long-term effect on business performance or whether these constraints dissipate after the start-up has been successfully negotiated.

Among those studies that focus predominantly on the start-up situation, four broad sub-themes emerge. Firstly, there has been a number of studies that have examined the various factors, such as motivations, goals, processes and structures, that are an integral part of the start-up. The second sub-theme that emerges is that relating to the acquisition and mobilization of start-up resources. The third sub-theme is concerned with the role and effect of a start-up on business survival and performance. The final sub-theme focuses on programmes and policies to increase the number of female entrepreneurs.

2.5.1. Motivations, processes and structures used in a start-up

A strenuous effort has been conducted in the area of the motivation factors which play an important role in developing entrepreneurs. The early studies found that women entrepreneurs possess very different motivations compared to their male counterparts, and indicated that there is a need to determine the motivational basis in women entrepreneurs (without any determination for this basis) (Hisrich, 1986).

A following research effort determined the motivations for female entrepreneurs, factors which influence the decision to start a business, the choice of market, and the environment within which the business operates by individual factors such as: individual motivations, family background, education, and work experience (as distinct from employment experience) (Birley, 1984). Other research suggested that institutional arrangements related to women's employment (role of occupational segregation, gender wage inequality, female business leadership and public childcare support) interact with individual-level perceptions in ways that increase women's start-ups.

A more deeply researched effort was carried out and found that gendered factors (female business leadership, gender wage inequality and public expenditures on childcare) influence the decision to start a business indirectly through perceptions and gender. Female business leadership and the availability of state supported childcare may also work through individual-level factors to influence the rate of business start-ups:

Gendered cultural institutions from ideology to more tangible patterns and practices offer important explanations for business creation. Importantly, the industry composition of a given economy and the gender division of labor associated with jobs in each industry sector may work through individual-level factors, such as the resources available for business start-up, including gender status as a source of legitimacy, or key perceptions tied to the propensity to start a business.

(Elam, A., & Terjesen, S., 2010).

A theoretical research effort was conducted to theorize and find out how the gender stereotypical characteristics associated with entrepreneurship influence how the participants perceive new business opportunities. Gender stereotypes contain information about widely shared beliefs and norms differentiating the masculine and feminine. Masculine stereotypes associate agentic-instrumental characteristics with men, whereas feminine stereotypes associate communal-expressive characteristics with women: assertive and forceful men and warm and gentle women. These stereotypes are pervasive, and provide relatively well-defined descriptions for typical male and female behaviour (Fiske & Taylor, 1991). Stereotypes based on gender tend to be quite influential as gender is a ubiquitous category for stereotyping (Heilman, 2001).

This effort extended by some empirical studies utilized a stereotype activation perspective to examine differences between men and women in evaluating new business opportunities. They found that the content of the stereotype and manner in which it is presented influences evaluations of a business opportunity and suggests that the situational predicament engendered by making gender stereotypical information salient plays a role in explaining differences between men

and women in entrepreneurial settings. Furthermore, the empirical support in India enhances confidence in the generalizability of stereotype activation research to non-Western societal contexts (Gupta, V., Turban, D., & Pareek, D., 2012).

2.5.2. Resource acquisition and mobilisation: including finance, social and human capital

The second sub-theme that emerges is that relating to the acquisition and mobilization of start-up resources. As seen previously, this issue initially gained prominence in the very early, exploratory studies of female entrepreneurs (cf. Schrieir, 1975 and Schwartz, 1976) and has been a persistent element of the discourse surrounding gender and enterprise. Early studies tended to focus solely on the acquisition of start-up finance and the social systems that endowed women with a lack of business credibility. As Hisrich and Brush (1986) described it:

For a woman entrepreneur who lacks experience in executive management, has had limited financial responsibilities, and proposes a non-proprietary product, the task of persuading a loan officer to lend start-up capital is not an easy one. As a result, a woman must often have her husband cosign a note, seek a co-owner, or use personal assets or savings. Many women entrepreneurs feel strongly that they have been discriminated against in this financial area.

Highlighting an issue of female credibility that would recur in several later studies, Hisrich and Brush (1986) also reported that half of their respondents reported difficulties in overcoming some of the social beliefs that women are not as serious as men about business.

While research focusing on gender and finance has developed into a highly specialized area (covered separately later in this section), more studies of resource acquisition at a startup have increasingly focused on gender differences in access to human and social capital. Building on the work of Goffee and Scase (1985), a number of researchers have suggested that women's entrepreneurship can be seen

as both a reaction to and a means of escaping the persistent inequalities and the occupational confines of the labour market (Marlow, 1997).

There is a growing body of evidence that suggests that a woman's pre-venture labour market experience has a profound effect on her ability to mobilise appropriate start-up resources:

In comparison with men, when women enter self-employment they do so with fewer financial assets, less experience in management and under-resourced in terms of their human and social capital. Women generally lack both hard resources, such as finance and capital assets, and soft resources, such as management experience, networks and family support. A key issue in the debate is the extent to which this initial resource shortage affects long term business performance (Brush, 1997).

With regard to the location of the female entrepreneurs owned businesses, some research found that agglomerating is less important for women. Women commute shorter distances, an effect that is magnified if children are present in the home. This is consistent with the idea that women entrepreneurs (and workers in general) face higher implicit commuting costs because of their greater domestic demands. This suggests that differential home burdens and related commuting costs also likely contribute to segregation and differential exposure to agglomeration.

A large body of work has established that densely developed industry clusters confer both static and dynamic advantages on those who locate there. These benefits are not proportionately enjoyed by the female business sector. Instead, because women entrepreneurs face constraints relative to their male counterparts, they tend to operate their companies in less advantageous locations (White, 1986 and Madden, 1981).

2.5.3. Lack of resources: including credibility and track record

The third sub-theme is concerned with the role and effect of a start-up on business survival and performance. Most of this literature focuses on the limited choices facing most women, for example in determining an appropriate business sector (Carter, Williams and Reynolds, 1997), and the constraints they face in mobilising initial

resources, for example financial backing. Because of the overlaps between this subtheme and the literature that focuses more specifically on issues such as finance, networks and performance, these themes are pursued in the specific topic areas later in this section.

2.5.4. The effect of start-up barriers on incubation, start-ups and long-term business performance programmes and policies to foster women entrepreneurs

The fourth, and final, sub-theme in this theme of literature focuses on the barriers which face female entrepreneurs. This literature tends to emanate either from evaluations of specific programs and initiatives, for example the Women's Enterprise Roadshow (Hartshorn, 1996) or broad appeals to refocus policy initiatives to support women-owned start-ups (Carter, 2000). Removing this barriers may increase the percentage of women own businesses. A recent study conducted in 2013 found that across countries, women own significantly fewer businesses than men. This may partly result from socio-economic variables (age, education, work status, and household income) which play a smaller role in this gap. While subjective perceptions (belief in one's own skills and fear of failure) emerge as particularly significant. Also, there is a common set of unobserved factors explaining about 50% of the gap in start-up activity Philipp Koellinger, P., et al (2013).

According to the literature, the start-up obstacles which face the female entrepreneurs can be classified as being: financial; socio-cultural; business environmental; educational and managerial.

2.5.4.1. Financial obstacles

Many studies concur that the financial aspect of entrepreneurship is a big obstacle in women entrepreneurship (Mwobobia, 2012; De Groot, 2001; Brush, 1992). In particular, the lack of finance (Barhate and Patgaonkar, 2012; Parvin et al., 2012; Bhuiyan and Rubab, 2007; Weeks and Seiler, 2001) and the constraints in accessing it (United Nations, 2006; Mayoux, 2001) are challenges faced by women entrepreneurs. On the supply side, it has been noted that loans to medium and small

entrepreneurs only satisfy a fraction of their financial needs (Barhate and Patgaonkar, 2012; Mwobobia, 2012). This is consistent with the anecdotal evidence of the problems faced by women entrepreneurs in accessing finance.

Few women own property (e.g. only 1% of Kenyan women own property (World Bank, 2001)). Lack of property as collateral limits the women entrepreneur's access to finance (Mwobobia, 2012). The finance pool available to them is also used for providing for their extended family and relatives. This limits the opportunity to save money which could have been used for the growth of the business. Even though some of these relatives assist in the business, Mwobobia (2012) concludes that the financial flow to them usually exceeds the value of the services they provide. A lack of knowledge of the procedures of getting and paying off loans, facing discriminatory laws / practices have been other cited challenges (Mwobobia, 2012). Buttner and Rosen (1988) supply evidence that bank loan officers rate women as less successful entrepreneurs as compared to men on multiple dimensions.

Bank's exhibit a negative attitude towards women entrepreneurs who they consider as "mobile" citizens moving with their husbands (Barhate and Patgaonkar, 2012). More than this, women are encouraged to turn to informal savings groups (i.e. as a result of being ignored by banks). Bankers prefer to speak to their husbands or the male business partners (Gray, 1998).

Moreover, female entrepreneurs face a higher cost of formal financial support which discourages women entrepreneurs from accessing this finance and many entrepreneurs prefer to finance their business internally (Stevenson and St-Onge, 2005). Microfinance institutions offer limited amounts, short term loans with no grace period and carry a very high rate of interest (Barhate and Patgaonkar, 2012; Mwobobia, 2012). With the limited availability of internal finance, business expansion becomes difficult (Magri, 2009).

Although many changes have been made, the implementation of these changes has not yet reached a satisfactory level. In particular, it has been difficult to change the mentality of male loan officers in the formal financial institutions (De Groot, 2001).

2.5.4.2. Socio-cultural obstacles

The literature on this found that the key socio-cultural factors and status of women posit that the dual role of women, male domination and lack of self-confidence, a lack of economic freedom and absence of family encouragement are major social impediments faced by women entrepreneurs. All these form a barrier to, and adversely affect, entrepreneurial activities (Barhate and Patgaonkar, 2012).

Women's status in the family:

Women are restricted in making their own decisions in many emerging economies, where the husbands are considered the head of the household and take all the household decisions (UN report, 2001). A married women's status depends upon her husband's status and the number of children she bears. Once married, women are considered their husband's property (De Groot, 2001). Thus, a woman's decision to start her own business is not her sole decision, it becomes subject to the husband's decision.

In many societies women are still mainly identified with roles associated with childcare, and domestic and family responsibilities (Woldie and Adersua, 2004; Achtenhagen and Welter, 2003; Welter et al., 2003). Even if women work longer than their male spouses, family and household responsibilities are disproportionately assigned to women (Greer and Greene, 2003; Marlow, 2002). Therefore, women are more likely to experience difficulties in creating a work-life balance (Gilbert, 1997). Additionally, the responsibility of dependants and financial social demands inhibit the opportunities to save or to grow a business (Mwobobia, 2012). Individual factors include low self-esteem/confidence: "How entrepreneurs think about themselves and their situation will influence their willingness to persist towards the achievement of their goal" (Gatewood et al., 1995, p.373). In some societies, women are discouraged from working outside the home (De Groot, 2001). Therefore, low self-esteem in women leads to women not taking on entrepreneurship (De Groot, 2001) or not being successful (Parvin et al., 2012; Bhuiyan and Rubab, 2007).

Women's psychological issues:

Inquiries have shown that women experience higher levels of fear as compared to men (Kahan et al., 2005; Gustafson, 1998). Women's underlying fear of being sexually assaulted has been cited as a reason for this (Kahan et al. 2005; Gustafson, 1998). High crime rates (National Crime Records Bureau; United Nations; 2006; Mayoux, 2001), cases of sexual harassment against women frequently reported in the media, combined with the age-old discourse justifying male dominance creates negative emotions and fear among women (Narendran, 2012). Narendran (2012) reports a "perceived discomfort" at being in situations with only male members, or around drunken males. In the same study, it has been reported that women put a self-imposed curfew on themselves for travelling late at night.

Women entrepreneurs sometimes feel that they are not suitably recognized and are never considered capable of executing an enterprise successfully by their families (Barhate and Patgaonkar, 2012) leading to a lack of self-confidence and motivation.

2.5.4.3. Business environment obstacles

Institutional Voids in Developing Countries

The absence of or weak institutions is referred to as "institutional voids" which can potentially impact market formation, economic growth, and development (Khanna and Palepu, 1997; Webb et al., 2009). A government's failure to achieve an outcome people expect from it also arises from institutional voids (Mair and Marti, 2009). The existence of institutional voids has led women entrepreneurs to experience challenges with accessing markets and labour; dealing with red tape and government rules and regulations; accessing business networks; and accessing the judicial system.

Studies have reported the women entrepreneurs' experiences of hostility from government officials and difficulties in dealing with red tape and perceive government procedures as punishment (Narendran, 2012). Also, the lack of awareness on the part of women entrepreneurs of new developments within the

policies and legal frameworks of their countries acts as a significant constraint (De Groot, 2001). Dealing with the government rules and regulations, the complex and lengthy processes (Mwobobia, 2012) and high costs of getting licences have been barriers to women entrepreneurship. Harassment by officials and the inability to negotiate bribes adds to the challenges (Mwobobia, 2012; Bitler et al., 2001; Weeks and Seiler, 2001).

To compete in the marketplace, associations with network structures have been advocated as necessary for women entrepreneurs to grow and prosper (Ghani et al., 2012; Bitler et al., 2001). Yet, as compared to their male counterparts, women entrepreneurs have less access to essential business networks (Parvin et al., 2012; Bhuiyan and Rubab, 2007; United Nations, 2006; Marlow, 2002; Mayoux, 2001). Ahmad et al., (2011) suggest that due to multiple professional and personal responsibilities women entrepreneurs find it difficult to find the time to join such associations. Bates (2002) suggests that when firms owned by women try to function outside the traditional women niches, they are not taken seriously. This concurs with Brush (1997) that women-owned businesses are discriminated against when accessing non-traditional business. Additionally, in order to balance personal and professional responsibilities, women entrepreneurs prefer to limit their markets to be close to their homes. Therefore, access to markets can be challenging, thereby limiting their ability to expand (Garba, 2011).

An effective and efficient judicial system for the resolution of business disputes is essential for the smooth running of business operations. Studies have reported that women entrepreneurs have difficulties in dealing with corrupt bureaucrats and accessing the formal judicial system due to its high cost and a lack of knowledge (Mwobobia, 2012).

2.5.4.4. Educational obstacles

Entrepreneurial education and the acquisition of managerial skills and training is an essential building block for successful entrepreneurial activity (Brush et al., 2009). While education does not ensure entrepreneurship skills, it does increase the chance that women will have the knowledge needed to succeed in business. Therefore,

lower education levels would put women entrepreneurs at a disadvantage compared to their male counterparts (De Groot, 2001). Lack of these skills limits women entrepreneurs' ability to grow their business (Brush et al., 2009; United Nations, 2006; Mayoux, 2001). When business training / business development services are available, many women are unable to take advantage of them because of ill-suited timings (Mwobobia, 2012) or their high cost (Stevenson and St-Onge, 2005). Also, women usually start business at an older age as compared to men which also poses a problem (Mwobobia, 2012; Green and Cohen, 1995).

In developing countries the education of boys is given preference, thereby leading to women entrepreneurs with lower education levels. Mwobobia (2012) notes that while at the primary education level the gender gap is decreasing, it remains high at the secondary and tertiary education levels.

Women entrepreneurs will continue having less human capital until the education of daughters is treated on a par with that of the sons (Carter and Brush, 2004; Kantor, 2002).

2.5.4.5. Managerial obstacles

Lack of sales and marketing skills are also barriers to women entrepreneurship (United Nations, 2006; Mayoux, 2001). Women-owned enterprises are also susceptible to poor financial management and liquidity problems (Nyamwanza, 2012; Mayoux, 2001; United Nations, 2006).

The finding and retention of quality employees is critical for business success (Aldrich, 1999). Women entrepreneurs have been reported to have problems in managing and retaining good employees and difficulties with unions (United Nations, 2006; Mayoux, 2001). A possible reason for this is the smaller size of women-owned businesses because of which they are less likely to provide job security and, therefore, retain good talent. Another suggested reason is that women are not taken seriously by their employees, particularly in non-traditional sectors (Mwobobia, 2012).

2.6. The Female intentions to entrepreneurship:

Some of the literature in this area focused on observing whether there is a difference between males and females intentions towards the entrepreneurship. Other studies went deeper to determine the control variables on entrepreneurship intentions for the females.

2.6.1. Gender differences in entrepreneurial intentions

There is concurrence in the studies which have been carried out in this area that women have lower entrepreneurial intentions than men (Wilson et al., 2007; Veciana et al., 2005; Stephen L. Mueller, 2004; Routamaa et al., 2003; Raijman, 2001; Crant, 1996; Kolvereid, 1996; Davidsson, 1995). Although most of these studies include gender as an independent variable, they are not particularly designed for investigating gender differences in entrepreneurial intentions. These studies report empirical findings without referring to any particular theoretical framework to explain gender differences.

The lower intentions of females towards entrepreneurship, than males, is found in at all ages and educational levels. The studies found that male university students were more likely than female students to have serious intentions to create a new firm (Veciana et al., 2005; Routamaa et al., 2003). The high school female students were less likely to want to start their own business and had less knowledge about entrepreneurship than male students (Kourilsky and Walstad, 1998). The same result has been found when teenage boys and girls were investigated about their intentions to be an entrepreneur (Wilson et al., 2004).

Attitudes toward entrepreneurship and autonomy emerge as the best predictor of entrepreneurial intentions among students (Schwarz et al., 2005; Lüthje and Franke, 2003). People with more positive attitudes toward risk and independence have higher entrepreneurial intentions (Douglas and Shephard, 2002).

The conviction to run one's own business as a desirable alternative is the primary explanation for variations in entrepreneurial intentions. In turn, general attitudes

related to change-orientation, autonomy, competitiveness and achievement have been found to be significantly associated with conviction (Davidsson, 1995). Domain attitudes such as pay-off, societal contribution and know-how attitudes also exercise significant positive influences on conviction. The attitudinal constructs are able to correctly predict and explain entrepreneurial intentions among students from different countries (Souitaris et al., 2007; Li, 2007; Tegtmeier, 2006; Krueger et al., 2000; Tkachev and Kolvereid, 1999; Kolvereid, 1996).

Empirical research has been conducted and found that men and women may differ with regard to attitudinal variables. For both general and domain attitudes. The findings of this research is that women are less likely to hold attitudes that positively affect entrepreneurial intentions (Davidsson, 1995). Moreover, Women exhibit lower values of entrepreneurial conviction than men (Autio et al., 1997).

One's beliefs about his or her ability to start a business (i.e. self-efficacy) influences the development of entrepreneurial intentions and hence the probability of venture creation (Boyd and Vozikis, 1994) with females likely to be more aware of their deficiencies and therefore less likely than males to want to start a business of their own (Kourilsky and Walstad, 1998).

2.6.2. The control variables on entrepreneurship intentions:

This group of studies tried to find the variables which increase the female intentions to entrepreneurship. The most significant variables are: attitudes and subjective norms, generic impact, and psychological characteristics.

2.6.2.1. Attitudes, subjective norms and female intentions to entrepreneurship:

Some studies found that the gender effect is fully mediated by attitudes, subjective norms and perceived behavioural control (Kolvereid, 1996), and risk disposition (Raijman, 2001). Another group of studies found that women continue to exhibit lower entrepreneurial intentions after controlling for education, entrepreneurial parents and proactive personality (Crant, 1996), personal background, attitudes, and current employment status (Davidsson, 1995), education, experience, family status,

work motivation, compensation, industry sector, functional area and career history (Kolvereid and Moen, 1997). Also, entrepreneurial interest is partially mediated by a lack of entrepreneurial knowledge (Wang and Wong, 2004).

Another promising theoretical approach posits entrepreneurship as a career choice (Bowen & Hisrich, 1986). From this perspective, the differences in male and female career choices are attributed to the early social experiences of the career decision-maker (Scherer, Brodzinski & Wiebe, 1990). As with entrepreneurial self-efficacy, the empirical evidence seems to suggest a gender gap in entrepreneurship as a career choice (Scott & Twomey, 1988; Matthews & Moser, 1996).

2.6.2.2. Generic impact and female intentions to entrepreneurship:

Females showed a strong generic impact and zero shared-environmental impacts on their tendency to act as entrepreneurs. On the contrary to what many think, males demonstrated zero generic impact, but a large shared-environmental impact. (Zhang et al., 2009).

2.6.2.3. Psychological characteristics and female intentions to entrepreneurship:

The core question for the research in this area is whether anyone can become an entrepreneur or not. Hence, the research is carried out to study the psychological characteristics of the entrepreneurs; these characteristics can be a guide as to whether the person can be an entrepreneur in the future.

An empirical study is carried out to differentiate the psychological characteristics for students who became entrepreneurs. The study compared those who had just participated in training for developing entrepreneurial skills with those who started an entrepreneurial activity after the training. The finding was that “entrepreneurs' scores were higher on the openness factor, which means they were more optimistic and enthusiastic. However, they did not find any significant differences on the extraversion, consciousness and agreeableness factors” (Panc et al., 2012).

Some females perceive dissonance between womanhood and entrepreneurship discourses whereas others do not. “Stories concerning women’s repertoire of business practices allow us to challenge the taken-for-granted assumptions of gender neutrality regarding typical business behaviour and entrepreneurship” (García and Welter, 2011).

2.7. The Management of Female-Owned Firms

As the field of study developed, the research effort moved beyond broad descriptions of the personal and business characteristics of female entrepreneurs to focus on the nature of management differences in female-owned firms. Early studies that examined the management of female-owned firms drew on contemporaneous debates within the mainstream small firms’ literature to focus on issues such as employment relations, generic small business management issues and broad descriptions of management processes (Allen and Truman, 1994; Carter and Cannon, 1992; Goffee and Scase, 1985; Hisrich and Brush, 1983). Other studies have continued to examine issues of management within female-owned enterprises, but the field has become more specialised and concentrated around a number of distinctive themes.

The literature in this theme can be classified into six sub-themes: women’s management style and approach to leadership; women’s management and family nexus; the effect of gender on both the experience of self-employment and the relative performance of small businesses; female entrepreneurs management in rural areas; Women’s Business Centres (WBCs) and female-owned enterprises’ management; female entrepreneurs’ degree of risk aversion.

2.7.1. Women’s management style and approach to leadership:

A recurrent issue within the research has been the assessment of women’s management style and approaches to leadership. Echoing the gender and leadership debates within the field of management science in the 1980s, researchers have attempted to investigate whether female entrepreneurs manage their firms in a qualitatively different way than do men (Chaganti, 1986; Holmquist and Sundin,

1988; Brush, 1992; Stanford et al, 1995; Brush, 1997; Gardiner and Tiggemann, 1999). The assumption that women are “better at relationship oriented skills while men excel at task-oriented skills” has been refuted by some researchers (Leahy and Eggers, 1998), although the stereotypical view persists.

The management styles of female entrepreneurs can best be described using relational dimensions such as mutual empowering, collaboration, sharing of information, empathy and nurturing. Importantly, these dimensions, which have also been associated with women in different professional occupations, were deemed to be associated with the firm’s performance, particularly with regard to employee retention and esprit-de-corps (Buttner, 2001).

An empirical study produced evidence of entrepreneurship among a set of Russian women business owners. A majority chose growth and expansion as important business goals. They also engage in innovative strategic practices. Importing and exporting (at a rate exceeding that of a comparable set of U.S. women business owners) and providing benefits to their employees (Betty L Wells, et al., 2003). From my point of view, these conclusions can be generalized.

There are many differences between the strategic innovation practices of entrepreneurs and non-entrepreneurial business owners, in the expected direction, for their businesses were somewhat some likely to be importing/exporting, much more likely to expect their level of importing/exporting to increase over the next five years, and much more likely to provide employee benefits.

Contextual factors loomed large. Five out of the six most important issues respondents faced were external to their business: tax policies, business laws, the economy, inflation, and instability in the banking system. This uncertain external environment overshadowed internal concerns, such as maintaining business profitability, part and parcel of any small business operation. Access to capital for business growth was a notably more serious concern in Russia than in the U.S. (Neuman, 2000).

2.7.2. Women's management and family nexus:

Informed by sociological perspectives, researchers have explored these connections by "pushing the family to the forefront of the analysis" (Baines and Wheelock, 1998; Ram and Holliday, 1992) (*as mentioned in section 2.3.3. of this chapter*). While the business-home nexus had been explored in earlier analyses, specifically from the perspective of role-conflict (Stoner et al., 1990), contribution of spouses (Nelson, 1989) and career development (Cromie and O'Sullivan, 1999), this new strand of the research draws on qualitative and contextual case study data to tease out the exact dimensions and processes of the interaction.

A rather different strand of the family women's business literature has focused on 'copreneurial' marital partners who own and manage a small business together (Marshak, 1994; Smith, 2000). While focusing on similar issues such as work-home boundaries and the persistence of traditional gender roles, this strand highlights the inherent difficulties in precisely defining women's involvement in an enterprise. The predominance of family ownership within the SME sector makes it impossible to precisely delineate the extent of women's involvement in an enterprise and differentiate gender-based management styles and processes.

2.7.3 The effect of gender on both the experience of self-employment and the relative performance of small businesses

Over the past thirty years, research investigating gender and enterprise has developed to encompass more sophisticated methodologies and more robust sampling procedures. An increasing theoretical sophistication, particularly noticeable in the engagement with sociological and feminist approaches which have opened up the field to include insights into race, class and family issues, is starting to produce a more complete and nuanced picture of women's participation in the small firms sector. At the same time, the research effort has improved as a result of growing research specialisation.

Within the area of gender and enterprise management, the focus of investigation has evolved to concentrate on smaller, but more precisely defined aspects. An important

development in the contemporary field is the focus on the effect of gender on both the experience of self-employment and the relative performance of small businesses (Berg, 1997; Carter and Allen, 1997; Marlow, 1997; Rosa et al., 1996; Rosa and Hamilton, 1994).

Two recurrent themes have emerged from this work. Following work by Buttner and Rosen (1989) and Riding and Swift (1990) in North America and Fay and Williams (1993) in New Zealand, a major research theme has been the effect of gender differences in business financing (Read, 1994; Carter and Rosa, 1998). Developments have also been seen in the analysis of female entrepreneurs' use of business networks (Olm et al., 1988; Katz and Williams, 1997) (Carter, S., et al., 2001).

Another study discussed how the starting of a business should not be viewed as an easy alternative to employment with ample time for long lunches or a 'long lie-in' and late start to the day. A very important finding in this area is that: It's important that female entrepreneurs recognize the advantages and disadvantages of having control of one's venture but also approach entrepreneurship with a realistic and unclouded view and awareness of the commitment required to be a success, however that success might be defined. Training and development programs need to address the need for careful planning and realism (McGowan, P., et al., 2012).

2.8 The Finance and Related Issues in the Female-Owned Enterprises

Some of the most important research work on gender and enterprise has focused on finance and related issues. This theme of the research grew out of the range of early, exploratory and descriptive studies, many of which reported that women find it particularly difficult to access capital. Of the many research studies that have focused on gender and enterprise, this theme contains the most sophisticated and mature work. Although, the issue of gender and finance has also shown the strongest developments in terms of the cumulative nature of the research, even this area remains marred by a lack of theoretical underpinning. While some studies draw

on gender theories of inequality, others have no such underpinning, preferring to view gender differences in isolation from other structural factors.

While the research in this area is strong, there is still conflicting evidence about whether finance poses problems for women starting and running businesses. Several studies have suggested that it is more difficult for women to raise start up and recurrent finance for business ownership and that women encounter credibility problems when dealing with bankers (Schwartz, 1976; Hisrich and Brush, 1984; Goffee and Scase, 1985; van der Wees and Romijn, 1987; Carr, 1990; Brush, 1992; Carter and Cannon, 1992; Orser and Foster, 1994; Carter and Rosa, 1998). Other studies have not confirmed this (Buttner and Rosen, 1988; Buttner and Rosen, 1989; Chrisman et al., 1990; Riding and Swift, 1990; Haines et al., 1999; Haynes and Haynes, 1999). The debate has continued largely because of the difficulties for researchers in providing clear and unequivocal evidence (Mahoot, 1997). Nevertheless, within the most recent research there are signs that a consensus is beginning to emerge, at least within some of the issues” (Carter, S., et al., 2001).

This effort followed by other studies have extended the gender and finance debate further by considering the role of banks in providing finance to female business owners. In a development of an ‘asymmetric information’ approach (Fletcher, 1994), gender researchers have attempted to determine whether banks have (unstated) differential lending policies to male and female business owners and, if so, whether these policies are as a result of unwitting socialisation or outright discrimination (Coleman, 2000; Coleman, 1998; Koper, 1993).

An empirical study undertaken in New Zealand, found some evidence that women encounter credit discrimination in seeking start-up funding, although the study concluded that this was not necessarily the fault of the banks:

Commercial banks are risk averse institutions. Confronted by applications for finance from individuals with limited education and experience in the area they wish to operate and low proposed personal equity, as is commonly the case for would be female proprietors, loan officers not surprisingly refuse requests for finance. Bank staff are not guilty of discrimination in such situations. Rather, applicant’s

socialisation and work related experiences have disadvantaged them compared to male proprietors (Fay and Williams, 1993).

Nevertheless, Fay and Williams emphasise (1993) that “the existence of discriminatory behaviour as a consequence of prejudice and stereotyping can be demonstrated only when all relevant factors up to the point of loan application have been equalised”. Researchers of female entrepreneurship are still a long way from being able to control factors so precisely. As Brush (1992) points out, this area has been studied insufficiently to enable firm conclusions to be reached. Nevertheless, various studies have concluded that bank officer training would be a valuable contribution at least in the reduction of women’s perceptions of discrimination (McKechnie et al., 1999; Fabowale et al., 1995; Buttner and Rosen, 1988).

The research on this theme can be divided into four sub-themes, as follows: access to start-up finance; guarantees on loans and external finance; access to growth and on-going finance; and relationships with external lenders and women’s credibility.

2.8.1. Access to start-up finance

The literature in this area found that **women may be disadvantaged in their ability to raise start up finance** (Schwartz, 1976; Carter and Cannon, 1992; Johnson and Storey, 1993; Koper, 1993; Van Auken et al., 1993). There is a clear and quantifiable gender difference in some areas of business financing.

The major issue is that “**men use significantly larger amounts of capital than women on starting their business**”. Paucity of initial capitalization was found to be adversely related to subsequent business performance. Entrepreneurs lacking investment at the founding stage, therefore, appear to face a long-term disadvantage as a result of a low start-up investment. “The differences found between male and female start-up investment may indicate that female-owned businesses, in particular, will suffer long-term disadvantage as a consequence of under-funding”. Analysis of the sources of start-up funding, however, showed a broadly similar picture, indicating that access to types of funding is not a gender problem (Caeter, S., and Rosa P., 1998).

There is a large difference between male and female start-up funding. In total, men used three times more start-up capital than women. There is a pronounced gender difference in financial arrangements for the ongoing business (Constantinidis et al., 2006).

Women, while similar to men in the use of personal finance, were less likely to use institutional finance such as overdrafts, bank loans and supplier credit, suggesting credit constraint. In addition, female-owned businesses tend to start up with lower levels of overall capitalisation, have lower ratios of debt finance and a much lower likelihood of using private equity or venture capital (Brush et al., 2002).

In an attempt to try and explain the reduction of the female entrepreneurs start up, an empirical study applied in the UK found that that women's start-up rates in the UK are being reduced by two factors: (1) the perception among the general female population that they face tougher financial barriers for business start-ups, and (2) women's unwillingness to seek external finance for business start-ups (Roper & Scott, 2009).

In contrast with the previous results, other studies found that there is "no significant differences in the usage of debt between men and women, and gender was not a significant predictor of financial leverage". They say this suggests "that women do have equal access to sources of debt and that they use them" and that "they are not, as has been suggested, more risk averse than men, nor are they victims of discrimination since they appear to have the same access to external loans" (Coleman & Cohn, 1999).

The same findings are confirmed by Irvin and Scott who found that "ethnic minority businesses, particularly black owner-managers, had the greatest problem raising finance and hence relied upon bootstrapping as a financing strategy", but that there was no difference in refusal rates between men and women (Irvin & Scott, 2006).

Moreover, some research suggests that "women seek angel financing at rates substantially lower than those of men, but have an equal probability of receiving

investment” (Becker-Blease & Sohl, 2010). Also, “female-owned firms are significantly more likely to be credit constrained because they are more likely to be discouraged from applying for credit, though not more likely to be denied credit when they do apply” (Cole & Mehran, 2008).

2.8.2. Demand for credit from female-owned enterprises:

Regarding the demand for credit, some research found that “women begin and run small businesses, as do most men in business, and thus are not the main centre of interest for bankers”. Other, more informal, sources of financing need to be used and developed. Regarding access to financing, the only overt discrimination found against women was a higher demand for collateral requirements. Most of the discrimination was the result of problems with interpersonal communication between the persons in the finance field and the women entrepreneurs (Muriel Orhan, 2001). Another explanation for the lower demand for loans from women-owned firms is that they are less likely to seek any of the forms of external financing. This may result from the smaller size of their firms and sector which did indeed account for gender differences in applications for commercial loans, leases, and supplier financing (Orser, J, et al., 2006).

Other research recognises that credit constraint may be related not only to non-availability of credit but also to failure to demand credit. “Discouraged borrowers”, i.e. business owners with a high probability of being denied a loan, may not apply because they perceive that if they do they will be refused (Jappelli, 1990). The research also points out that some entrepreneurs who may be good borrowers do not apply for a bank loan because they feel they will be rejected; they may offer perfectly reasonable business proposals but fail to apply for a bank loan (Kon & Storey, 2001).

Recent studies found that the extent of discouragement is indeed large or significantly larger than rejection, so then addressing the fears of discouraged borrowers may be a more appropriate means of intervention than traditional supply-side mechanisms (Freel et al., 2010).

However, there is a challenge to this view, this challenge showed that discouraged borrowers are usually riskier applicants. In that case, discouragement would be an efficient self-rationing mechanism. Risky borrowers have a small chance of being approved, and therefore do not incur the cost of applying in the first place (Han et al., 2009).

Moreover, the reasons for not seeking external financing did not differ across genders to any statistically significant degree. It was also found that after controlling for a variety of systemic and potentially confounding variables, women business owners were still less liable to apply for external equity than were their male counterpart business owners.

2.8.3. Availability of credit for female-owned enterprises:

Some research is directed towards the analysis of the availability of credit. They find that credit rationing is said to occur if 1) among loan applicants who appear to be identical, some receive credit while others do not, or 2) there are identifiable groups in the population that are unable to obtain credit or can only obtain credit at much higher prices. Hence, there are significant numbers of new SMEs that could use funds productively if they were available, but cannot obtain finance from the formal financial system (Stiglitz & Weiss's formulation, 1981).

Female entrepreneurs' relationships with bankers may suffer because of sexual stereotyping and discrimination (Buttner and Rosen, 1989, 1988; Hisrich and Brush, 1986). Moreover, there are some pronounced gender differences in financial arrangements for the ongoing business. Women, while similar to men in the use of personal finance, were less prone to use institutional finance such as overdrafts, bank loans and supplier credit (Caeter, S., and Rosa P., 1998).

Despite these clear gender differences, there were nevertheless many similarities that were found in the financing of male- and female-owned firms, and in some cases the opposite gender effect was found to that expected. In particular it was men rather than women who were more likely to be refused institutional finance. Also, there is, the study highlights, the importance of methodology in the observation of gender

differences. At a superficial level of analysis, particularly using aggregated data, there appear to be few differences between men and women in the financing of their firms. A more detailed analysis of the data, however, leads to a different conclusion. This has been shown both in the analysis of start-up capital, where the use of defined sub-samples highlighted the relationship between initial capital and subsequent performance, and in the analysis of financial rejection just outlined, where considerable 'teasing' was required to detect underlying differences between male and female refusals. The study also demonstrates the complexity of researching this area.

These findings are supported by other empirical studies which did not find any significant gender effect on credit availability. One of these studies applied to Australian females' SMEs and found that "there is no evidence that Australian SME owners (particularly female owners) are being discouraged from applying for loans from a financial institution because they believe their application will be re rejected" (Watson et al., 2009). The findings of these studies suggest that other demand-side issues (particularly a risk-taking propensity and desire to maintain control) play a more important role in SME owners' capital structure decision-making (Mama & Ewoudou, 2010; Watson et al., 2009).

Another empirical study applied to US female-owned firms and found "that in the US women and minority-owned firms have higher loan denial rates and lower application rates than their male- and white-owned counterparts. The mean probability of applying for loans is 32.2% for women and 44.6% for men. This indicates that women apply for a loan at a 12.4% lower rate than men do" (Mijid, 2009). These findings are consistent with the findings of the previous studies.

The same result (there is no gender discrimination in the availability of debt) is found from another empirical study conducted by Treichel & Scott, they found that "while there is a common belief that women-owned businesses face discrimination in securing loans from banks [. . .] after controlling for the firm size, years in business, industry, and other owner/firm characteristics, discrimination does not appear to exist" (Treichel & Scott, 2006).

In an attempt to explore how gendered biases offer an interpretation of women business owners' attitudes to risk and business finance. The exploration of this relationship provides a more far-reaching critique of current biases within the foundational ontological assumptions which shape the entrepreneurial discourse. In particular, they contentiously suggest that the manner in which current analyses of gender are positioned within this discourse unintentionally contribute to, rather than challenge, female subordination (Marlow, S., and Swail, J., 2014).

2.9 The Gender and Business Networks

Research investigating the management of female-owned enterprises has often stressed the important role of networks in the survival and success of individual firms (Aldrich et al., 1997; Rosa and Hamilton, 1994; Aldrich et al., 1989). Gender differences in the way networks are created and used have been cited as having an influence on certain aspects of the management process, for example, enabling improved access to finance and the development of strong relationships with financial backers (Rosa and Carter, 1998; Millman, 1997). This view has been largely influenced by studies, investigating entrepreneurial networks, which have unequivocally demonstrated that the quantity and quality of external linkages between a firm and its environment are crucial to its success.

Some have suggested that distinct gender differences might exist both in the establishment and management of social networks (i.e. the process of networking) and in the contents of social networks (i.e. what networks are used for) (Aldrich, 1989; Olm et al., 1988). This view has been contested by others, however. In a review of research into entrepreneurial networks, Starr and Yudkin (1996) concluded that: "the few studies that compare the networking activities of women and men business owners show differences in the sex composition of the networks of women, but not in how men and women use their networks" (Starr and Yudkin, 1996).

The influence of gender on the networking activities of business owners has been subject to very little dedicated investigation, and remains a highly contentious issue. Not only is there debate regarding the relative influence of networking activities on the performance of small firms generally and on female-owned firms in particular,

researchers have yet to even conceptualise an appropriate starting hypothesis for research. This debate has occurred largely because of conflicting guidance in the research literature that has separately considered gender effects on business ownership and the influence of gender on networking activities.

Networking is both more critical and should be greater among female entrepreneurs than male entrepreneurs (Rosa and Hamilton, 1994). This approach is, however, countered by earlier research conducted by Aldrich (1989) which suggested that women's networking levels are lower than men's.

A study specifically designed to investigate the influence of gender on networking, found that the greatest differences in social networking activities were caused by employment status, rather than gender. Moreover, they asserted that "Despite the centrality of social networking studies in entrepreneurship research, social networking [...] is not a particularly powerful way of explaining gender differences" (Katz and Williams, 1997).

While it is clear that this remains a seriously under-researched area, the range of studies that have investigated gender differences in networking activities has enabled the emergence of a consensus on some elements of the networking debate. Studies undertaken in a diverse variety of contexts and countries, including the USA, Italy and Northern Ireland, have all concluded that there is a great deal of similarity in the networking behaviour of men and women, although the sex composition of networks does vary by gender. Women are more likely to have networks composed entirely of other women, and men are more likely to have networks composed entirely of other men (Aldrich et al., 1997; Cromie and Birley, 1992; Aldrich et al., 1989; Smeltzer and Fann, 1989).

Networks are the mechanism through which resources (information and capital) are introduced by specific agents into a particular social field (Schirato & Webb, 2003). They are important to entrepreneurship because they facilitate the efficient movement of these resources to entrepreneurs, and of information about entrepreneurs to a wider community. Networking activities are assumed to lower barriers when acquiring bank loans (Verheul & Thurik, 2001).

One of the most important findings of the research into this field is that “men tend to have more business experience than women prior to opening a business but similar educational backgrounds” (Kepler & Shane, (2007). This may result from male entrepreneurs tending to network more with external parties such as the chambers of commerce, while female networks are usually family and friends (Green et al., 2010).

Networks are (probably) important to entrepreneurship and that significantly more research is needed to understand the relationship between entrepreneurial networks and place. Both networks and the places within which they are embedded are, however, infused with – and help to shape – the norms and expectations that define a local culture and that results in the social identity of an entrepreneur being important to entrepreneurial networks. Studies of networks and entrepreneurship cannot, therefore, ignore the larger social and cultural structures – all of them connected to varying degrees with gender – that help to define place. The literature on networks and gender demonstrates important gender differences in the composition and functioning of people’s networks. Most of these differences are attributable to the different status positions that inhere in gender relations, suggesting that unless and until women and men have equal access to opportunities, gender differences in network patterns will endure and will of course thereby continue to undergird unequal access to opportunity” (Hanson, S. & Blake, M., 2009).

One important item for the female entrepreneurs is the Women’s Business Centres (WBCs). An empirical study found that “in spite of serving women who are socially and economically disadvantaged, and chronically under-funded and short-staffed, Women’s Business Centers (WBCs) in the United States had been successful in helping women start businesses” (Langowitz et al., 2006).

Techniques implemented by WBCs to engender intra-group solidarity and neutralize the stereotype threat experienced by many female entrepreneurs could be applied to a variety of educational and workplace environments to create “identity safety” (Godwyn, 2009).

2.10. The Performance and Growth of Female-Owned Firms

The performance of small businesses, usually determined in terms of their economic contribution to job and wealth creation through business start-ups and growth, has become an important area of recent policy and academic debate. Comparatively little rigorous and in-depth research, however, has been undertaken on the issue of gender and business performance.

Another study reflected that women perform less well on quantitative measures such as job creation, sales turnover and profitability (Cliff, 1998; Fasci and Valdez, 1998). This, it is often argued, is usually because women do not enter business for financial gain but to pursue intrinsic goals (for example, independence, and the flexibility to run business and domestic lives).

Implicitly, women are deemed to assess success in relation to their achievement in attaining personal goals (i.e. self-fulfilment, goal attainment etc.), while men are assumed to measure success using quantitative criteria (i.e. profits, growth etc.) (Still and Timms, 2000; Buttner and Moore, 1997; Lerner et al., 1997).

The few studies that have used more sophisticated methodologies in pursuing issues of gender and performance have presented less clear-cut results (Hisrich et al., 1997; Miner, 1997; Chaganti and Parasuraman, 1996).

One empirical study was carried out to investigate the differences between male and female businesses' performance. The study findings can be summarized in the following points:

- Women's businesses employed fewer core staff, were less likely to have grown substantially in employment (more than twenty employees) after twelve months in business, had a lower sales turnover, and were valued at a lower level than male-owned businesses.
- Women-owned businesses were more likely to serve only local markets, although gender differences in export sales were non-significant.
- Male-owned businesses were more likely to be registered for VAT.

- Women did, however, appear to be less optimistic than men in their expectation of future business success.
- Women were less likely to believe that their business created sufficient income to meet their domestic needs. (Rosa et al., 1996).

Although these results appear to demonstrate marked gender differences in business performance, they should be treated with caution. Not only are conclusions potentially premature given the scarcity of previous research, but there are a number of complicating factors (such as industrial sector, prior experience, founding strategy, business age and presence of co-owners) which, depending on how they are treated methodologically, appear to produce widely differing results in business performance (Rosa et al., 1996).

One explanation for the low performance of female-owned businesses in comparison to their male counterparts is that female business owners start from a much lower tradition of achievement in business (Birley, 1989).

Some studies found that **“Entrepreneurial characteristics are those traits or attributes that are specific to the owner of the firm which can affect the performance of the firm negatively or positively”**. One study investigated the effect of gender on entrepreneurial characteristics affecting the performance of SMEs, such as networking (membership of trade associations) and education. Studies such as Blumberg & Letterie, (2008) suggest that education improves managerial competency. Bowen et al., (2009) and Leitao & Franco, (2011) find that high levels of owner education have a positive effect on the performance of SMEs.

Highly educated SME owners are more likely to develop the skills required to start and sustain a business. Storey, (2004) finds that a higher owner education reduces the incidence of denial of loans and increases application for loans.

Collectively, the results of the various studies comparing male and female performance differences offer mixed results. Overall, these studies suggest that the determinants of performance (i.e. the measures that are used by owners to assess

their business performance) are similar by gender. Contrary to many of the earlier studies of gender and entrepreneurship, neither is there any evidence to suggest that men are more profit orientated than women, or less likely to value intrinsic goals. Although the Rosa et al., (1996) study found some marked sex differences in performance indicators, the complexity of the overall pattern of results suggests that a more complex interpretation is required than simply attributing differences to gender alone.

2.11. Female Entrepreneurship in UAE:

For UAE, an empirical study was conducted focused on Emirati Female Entrepreneurs (EFEs) in the United Arab Emirates to demonstrate that enhancing co-operation and support is possible through increasing interaction and networking with men.

The main finding of this study was that “Men appear to have an important role for EFEs in the UAE from the standpoint of the literature — men as obstructions and from this paper’s investigation — men as resources. The notions of support, co-operation and coordination are evident in the experiences of EFEs interacting and networking with men, family members and others. The language of collaboration and coordination provides an indication that developing the required social capital for EFEs entails facilitating men to adopt the role of Male Network Partner (MNP) Eroglu, M. S., (2011).

The socio-cultural and legislative challenges that EFEs come across require the development of a support system. Consequently, the support of ego-centric approaches in the UAE may help aspiring EFEs in developing network infrastructures that fulfil social capital requirements as a viable and complementary vehicle to overcome their constraints and achieve their business objectives.

On the analysis for the primary motivating factor driving Emirati women to start their own businesses, there is a study carried out in 2008 which found that the main motivation for them was the desire for independence which could be a reflection of

the many constraints that they face across many aspects of their day to day lives in the UAE.

Other important motivating factors included a desire to contribute to the development of their country; this is not surprising given the collectivistic dimension which exists in the roots of UAE society, as well as a desire to realize their personal talents and capabilities. These traits are more often found in an individualistic society. This illustrates the difficult conflict facing Emirati women who wish to contribute to their society through the development of their personal talents and capabilities yet society values their contribution primarily in their role as a wife and a mother.

The primary concern for many women is the combined responsibility of work and family and in many cases this creates the need to play a multiplicity of roles – wife, mother and worker/entrepreneur.

The research also found that women entrepreneurs consider their families as important support providers; however, conflicts often occur between work and family due to time constraints. Emirati women are being asked to carry the burden of responsibilities both at home and at work with limited support from their male family members. Finally, the research found it is important for women entrepreneurs in the UAE to have emotional support and encouragement from their family members (Erogul, M. & McCrohan, D., 2008).

2.12. 5M model and Female entrepreneurship:

An empirical study was carried out on 2012 using the Brush et al., (2009) 5M framework for examining responses to a survey of women entrepreneurs in Jeddah in Saudi Arabia. It is suggested that the framework is especially applicable in terms of macro/micro factors: these pervade the literature on women's entrepreneurship in Saudi Arabia and the findings from this study.

The three components of the 3M framework (market, money and management) are examined specifically. For example, here the management dimension is considered not only as an issue of managing personnel (male and female), but also one of being able to recruit people with appropriate skills.

A broad conclusion from this study is that **“the status of female entrepreneurship in Saudi Arabia is advancing”**. It is especially so in Jeddah, which seems to provide more opportunities and support for other locations in the country. Hence, although Jeddah may not be entirely generalizable even throughout Saudi Arabia, this and other recent studies provide insights into some of the issues relating to women’s entrepreneurship in developing countries. Generally, female entrepreneurship will not become a critical mass of economic activity, and therefore social acceptance and credibility, unless the hurdles that this research has identified are addressed and overcome.

This research shows that **women are facing a range of very pressing challenges simultaneously**, even in Jeddah. This is possibly an explanation for why there are relatively few older and larger firms in this sample. Hence there are a number of caveats to the suggestion that the macro/micro environment is providing a supportive environment for Saudi Female Entrepreneurs (SEFs).

First, women are highly pragmatic in seeking out areas of economic activity in which to get involved. Female entrepreneurs are unlikely to be exploring all sectors of economic activity in any large numbers. Instead it is far more likely that they are reserving their work for specific sectors and that these are likely to be in those sectors female entrepreneurs enter in other territories (Verheul and Thurik, 2001; OECD, 2004; Robb and Coleman, 2010). They are those areas where barriers to entry are low and/or where they have competitive advantages over men. Both primary and secondary data indicate this. However, a more recent study (Kelley et al., 2011) has suggested that Saudi Arabia does have innovative women entrepreneurs and this type of entrepreneur might be a further area of study.

Second, the evidence suggests that those female entrepreneurs enjoying most success and opportunity are coming from already well-established business families. This is based on the first author’s personal knowledge of most of the entrepreneurs surveyed. In this study, it is difficult to be scientific about this in terms of defining or measuring individuals who are better off than others. From this anecdotal evidence, however, it appears that entrepreneurs with “better off” backgrounds tend to be the

ones performing better in business. A limitation of this study is in the size and bias of the sample which could of course have a skewing effect on the results. At the same time, the sample does reflect the reality that SFEs in Saudi Arabia unlike those in other countries have access to personal finance which enables them to start businesses (Andersson et al., 2007). It is also the case that for many women a lack of access to formal sources of finance (Alturki and Braswell, 2010) and thereby influence the selection of business sectors to those where start-up costs are relatively low.

Third, the appetite for entrepreneurial activity in Saudi Arabia among women is strong. The evidence from this and other studies suggests that this is associated with increasing access to education, particularly university education.

Fourth, the policymaker needs to carefully consider the variety of barriers that female entrepreneurs are likely to confront. The primary data makes plain the need to assist SFEs with regards to gaining access to markets and finance. Measures are already in place in Saudi Arabia to address this, but there are also social barriers. The study shows that women entrepreneurs recognise that networking opportunities both in the private sector and with government agencies is critical to business success (Benner, 2003; Robb and Coleman, 2010), but that there are gender specific barriers in liaising with network organisations. Furthermore, secondary evidence suggests that there are deep rooted social and political biases against, for example, the promotion of female entrepreneurial activity in contrast to the focus on education. It is here that policy makers need to be aware of and respond to social barriers that inhibit networking as a form of entrepreneurial activity.

These factors present challenges to the policy maker who is interested in promoting female entrepreneurship. The evidence from this study suggests that resources, training, mentoring and specific interventions by agencies need to be oriented to improving the environment for women entrepreneurs. In particular, enterprise education and training programmes are likely to be fruitful avenues for supporting women entrepreneurs (Ahmad, 2011). Focusing efforts on specific areas known to be attractive to female entrepreneurs is realistic in that advances could be made in these areas. The policy maker has an important role in broadening the access of

SFEs to a greater variety of industrial sectors than the three main ones identified in the findings. Finally, for all Saudi entrepreneurs, a change is needed in bureaucracy and procedures which can currently cause significant inhibitions in business activity (Alturki and Braswell, 2010). This is particularly the case for SFEs as they lack the access to those decision makers who can expedite action (Danish, A. Yousuf, and Smith, H. Lawton, 2012).

2.13. Conclusion and Research questions:

The literature review for female entrepreneurship is divided into many themes. Each theme shows some findings which can be concluded and can be the stone of the start for this research by determining the research gap and research questions.

The first group of findings are related to ***the factors which motivate the females to be entrepreneurs***. The literature found that “**Education plays a significant role in motivating the female entrepreneurs**”, as most of the female entrepreneurs are highly educated and their study in the area of business.

Another finding is that “**the family plays a significant role in the motivation for females to start up their own business**”. The importance of family for men also influences the entrepreneurial activity of women (in addition to that of men). Hence, if men become entrepreneurs, their wives probably also contribute as unpaid family workers, but this does not work the other way around, i.e. if women become self-employed, their husbands are not more likely to become involved in their firms.

Also, the literature found that “**The most important factors which push females to start up their own business are: the struggle for recognition, independence, and control and a strong sense of doing things on their own**”. Also, one of the conclusions in the area of motivations is that “Women prefer starting up a newly established business, instead of following other types of ownership”.

All of these findings regarding the motivations creates a question about the applicability of these motivations to the Emirati female entrepreneurs. In other words: ***What are the motivations for the Emirati female entrepreneurs?*** Answering this question will enable the researcher to understand the factors which motivate the

Emirati female entrepreneurs, then encouraging this segment will be possible through the functioning of the factors which highly motivate them to be entrepreneurs.

The second group of findings is related to the effect of start-up barriers on incubation, startup and long-term business performance programmes and policies to foster women entrepreneurs. The literature found that across countries, women own significantly fewer businesses than men. It shows that this gap is due primarily to the lower propensity of women to start businesses rather than to different survival chances across genders. This gap is explained mainly by subjective perceptions (belief in one's own skills and fear of failure).

The main constraints facing the female entrepreneurs can be summarised in the following points:

- Financial aspect of entrepreneurship is a big obstacle in women's entrepreneurship, in particular, the lack of finance and the constraints in accessing it;
- The high cost of formal financial support discourages many women entrepreneurs from accessing this finance and many entrepreneurs prefer to finance their business internally;
- The dual role of women, male domination and lack of self-confidence, lack of economic freedom and absence of family encouragement are major social impediments faced by women entrepreneurs;
- The existence of institutional voids has led women entrepreneurs to experience challenges with accessing markets and labour; dealing with red tape and government rules and regulations; accessing business networks; and accessing the judicial system;
- Women-owned enterprises are susceptible to poor financial management and liquidity problems.

These findings direct the researcher to the second question of the research, which is: ***“What are the main constraints facing the Emirati female entrepreneurs?”***

It's axiomatic that determining the constraints facing the Emirati female

entrepreneurs will significantly help in suggesting the appropriate policies to remove these constraints, which in turn will lead to improvements for female entrepreneurship in UAE.

The financial aspects are a major point of research for a large amount of literature in this area. There are two directions of the findings for the studies which are carried out in this area of research. The first direction found that there is a large difference between male and female start-up funding (men used three times more start-up capital than women). On the other hand few studies found that there is no significant differences in the usage of debt between men and women, and gender was not a significant predictor of financial leverage. Moreover, some women are unwilling to seek external finance for business start-ups. The previous two findings lead to Female owned businesses suffering a long-term disadvantage as a consequence of underfunding.

A very critical conclusion is related to the availability of credit for female-owned enterprises, and is that “While the first studies supposed that female entrepreneurs suffered from female entrepreneurs’ relationships with bankers because of sexual stereotyping and discrimination. Most of the recent studies found that there is no gender discrimination in the availability of debt”.

The conclusion of this point is that **“there is no significant difference between male and female in access to external finance, even to start up the business or to grow it”**. The differences between male and female entrepreneurs is that male entrepreneurs have higher skills than their female counterparts in contacting the banks, preparing the required documents for the bank, and hence they can get finance in an easy way. Vice versa, the female entrepreneurs have poor skills in satisfying the banks requirements to get the needed finance to start-up or grow their business.

This conclusion raises the third question of this research, which is: **“How easy is it for female entrepreneurs to access finance to start up or grow their own business?”** In another words: **“Is there a need for a specific finance programme for female entrepreneurs?”**

Another group of studies focused on the business network and its effect on female entrepreneurs. There is no doubt that the business network is one of the success factors for entrepreneurs whether male or female. The group of studies in this area found the fourth group of findings and found that “Gender differences in the way networks are created and used have been cited as having an influence on certain aspects of the management process, for example, enabling improved access to finance and the development of strong relationships with financial backers”. It’s also found that “That distinct gender differences occur in both the establishment and management of networks (i.e. the process of networking) and in the contents of social networks (i.e. what networks are used for)”. Finally, it’s found that “Male entrepreneurs tend to network more with external parties such as chambers of commerce, while female networks are usually family and friends”.

It’s well known that networking institutions play a major role in supporting the entrepreneurs in a large number of countries; this role starts before the beginning of the business, by providing support to entrepreneurs in the business idea generation and the business plan preparation. The support continues through the processing of the business via training for entrepreneurs, support in marketing, and moreover through the facilitating finance for the entrepreneurs. So, a critical question appears at this point, it is: ***What is the degree of effectiveness of the Business network institutions which aim to support Emirati female Entrepreneurs?*** The role of these institutions, and the results of their work, should be fully analysed to know the degree of support which the Emirati female entrepreneurs acquire from these networks.

With regard to the performance and growth of female-owned firms, it’s found from literature that: “women proprietors in their study had created more stable enterprises than had their male counterparts”. It also found that “Women owned firms perform less well than those owned by men”. The reasons for this under-performance, although disputed, are usually associated with initial under-resourcing. Finally it’s found that “There is a significant and positive relationship between schooling and the performance of the organizations”.

So, the question here is: ***how to improve the Emirati female entrepreneurs?*** This improvement will encourage more females to start their own business as they will see the high performance of the current entrepreneurs.

Chapter Three :Research Methodology

3.1. Introduction:

This thesis aims to understand the experience of female entrepreneurs in UAE and suggest policies to remove the impediments which face them. Chapter two contained a full review of the literature for all aspects related to female entrepreneurship while broadly and deeply discussing the extent to which the existing literature has so far theoretically and empirically researched the area of female entrepreneurship. This enabled the researcher to identify the research questions which are considered as the key to the research aims and objectives and the research methodology.

The main purpose of this chapter is to describe and justify the research design via discussion of the applied method to achieve the research objectives. This chapter is the basis for the following four chapters which contain the qualitative and quantitative analysis.

This chapter commences by discussing the research aims, questions, and objectives in section 2.3. Section 3.3 is for the research design including the applied approach (the mixed-methods approach) and how can it achieve the thesis objectives. This section also has a full discussion and justification for the implemented techniques of data collection, including a questionnaire or interview, and showing the design, sample, and the method of data analysis for each technique.

3.2. Research aim, questions, and objectives:

Research Aim:

The aim of the thesis is: **“To understand the experience of female entrepreneurs in UAE and suggest policies to remove the impediments which face them”**. To fulfil this aim, the researcher went deeply into a survey of the literature and identified the research questions and objectives.

Research Questions:

It is worth mentioning that the research questions are the real beginning of the research. As Remenyi, D., (2002) argued:

Whether we are considering the physical sciences, the life sciences or the social sciences, the research process begins with an interesting thought about the world around us. Without this there is no research. The interesting thought or research question is the common starting point of all research work in all fields of study. From this point research is always concerned with the emergence of theory whereby concepts and notions develop through the application of idea, the observation of evidence and the evaluation of results.

Hence, the survey of the related literature to female entrepreneurship, which is carried out in chapter two, created six research questions for our research. These questions are related to the different aspects of the Emirati female entrepreneurs. They are:

1. What are the motivations for the Emirati female entrepreneurs?
2. What are the main constraints facing the Emirati female entrepreneurs?
3. How easy is it for female entrepreneurs to access finance to start up or grow their own business?
4. What is the degree of effectiveness of the business network institutions which aim to support Emirati female entrepreneurs?
5. How to improve the performance of Emirati female entrepreneurs' businesses?
6. What are the suggestions to improve the Female entrepreneurship in UAE?

Research Objectives:

To achieve the aim of the research and answer the research questions, seven objectives have been developed for the research, which are:

1. To analyse female entrepreneurship sector in UAE;
2. To analyse the most effective motivations for the Emirati female entrepreneurs;

3. To analyse the main constraints facing the Emirati female entrepreneurs;
4. To evaluate how easy is it for female entrepreneurs to access finance to start up or grow their own businesses;
5. To evaluate the degree of effectiveness of the business network institutions which aim to support Emirati female entrepreneurs;
6. To analyse the performance of Emirati female entrepreneurs;
7. To suggest policies to improve the Female entrepreneurship in UAE.

Fulfilling these objectives means finding answers for all the research questions and achieving the aim of the research. So, the core of the research is to find the appropriate research philosophy, approach, strategy, and methodology which enables the researcher to achieve the research objectives and answer its questions.

3.3. Research paradigm:

Paradigm is “a basic system or worldview that guides the investigator” (Guba and Lincoln ,1994, p. 105). Likewise, for Chalmers (1982), paradigm is “made up of the general theoretical assumptions and laws, and techniques for their application that the members of a particular scientific community adopt” (p. 90).

Some scholars acknowledge the fact that there is no direct correspondence between paradigms, methodology and methods. In fact, “...research methodologies are merely tools, instruments to be used to facilitate understanding” (Morse, 1991). Since, strategies related to types of data and methods of data collection and analysis do not have paradigmatic characteristics, there is no issue with using numbers, text, visual and sensory data synthetically in combination (Gorard, 2012). This research mixes between both the positivist and interpretive paradigms.

Positivism is regarded as "scientific method" or "science research" and is “based on the rationalistic, empiricist philosophy that originated with Aristotle, Francis Bacon, John Locke, Auguste Comte, and Emmanuel Kant” (Mertens, 2005, p. 8).

Ontology in the positivism paradigm assuming that reality exists and is driven by immutable natural laws and mechanism (Guba & Lincoln, 1994). For a positivist,

reality is "out there" in the world independent of the researcher (Pring, 2000a, p. 59) and essentially discovered through scientific and conventional methodologies (Guba & Lincoln, 1994; Bassey, 1995).

In this line, the researcher assumes that reality exists represented in the UAE business environment and the women entrepreneurs who are running their business in UAE.

The epistemology of the positivist paradigm is dualist and objectivist, in which the investigator and the investigated exist as independent entities and the former is able to study the object or the investigated without influencing each other (Guba & Lincoln, 1994).

The epistemology of this research paradigm is dualist and objectivist in which Emirati female entrepreneurship was investigated as independent entities and the researcher is going to study the object or the investigated without influencing each other.

Interpretive research is concerned with subjective meanings as it seeks to recognize the individuals' interpretation and understanding of the social phenomena (Schwandt, 1994). In this research, the researcher tried to have full understanding to the female entrepreneurship phenomena in UAE.

Ontology of interpretive paradigm is relativist. Realities in this research exist in the form of multiple and intangible mental constructions towards Emirati female entrepreneurs that are based on experience, local and specific in nature and dependent for their form and content on the persons or groups holding the constructions which has been shown in the literature review.

3.4. Research Design:

3.4.1. Introduction:

To achieve the research objectives, a mixed-method research methodology has been implemented, where the quantitative and qualitative data collection techniques

and analysis procedures are combined. The qualitative method implemented through interviews, while the quantitative method has been implemented through a questionnaire.

Tashakkori and Teddlie (2003) argue that the usefulness of multiple methods emerge when they provide better opportunities for the researcher to answer his/her research questions and where they allow the researcher to better evaluate the reliability of the research findings.

Accordingly, the suggested methodology consists of a questionnaire for the female and male entrepreneurs plus three semi-structured interviews. The details of the research methodology are shown in the following:

- i) A survey strategy has been conducted using a questionnaire technique. A questionnaire distributed to female and male entrepreneurs. This enabled the researcher to distinguish between male and female entrepreneurship in UAE. It's worth noting that "*Surveys are popular as they allow the collection of large amounts of data from a sizeable population in a highly economical way. Often obtained by using a questionnaire administered to a sample; these data are standardized, allowing easy comparison*" (M. Saunders, et al., 2009: 144). "*They work best with standardised questions that you can be confident have been interpreted the same way by all respondents*" (Robson 2002).
- ii) Semi-structured interviews should be carried out with staff from relevant business support institutions, bankers (the credit directors for the SMEs), and selected Emirati women entrepreneurs. "*Semi-structured and in-depth interviews provide you with the opportunity to probe answers, where you want your interviewees to explain, or build on, their responses*" (M. Saunders, et al., 2009: 324).

The first interviews (with the staff from relevant business support institutions) aim to understand the Meso/Macro environment for the Emirati female entrepreneurs. Because of this, a deep understanding of the business network for the Emirati female entrepreneurs has been achieved through these interviews. The interview with the banks' credit directors for the SMEs, aims, mainly, to evaluate how easy it is for

female entrepreneurs to access finance to start up or grow their own business. Interviews with selected Emirati women entrepreneurs aim to deeply explore the motivations for female entrepreneurs in UAE; the impediments which face them; and the role of government institutions and business networks in supporting them. Also, to discover their visions about improving female entrepreneurship in UAE.

In addition to the above mentioned techniques, the researcher used the secondary data to analyse the size of the female entrepreneurship sector in UAE, and the support of government and non-government institutions in promoting female entrepreneurship in UAE.

The following sections discuss the details of the followed method:

The researcher may use Individual quantitative and/or qualitative techniques (mono method) or more than one data collection technique and analysis procedures to answer the research questions (multiple methods). (Curran and Blackburn 2001).

The quantitative methods are widely implemented in the business research as a synonym for any data collection or analysis that uses numerical data or generates it. In contrast, as a synonym for any data collection or analysis that uses or generates non-numerical data. (Saunders. M, et al: 151).

The multi-method approach means using a combination of more than one data collection technique. (Tashakkori and Teddlie 2003). The qualitative–quantitative approach may start with implementing qualitative methods to determine the spread of diversity, followed by implementation of quantitative methods to quantify the spread. After this an explanation can be provided using the qualitative approach. (Kumar. R, 2011).

Bryman (2006) carried out research including the examination of over two hundred articles applying quantitative and qualitative methods. Bryman argues that there are six reasons to use the mixed method design. They are: triangulation, facilitation, complementarity, generality, aid interpretation, studying different aspects, and solving a puzzle.

Triangulation is the use of two or more independent sources of data or data collection methods to corroborate research findings within a study. **Facilitation** means the use of one data collection method or research strategy to aid research using another data collection method or research strategy within a study. **Complementarity** is using two or more research strategies in order that different aspects of an investigation can be dovetailed. **Generality** means the use of an independent source of data to contextualise the main study or use quantitative analysis to provide a sense of relative importance. **Aid interpretation** means the use of qualitative data to help explain relationships between quantitative variables. Studying different aspects means using quantitative to look at macro aspects and qualitative to look at micro aspects. **Solving a puzzle** means the use of an alternative data collection method when the initial method reveals unexplainable results or insufficient data (See: Bryman, 2006 and Saunders. M, et al., 2009).

In this research, the mixed method methodology has been implemented. A survey strategy conducted through a questionnaire technique. A questionnaire distributed to female and male entrepreneurs in addition to semi-structured interviews have been carried out with the staff from relevant business support institutions, bankers (the credit directors for the SMEs), and selected Emirati women entrepreneurs.

The implementation of the mixed method methodology enabled the researcher to fulfil the research objectives. Applying the suggested methodology (mixed method methodology) enabled it to deliver the following advantages: triangulation, facilitation, complementarity, generality, aid interpretation, studying different aspects, and solving a puzzle.

- I. **Triangulation:** Collecting the data from more than one source (The entrepreneurs, the staff from relevant business support institutions, bankers, and selected Emirati women entrepreneurs) enabled to corroborate research findings within the study.
- II. **Complementarity:** Collecting the data from entrepreneurs, the staff from relevant business support institutions, bankers, and selected Emirati women

entrepreneurs enabled to find sharp findings for the different aspects of the investigation.

III. Aid interpretation: Applying mixed-method methodology enabled the researcher to use qualitative data which has been collected from the interviews to explain relationships between quantitative variables. So, there is more confidence in the findings and an interpretation can be found for each finding of the quantitative data analysis.

3.4.2. How the selected methodology achieves the thesis objectives:

The core of this research is to answer the research questions and fulfil the research objectives. The selected methodology should aim to do this. So, each selected technique should, even with a different level, fulfil one or more objective of the research objectives. Table (3.1) shows the contribution of each selected methodology technique in achieving each one of the research objectives.

Table 3. 1 How the selected methodology achieves the thesis objectives:

Thesis Objectives*	Thesis Objective (1)	Thesis Objective (2)	Thesis Objective (3)	Thesis Objective (4)	Thesis Objective (5)	Thesis Objective (6)	Thesis Objective (7)
Methodology Technique							
i) A questionnaire distributed to female and male entrepreneurs	-	√√√	√√	√√	√	√√	√√
ii) Interviews with key persons in government institutions and the network	√√	√√	√	√	√√√	-	√√
	-	-	√	√√√	-	-	√√

iii) Interviews with bankers							
iv) Interviews with selected Emirati women entrepreneurs	-	√√√	√√√	√√√	√√	√√√	√√

* √√√ refers to high participation of the technique in achieving the thesis objective;
√√ means that the technique has a medium contribution in achieving the thesis objective;
√ means that the technique has a low contribution in in achieving the thesis objective.

3.4.3 Quantitative data: The questionnaire

The most commonly used data collection technique within the survey strategy is the ‘questionnaire’. As per the technique, *“each respondent is asked to respond to the same set of questions, it provides an efficient way of collecting responses from a large sample prior to quantitative analysis”* (Saunders, M., 2009: 361). The use of questionnaires is discussed in many research methods (Dillman’s, 2007). Both descriptive and explanatory research mainly use the questionnaire technique in their data collection (Gill and Johnson, 2002).

In this section, all the related aspects of the questionnaire are covered. The section commences with a justification for the use of the questionnaire in this research. This is followed by the design of the questionnaire. The third part of this section is the pilot study. The sample group has been described in the fourth part. The fifth part spotlights the difficulties which face the researcher when collecting the data for the questionnaire. Finally, the sixth, and last part in the section, focuses on the questionnaire data analysis.

3.3.3.1 Justification for the use of the questionnaire

There are many reasons to use a questionnaire as a technique for the survey strategy in this research. Bhattacharjee A., (2012) argued that the survey research has several inherent strengths compared to other research methods. The first point of strength is that **“surveys are an excellent vehicle for measuring a wide variety of unobservable data”**. In this research, the questionnaire is used to measure many

of the preferences, attitudes, beliefs, behaviours, and factual information for the Emirati female entrepreneurs, as follows:

- i. Female entrepreneurs' **preferences** (e.g., their level of education, the area of education in which they have studied, and the type of industry which they prefer to join);
- ii. Female entrepreneurs' **attitudes** (e.g., toward the government institutions and the business networks, towards risk and risk aversion, and their intentions towards entrepreneurship);
- iii. Female entrepreneurs' **beliefs** (e.g., about new laws and regulations which are required to promote female entrepreneurship in UAE, and the role of the family in supporting female entrepreneurship in UAE);
- iv. Female entrepreneurs' **behaviour** (e.g., their management style, performance, and efforts to access external finance);
- v. **Factual information** (e.g., the size of the business, the number of working years of the business in the market, and the sector of the business).

The quantitative research also enables the **measurement of causality**; through it the researcher can describe which factors (variables) affect the others. Moreover, the importance of the influencing factors can be measured. In this research, it's very important to measure the motivation factors for the female entrepreneurs in the UAE and to measure the level of influence of each of them on motivating the female entrepreneurs in the UAE. Furthermore, the questionnaire can be used to measure the role of the business network and the governmental institutions in supporting the Emirati female entrepreneurs.

"There are some conditions which make the survey research ideal for collecting the data from a large population which it is impossible to observe or communicate directly". (Bhattacharjee A., 2012). Hence, applying the questionnaire has enabled the researcher to collect the data from a large number of the female-owned businesses in all the Emirates (Abu Dhabi, Dubai, Sharjah, Ajman, Ras Al Khimah,

Fujairah, and Um Al Qawuin). This enabled the researcher to collect a large number of respondents and generalize the research findings as those *“large sample surveys may allow detection of small effects even while analyzing multiple variables, and depending on the survey design, may also allow comparative analysis of population subgroups”* (Bhattacharjee A., 2012).

Another advantage of using the questionnaire, as (Bhattacharjee A., 2012) argued, is that questionnaire surveys are preferred by some respondents because of their unobtrusive nature and also their convenience in terms of response. This may enable the researcher to get real responses from the respondents about many critical issues. Also, the respondents provided their response without any influence from any other party.

Finally, survey research is more economical in terms of researcher time, effort and cost than most other methods.

At the same time, survey research also has some unique disadvantages. It is subject to a large number of biases such as non-response bias, sampling bias, social desirability bias, and recall bias, as discussed in the last section of this chapter.

Disadvantages of a questionnaire

The questionnaire has several disadvantages; the major disadvantages of this technique are as follows:

Response rate is low. This is considered the main disadvantage of **the** questionnaire technique. As the researchers face too many difficulties in receiving responses. The response rate depends upon a number of factors: the interest of the sample in the topic of the study; the layout and length of the questionnaire; the quality of the letter explaining the purpose and relevance of the study; and the methodology used to deliver the questionnaire. Generally, the response rate is about 20-30%.

Self-selecting bias. The attitude and attributes of respondents who return their questionnaire may be different from those who didn't return it. Hence, if the response rate is very low, the findings may not be representative of the total study population and may be biased.

Lack of clarity. As per this technique, there is no direct communication between the researcher and respondents. If a respondent does not understand any question, they will clearly not be able to understand its meaning. If different respondents understand questions in a different way, the quality of the collected information will be affected.

The influence of a response to a certain question on the response to other questions. In this technique, respondents can read all the questions before they start answering, consequently, the answer to a particular one or more questions may be affected by their answer to other questions.

Respondents are able to consult others. Respondents in this technique may consult others before providing their answers. This may provide the wrong information if the question asks them to reflect on their personal experiences or to provide the respondents' own opinion.

Lack of supplementary information. Other techniques may be supplemented with extra information from other methods of data collection (for example: data collection in interviews can be supplemented by collected data from observation). This advantage is not available in the questionnaire technique. (Kumar, R., 2011).

The researcher avoided as much as possible the disadvantages of the questionnaire. Also, the interviews balanced these disadvantages.

3.4.3.2 The Design of the questionnaire

The questionnaire was designed and distributed to Emirati entrepreneurs (males and females). The questionnaire is divided into six sections. The first section is designed to elicit some basic data about the respondents and their enterprises (gender, region, type of business, the year of starting the business, the area of the business, does the owner have prior experience in the area of the business, and the educational level and area of education of the entrepreneur). Significant results from this section show the significance of differences between the sample group of male and female entrepreneurs. Findings are discussed in the following chapters.

The second section of the questionnaire discusses the motivations for the Emirati entrepreneurs. This section investigates the differences in the psychological characteristics between women and men entrepreneurs; the second part of this section investigates the social background and business differences between Emirati women and men, including: education; youthfulness; family background and family support.

The third section of the questionnaire investigates the constraints which face the Emirati female entrepreneurs. This section includes an investigation of the following obstacles: financial; socio-cultural; business environment; educational and managerial.

The fourth section of the questionnaire is focused on finance and related issues in the female-owned enterprises. This section investigates the female entrepreneurs' access to start-up finance, the demand for credit from female-owned enterprises, and the availability of credit for female-owned enterprises.

The fifth section of the questionnaire investigates the female business networks in UAE and their role and effectiveness in supporting female entrepreneurs in UAE and the suggestions of the female entrepreneurs for improving the role and effectiveness of these networks.

The sixth, and last, section of the questionnaire is about the Emirati business performance and growth of female-owned firms. This can be concluded by investigating their economic contribution to job and wealth creation through business start-ups and growth, their core staff, their success in relation to their achievement in attaining personal goals, sales turnover, the served market, and their expectation of future business success.

Appendix (A.1) includes the English version of the questionnaire, while Appendix (A.2) shows the Arabic translation of the same. The two versions of the questionnaire were given to the respondents: either a hard copy or a link to a survey monkey to give the respondents the choice of English or Arabic versions as per his/her

convenience. The translation has been examined by more than one native Arabic speaker who are fluent in both the Arabic and English languages.

3.4.4 The pilot study

A pilot study was carried out prior to uploading the questionnaire on “survey monkey”. It was distributed to ten female entrepreneurs to check: i) the accuracy of the questions; ii) the clarity of the questions’ phrasing; iii) the appropriateness of the question types; iv) the relevance of the sequence of the questionnaire sections; and v) the required time to fill out the questionnaire. Respondents reflected a lack of clarity with some questions, which led to some changes in these questions. Two respondents reflected that the questionnaire contains a large number of questions which may lead to boredom while filling out the questionnaire. The researcher asked them to go through the questionnaire and suggest which questions can be removed to make the questionnaire more interesting, so then a few questions were removed based on their suggestions, while other questions were not removed as that would affect the objective of the questionnaire.

The respondents in the pilot study were asked to inform the researchers about the required duration to complete the questionnaire. They indicated that the duration for the questionnaire’s completion varied between twenty and twenty-five minutes; this was clarified with the final respondent who filled out the hard copy of the questionnaire, while it took a little bit longer for those who filled out the questionnaire online via the survey monkey.

3.4.4.1. The sample of the questionnaire

The convenience sampling method was implemented in selecting the sample of entrepreneurs who filled out the questionnaire. As per this sampling method, respondents are easily access by the researcher (Saumure and Given, 2008) and comply with the research criteria. The researcher communicated with entrepreneurs via institutions which support entrepreneurs; visited entrepreneurs’ exhibitions in UAE; and visited training programmes for entrepreneurs. The data collection was for both female and male entrepreneurs without a focus on one group. The

questionnaire was distributed to entrepreneurs in all economic sectors and in all UAE emirates to ensure that the selected sample reflected the society.

Respondents were distributed in all the emirates. 84 of them were from Dubai, 75 from Abu Dhabi, 36 from Sharjah, 21 from Ajman, 21 from Fujairah, 13 from Umm al Quwain and 12 from Ras Al Khaimah. Out of the 262 respondents, 122 females and 140 males responded.

3.4.4.2. Analysis of the quantitative data

An SPSS package was used to analyse the data. Many statistical tests were implemented: frequency analysis; Chi-square test; F test; t test and regression analysis.

Appendix (A.3) has a full description of the analysis for each question in the questionnaire and the research objective which was achieved by the analysis of this question.

3.4.5. The Qualitative Data: The Interviews

The qualitative data was carried out through interviews. As mentioned previously, three interviews were carried out; the first interviews (with the staff from relevant business support institutions) was with the aim of understanding the Meso/Macro environment for the Emirati female entrepreneurs. Besides this, a deep understanding of the business network for the Emirati female entrepreneurs has been achieved through these interviews. The interview with the banks' credit directors for the SMEs aims, mainly, to evaluate how easy it is for female entrepreneurs to access finance to start up or grow their own business. Interviews with selected Emirati women entrepreneurs aim to deeply explore the motivations for female entrepreneurs in UAE, the impediments which face them, and the role of government institutions and business networks in supporting them. Also, to discover their visions about improving female entrepreneurships in UAE.

Walliman, N., (2011) argued that Interviews are more suitable for questions that require probing to obtain adequate information. The use of interviews to question

samples of people is a very flexible tool with a wide range of applications. There are three types of interview, as follows:

- i) **Structured interview** – standardized questions read out by the interviewer according to an interview schedule. Answers may be closed format;
- ii) **Unstructured interview** – a flexible format, usually based on a question guide but where the format remains the choice of the interviewer, who can allow the interview to ‘ramble’ in order to get insights into the attitudes of the interviewee. No closed format questions; and
- iii) **Semi-structured interview** – one that contains structured and unstructured sections with standardized and open type questions. Though suitable for quantitative data collection, interviews are particularly useful when qualitative data is required. Semi-structured interviews can be used for subjects, both general or specific in nature and even, with the correct preparation, for very sensitive topics. They can be one-off or repeated several times over a period to track developments.

The applied interviews in this research are Semi-structured interview. As each group of interviews discussed some pillars related to the research objectives for the group.

Each of the following sub-sections handles one of the interviews. The first sub-section deals with interviews with the staff from relevant business support institutions, the second sub-section handles the interviews with the banks’ credit directors for the SMEs, while the third sub-section deals with the interviews with the selected Emirati women entrepreneurs. Each one of these sub-sections commences with a justification for the using of the interviews, the design of the interviews, the sample group, and the analysis of the collected data.

3.4.5.1. The interviews with key persons in government institutions and the network

3.4.5.1.1. Justification for using the interviews with key persons in supportive institutions and networks

Kumar, (2011), argued that interviews are useful for collecting in-depth information. So, it's important to use interviews with key persons in government institutions and the network to understand in depth the degree of effectiveness of the business network institutions which aim to support Emirati female entrepreneurs. Also, the interviews enabled the researcher to understand the most effective motivations for the Emirati female entrepreneurs.

Researchers believe that the interview technique is the most appropriate way to collect the data and to study complex and sensitive areas as “the interviewer has the opportunity to prepare a respondent before asking sensitive questions and to explain complex ones to respondents in person”. (Kumar, 2011). Hence, conducting interviews with key persons in government institutions and the networks enable the researcher to understand in depth the extent of the weakness of the female entrepreneurs in UAE, the evaluation of how easy is it for female entrepreneurs to access finance to start up or grow their own business.

Moreover, the collected data from interviews can be supplemented. As the interviewer is able to supplement information obtained from responses with those gained from observation of non-verbal reactions. Also, the questions can be explained. *It* is less likely that a question will be misunderstood as the interviewer can either repeat the question or put it in a form that is understood by the respondent.

3.4.5.1.2. The sample group of the interviews with key persons in government institutions and networks

The sample of key persons in government institutions and networks was selected using the purposive sampling method. The selected method enables the researcher to select the cases based on his/her own judgment to find the respondents who enable the researcher to find answers for the research question(s) and to meet the research objectives. This form of sample is often used when working with very small samples such as in case study research and when you wish to select cases that are particularly informative (M. Saunders, et al., 2009: 237 - 40). Purposive sampling enables the researcher to select information-rich cases (Patton, 2002). Hence the

researcher selected his method to find the proper answers on the research questions.

Although there is some homogeneity between the institutions which support female entrepreneurs in UAE, the researcher noticed heterogeneity between them. There were some differences between them in the level of their location; activities; type of provided support to entrepreneurs; etc. Hence the researcher selected the sample to reflect all the different types of institutions in UAE. Table B.2 in appendix (B) shows the list of interviewed institutions. Table (3.3) shows the geographical distribution of the interviewed institutions

Table 3. 2 The geographical distribution of respondents

Emirate	No. of respondents	Percentage (%)
Abu Dhabi	2	15.4%
Dubai	4	30.8%
Sharjah	3	23.1%
Ajman	1	7.7%
Ras Al Khaimah	1	7.7%
Fujairah	1	7.7%
Um Quain	1	7.7%
Total	13	100%

3.4.5.1.3. The design of interviews with key persons in government institutions and networks

The interviews with key persons in government institutions and the networks has eleven sections. The first section is for general data about the institutions: vision, mission, year of establishment, main activities, number of branches, and number of beneficiaries. The second section discussed the reflection of the respondent upon the evolution of female entrepreneurship in UAE in the last decade.

The third section discussed the main characteristics of Emirati female entrepreneurs and how they are different from the male entrepreneurs. The respondents' reflection about the performance of Emirati female entrepreneurs is shown in the fourth section of the interview. For section 5 researchers tried to find out from the respondents about the preference sectors for female entrepreneurs in UAE; the discussion in this regard starts by getting the respondent's reflection on whether they think that female entrepreneurs prefer certain sectors to start their business in or not. If the answer is yes, the interviewee is asked about these sectors and the reasons which make Emirati female entrepreneurs prefer to start their business in these sectors. If the answer is no, the interviewee is asked about the reason for that.

Section 6 discusses the respondent's reflections upon the motivations for Emirati female entrepreneurs; to find out the major factors motivating them to start their own businesses. This was followed by a discussion of the main constraints facing the Emirati female entrepreneurs in section 7. The interviewee is asked about constraints with their start-up and the constraints which female entrepreneurs face to sustain their business. The eighth section found out the interviewee's point of view about the ease for female entrepreneurs to access finance to start up their own businesses.

Section 9 asked interviewees about the level of support provided from his/her institution and can the institutions efficiently improve the performance of Emirati female entrepreneurs.

Finally, section 10 asked the respondents about his/her suggestions to improve the females networking in supporting Emirati female entrepreneurs via discussion of some pillars: marketing; training; finance; and the provision of statistics and consultations, while section 11 asked for suggestions on how to improve female entrepreneurship in UAE as a whole via discussing the following pillars: government; finance institutions; networking; education; training; society; and family.

All interviews were conducted on a face-to-face basis and were recorded on the researcher's i-phone. The key questions for the semi-structured interviews are attached in appendix (C) section (C.1).

3.4.5.2. The interviews with bankers

In this chapter, the researcher is going to analyse the “interviews with bankers” as a step towards fulfilling the research objectives. These Interviews strongly contributed in achieving objective no. 4 (to evaluate how easy it is for female entrepreneurs to access finance to start-up or grow their own business). Furthermore, it has a medium contribution in achieving objective no. 7 (to suggest policies to improve female entrepreneurship in UAE); and a low contribution in achieving the objective no. 3 (to analyse the main constraints facing the Emirati female entrepreneurs). Hence, a semi-structured interview has been conducted with three bankers from top banks supporting entrepreneurs in UAE. All interviews were recorded using my i-phone and are saved on a laptop which is password-protected, and is not shared with any other person to ensure the data's security. The consent form assures that “any information, quotations or interview data obtained will be held in confidence and will not be used other than for the purposes of the study and third parties will not be allowed access to them”.

3.4.5.2.1. Justification for using the interviews with bankers

Interviews with bankers was very essential, as it enabled the researcher to deeply understand how easy it is for female entrepreneurs to access finance to start up or grow their own business. Also, the interviews with bankers enabled the researcher to understand the main constraints facing the Emirati female entrepreneurs. On the other hand, the interview with bankers enabled the researcher to understand the

bankers' attitude towards providing the finance for Emirati female entrepreneurs and how the banks deal with entrepreneurs with a focus on providing services from banks to Emirati entrepreneurs. Finally, interviews with banks are very important to obtain some suggestions for improving female entrepreneurship in UAE.

3.4.5.2.2. The sample group of the interviews with bankers

The sample of bankers was selected using the purposive sampling method (the same as the interviews with the key persons in government institutions and networks). The selection of this sampling method is the need for information-rich cases, as many banks in UAE still don't support entrepreneurs significantly. The researcher communicated mostly with banks in UAE and selected three banks to be interviewed. These banks are from the top banks supporting entrepreneurs in UAE, they are: Abu Dhabi Islamic Bank (ADIB), Mashreq Bank, RAK Bank.

3.4.5.2.3. The design of interviews with bankers

The interviews with bankers were conducted based on semi-structured interview. The interview has seven pillars to be discussed with bankers.

The first pillar was about the bank itself and its history of SME support, its definition to SMEs, and its implemented criteria in differentiating between the SME sector and the larger companies. The second pillar discusses the services provided to SMEs and the factors which lead to the success of their bank on dealing with entrepreneurs.

The third pillar discussed the bank's vision towards UAE entrepreneurs; (how the bank sees UAE entrepreneurs) and how it deals with them. Furthermore, it discusses the bank's vision towards female entrepreneurs in UAE (how do you see female entrepreneurs in UAE?).

The fourth pillar discusses the bank's finance policy, via discussion of the bank policy in support of businesses in the start-up phase (what finance is provided for the business start-up?) and the bank's implemented criteria in providing finance to SMEs.

The fifth pillar discusses if there is any difference between the bank products / finance requirements towards male and female entrepreneurs and if there are any differences between SME and the rest of the corporate sector in terms of finance from the bank.

The sixth pillar discusses problems which face banks in dealing with SMEs and if there are agreements with government institutions which support entrepreneurs in UAE.

Finally, the seventh pillar discusses the interviewee's vision towards the way which banks can support Emirati SMEs in the future and their expectations for SMEs in UAE.

All interviews are conducted on a face-to-face basis and are recorded on the researcher's i-phone. The key questions for the semi-structured interviews are attached in appendix (C) section (C.2).

3.4.5.3. Interviews with selected Emirati women entrepreneurs

3.4.5.3.1. Justification for using the interviews with Emirati women entrepreneurs

Interviews with selected Emirati women entrepreneurs enables the researcher to understand in depth the analyses of the main motivations and constraints facing the Emirati female entrepreneurs, and the deep analyses of the performance of Emirati female entrepreneurs, Also, a deep understanding of the suggested policies to improve the female entrepreneurship in UAE.

Furthermore, conducting interviews with selected Emirati women entrepreneurs enabled the researcher to evaluate the degree of effectiveness of the business network institutions which aim to support Emirati female Entrepreneurs and the evaluation of how easy it is for female entrepreneurs to access finance to start up or grow their own business.

Finally, interviews with Emirati female entrepreneurs enabled the researcher to find out their suggestions for improving female entrepreneurship in UAE from all perspectives.

3.4.5.3.2. The sample group of the interviews with Emirati women entrepreneurs

The sample of Emirati women entrepreneurs was selected using the snowball sampling method. This sampling process starts by contact with one or two cases in the population and asks them to identify further cases, who in turn identify other cases until either no new cases are given or the sample size is completed (M. Saunders, et al., 2009: 240).

The researcher started with two female entrepreneurs, and at the end of each interview, the interviewee was asked to nominate other female entrepreneurs to be interviewed, and each provided numbers and contacted friends for the same. Hence the sample had started to snowball.

The sample of interviewed female entrepreneurs included nine respondents, who varied in the activities, location, etc, (Appendix B.3 shows the List of interviewed female entrepreneurs).

3.4.5.3.3. The design of interviews with Emirati women entrepreneurs

The interviews with Emirati women entrepreneurs were conducted based on semi-structured interviews. Interviews started by discussing the profile of the respondents and their source of finance, their motivations to start their own businesses and the constraints which faced them. This was followed by a discussion about the performance of the interviewed entrepreneur's business, in terms of: number of employees; profits; sales / revenues; and other aspects of the business. Furthermore, a discussion went on to find an interpretation about the factors (what are the reasons?) which led to this performance. Then the interview discussed membership of business networking and the services provided from this networking.

All interviews were conducted on a face-to-face basis and were recorded on the researcher's i-phone. The key questions for the semi-structured interviews are attached in appendix (C) section (C.3).

3.4.5.4. The analysis of the qualitative data:

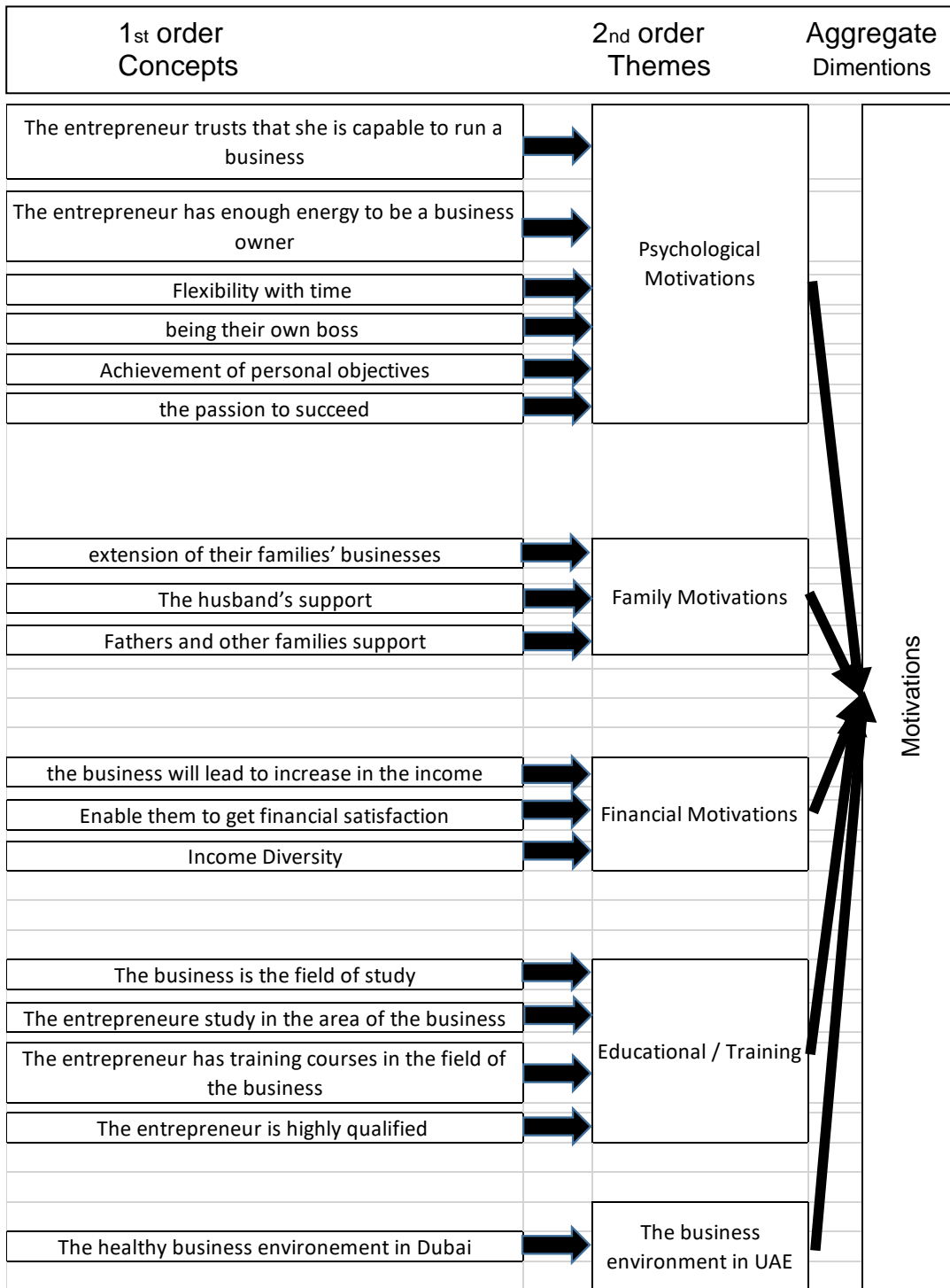
The analysis of all the qualitative data (from key persons in government institutions – bankers – female entrepreneurs) is going to be discussed in this section. The researcher transcribed the audio-recording before the analysis of this data. Each transcribed interview was saved as a separate word processed file. To make the transcription process easier, the researcher referred to the question number in the transcription which made the later search faster and easier.

The researcher categorized the collected data into groups. Dey (1993:96–7) stated: “categories must have two aspects, an internal aspect – they must be meaningful in relation to the data – and an external aspect – they must be meaningful in relation to the other categories”. Hence, categorization is done based on interview questions. The researcher coded each answer so as to be easier for categorization. Nvivo was used in some parts of the analysis, especially when diagrams were required for a link between the different respondents.

The process of data categorization went into many levels. The researcher started by seek similarities and differences among the responses of respondents and categorised them into number of categories given labels or phrasal descriptors considered as an array. This categorization followed by 2nd-order theoretical level of themes, dimensions, and the larger narrative, which is called 2nd-order theme. This theme is reached by asking whether the emerging themes suggest concepts that might help the researcher to describe and explain the observed phenomena. Once a workable set of themes and concepts is in hand, the researched started to investigate the possibility of distill them into “aggregate dimensions” (Dennis A. Gioia, Kevin G. Corley, and Aimee L. Hamilton, 2012).

Figure no. (3.1) shows an example for the analysis of the qualitative data collected from entrepreneurs about factors motivated them to start their own business.

Figure (3.1) An example for the analysis of the qualitative data



Chapter Four :Analysis for interviews with Emirati female entrepreneurs

4.1. Introduction:

Interviews with selected Emirati women entrepreneurs aim to deeply explore the motivations for female entrepreneurs in UAE, the impediments which face them, the role of government institutions and business networks in supporting them. Also, to discover their visions about improving female entrepreneurship in UAE.

Interviews with selected Emirati women entrepreneurs has been collected via a semi-structured interview. The interviews conducted with nine female Emirati entrepreneurs. A list of institutions is provided in Appendix (B.3), and all interviews were recorded using my i-phone and saved on a laptop which is password-protected and is not shared with any other person to ensure the data's security. The consent form assures that "any information, quotations or interview data obtained will be held in confidence and will not be used other than for the purposes of the study and third parties will not be allowed access to them".

Key questions for interviews with Emirati female entrepreneurs:

1. The profile of the company (field of activity – founders – ...)
2. What are your sources of finance?
3. What are the factors which motivated you to start the business?
4. What are the challenges which faced you on the start up of your business?
5. What are challenges which faced you in the operation of the business?
6. What is your future plan?
7. How do you see the performance of your business?
8. How do you see the entrepreneurship environment in UAE?
9. Are you a member of any business women network?
10. What do you suggest to improve the performance of institutions which support entrepreneurs?
11. What are your suggestions to improve the performance of the networks in UAE?

12. How to improve the female entrepreneurship in the UAE?

This introduction is followed by observing the profile of the respondents (section 4.2), followed by the sources of finance (4.3). Section (4.4) discusses the motivations for female entrepreneurs to start their businesses. Section (4.5) is about the challenges for female Emirati entrepreneurs on the start up of the business, while challenges which faced female entrepreneurs while processing the business are discussed in (4.6). Section (4.7) discusses the performance of female entrepreneurs and section (4.8) discusses future plans for respondents. The entrepreneurship environment in UAE is discussed in section (4.9). The membership of respondents in a business network is handled in section (4.10). Suggestions to improve the performance of institutions which support entrepreneurs are discussed in section (4.11), while the suggested improvements are handled in section (4.12).

4.2. Profile of the Respondents

The researcher conducted nine interviews with Emirati female entrepreneurs in different fields. Table 4.1 shows the list of interviewees.

Table 4. 1 List of respondents

No.	Activity	Emirate
1	Food and beverage	Sharjah
2	Technology	Sharjah
3	Cosmetics- Trade	Ajman
4	Trade (clothes)	Dubai
5	Interior design	Dubai
6	Interior design	Dubai
7	Food and beverage	Sharjah
8	Beauty Services	Dubai
9	Trade (Jewellery)	Dubai

4.2.1 Activity

Table 4. 2 Activity of interviewees

Activity	No. of respondents
Food and beverage	2
Technology	1
Cosmetics - Trade	1
Trade (clothes)	1
Interior design	2
Beauty Services	1
Trade (Jewellery)	1
Total	9

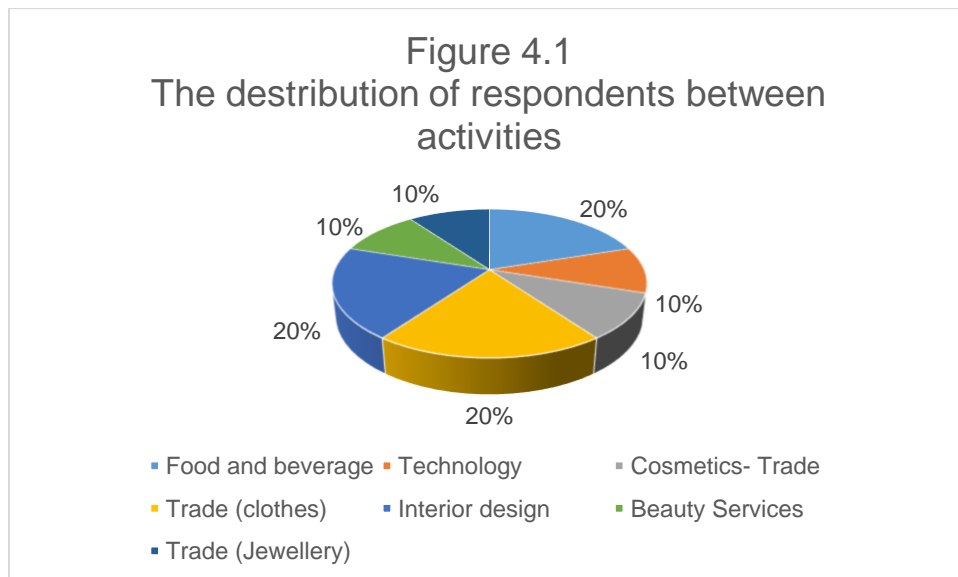
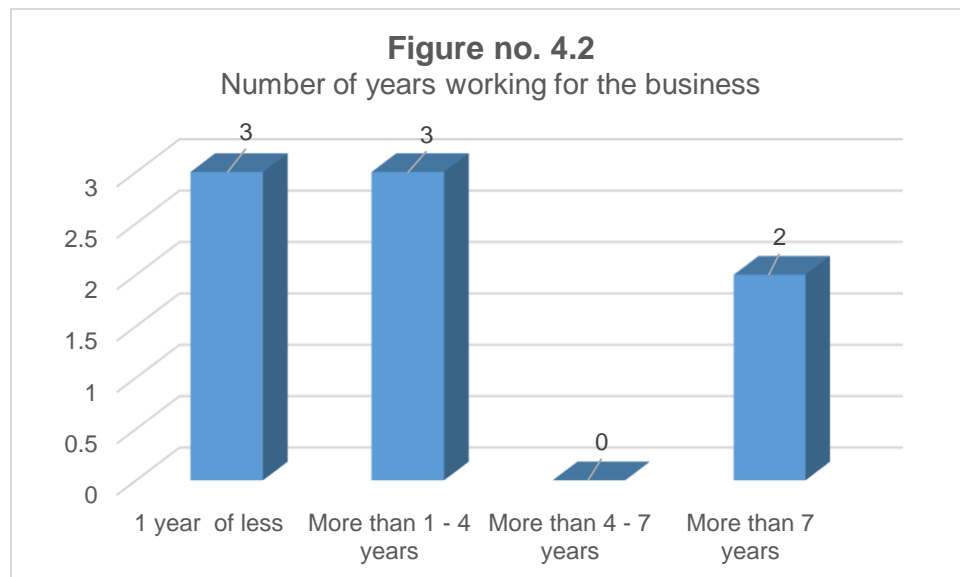


Table 4.2 and figure 4.1 show that interviewees were distributed between seven sectors. 22% of respondents work in food and beverage and also in interior design, and each other sector represents 11% of the sample.

- **Number of years working for the business**

Table 4. 3 Number of years working for the business

Activity	No. of respondents
1 year or less	3
More than 1 - 4 years	3
More than 4 - 7 years	0
More than 7 years	2
Total	8



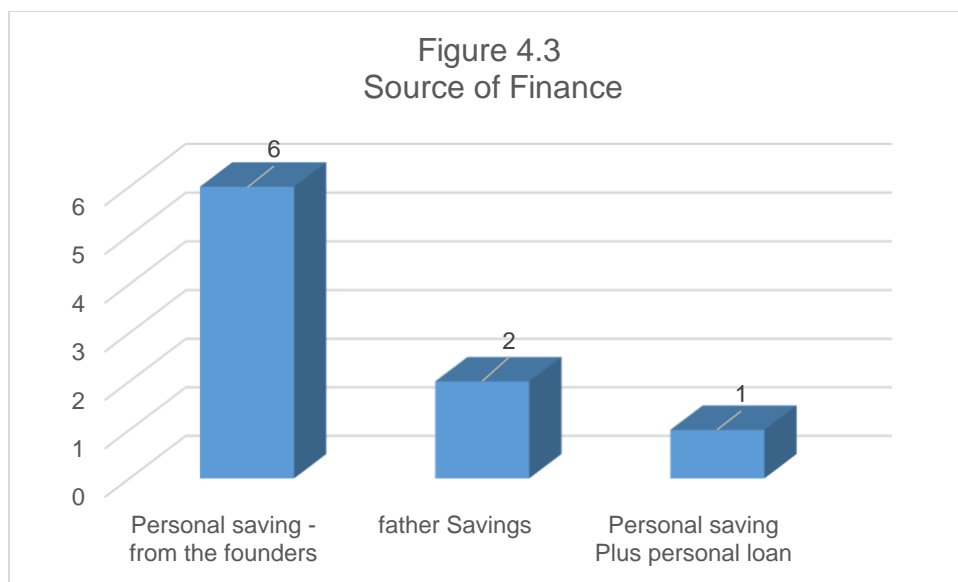
Eight respondents answered this question. 37.5% of them have been working for less than one year (infants), another 37.5% have been working for a period between one year and four years, and 25% of them are surviving for more than 7 years.

4.3 The source of finance:

Table (4.4) and figure (4.3) show the source of finance for respondents.

Table 4. 4 Source of finance

Activity	No. of respondents
Personal savings - from the founders	6
Father's savings	2
Personal savings plus personal loan	1
Total	9



All interviewed female entrepreneurs started their business using personal savings or their father's saving. 67% of them started their business using their personal saving, 22% started using their father's savings, and 11% started by personal savings plus a personal loan. No interviewee received funding from any supportive institution even in the start-up phase or for growth (when required).

Reasons behind the reluctant of female entrepreneurs to receive funding from institutions:

Interviews identified seven reasons behind the reluctant of female entrepreneurs to receive funding from institutions. Table (4.5) shows the reasons and the number of entrepreneurs who referred to it. The details of entrepreneurs' reflections are given in Appendix D – Section D.1.

Table 4. 5 Reasons behind the reluctance of female entrepreneurs to receive funding from institutions

The reason	No. of respondents who referred to it
Institutions don't provide funds to certain sectors	3
Procedures of the institutions are complicated and too much documentation is required	2
The venture is small and doesn't need external finance	2
Entrepreneurs are not aware of the services of institutions	1
Lack of market experience of entrepreneurs	1
Entrepreneurs receive other types of support from institutions	1

5 respondents reflected a view that institutions don't provide funds to certain sectors or the procedures of institutions are complicated and too much documentation is required. 2 respondents reflected that the venture is very small and doesn't need any external finance. 1 respondent referred to each other reason.

This was reflected by two interviewees who received funding from the Khlifa fund who said it requires appearing in three interviews and answering too many complicated questions and that the process takes too much time and requires too many documents. Three interviewed entrepreneurs revealed that some sectors are not allowed to get any funding from the institutions, such as technology and beauty services activities.

Many other reasons were behind the the reluctant of female entrepreneurs to receive funding from institutions. Some are related to the entrepreneurs themselves, as they have a lack awareness of the services provided by the institutions or a lack of market experience and fear which pushed them to avoid receiving any finance. In some cases, entrepreneurs didn't ask for external finance because the venture's size is small and doesn't need external finance. While other entrepreneurs received other types of support from institutions, such as shops with reduced rent.

4.4. Motivations for female entrepreneurs to start their businesses:

Factors which motivated respondents to start their own businesses varied from one to another. These motivations can be classified as: financial; educational; family; psychological; training and motivations related to the business environment of UAE. Some respondents have more than one motivation, while others have only one factor motivating them to start their own businesses. Table (4.6) shows each type of motivation and the number of respondents who selected it.

Table 4.6 shows the number of motivations for each respondent.

Table 4. 6 Motivations for female entrepreneurs in UAE

Type of motivation	No. of respondents	Percentage of total respondents
Psychological	7	77.8 %
Family	4	44.4 %

Financial	3	33.3 %
Educational	3	33.3 %
The idea and the demand for the products	3	3.33%
Training	1	11.1 %
Business environment	1	11.1 %

Table 4.6 shows the psychological factors are the main motivation factors for female entrepreneurs in UAE, as 77.8% of respondents refers to these factors. Family (social) factors is the second highest ranked factor for the motivation of respondents to start their own businesses (44.4%). Financial and educational motivations are ranked third, as 33.3% of respondents referred to each of them as a motivation factor to start their own business. Training and the business environment in UAE had the fourth ranking, as each of them was referred to by one respondent (11.1% of total respondents). The detailed reflections of the interviewed female entrepreneurs are provided in Appendix D, section D.2.

Psychological Motivations:

The majority of respondents referred to psychological factors as motivations for them to start their own businesses. Some of them like the field which generated ideas in their minds and motivated them to start. Others feel that they are capable, highly qualified and have enough energy to be a business owner. Flexibility with time and being their own boss were other factors motivating the respondents to start. Achievement of personal objectives, and the passion to succeed are other factors which motivated some of them to start. Finally, national loyalty was a motivation factor for some, as they proudly like to be successful Emirati females.

Social (Family) Motivations:

44.4% of respondents referred to family factors as motivations for them to start their own businesses. Their starting the business maybe came as an extension of their families' businesses. The husband's support is a very important motivation for Emirati females to start their own business, as husbands prefer their spouses to

have a private business to have flexibility with time which enables her to manage her business and fulfil family requirements at the same time. Fathers and other families also supported some to start their businesses.

Financial Motivations:

Female entrepreneurs in UAE referred to this factor as a major motivation for them from two perspectives: i) the business will increase their income, and enable them to get financial satisfaction and diversify the sources of their income. While others referred to ii) the availability of required funds motivating them to start the business.

Educational Motivations:

Three respondents reflected the educational factor as a motivation for them to start their businesses. They reflected that they started because they were aware their business studies (which is their field of study), matched with the field of their intended business. For example one entrepreneur has a bachelor degree in interior design which motivated her to start a business in the same field that matched her qualifications and she could bring her experience in the same field of study.

The idea / need for the product:

Some female entrepreneurs started their businesses when they felt that there is a market need for a certain good or service, while others started when they discovered that there is a lack of customers' confidence in her area which motivated her to start with the assurance that the concept of confidence is her path to success.

The business environment in UAE

This was reflected by one respondent who indicated that the commercial environment in Dubai motivated her to start and keep getting better and better achievements.

Training:

This was reflected by one respondent who indicated that training courses helped and motivated her to start her own business.

4.5. Challenges to female Emirati entrepreneurs on starting up their businesses:

Many challenges faced the respondents on the start up of their businesses. These challenges varied from one respondent to another. These challenges can be classified as: financial challenges; challenges related to employees; procedural and legal challenges; challenges related to a lack of knowledge of the industry; a lack of support from institutions; a lack of experience; a lack of communication with experts in the field and challenges related to marketing and competition.

Table 4.7 shows each challenge and the number of female entrepreneurs who consider it as a constraint facing them at the beginning of their businesses. The detailed reflections of interviewed female entrepreneurs are provided in Appendix D, section D.3.

Table 4. 7 Challenges to female entrepreneurs in UAE on the business start-up

Type of challenge	No. of respondent	Percentage of total respondents
Financial challenges	7	77.8%
Challenges related to employees	4	44.4%
Procedural and legal challenges	4	44.4%
Lack of knowledge of the industry	3	33.3%
Lack of support from institutions	2	22.2%
Lack of experience	1	11.1%
Lack of communication with experts in the field	1	11.1%
Marketing & competition challenges	1	11.1%

Table (4.7) shows that financial challenges are the highest challenge facing female entrepreneurs in UAE, as 77.8% of respondents faced this type of challenge. Challenges related to employees and procedural and legal challenges are the second level of challenge facing Emirati female entrepreneurs as 44.4% of respondents referred to each type of these challenges. A lack of knowledge of the industry in was ranked third (33.3%) followed by a lack of support from institutions (22.2%). A lack of experience, a lack of communication with experts in the field, and marketing & competition challenges are the lowest level of challenges facing female entrepreneurs on the start up of their businesses in UAE, as each of them gets 11.1%.

Financial Challenges:

The majority of respondents (77.8%) faced financial challenges on starting their businesses. There are two main pillars related to this challenge: **i) a lack of finance**, especially if they start with low capital and require more innovation and **ii) the high and unexpected costs** which they face.

Many respondents revealed that they faced **high costs** which challenged them on the start up of their businesses. **Some of these costs were known** (rent, wages, visas fees, ...), while others were **unexpected costs**. The latter appeared suddenly on the start-up although they were not expected by the entrepreneur, such as costs which were required to be paid to get a licence from the municipality and civil defense authority.

Challenges related to employees:

44.4% of respondents referred to this challenge. They faced different challenges related to employees. **Selection of employees** is the first constraint entrepreneurs reflect upon, especially at the beginning of the venture as they have a lack of experience in employee recruitment and selection and also a lack of experience in identifying the number of required employees for the venture. This area was exacerbated in some fields that don't have Emirati employees (such as application developers). Another challenge facing female Emirati entrepreneurs related to employees is **high wages** for employees **and the high recruitment related costs**. For instance, for the issuance of a visa it needed some deposit and some required

incurred other costs, this made the recruitment of international employees very costly for the business, but at the same time, local employees were not available in some sectors.

Procedural and legal challenges

The first challenge related to this pillar is the **lack of clarity and the complication of procedures to start a business**. Although some support is given for Emirati locals, including females, this is personal, and is not in line with the formal processing. Interviewed female entrepreneurs said that employees in the authorities are not fully aware of the procedures which should be followed to start a business. This delays the start of the business which increases the cost. Secondly, interviewed entrepreneurs indicated that the approval to start a business would be taken by many authorities and entities. For example, to start a business in Dubai you should get a trade licence and approvals from the Dubai Municipality, Dubai Civil Defense, and the Dubai Commerce and Consumers' Affairs (DCCA). Consequently, many documents should be submitted to each authority to ensure the meeting of its criteria and to get their approval.

Lack of knowledge of the industry:

One of challenges which Emirati entrepreneurs faced is their lack of knowledge of the industry, as they are not fully aware of the technology of their venture. This challenged them significantly with the start-up.

Lack of support from institutions

Interviewees referred to facing a lack of support from institutions which support Emirati entrepreneurs, especially in the technology field. Even no available specialist in consultations in the technology sector. There was support from SME Dubai, as they enabled them to get their licence "under their umbrella" with a lower cost. Although for this, no consultation is provided.

Lack of experience and communication with experts in their field of industry:

Interviewed entrepreneurs referred to their lack of experience as a challenge they faced with the start-up. They had a lack of experience from different perspectives, starting with the licensing procedures, employees' recruitment and selection,

identifying the required number of employees, dealing with clients and their lack of experience in budgeting. Further, they had a lack of communication with experts in their field.

Market entry & competition challenges

One interviewee entrepreneur, in the IT field, indicated that market entry was one of the difficulties she faced with the start-up. The consumers, and even governmental or local institutions, prefer to recruit from companies with experience, especially international service providers even if the prices of non-local companies are higher, as they believe that the non-local companies have more expertise and their profile is stronger than local service providers. Governmental institutions purchase via tenders with no special support given for local companies or entrepreneurs. The competition with international competitors is too difficult.

4.6. Challenges which faced female entrepreneurs while processing:

Respondents referred to six challenges facing them during the processing of their businesses: financial challenges; challenges related to employees; marketing and competition challenges; procedural and legal challenges; social challenges; and operational challenges. Table 4.8 shows each challenge and the number of female entrepreneurs who considers it as a constraint facing them at the beginning of their businesses. The detailed reflections of interviewed female entrepreneurs are provided in Appendix D, section D.4.

Table 4. 8 Challenges of female entrepreneurs in UAE

Type of Challenges	No. of respondents	Percentage of total respondents
Challenges related to employees	5	55.5%
Financial challenges	5	55.5%
Marketing & competition challenges	3	33.3%

Social challenges	2	22.2%
Procedural and legal challenges	1	22.2%
Operational challenges	1	11.1%

Challenges related to employees:

This type of challenges is the highest challenge facing entrepreneurs while processing. 55.5% of respondents referred to it. Employees' management, control and communication challenged them at the beginning where employees were not able to communicate or understand the consumers needs properly. The other challenge from their perspective is to retain employees where other competitors offer higher salaries which increases the employee turnover. Some entrepreneurs overcame this challenge by two methods: i) contracting with outsourcing provided from outside of the country, and ii) contracting with freelancers located inside UAE. Managing people is another challenge reflected by the interviewed entrepreneurs; this becomes more challenging in a small company which has a fewer number of employees and the company becomes a family with very close communication between the owner and and each employee. From another perspective, dealing with highly experienced employees is another challenge facing entrepreneurs, as it's very difficult to instruct them or to tell them what to do.

Financial challenges

The financial challenges are the biggest challenges facing female entrepreneurs in UAE while processing. 55.5% of interviewees referred to many challenges from this perspective: **i) the lack of finance**, especially at the beginning of the process, as the sales were not enough to cover the costs; **ii) high cost of running the business** as entrepreneurs said that all costs are high: rent; licence costs; wages; materials and all other operational costs; and **iii) instability of income** especially at the beginning of the venture.

Marketing & competition challenges

33.3% of respondents referred to marketing and competition issues challenging them during the processing of their businesses. Competition is fierce, especially via the social media. Large number of sellers offer their products via the social media.

The competition with international suppliers is very difficult. Moreover entrepreneurs who are working in the field of decoration face consumer bargain in price and being pushed to complete the work in a short time.

Social challenges

Two respondents said that they faced some social challenges while processing the business. **i) The work life balance**, as respondents hardly managed their time between family and work. Further, some have governmental jobs in addition to the business while others have post graduate studies, this increases the level of the challenge, **ii) gender mixture practices**, such as participation in exhibitions, conferences and training programmes is another challenge as this may be not accepted in the society, **iii) the dynamic environment in Dubai** is another challenge. Dubai is a very dynamic city, where you don't know what is coming the next day. Hence, the market changes rapidly and it's a challenge for entrepreneurs to sustain themselves within this dynamic environment.

Procedural and legal challenges

This challenge was reflected by only one respondent, who informed us that the labour regulations challenged her. The labour law allows employees to resign with a notice period of 45 days. Hence, if any employee gets a better offer he/she can resign. This means that the business owner loses the benefit of the cost which she paid to recruit this employee plus the investment which was paid for in the beginning for training.

Operational challenges

This challenge was mentioned by only one respondent, who faced some operational challenges during the processing of the business. This type of challenge is the communication with outsider suppliers, the warehousing company, or meeting some Emirati requirements for the imported products.

4.7. The performance of female entrepreneurs:

Eight respondents reflected on their performance from two main perspectives, they are the number of employees and sales and profits. Tables 4.9 and 4.10 show the different perspectives in performance. The detailed reflections of the interviewed female entrepreneurs are provided in Appendix D, section D.5.

Table 4. 9 Respondents' performance: Number of employees

Status of no. of employees	No. of respondents	Percentage of total respondents (%)
Increased significantly	3	50.0
Increased slightly	2	33.3
Fixed	1	16.7
Decreased	0	0.0

Table 4. 10 Respondents' performance: Sales & profits

Status of Sales & profits	No. of respondent	Percentage of total respondents (%)
Increased significantly	3	50.0
Increased slightly	2	33.3
Fixed	0	0
Decreased	1	16.7

The improvement in performance resulted from the respondents obtaining **more experience** from different perspectives, such as the quality of service provided or the product, employees selection and different management skills as well (marketing skills - people management - PR management). The uniqueness of the products provided is another reason for the good performance of respondents. The respondent who didn't achieve a high performance referred to the fact that she was

not too effective in marketing and she doesn't have a sufficient network of customers or suppliers.

4.8. Future plans for respondents:

Seven respondents recorded a response on their future plans. Two of them indicated that they have a certain plan for the future, while five informed us that there is an uncertain plan for them. This is shown in table (4.11). The detailed reflections of respondents are provided in Appendix D, section D.6.

Table 4. 11 Future plan for respondents

	No. of respondent	Percentage of total respondents (%)
There is a certain plan for the future	2	28.5
There is an uncertain plan for the future	5	71.5
Total	7	100

Respondents who have certain plans are clear about each action and the time of it. Respondents who have uncertain plans spoke generally that they are going to open new branches.

4.9. Entrepreneurship environment in UAE:

Respondents suggested that entrepreneurship in UAE is still at the beginning; it's expected to improve significantly within a few years. Many initiatives related to entrepreneurship have been taken, and the results are expected to be shown shortly.

The environment motivates females to start their own businesses. All governmental authorities (municipality and chamber of commerce...) ease the procedures and try to support the entrepreneurs. The governmental institutions motivates female entrepreneurs and provides them with full support.

Despite this, one of the results of the last governmental summit is that the number of Emiratis who go into private jobs is only 15%. This reflects there being no awareness about entrepreneurship.

The ministry of education tried to offer entrepreneurship courses in the schools and motivated students to go for entrepreneurship competitions, but this has been operating for less than one year. Its results will be shown after 4 to 7 years.

The detailed reflections of respondents are provided in Appendix D, section D.7.

4.10. Membership of business networks:

Eight respondents answered this question. Five of them (60%) are members of institutions, while three (40%) are not members of any networking institutions. Table 4.12 shows the members' reflections about the support provided and the expected support from some of these institutions. The detailed reflections of respondents are provided in Appendix D, section D.8.

Table 4. 12 The provided and the expected (required) support from institutions

Institution	Provided support	Expected (required) support
Sharjah Business Women Council	Advertising and marketing (organization of exhibitions for free)	Consultations
NAMAA	Enables us to participate in some workshops for free	More support to sell to governmental institutions
	Facilitates communication between entrepreneurs	
Dubai SME	Provides a list of customers	Supports other sectors, not only food and beverages

	Enables members to get the licence with discounted cost for three years.	Other types of support is required to entrepreneurs
	Organizes training courses for members	To provide consultations for members
	Shop in international village with a reduced rental cost	To provide shops free of rent in the international village
		Functioning of the announced initiatives
	Issue licence with discounted fees for three years	To communicate their services to the public (to market themselves)
	Issue licence with discounted fees	Some support for entrepreneurs while preparing the feasibility study
	Entrepreneurs who supply to governmental sectors get a benefit from their membership as they have a priority in the supply to this sector even if his/her price is higher	To have a checklist to include the steps which entrepreneurs need to take to proceed to get the licence. To provide real support for entrepreneurs while establishing their ventures.
	Very effective in the beginning for the business	

Table (4.12) shows that members in supportive institutions got the fruits of their membership, as they have been supported from various perspectives, such as: participation for free in exhibitions; receiving a list of customers to foster their marketing; free participation in training courses and workshops to enhance their management skills; easy communication with experienced entrepreneurs to guide the new entrepreneurs and enable them to face challenges; discounted cost of

licences; given the priority in provision of supplies for governmental institutions and able to get showrooms for a discounted rent.

Despite this, female entrepreneurs expect some more support from institutions in many areas, starting with support prior to the start-up via support in the feasibility study preparation and to provide a checklist including the steps which entrepreneurs need to take to proceed to obtain a licence; consultations while operating; more support to sell their products to governmental institutions; support for all sectors, especially sectors which have innovation, without concentrating on some certain sectors; free showrooms in the international village; the functioning of the announced initiatives. Finally, these institutions are required to market themselves and communicate their services to the public.

Three of the respondents were members, one of them mentioned that she already participated in one exhibition, organized by one of these institutions, but she received less support than the expected; another said that she is willing to be a member there; the third respondent indicated that she already communicated with Dubai SME and got very good support at the beginning of the venture, but she is not willing to be a member there as she doesn't need financial support and doesn't like to associate her success with any other party.

4.11. Suggestions to improve the performance of institutions which support entrepreneurs:

Respondents provided many suggestions to improve the performance of institutions which support female Emirati entrepreneurs. They suggested that the improvements have many pillars: i) overall ecosystem; ii) authorities and governmental institutions; iii) supportive institutions and iv) networking institutions.

Suggested improvements for the overall entrepreneurship ecosystem:

Although there are many initiatives to support entrepreneurship in UAE, there is a need to enhance the full entrepreneurship ecosystem. The enhancement of that ecosystem may start with the issue and function of laws and regulations supporting

Emirati entrepreneurs and to give a priority to their products in all the Emirates. Furthermore, the support for Emirati entrepreneurs, especially the females, is suggested to be given in all sectors, not specific activities. Recently, the majority of finance for female Emirati entrepreneurs is given to those who work in certain sectors, without support for other sectors (such as IT). Hence, the support to all sectors will increase the diversification which is highly required. Directing Emiratis towards the sectors which do not have Emirati entrepreneurs is important. Consequently, the task is not only to motivate Emiratis to start, it's to guide and consult them to start in certain sectors.

The collaboration between all parties which relates to entrepreneurship may enhance the entrepreneurship ecosystem significantly. These parties are, and not limited to, governmental authorities, supportive institutions for entrepreneurs, networking associations, banks, private sector companies which provide social responsibility via sponsoring some new ideas, universities and research centres and entrepreneurs themselves. This collaboration will lead to the identification of the challenges and the exchanging of points of view to overcome any current challenges which will improve the ecosystem. Moreover, universities and research centres may develop research in different fields which may be used practically by entrepreneurs which may lead them to develop new products and launch them in the market.

Education has a vital role to play in stimulating citizens to be entrepreneurs. It's suggested it provides an increased awareness for school students about entrepreneurship via conduct sessions and competitions in this regard; this enables them to obtain the sense of entrepreneurship since their childhood. Further, it's suggested that entrepreneurship is offered as a general course for all students in all higher education programmes in UAE. This course may discuss the booming sectors in UAE business, entrepreneurship, the entrepreneurship ecosystem in UAE, institutions which provide support, and business coaching. Studying entrepreneurship courses on enabling the generation of ideas, establishing unique ventures, how to assess the risk and deal with it, operations, HR, marketing, and the characteristics of an entrepreneur and the difference between the entrepreneur and others.

Finally, the functioning of the entrepreneurship index and its initiatives will increase the priority for entrepreneurs.

Suggested improvements for authorities and governmental institutions:

The improvement of governmental authorities is one of the most important ways to improve entrepreneurship in UAE. The improvement could be via four actions:

First: Facilitation for the process of getting the licence for the new ventures. The first step in this is full coordination between the different authorities, this will make the process of getting the licence and starting the business very easy. In this regard, it's suggested to launch one dashboard including all authorities which give the approval for the ventures in a short time (Chamber of Commerce, Municipality, Civil Defense...) and the requirement for each of them. For females, governmental authorities, it is suggested, establish departments dedicated to dealing with females only. Emirati society is heavily influenced by culture and the Islamic religion, hence women may face some obstacles in communicating with men in submitting their applications. Having departments like this will be very helpful for females while submitting their applications for trade licences, municipality, and all other approvals. Enable businesswomen, and businessmen as well, to complete all their transactions online or via mobile applications.

Second: Employees of these authorities should be fully aware of all the credentials, documents and fully required conditions for each sector. This will avoid any delay in the start up of the entrepreneur's business which will reduce their costs. Hence, the training of employees who deal with entrepreneurs in all authorities will enable them to have a full understanding about all the requirements to be able to start a business and the required approvals to get a licence.

Third: Authorities it is suggested simplify the procedures for business start-ups and all the operations of female Emirati entrepreneurship. Also, a special ID may be issued to female businesswomen to ease their transactions in airports and all authorities and governmental institutions.

Fourth: A collaboration between the ministry of youth, different authorities and SME institutions so they may maximize the benefit for Emirati entrepreneurs and significantly improve their performance and enable them to be sustained and grow. The collaboration between authorities and the businesswomen association can be shown in opening offices for the governmental authorities in the premises of businesswomen associations to ease the transactions of businesswomen.

Suggestions for the improvement of supportive institutions for entrepreneurs:

Respondents mentioned four pillars of suggestions for improvements of the supportive institutions for entrepreneurs, they are: finance, marketing, consultations and networking.

Finance: It was recorded by respondents that there is no clarity about the requirements of institutions which provide funding for entrepreneurs. Hence, it's suggested that institutions organize workshops for potential entrepreneurs to inform them about the detailed requirements and the funding system. This will give clarity for entrepreneurs and saves them time and costs. Further, the finance is suggested to be given for all sectors, wherever the idea is feasible, and not limited to certain sectors.

Consultation: The consultation is required to be more effective and start prior to the beginning of the ventures via support in preparing a business plan. Furthermore, the role of institutions will be more effective if they provide innovative solutions to minimize the costs for the entrepreneurs. Finally, non-traditional training programmes are required to be provided from institutions, this will let the entrepreneurs be more linked to contemporary developments and may generate more ideas; it will also enable them to manage their ventures effectively and improve their performance.

Marketing: It's suggested that institutions establish databases for the potential customers and provide this related data to entrepreneurs according to their sectors. On the other hand, it is suggested institutions follow up the implementation of laws

which oblige governmental institutions to purchase certain percentages of their purchases (5% or 10%) from SMEs in all Emirates.

Business networking: One suggested role for supportive institutions is to facilitate the networks (communication) between all entrepreneurs who are working in the same area. Respondents indicated that the institutions don't even provide a list of related companies.

Improvement of institutions to support female Emirati entrepreneurs:

There are many suggestions to improve institutions to support female Emirati entrepreneurs. As follows:

- i) Institutions are encouraged to have a database about all the female entrepreneurs, email them with full information about their services, and communicate to the female entrepreneurs some success stories (locally and internationally).
- ii) It's suggested that they establish a council for business women in UAE as a whole, not in each emirate and with more support, more exhibitions, more finance, and more consultations to be provided for the members.
- iii) Female entrepreneurs need moral and financial support, the cost is very high. The institutions, for example the Mohammed bin Rashid Institution, should have their own building (centre) and rent its shops to entrepreneurs at a discounted rent. It would be better if they built this centre in a highly crowded area, the same as what has been applied in Ajman.
- iv) A special effort it is suggested be given from institutions towards female entrepreneurs as a majority of them start their own business without knowledge about the procedures, and feasibility study.
- v) The Dubai Land Department should take action to reduce rental costs for entrepreneurs.

- vi) Disseminate awareness about the business basics for female students while they study in schools, colleges or universities.

Suggestions to improve the performance of the networking institutions in UAE:

- i) Make marketing about the institutions, their activities, and provided services. There is a large number of entrepreneurs who are not aware of the networking institutions and services which they provide. They may be more effective if these institutions have databases for current and potential entrepreneurs and communicate them via emails or SMSs informing them of the services and the types of support which can be provided to them. The list of the current investors/ entrepreneurs can be found from the Chamber of Commerce. The categorization of these entrepreneurs as per their sectors is very important so they can classify what can be provided to each sector.
- ii) Conduct forums and workshops targeting the Emiratis (in the governmental institutions) to motivate them to start their own businesses and present to them some successful stories.
- iii) Businesswomen associations can collect information about all the different events in the country (national - commercial - heritage - cultural - conferences) and provide this information to the female entrepreneurs.

Chapter Five : Analysis of quantitative data

5.1. Introduction:

To fulfil the research aim, the researcher went deeply into a survey of the relevant literature, identified the research questions and followed this by framing the research objectives and determined the research methodology. The mixed-method research methodology has been selected to be followed to achieve the research objectives. This chapter presents the analysis of the quantitative data collected by questionnaire from Emirati entrepreneurs. Appendix B1 includes the English version of the questionnaire, while Appendix B2 includes the Arabic version of it.

The collected data has been analysed using many statistical tools, such as: Regression analysis, Chi-square test, ANOVA test, and descriptive statistics. The regression was used to identify factors which significantly affect one independent variable. It was implemented to identify factors which significantly motivate Emirati entrepreneurs as a whole and female Emirati entrepreneurs to start up their businesses, start-up and processing constraints for Emirati entrepreneurs as a whole, and female Emirati entrepreneurs and factors which influence entrepreneurs' performance. The Chi-square and ANOVA tests were implemented to find out if there is any difference between male and female entrepreneurs in the profile, motivations, constraints, finance, performance, and networking. Descriptive statistics are used to show the mean and level of dispersion for many variables.

The test results are presented in tables and figures shown in this chapter and more tables related to the statistical analysis are given in appendix E. The analysis starts with the profile analysis of respondents in section 5.2, followed by motivations for Emirati entrepreneurs in section 5.3. Section 5.4 analyses the start-up constraints, while section 5.5 discusses the processing constraints. Specific female constraints while the business is processing are analysed in section 5.6. All finance issues are analysed in section 5.7 followed by business performance in section 5.8. Finally, the networks are discussed in section 5.9.

5.2. Profile of respondents:

This section shows analysis for most of the data related to respondents' profiles: gender; age at the beginning of the business; marital status; the duration for which the business has been running; prior experience; qualifications and capital at the start-up. The analysis proceeds using descriptive analysis and the Chi-square test.

5.2.1. Gender and Emirate of the respondent:

The data was collected from 262 respondents who are UAE entrepreneurs. 140 (53.4%) of them are males, while 122 (46.6%) are females as shown in table 5.1.

Table 5. 1 Gender of respondents

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	140	53.4	53.4	53.4
Female	122	46.6	46.6	100.0
Total	262	100.0	100.0	

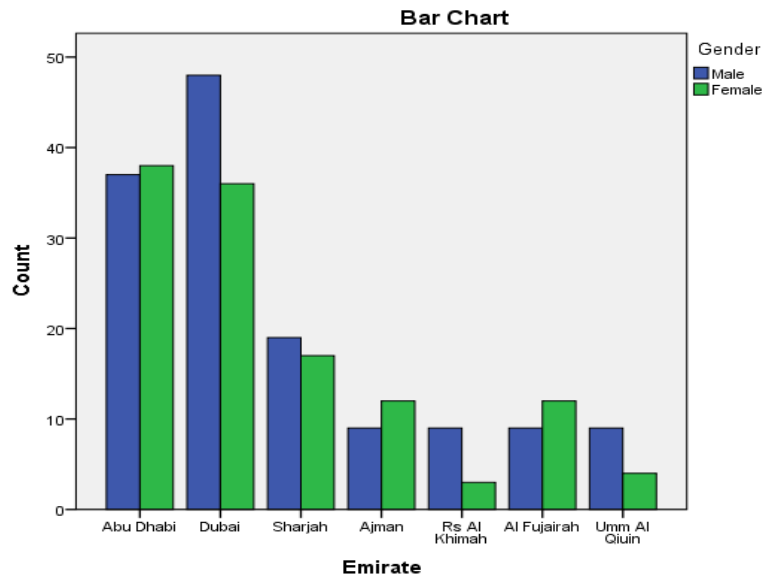
Respondents were distributed in all the emirates. The majority of them (61%) were from Dubai and Abu Dhabi, while 39% of respondents were distributed in the other five emirates. This may reflect the real distribution of entrepreneurs in the emirates, as the majority of Emirati entrepreneurs are located in Abu Dhabi and Dubai. Table 5.2 and figure 5.1 show the distribution of respondent entrepreneurs on the different emirates.

Table 5. 2 Distribution of respondents in the Emirates

Emirate	Frequency	Percent	Valid Percent	Cumulative Percent
Abu Dhabi	75	28.6	28.6	28.6
Dubai	84	32.1	32.1	60.7
Sharjah	36	13.7	13.7	74.4
Ajman	21	8.0	8.0	82.4

Ras Al Khaimah	12	4.6	4.6	87.0
Fujairah	21	8.0	8.0	95.0
Umm Al Quwain	13	5.0	5.0	100.0
Total	262	100.0	100.0	

Figure 5. 1 Distribution of respondents in the Emirates



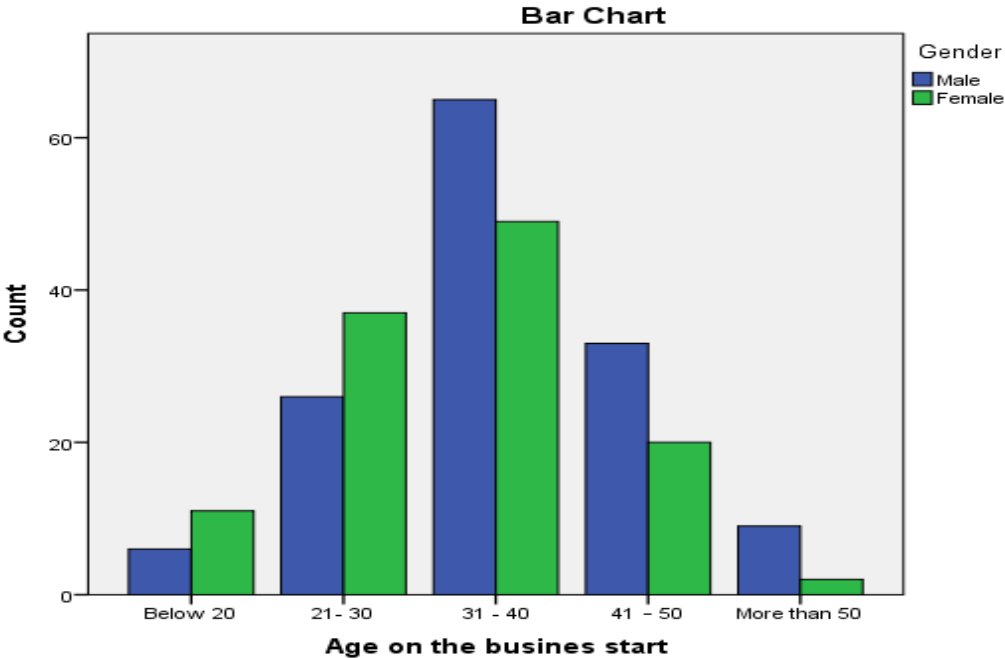
5.2.2. Age of the respondent at the beginning of the business:

About 45% of Emirati entrepreneurs start their businesses aged between 31 and 40 years old. 24% of them start their businesses aged between 21 and 30 years old. Table 5.3 and figure 5.2 shows the age of male and female respondents at the start of their businesses. The Chi-square analysis found that there is a significant difference between male and female Emirati entrepreneurs at the start of their businesses (Table E.1 in Appendix E). Furthermore, the analysis found that the mean age group for female respondents is 27 while it's 31 for male respondents. This means that females on average start up their businesses aged between 20 and 30 years old, while males start at an age above 30 years old.

Table 5. 3 Age at the business start * Gender Cross-tabulation Count

		Gender		Total
		Male	Female	
Age at the business start	Below 20	6	11	17
	21- 30	26	37	63
	31 - 40	65	49	114
	41 – 50	33	20	53
	More than 50	9	2	11
Total		139	119	258

Figure 5. 2 Age at the business start * Gender Cross-tabulation



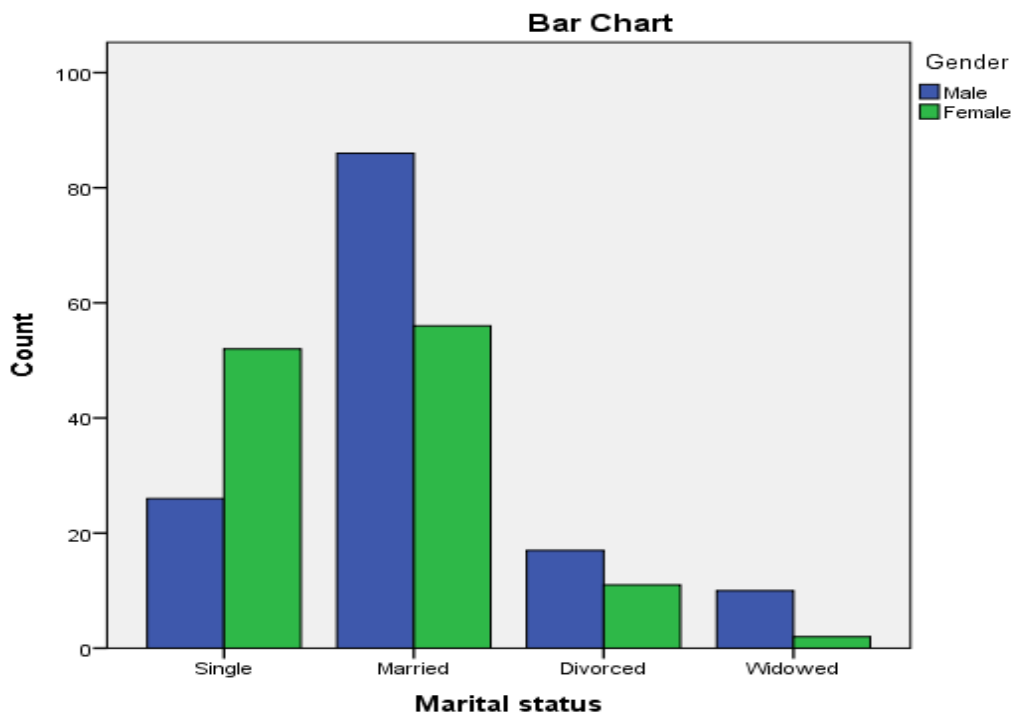
5.2.3. Marital status:

Table 5.4 shows that Majority of respondents (54.6%) are married, while 30% of them are single. The Chi-square test found a significant difference between the marital status of male and female respondents (Table E2 in Appendix E). Figure 5.3 shows that there are more female single respondents than males, while there are more males than females in all other marital statuses.

Table 5. 4 Marital status of respondents

Marital status		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	78	29.8	30.0	30.0
	Married	142	54.2	54.6	84.6
	Divorced	28	10.7	10.8	95.4
	Widowed	12	4.6	4.6	100.0
	Total	260	99.2	100.0	
Missing	System	2	.8		
Total		262	100.0		

Figure 5. 3 Marital status of respondents



5.2.4. The duration for which the business has been running:

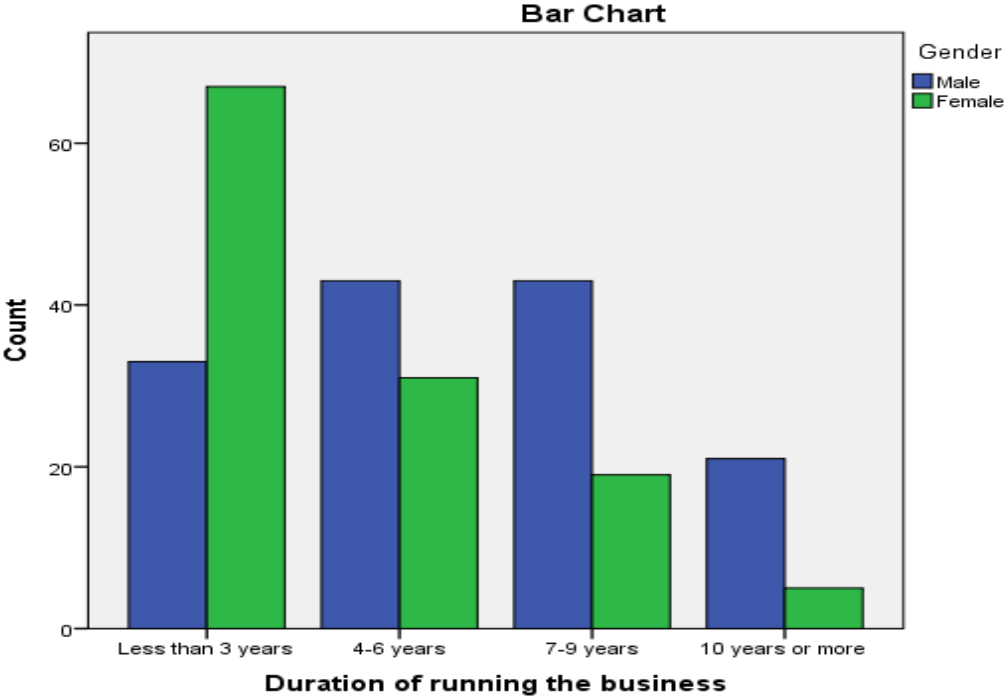
38% of respondents have been running their businesses for 3 years or less, while 28% of them have been running their businesses for a duration between 4 and 6 years, as reflected in table 5.5. The Chi-square test found a significant difference between the duration of running the business for male and female respondents

(Table E.3 in Appendix E). Figure 5.4 shows that there are more female respondents who have been running their businesses for 1 to 3 years than males, while there are more males than females for all other durations of time running their businesses. This suggests that females don't continue running their businesses for a long time, while males can sustain their business longer.

Table 5. 5 Duration for running the business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 3 years	100	38.2	38.2	38.2
	4-6 years	74	28.2	28.2	66.4
	7-9 years	62	23.7	23.7	90.1
	10 years or more	26	9.9	9.9	100.0
	Total	262	100.0	100.0	

Figure 5. 4 Duration for running the business* Gender



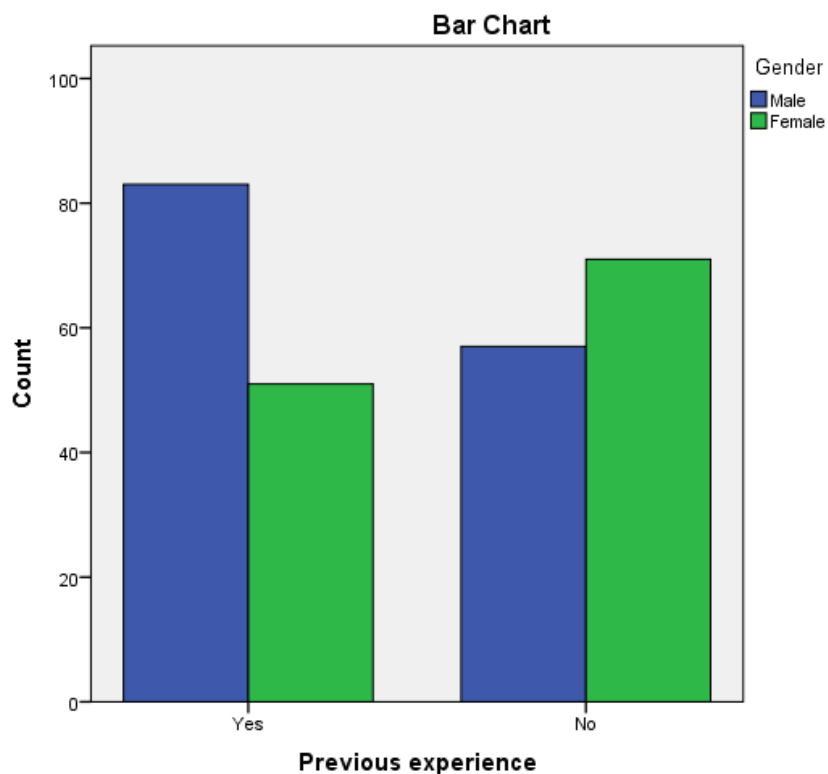
5.2.5. Prior Experience:

Table 5.6 shows that about half of the respondents have started their businesses with prior experience (51%). The Chi-square analysis reflected a significant difference between male and female entrepreneurs on that point (Table E.4. in Appendix E). This difference is shown in figure 5.5, as females start their businesses with prior experience less than males, while females who start their businesses without experience are more than males.

Table 5. 6 Prior experience for respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	134	51.1	51.1	51.1
	No	128	48.9	48.9	100.0
	Total	262	100.0	100.0	

Figure 5. 5 Prior experience for male and female respondents



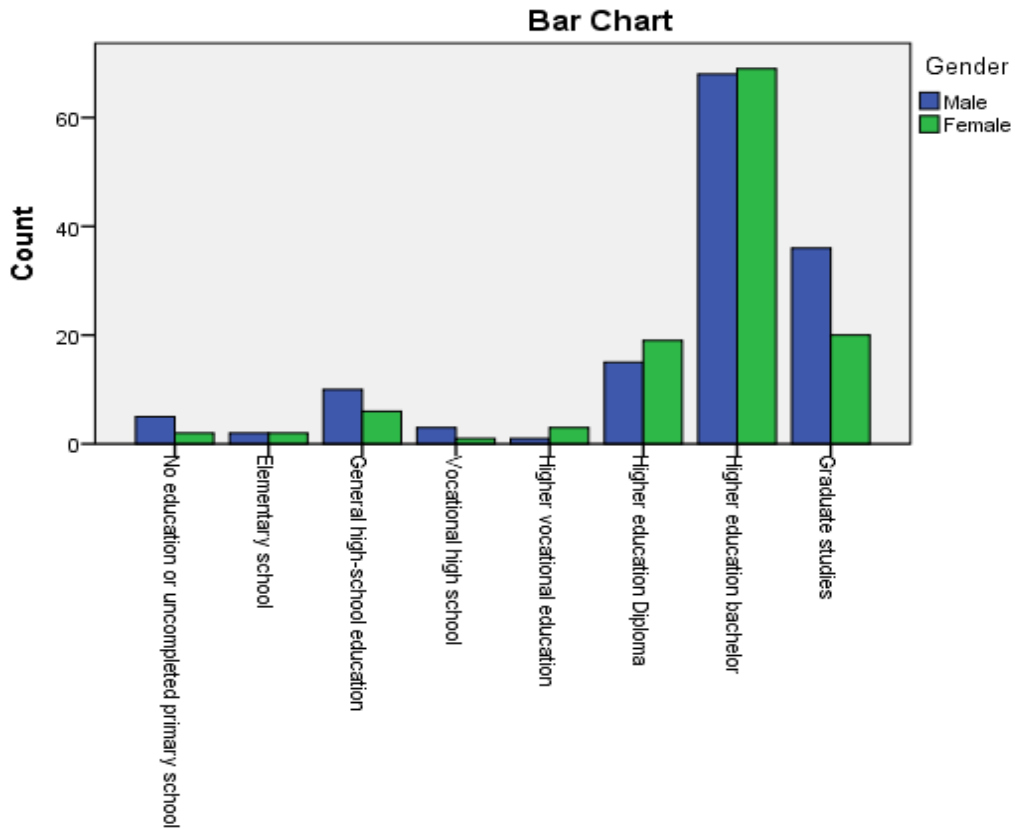
5.2.6: Qualifications:

Table 5.7 shows that the majority of respondents (52.3%) have bachelor degrees, while 21% of them are graduated from high school. The Chi-square test found a significant difference between the male and female respondents regarding their qualifications (Table E.5 in Appendix E). Figure 5.6 reflects the fact that there are more female respondents than males in three categories of qualifications (Higher vocational education - Higher education diploma - Higher education bachelor degrees) while there are more males than females in the other categories of qualifications.

Table 5.7 Qualifications of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No education or uncompleted primary school	7	2.7	2.7	2.7
	Elementary school	4	1.5	1.5	4.2
	General high-school education	16	6.1	6.1	10.3
	Vocational high school	4	1.5	1.5	11.8
	Higher vocational education	4	1.5	1.5	13.4
	Higher education Diploma	34	13.0	13.0	26.3
	Higher education bachelor	137	52.3	52.3	78.6
	Graduate studies	56	21.4	21.4	100.0
	Total	262	100.0	100.0	

Figure 5. 6 Qualifications of respondents



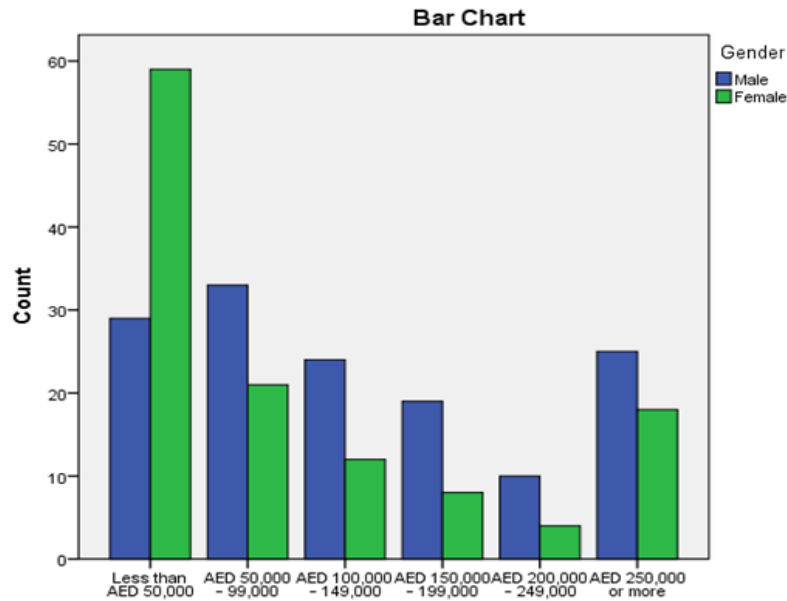
5.2.7 Capital at the start-up:

The majority of respondents (54%) started their businesses with less than AED 100,000, while 46% of them are distributed on the other categories of capital, as shown in table 5.8. The Chi-square test found a significant difference between the male and female respondents regarding to the capital of their businesses at the start-up (Table E.6 in Appendix E). Figure 5.7 reflects the fact that there are more female respondents than males in the smallest capital category (less than AED 50,000), while there are more males than females in all other capital categories.

Table 5. 8 Capital at the start-up

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than AED 50,000	88	33.6	33.6	33.6
	AED 50,000 – 99,000	54	20.6	20.6	54.2
	AED 100,000 – 149,000	36	13.7	13.7	67.9
	AED 150,000 – 199,000	27	10.3	10.3	78.2
	AED 200,000 – 249,000	14	5.3	5.3	83.6
	AED 250,000 or more	43	16.4	16.4	100.0
	Total	262	100.0	100.0	

Figure 5. 7 Capital at the start-up for male and female respondents



5.3. Motivations:

This section commences by running a regression analysis for factors which significantly motivate Emirati entrepreneurs to start up their businesses (section 5.3.1), followed by another regression to identify factors which significantly motivate female Emirati entrepreneurs to start up their businesses (section 5.3.2). Sections 5.3.3. to 5.3.7 analyse the impacts of each motivation factor on Emirati entrepreneurs (financial, education / prior experience, family, psychological and business environmental factors) and the difference between its effect on male and female entrepreneurs; this is done via descriptive statistical analysis alongside the ANOVA test.

5.3.1. Factors which significantly motivate Emirati entrepreneurs to start up their businesses:

Factors which significantly motivate Emirati entrepreneurs (males and females) can be identified via running a regression on the collected data from section (B) in the questionnaire, where the overall motivation (question B.1) is considered as a dependent variable, while all other factors are considered as independent variables, which are: financial motivations (its value calculated as the average results of question B.2.1. to question B.2.4 in section B.2.); educational / prior experience motivations (its value calculated as the average results of question B.3.1. to question B.3.3 in section B.3.); family motivations (its value calculated as the average results of question B.4.1. to question B.4.3 in section B.4.); psychological motivations (its value calculated as the average results of question B.5.1. to question B.5.8 in section B.5.); and business environment motivations (its value calculated as the average results of question B.6.1. to question B.6.3 in section B.6.). Hence, the test was proceeded with using the following function:

$$\text{Mot}_L = \alpha_0 + \alpha_1 \text{Mot}_1 + \alpha_2 \text{Mot}_2 + \alpha_3 \text{Mot}_3 + \alpha_4 \text{Mot}_4 + \alpha_5 \text{Mot}_5 + \epsilon$$

Where:

Mot_L : Motivation level

Mot₁ : Financial motivations

Mot₂ : Educational / Experience motivations

Mot₃ : Family motivations

Mot₄ : Psychological motivations

Mot₅ : Business environment motivations

The results are shown in tables E.7-a, E.7-b, and E.7-c in Appendix E.

The results reflect that:

$$\text{Mot}_L = 3.407 + .369 \text{Mot}_1 + .287 \text{Mot}_2 + .241 \text{Mot}_3 + .093 \text{Mot}_4 + .122 \text{Mot}_5 + \epsilon$$

Overall, these factors significantly motivate Emirati entrepreneurs (males and females), as $F_{\text{stat}} (8.436) > F_{\text{sig}} (.000)$. t_{test} results found that there are four factors which significantly motivate the Emirati entrepreneurs to start their businesses in UAE, which are: i) financial motivations ($t_{\text{cal}} = 1.786 > t_{\text{sig.}} = .075$); ii) educational / experience motivations ($t_{\text{cal}} = 1.471 > t_{\text{sig.}} = .143$); iii) family motivations ($t_{\text{cal}} = 1.327 > t_{\text{sig.}} = .186$); and iv) business environment motivations ($t_{\text{cal}} = .705 > t_{\text{sig.}} = .481$), while the psychological motivations do not significantly motivate the entrepreneurs to start their businesses in UAE as $t_{\text{cal}} = .037 < t_{\text{sig.}} = .696$.

5.3.2. Factors which significantly motivate female Emirati entrepreneurs to start up their businesses:

The females' data were collected from the whole data and the same regression which has been proceeded with in section 5.3.1. Proceeded with this data to identify factors which motivate Emirati female entrepreneurs to start up their own business. Hence the following function has been tested:

$$\text{Motf}_L = \alpha_0 + \alpha_1 \text{Motf}_1 + \alpha_2 \text{Motf}_2 + \alpha_3 \text{Motf}_3 + \alpha_4 \text{Motf}_4 + \alpha_5 \text{Motf}_5 + \epsilon$$

Where:

Motf_L : Motivation level for female entrepreneurs

Motf₁ : Financial motivations for female entrepreneurs

Motf₂ : Educational / Experience motivations for female entrepreneurs

Motf₃ : Family motivations for female entrepreneurs

Motf₄ : Psychological motivations for female entrepreneurs

Motf₅ : Business environment motivations for female entrepreneurs

The results are shown in tables E.7-d, E.7-e, and E.7-f in Appendix E.

The results reflect that:

$$\text{Motf}_L = 4.418 + .111 \text{Motf}_1 + .328 \text{Motf}_2 + .153 \text{Motf}_3 + .116 \text{Motf}_4 + .157 \text{Motf}_5 + \epsilon$$

Results show that these factors significantly motivate female Emirati entrepreneurs, as $F_{\text{stat}} (1.579) > F_{\text{sig}} (.171)$. t_{test} results found that there are three factors which significantly motivate female Emirati entrepreneurs to start their businesses in UAE, which are: i) educational / experience motivations ($t_{\text{cal}} = 1.045 > t_{\text{sig.}} = .298$); ii) family motivations ($t_{\text{cal}} = .638 > t_{\text{sig.}} = .592$); and iii) business environment motivations ($t_{\text{cal}} = .857 > t_{\text{sig.}} = .579$), while the psychological motivations do not significantly motivate the entrepreneurs to start their businesses in UAE as $t_{\text{cal}} = .315 < t_{\text{sig.}} = .753$. Also, financial motivations do not significantly motivate Emirati female entrepreneurs to start their own businesses as $t_{\text{cal}} = 0.344$ is less than $t_{\text{sig.}} = .732$.

5.3.3. The impact of financial factors on the motivation of male and female entrepreneurs in UAE: Is it the same?

There are four financial motivations offered to the respondents to rate the importance level of each of them in motivating them to start their own business. The first is “to be able to earn more money”, the second is “to obtain financial security”, the third is “to find a job”, and the fourth is “a way to invest their money”.

The respondents rated the importance of each factor, weights (scores) are given to each level of importance as follows: “not important at all” given score = 1; “not important” given score = 2; “neutral” given score = 3; “important” = 4; and “very important” = 5. The next four sub-sections discuss the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each factor.

a. To be able to earn more money than you would otherwise earn:

Respondents were asked about the importance of this factor in motivating them to start their own businesses. The mean of male respondents is 3.9286, while the mean of female respondents is 3.8689 (Table E.8-a in Appendix E). This reflects the fact that both male and female entrepreneurs in UAE think that one of their motivations to start the business is “to be able to earn more money than the entrepreneur otherwise earns”. ANOVA analysis was implemented to identify if there is a significant difference between males and females in this regard. ANOVA analysis found that there is no significant difference between male and female entrepreneurs in this type of financial motivation as reflected in Table (E.8-b), where $F_{cal.} = .239 < F_{sig.} .626$.

b. To obtain financial security for the entrepreneur and his/her family:

Financial security is the second financial motivator given to respondents to rate in its importance in motivating them to start their businesses. Table E.9-a in Appendix E shows the descriptive statistics, where the mean of male respondents towards the importance of this variable is 4.0643, while the mean of female respondents is 4.0328, this reflects the fact that both male and female entrepreneurs in UAE think that one of their motivations to start the business is to obtain financial security for themselves and their families. Table E.9-b in Appendix E shows ANOVA analysis results, which reflect the fact that there is no significant difference between male and female entrepreneurs towards this type of financial motivation as $F_{cal.} = .074 < F_{sig.} .785$.

c. To find a job:

The third financial motivator offered to respondents to rate in its importance in motivating them to start their businesses is “to find a job for yourself”. The descriptive statistics about the rating of respondents towards this factor are provided in table E.10-a in Appendix E. As per these results, the mean of female respondents rating is 4.1066, while the mean of male respondents rating is 3.8357, this reflects the fact that females are more convinced that this factor motivates them to start up the business more than males. ANOVA analysis is provided in table E.10-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of financial motivation as $F_{cal.} = 5.037 > F_{sig.} = .026$.

d. A way to invest the entrepreneur’s money

The last financial factor considered to motivate entrepreneurs in UAE is “a way to invest the entrepreneur’s money”, and respondents were asked to rate its importance in motivating them to start their businesses. The descriptive statistics about the rating of respondents towards this factor are provided in table E.11-a in Appendix E. which shows that the mean of female respondents rating is 4.1967, while the mean of male respondents rating is 4.0571, this reflects the fact that both of them think that this factor highly motivates them to start their businesses. Table E.11-b shows ANOVA analysis which reflects the fact that there is a significant difference between male and female entrepreneurs towards this type of financial motivation as $F_{cal.} = 1.482 > F_{sig.} = .225$.

5.3.4. The impact of education / prior experience factors on the motivation of male and female entrepreneurs in UAE: Is there a difference?

Respondents were asked about the importance of three factors related to education and prior experience as motivators for them to start their businesses. These factors are: i) to use their educational qualifications; ii) to use their special talents / skills effectively; and to obtain the benefit from their previous experience. Scores are given to each level of importance referred to by each respondent, as follows: “not important

at all” given score = 1; “not important” given score = 2; “neutral” given score= 3; “important” = 4; and “very important” = 5. The next sub-sections discusses the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each motivator.

a. To use educational qualifications:

To use their educational qualifications is the first offered factor to respondents in this pillar. Table E.12-a in Appendix E reflects the descriptions of the respondents’ reflections. The mean of male reflections is 3.5571 whereas the mean of female reflections is 3.8033, this reflects that both males and females rated educational factors as a medium motivator. Table 12.b-c shows the ANOVA statistics regarding this motivator. The results show that there is a significant difference between males and females towards this factor as a motivator for them to start their businesses as $F_{cal.} = 3.519 > F_{sig.} = .062$.

b. To use special talents / skills effectively

Respondents were asked to rate the importance of their effective use of special talents and skills as a motivator to start their businesses. The descriptive statistics are provided in table E.13-a in Appendix E, where the mean of male entrepreneurs responses equals 3.9214 and for female entrepreneurs is 4.1721. This reflects the fact that respondents think that the effective use of special talents and skills is an important motivator for them. ANOVA statistics are shown in table E.13-b in in Appendix E, where $F_{cal.} = 4.943 > F_{sig.} = .027$ shows that there is a significant difference between male and female respondents towards their consideration to the effective use of talents and skills as motivator for them to start their businesses.

c. To obtain the benefit from their previous experience

This is the last factor respondents were asked to rate as a motivator in this pillar. The mean of the male rating is 3.8429 and for females is 3.7377 (Table E.14-a in Appendix E). This reflects the fact that respondents rated benefit from their previous experience as a high motivator to the entrepreneurs in UAE. Table E.14-b in Appendix E reflects the results of the ANOVA test which shows that there is a significant difference between male and female

entrepreneurs regarding their assessment of this factor as a motivator to start their businesses, as $F_{cal.} = .726 > F_{sig.} = .395$.

5.3.5. family factors as motivation for male and female entrepreneurs in UAE:

Three family factors were offered to respondents to assess the importance of each as a motivator to start their businesses. The first factor is “to continue the family’s business” while the second family motivator is “to have greater flexibility in their personal and family life”. The third factor is that the entrepreneur has support from their family. Scores are given to each level of importance referred to by each respondent, as follows: “not important at all” given score = 1; “not important” given score = 2; “neutral” given score= 3; “important” = 4; and “very important” = 5. The findings of the statistical analysis for each of these factors and if there is significant difference between males and females towards each motivator are discussed in the following sub-sections.

a. To continue the family’s business

The first family motivator given to respondents is to reflect its importance in motivating them is “to continue the family’s business”. Table (E.15-a) in Appendix E shows the descriptions of this variable. The table shows that the mean of males responses is 3.5786, and the mean of female responses as well. Table (E.15-b) in Appendix E shows the ANOVA test results, which shows no significant difference between males and females in their assessment for this family as a motivator for them to start their own businesses as $F_{cal.} = .001 < F_{sig.} = .973$

b. To have greater flexibility in their personal and family life

Having greater flexibility in their personal and family life is the second family factor respondents assessed in its importance as a motivator for them. The descriptive statistics are shown in table (E.16-a) in Appendix E, where the mean of male responses is 3.8286 while it is 4.2541 for females respondents. Table (E.16-a) in Appendix E shows the ANOVA test results, the $F_{cal.} = 16.238$, which is higher than $F_{sig.} = .000$, this means that there is a significant

difference between males and females in rating this factor as a motivator for them to start the business.

c. Having support from family

Family support for entrepreneurs is the third factor respondents assessed in its importance as motivating entrepreneurs to start their businesses. Table (E.17-a) in Appendix E shows that the mean of males response is 3.7571 and the mean of female responses 3.6721. There is no significant difference between male and female respondents assessment as to the importance of family support as a motivator to entrepreneurs to start their businesses, as $F_{cal.} = .446$ is less than $< F_{sig.} = .505$ in table E.17-b in Appendix E.

5.3.6. The psychological motivations of male and female entrepreneurs in UAE:

Respondents were asked about eight factors as psychological motivations, they are: i) to be your own boss (to avoid having to work for others); ii) to challenge yourself; iii) to fulfil a personal vision; iv) to be innovative; v) to be active in retirement; vi) to have more control over your time; vii) to achieve a higher position for yourself in society; and viii) to use up your spare time. Scores are given to each level of importance referred to by each respondent, as follows: “not important at all” given score = 1; “not important” given score = 2; “neutral” given score= 3; “important” = 4; and “very important” = 5. The findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each motivator are discussed in the following sub-sections.

a. To be your own boss (To avoid having to work for others)

The first psychological motivator given to respondents to reflect its importance in motivating them in their business’ start-ups is “to be your own boss (to avoid having to work for others)”. Table (E.18-a) in Appendix E shows the descriptions of this variable. The table shows that the mean of male responses is 3.8500, while the mean of female responses is 4.0820. This shows that females consider this factor as a motivator for them more than male entrepreneurs. Table (E.18-b) in Appendix E shows the ANOVA test

results, which shows that there is a significant difference between males and females in their assessment of this factor as a psychological motivator for them to start their own businesses as $F_{cal.} = 3.134 > F_{sig.} = .078$.

b. To challenge yourself

The self-challenge is the second investigated motivator asked to respondents. Descriptions of respondents are shown in Table (E.19-a) in Appendix E. Both male and female respondents agree that this motivated them to start their own businesses, although females believe more than males that this factor is a motivator for them. This is shown clearly in the mean of the respondents' score which is 4.0071 for male respondents, while it is 4.3607 for females.

c. To fulfil a personal vision

Respondents were asked to assess the fulfilment of personal vision as a motivator to start their businesses. Table (E.20-a) in Appendix E shows the descriptions of their assessment. The table shows that the mean of male responses is 4.0214, while the mean of female responses is 4.4016. This shows that although both males and females agree that this factor motivated them to start their businesses, females consider it more important than males. Table (E.20-b) in Appendix E shows the ANOVA test results, which shows that there is a significant difference between males and females in their assessment of this factor as a psychological motivator for them to start their own businesses as $F_{cal.} = 12.236 > F_{sig.} = .001$.

d. To be innovative

The fourth psychological motivator offered to respondents to rate its importance in motivating them to start their businesses is "to be innovative" The descriptive statistics about the rating of respondents towards this factor are provided in table E.21-a in Appendix E. As per these results, the mean of female respondents rating is 4.4180, while the mean of male respondents rating is 3.8929, this shows that both of them think that this factor highly motivates them to start their businesses, while females are more confident in this factor than males. The ANOVA analysis is provided in table E.21-b, it

shows that there is a significant difference between male and female entrepreneurs towards this type of financial motivation as $F_{cal.} = 23.021 > F_{sig.} = .000$.

e. To be active in retirement

The achievement in retirement is the fifth psychological motivator given to respondents to rate in its importance in motivating them to start their businesses. Table E.22-a in Appendix E shows the descriptive statistics, where the mean of male respondents towards the importance of this variable is 3.9429, while the mean of female respondents is 4.2623, this shows that both male and female entrepreneurs in UAE agree that one of their motivations to start the business is to be active in retirement, while females tend to believe in this factor more than males. Table E.22-b in Appendix E shows the ANOVA analysis results, which show that there is a significant difference between male and female entrepreneurs towards this type of psychological motivation as $F_{cal.} = 7.614 > F_{sig.} .006$.

f. To have more control over your time

The sixth psychological motivator offered to respondents to rate in its importance in motivating them to start their businesses is “to have more control over your time”. The descriptive statistics about the rating of respondents towards this factor are provided in table E.23-a in Appendix E. As per these results, the mean of female respondents rating is 4.2951, while the mean of male respondents rating is 3.9571, this shows that both of them think that this factor highly motivates them to start their businesses. The ANOVA analysis is provided in table E.23-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of financial motivation as $F_{cal.} = 9.169 > F_{sig.} = .003$.

g. To achieve a higher position for yourself in society

The achievement of a higher position for the entrepreneur in society is the seventh offered factor to respondents in this pillar. Table E.24-a in Appendix E shows the descriptions of the respondents' reflections. The mean of male responses is 3.9143 where the mean of female reflections is 4.1557, this

shows that both male and female respondents agree about this factor motivating them to start their businesses. Table 24.b-b shows the ANOVA statistics regarding this motivator. The results show that there is a significant difference between males and females towards this factor as a motivator for them to start their businesses as $F_{cal.} = 3.673 > F_{sig.} = .056$.

h. To use up your spare time

The last psychological factor considered to motivate entrepreneurs in UAE is “to use up your spare time”, as respondents are asked to rate its importance in motivating them to start their businesses. The descriptive statistics about the rating of respondents towards this factor are provided in table E.25-a in Appendix E. which shows that the mean of female respondents rating is 4.2787, while the mean of male respondents rating is 3.9000, this shows that both of them think that the use of spare time highly motivates entrepreneurs to start their businesses. Table E.25-b shows the ANOVA analysis which shows that there is a significant difference between male and female entrepreneurs towards this type of financial motivations as $F_{cal.} = 10.894 > F_{sig.} = .001$.

5.3.7. The Business environmental factors as motivations for entrepreneurs in UAE:

There were three business environmental factors offered to the respondents to rate the importance level of each of them as a motivator to start their own business. The first factor is “to get the benefit from the opportunities which are available”, the second is “to get the benefit from the support which is provided from the governmental institutions to entrepreneurs”, and the third is “to get the benefit from the support which is provided from non-governmental institutions to entrepreneurs. Respondents rated the importance of each factor, weights (scores) are given to each level of importance as follows: “not important at all” given score = 1; “not important” given score = 2; “neutral” given score= 3; “important” = 4; and “very important” = 5. The next three sub-sections discusses the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each factor.

a. To get the benefit from available opportunities:

The first business environmental motivator offered to respondents to rate its importance in motivating them to start their businesses is “to get the benefit from available opportunities”. The descriptive statistics about the rating of respondents towards this factor are provided in table E.26-a in Appendix E. As per these results, the mean of female respondents rating is 4.2049, while the mean of male respondents rating is 3.8500, this shows that both of them agree that this factor motivates them to start their businesses, while females tend to more than males. The ANOVA analysis is provided in table E.26-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of motivations as $F_{cal.} = 9.806 > F_{sig.} = .002$.

b. To get the benefit from the support which is provided from the governmental institutions to entrepreneurs

To obtain the benefit from the support provided from the governmental institutions is the second factor given to respondents to assess in the business environmental factors. Table E.27-a in Appendix E shows the descriptions of the respondents’ reflections. The mean of male reflections is 3.5571 whereas the mean of female reflections is 3.8852, this shows that both male and female respondents are “between neutral and agree” about how this factor motivates them to start their businesses, while females are in a higher level of agreement than males. Table 27.b in Appendix E shows the ANOVA statistics regarding this motivator. The results show that there is a significant difference between males and females towards this factor as motivator for them to start their businesses as $F_{cal.} = 6.359 > F_{sig.} = .012$.

c. To get the benefit from the support which is provided from the non-governmental institutions to entrepreneurs

The last factor asked to respondents as a business environmental factor is “to get benefit from the support which is provided from the non-governmental institutions to entrepreneurs”. The mean of male rating is 3.5500 and for

females is 3.6393 (Table E.28-a in Appendix E). This shows that respondents are “between neutral and agree” about this factor as a motivator to the entrepreneurs in UAE. Table E.28-b in Appendix E shows the results of the ANOVA test which shows that there is no significant difference between male and female entrepreneurs regarding their assessment of this factor as a motivator in starting their businesses, as $F_{cal.} = .409 < F_{sig.} = .523$.

5.4. Start-up constraints:

The first analysis proceeded in this section is a regression analysis to identify factors significantly constraining the start up for Emirati entrepreneurs. Another regression analysis has been conducted specifically to identify factors significantly constraining the start-up for female Emirati entrepreneurs, the analyses and its results are shown in sections 5.4.1 and 5.4.2. The impact of each start-up constraint (financial; socio-cultural; business environment and educational and training) has been analysed via descriptive statistical analysis alongside the ANOVA test and is presented in sections 5.4.3 to 5.4.6.

5.4.1. Start-up constraints for Emirati entrepreneurs:

Factors which significantly constrain the start-up of Emirati entrepreneurs (males and females) can be identified via running a regression on the collected data from section (C) in the questionnaire, where the overall start-up constraints (question C.1) are considered as a dependent variable, while all other factors are considered as independent variables, which are:

Financial constraints (its value calculated as the average result of question C.2.1. to question C.2.9 in section C.2.); socio-cultural constraints (its value calculated as the average result of question C.3.1. to question C.3.3 in section C.3.); business environment constraints (its value calculated as the average result of question C.4.1. to question C.4.3 in section C.4.); and educational & training constraints (its value calculated as the average result of question C.5.1. to question C.5.5 in section C.5.). Hence, the test proceeded using the following function:

$$\text{CONS}_L = \alpha_0 + \alpha_1 \text{CONS}_1 + \alpha_2 \text{CONS}_2 + \alpha_3 \text{CONS}_3 + \alpha_4 \text{CONS}_4 + \epsilon$$

Where:

CONS_L : Overall constraint level of female entrepreneurs

CONS₁ : Financial constraints for female entrepreneurs

CONS₂ : Socio-Cultural constraints for female entrepreneurs

CONS₃ : Business environment constraints for female entrepreneurs

CONS₄ : Educational and training constraints for female entrepreneurs

The results are shown in tables E.29-a, E.29-b, and E.29-c in Appendix E.

The results show that:

$$\text{CONS}_L = 1.913 + 1.319 \text{CONS}_1 + 0.24 \text{CONS}_2 + 0.251 \text{CONS}_3 - 0.148 \text{CONS}_4 + \epsilon$$

Overall, the referred factors significantly constrain Emirati entrepreneurs (male and female) on the start up of their businesses, as $F_{\text{stat}} (58.202) > F_{\text{sig}} (.000)$. Regarding each type of constraint, t_{test} results found that there are three factors that significantly constrain the start-up of Emirati entrepreneurs, which are: i) financial constraints ($t_{\text{cal}} = 9.738 > t_{\text{sig}} = .000$); ii) business environment constraints ($t_{\text{cal}} = 1.732 > t_{\text{sig}} = .084$); and iii) educational and training constraints which significantly affect the business start-up negatively ($t_{\text{cal}} = -1.149 > t_{\text{sig}} = .251$), this may reflect that it de-constrains Emirati entrepreneurs with their start-up. Social start-up constraints do not significantly constrain entrepreneurs to start their businesses in UAE as $t_{\text{cal}} = .166 < t_{\text{sig}} = .868$.

5.4.2. Start-up constraints for female Emirati entrepreneurs:

A regression has been run for the data of female respondents to identify the factors which constrain them on the start up of their businesses. The same regression which has proceeded in section 5.4.1. Proceeded with the data to identify factors which constrain Emirati female entrepreneurs to start up their own business. Hence the following function has been tested:

$$\text{CONSL} = \alpha_0 + \alpha_1 \text{CONSF}_1 + \alpha_2 \text{CONSF}_2 + \alpha_3 \text{CONSF}_3 + \alpha_4 \text{CONSF}_4 + \epsilon$$

Where:

CONSL : Overall constraint level of female respondents

CONSF₁ : Financial constraints

CONSF₂ : Socio-Cultural constraints

CONSF₃ : Business environment constraints

CONSF₄ : Educational and training constraints

The results are shown in tables E.7-d, E.7-e, and E.7-f in Appendix E.

The results show that:

$$\text{CONSL} = 1.642 + 1.077 \text{CONSF}_1 - 0.008 \text{CONSF}_2 + 0.552 \text{CONSF}_3 - 0.123 \text{CONSF}_4 + \epsilon$$

The F test found that overall, the referred to factors significantly constrain Emirati female entrepreneurs at the start up of their businesses, as $F_{\text{stat}} (25.626) > F_{\text{sig}} (.000)$. Regarding each type of constraint, t_{test} results found that there are three factors significantly constraining the start up of female Emirati entrepreneurs, which are: i) financial constraints ($t_{\text{cal}} = 5.526 > t_{\text{sig.}} = .000$); ii) business environment constraints ($t_{\text{cal}} = 2.551 > t_{\text{sig.}} = .012$); and iii) educational and training constraints which significantly affect the business start-up negatively ($t_{\text{cal}} = -.620 > t_{\text{sig.}} = .537$), this may reflect that it de-constrains Emirati entrepreneurs with their start-up. Social start-up constraints do not significantly constrain entrepreneurs in starting their businesses in UAE as $t_{\text{cal}} = -.034 < t_{\text{sig.}} = .973$.

5.4.3. The financial constraints on the start-up of male and female entrepreneurs in UAE: Is it the same?

Nine financial constraints were offered to the respondents to rate each as a challenge on the start up of the business. The first constraint is “acquisition of start-up finance”, while “the lack of finance” is the second constraint. The third constraint is “the constraints in accessing the start-up finance”, the fourth one is the “lack of

knowledge of the procedures of getting and paying off loans”, the fifth start-up constraint is “bank’s exhibit a negative attitude towards entrepreneurs”, followed by the “high cost of formal financial support” as a sixth constraint. The “microfinance institutions who offer a limited amount in loans“ was offered to respondents as the seventh constraint, followed by “microfinance institutions offering short term loans with no grace period” as the eighth constraint. The last financial constraint offered to respondents is that “microfinance institutions carry a very high rate of interest”.

Respondents rated the level of challenge for each factor, weights (scores) are given to each level of challenge as follows: “not a challenge at all” given score = 1; “little challenge” given score = 2; “medium challenge” given score= 3; “high challenge” = 4; and “extreme challenge” = 5. The next nine sub-sections discusses the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each factor.

a. Acquisition of start-up finance:

The first financial challenge constraint offered to respondents to rate its level as a challenge restricting their start up is “acquisition of start-up finance”. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.30-a in Appendix E. As per these results, the mean of male respondents rating is 3.4643, while the mean of female respondents rating is 3.0168, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it as a medium challenge. The ANOVA analysis is provided in table E.30-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 11.959 > F_{sig.} = .001$.

b. The lack of finance

The lack of finance is the second financial challenge offered to respondents to rate its level as a challenge restricting their start up. Table E.31-a in Appendix E shows the descriptive statistics about the rating of respondents towards this challenge. As per these results, the mean of male respondents

rating is 3.4643, while the mean of female respondents rating is 3.0756, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it as a medium challenge. The ANOVA analysis is provided in table E.31-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 9.076 > F_{sig.} = .003$.

c. Constraints in accessing start-up finance

Constraints in accessing start-up finance is the third financial challenge offered to respondents to rate its level as a challenge restricting their start-up.. Table E.32-a in Appendix E shows the descriptive statistics about the rating of respondents towards this challenge. As per these results the mean of male respondents rating for this challenge is 3.5071, while the mean of female respondents rating is 3.0756, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it as a medium challenge. The ANOVA analysis is provided in table E.32-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 10.567 > F_{sig.} = .001$.

d. Lack of knowledge of the procedures of getting and paying off loans

The fourth financial constraint offered to respondents to rate its level as a challenge restricting their start up is a “lack of knowledge of the procedures of getting and paying off loans”. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.33-a in Appendix E. As per these results, the mean of male respondents rating is 3.3286, while the mean of female respondents rating is 3.0336, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it as a medium challenge. The ANOVA analysis is provided in table E.33-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 3.797 > F_{sig.} = .052$.

e. Bank's exhibit a negative attitude towards entrepreneurs

The banks attitude towards entrepreneurs is the fifth challenge offered to respondents to rate as a challenge restricting their start up. They were asked to rate the level of negative attitude from the bank towards them. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.34-a in Appendix E. As per these results, the mean of male respondents rating is 3.3000, while the mean of female respondents rating is 2.6891, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it as a medium challenge. The ANOVA analysis is provided in table E.34-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 15.016 > F_{sig.} = .000$.

f. High cost of formal financial support

Respondents were asked to rate the level of the "high cost of formal financial support" as a challenge they faced on the start up of their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.35-a in Appendix E. As per these results, the mean of male respondents rating is 3.4929, while the mean of female respondents rating is 3.0420, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it as a medium challenge. The ANOVA analysis is provided in table E.35-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 9.391 > F_{sig.} = .002$.

g. Microfinance institutions offer a limited amount in loans

The seventh financial constraint offered to respondents to rate its level as a challenge restricting their start up is "microfinance institutions offer a limited amount in loans". The descriptive statistics about the rating of respondents towards this challenge are provided in table E.36-a in Appendix E. As per these results, the mean of male respondents rating is 3.4571, while the mean

of female respondents rating is 2.9496, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it as a medium challenge. ANOVA analysis is provided in table E.36-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 12.584 > F_{sig.} = .000$.

h. Microfinance institutions offer short term loans with no grace period

Respondents asked to rate the level of “Microfinance institutions offer short term loans with no grace period” as a challenge they faced on the start up of their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.37-a in Appendix E. As per these results, the mean of male respondents rating is 3.3857, while the mean of female respondents rating is 2.8235, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it at a level less than a medium challenge. The ANOVA analysis is provided in table E.37-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 14.908 > F_{sig.} = .000$.

i. Microfinance institutions carry a very high rate of interest

The last financial constraint offered to respondents to rate its level as a challenge restricting their start up is “Microfinance institutions carry a very high rate of interest”. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.38-a in Appendix E. As per these results, the mean of male respondents rating is 3.3500, while the mean of female respondents rating is 2.9580, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it as a medium challenge. ANOVA analysis is provided in table E.38-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 6.818 > F_{sig.} = .010$.

5.4.4. The Socio-Cultural constraints on the startup for male and female entrepreneurs in UAE:

Three Socio-Cultural constraints offered to the respondents to rate each as a challenge on the start up of the business. The first constraint is “I face difficulty in creating a work-life balance”, while “Low Self-esteem/confidence” is the second constraint. The third constraint is “I was never considered capable of executing an enterprise successfully by my family”.

Respondents rated the level of challenge for each factor, weights (scores) are given to each level of challenge as follows: “not a challenge at all” given score = 1; “little challenge” given score = 2; “medium challenge” given score= 3; “high challenge” = 4; and “extreme challenge” = 5. The next three sub-sections discusses the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each factor.

a. Facing difficulty in creating a work-life balance

Respondents asked to rate the level of the difficulty in creating a work-life balance as a challenge they faced on the start up of their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.39-a in Appendix E. As per these results, the mean of male respondents rating is 3.2214, while the mean of female respondents rating is 3.0336, this shows that both male and female respondents consider this challenge as a medium level challenge. ANOVA analysis is provided in table E.39-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 1.983 > F_{sig.} = .160$.

b. Low self-esteem/confidence

The second socio-cultural constraints challenge offered to respondents to rate its level as a challenge restricting their start up is “low self-esteem/confidence”. The descriptive statistics about the rating of respondents

towards this challenge are provided in table E.40-a in Appendix E. As per these results, the mean of male respondents rating is 3.1714, while the mean of female respondents rating is 2.7899, this shows that male respondents consider this challenge at medium level of challenge, while female respondents consider it at a level less than medium challenge. The ANOVA analysis is provided in table E.40-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 6.440 > F_{sig.} = .012$.

c. Family never considered the entrepreneur is capable of executing an enterprise:

The family's confidence in the entrepreneur is the last constraint asked of the respondent to rate as a challenge they faced on the start up of their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.41-a in Appendix E. As per these results, the mean of male respondents rating is 3.1143, while the mean of female respondents rating is 2.6639, this shows that male respondents consider this challenge at a medium level of challenge, while female respondents consider it at a little challenge. The ANOVA analysis is provided in table E.41-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 8.454 > F_{sig.} = .004$.

5.4.5. The impact of the Business Environment constraints on the start-up of male and female entrepreneurs in UAE: Is it the same?

Three business environment constraints offered to the respondents to rate each as a challenge on the start up of the business. The first constraint is "dealing with red tape and government rules and regulations", while "it's difficult to access business networks" is the second constraint. The third and last business environment constraint is "it's difficult to access the judicial system".

Respondents rated the level of challenge for each factor, weights (scores) are given to each level of challenge as follows: “Not a challenge at all” given score = 1; “Little challenge” given score = 2; “Medium challenge” given score= 3; “High challenge” = 4; and “Extreme challenge” = 5. The next three sub-sections discusses the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each factor.

a. Dealing with red tape and government rules and regulations

Respondents were asked to rate the level for dealing with red-tape and government rules and regulations as the first challenge they faced on the start up of their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.42-a in Appendix E. As per these results, the mean of male respondents rating is 3.3429, while the mean of female respondents rating is 3.0672, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it at a level of medium challenge. The ANOVA analysis is provided in table E.42-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 4.316 > F_{sig.} = .039$.

b. It's difficult to access business networks

The difficulty of accessibility to business networks is the second business environment challenge offered to respondents to rate its level. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.43-a in Appendix E. As per these results, the mean of male respondents rating is 3.3286, while the mean of female respondents rating is 3.0756, this shows that male respondents consider this challenge between a medium challenge and high challenge, while female respondents consider it at a level of medium challenge. The ANOVA analysis is provided in table E.43-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 3.252 > F_{sig.} = .072$.

c. It's difficult to access the judicial system

The last business environment challenge offered to respondents to rate its level as a challenge they faced on the start-up of their businesses is the difficulty to access the judicial system. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.44-a in Appendix E. As per these results, the mean of male respondents rating is 3.1714, while the mean of female respondents rating is 2.8824, this shows that male respondents consider this challenge at a medium level of challenge, while female respondents consider it at a little level. The ANOVA analysis is provided in table E.44-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 3.856 > F_{sig.} = .051$.

5.4.6. The impact of Educational and Training constraints on the start-up of male and female entrepreneurs in UAE:

The last type of constrained offered to respondents to assess is the educational and training constraint. This pillar is formed of five challenges. The first challenge is “lack of entrepreneurial and education skills” followed by “lack of acquisition of managerial skills”. The third challenge is the “lack of training”, while the fourth one is the “ill-suited timings of the training”. The last educational and training constraint is the “high cost of the training”.

Respondents rated the level of challenge for each factor, weights (scores) are given to each level of challenge as follows: “Not a challenge at all” given score = 1; “Little challenge” given score = 2; “Medium challenge” given score= 3; “High challenge” = 4; and “Extreme challenge” = 5. The next five sub-sections discusses the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each factor.

a. Lack of entrepreneurial and education skills

Respondents asked to rate the level of “lack of entrepreneurial and education skills” as the first educational and training challenge they faced on the start up of

their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.45-a in Appendix E. As per these results, the mean of male respondents rating is 2.9643 while the mean of female respondents rating is 2.6807, this shows that male respondents consider this challenge at the medium challenge, while female respondents consider it at a level between a little and medium level of challenge. The ANOVA analysis is provided in table E.45-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 3.997 > F_{sig.} = .047$.

b. Lack of acquisition of managerial skill

The second education and training challenge offered to respondents to rate its level as a challenge they faced on the start up of their businesses is a lack of acquisition of managerial skills. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.46-a in Appendix E. As per these results, the mean of male respondents rating is 3.1571, while the mean of female respondents rating is 2.6891, this shows that male respondents consider this challenge at medium level of challenge, while female respondents consider it at a little level. The ANOVA analysis is provided in table E.46-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 9.735 > F_{sig.} = .002$.

c. Lack of training

The third education and training challenge offered to respondents to rate its level as a challenge they faced on the start-up of their businesses is a lack of training. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.47-a in Appendix E. As per these results, the mean of male respondents rating is 3.0500, while the mean of female respondents rating is 2.7143, this shows that male respondents consider this challenge at a medium level of challenge, while female respondents consider it at a little level. The ANOVA analysis is provided in table E.47-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 4.917 > F_{sig.} = .027$.

d. Ill-suited timings of the training

Respondents were asked to rate the level of the “ill-suited timings of the training” as a challenge they faced on the start up of their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.48-a in Appendix E. As per these results, the mean of male respondents rating is 3.1286, while the mean of female respondents rating is 2.5462, this shows that male respondents consider this challenge at medium level of challenge, while female respondents consider it at a level between a little and medium level of challenge. ANOVA analysis is provided in table E.48-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 14.785 > F_{sig.} = .000$.

e. High cost of the training

“High cost of the training” is the last challenge offered to respondents to rate as a challenge they faced on the start up of their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.49-a in Appendix E. As per these results, the mean of male respondents rating is 3.0286, while the mean of female respondents rating is 2.6143, this shows that male respondents consider this challenge at medium level of challenge, while female respondents consider it at a level between a little and medium level of challenge. The ANOVA analysis is provided in table E.49-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 7.535 > F_{sig.} = .006$.

5.5. Processing Constraints for Emirati entrepreneurs:

This section analyses the constraints which face entrepreneurs while processing the venture. It starts by running a regression analysis to identify the factors that significantly constraint the Emirati entrepreneurs on processing (section 5.5.1). The second sub-section (5.5.2) shows the regression analysis for factors which constrain the processing for female Emirati entrepreneurs. The marketing and operational constraints for Emirati entrepreneurs and the significance of difference between their

impact on males and females are done via descriptive statistics and the ANOVA test which is shown in sections 5.5.3 and 5.5.4.

5.5.1. Constraints which challenge Emirati entrepreneurs while processing:

Factors which significantly constrain the processing of Emirati entrepreneurs (males and females) can be identified via running a regression on the collected data from section (C) in the questionnaire, where the overall processing constraints (question C.6) considered as a dependent variable, while all other factors are considered as independent variables, which are the **marketing challenges** (its' value calculated as the average result of question C.7.1. to question C.7.3 in section C.7.) and **operational challenges** (its' value calculated as the average result of question C.8.1. to question C.8.8 in section C.8.). The test has been proceeded with using the following function:

$$\text{CONP}_L = \alpha_0 + \alpha_1 \text{CONP}_1 + \alpha_2 \text{CONP}_2 + \epsilon$$

Where:

CONP_L : Overall constraint level on processing

CONP₁ : Marketing constraints while processing

CONP₂ : Operational constraints while processing

The results are shown in tables E.50-a, E.50-b, and E.50-c in Appendix E.

The results show that:

$$\text{CONP}_L = 0.762 + 0.961 \text{CONP}_1 + 0.885 \text{CONP}_2 + \epsilon$$

Overall, the referred factors significantly constrain Emirati entrepreneurs (males and females) with the processing of their businesses, as $F_{\text{stat}} (106.820) > F_{\text{sig}} (.000)$. With regard to each the significance of each type of constraint, t_{test} results found that both the marketing and the operational challenges significantly constrained the processing of Emirati entrepreneurs, as follows: i) marketing constraints ($t_{\text{cal}} = 6.106 > t_{\text{sig}} = .000$); and ii) operational constraints ($t_{\text{cal}} = 5.637 > t_{\text{sig}} = .000$).

5.5.2. Constraints which challenge female Emirati entrepreneurs while processing:

A regression has been run for the data of female respondents to identify the factors which constrain them on processing. The same regression which has been proceeded in section 5.5.1. Proceeding with this data to identify factors which constrain Emirati female entrepreneurs while processing. Hence the following function has been tested:

$$\text{CONP}_{fL} = \alpha_0 + \alpha_1 \text{CONP}_{f1} + \alpha_2 \text{CONP}_{f2} + \epsilon$$

Where:

CONP_{fL} : Overall constraint level on processing for female entrepreneurs

CONP_{f1} : Marketing constraints while processing for female entrepreneurs

CONP_{f2} : Operational constraints while processing for female entrepreneurs

The results are shown in tables E.50-d, E.50-e, and E.50-f in Appendix E.

The results show that:

$$\text{CONP}_{fL} = 0.463 + 0.861 \text{CONP}_{f1} + 0.978 \text{CONP}_{f2} + \epsilon$$

Overall, the referred factors significantly constrain female Emirati entrepreneurs during the processing of their businesses, as $F_{\text{stat}} (41.865) > F_{\text{sig}} (.000)$. With regard to each the significance of each type of constraint, t_{test} results found that both the marketing and the operational challenges significantly constraint the processing of Emirati entrepreneurs, as follows: i) Marketing constraints ($t_{\text{cal}} = 3.288 > t_{\text{sig.}} = .001$); and ii) operational constraints ($t_{\text{cal}} = 3.728 > t_{\text{sig.}} = .000$).

5.5.3. The Marketing constraints on the processing of male and female entrepreneurs in UAE: Is it the same?

Three marketing constraints offered to the respondents to rate each as a challenge on the processing of the business. The first constraint is “price competition”, while “the lack of a strong distribution network” is the second marketing challenge. The

third and last marketing constraint is the “advertisement war by large units”. Respondents rated the level of challenge for each factor, weights (scores) are given to each level of challenge as follows: “Not a challenge at all” given score = 1; “Little challenge” given score = 2; “Medium challenge” given score= 3; “High challenge” = 4; and “Extreme challenge” = 5. The next three sub-sections discusses the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each factor.

a. Price competition

Respondents asked to rate the level of “price competition” as the first marketing challenge they face while processing their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.51-a in Appendix E. As per these results, the mean of male respondents rating is 3.4380 while the mean of female respondents rating is 3.2193, this shows that male respondents consider this challenge between a medium and high level of challenge, while female respondents consider it at a level a bit higher than a medium level of challenge. The ANOVA analysis is provided in table E.51-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 2.857 > F_{sig.} = .092$.

b. The lack of a strong distribution network

The lack of a strong distribution network for entrepreneurs is the second marketing challenge offered to respondents to rate its level of challenge while processing. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.52-a in Appendix E. As per these results, the mean of male respondents rating is 3.3723, while the mean of female respondents rating is 3.2719, this shows that both male and female respondents consider this challenge a bit higher than medium. The ANOVA analysis is provided in table E.52-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = .627 < F_{sig.} = .629$.

c. Advertisement war by large units

The last marketing challenge offered to respondents to rate its level of challenge while processing is the “advertising war by large units”. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.53-a in Appendix E. As per these results, the mean of male respondents rating is 3.3796, while the mean of female respondents rating is 3.3596, this shows that both male and female respondents consider this challenge a bit higher than medium. The ANOVA analysis is provided in table E.53-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = .019 < F_{sig.} = .889$.

5.5.4. The Operational constraints on the processing of Emirati entrepreneurs:

Four operational challenges offered to the respondents to rate each as a constraint on the processing of the business. The first constraint is “shortage of capital”, while “low quality of product and services” is the second marketing challenge. The third challenge is “employee related challenges”, while the last operational constraint is the “lack of your managerial experience”. Respondents rated the level of challenge for each factor, weights (scores) are given to each level of challenge as follows: “Not a challenge at all” given score = 1; “Little challenge” given score = 2; “Medium challenge” given score= 3; “High challenge” = 4; and “Extreme challenge” = 5. The next four sub-sections discusses the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each of them.

a. Shortage of Capital

The first operational challenge offered to respondents to rate its level of challenge while processing is the “shortage of capital”. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.54-a in Appendix E. As per these results, the mean of male respondents rating is 3.3066, while the mean of female respondents rating is 3.0789, this shows that both males and females consider this challenge a bit

higher than medium while female respondents consider it at the medium level. The ANOVA analysis is provided in table E.54-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 2.853 > F_{sig.} = .092$.

b. Low quality of product and services

Respondents were asked to rate the level of “low quality of product and services” as the second operational challenge they faced while processing the businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.55-a in Appendix E. As per these results, the mean of male respondents rating is 2.9051 while the mean of female respondents rating is 2.6754, this shows that male respondents consider this challenge at the medium challenge, while female respondents consider it at a level between a little and medium level of challenge. The ANOVA analysis is provided in table E.55-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 2.471 > F_{sig.} = .117$.

c. Employee related challenges

Employee related challenges is the third operational challenge entrepreneurs faced while processing their businesses. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.56-a in Appendix E. As per these results, the mean of male respondents rating is 3.22631 while the mean of female respondents rating is 3.000, this shows that male respondents consider this challenge at a level higher than the medium challenge, while female respondents consider it at a medium level of challenge. The ANOVA analysis is provided in table E.56-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 2.717 > F_{sig.} = .101$.

d. Lack of managerial Experience

The last operational challenge asked to respondents to rate its level as a challenge while processing is the “lack of managerial experience”. The descriptive statistics about the rating of respondents towards this challenge are provided in table E.57-a in Appendix E. As per these results, the mean of male respondents rating is 2.9197 while the mean of female respondents rating is 2.7632, this shows that male respondents consider this challenge at the medium challenge, while female respondents consider it at a level between a little and medium level of challenge. The ANOVA analysis is provided in table E.57-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of constraint as $F_{cal.} = 1.148 > F_{sig.} = .285$.

5.6. Specific female constraints while the processing business:

The literature review showed that female entrepreneurs face specific constraints which males never face on the processing of their businesses. This has been taken care of with the questionnaire design where some questions in section C are given to female entrepreneurs only. The analysis of this part is given in this section. It starts by identifying factors which significantly constrain the processing of female Emirati entrepreneurs' businesses (section 5.6.1), followed by descriptive statistical analysis for economical and business environment constraints (section 5.6.2), psychological constraints (section 5.6.3) and social constraints (family conflict) (section 5.6.4).

5.6.1. Factors which significantly constraint the processing of female Emirati entrepreneurs' businesses:

Female entrepreneurs were asked specific questions to identify the level of constraints which they challenge. Factors which significantly constrain the processing of female Emirati entrepreneurs' businesses can be identified via running a regression on the collected data from section (C) in the questionnaire, where the overall processing constraints (question C.6) are considered as a dependent

variable, while all other factors are considered as independent variables, and which are the economic and environment constraints (its' value calculated as the average result of question C.9.1. to question C.9.4 in section C.9.), psychological challenges (its' value calculated as the average result of question C.10.1. to question C.10.4 in section C.10.), and social constraints (social conflict), (its' value calculated as the average results of question C.11.1. to question C.11.5 in section C.11.). The test has been proceeded with using the following function:

$$\text{CONP}_{fL} = \alpha_0 + \alpha_1 \text{CONP}_{f3} + \alpha_2 \text{CONP}_{f4} + \alpha_3 \text{CONP}_{f5} + \epsilon$$

Where:

CONP_{fL} : Overall processing constraints for female entrepreneurs

CONP_{f3} : Economic and Business Environment constraints.

CONP_{f4} : Psychological constraints

CONP_{f5} : Social constraints (family conflicts)

The results are shown in tables E.58-a, E.58-b, and E.58-c in Appendix E.

The results show that:

$$\text{CONP}_{fL} = 3.059 + 0.561 \text{CONP}_{f3} + 0.885 \text{CONP}_{f4} + 0.885 \text{CONP}_{f5} + \epsilon$$

Overall, the referred factors significantly constrain Emirati female entrepreneurs during the processing of their businesses, as $F_{\text{stat}} (19.812) > F_{\text{sig}} (.000)$. Regarding the significance of each type of constraints, ttest results found that both the economic and business environment challenges and the psychological challenges significantly constrain the processing of Emirati entrepreneurs' businesses, as follows: i) economic and business environment constraints ($t_{\text{cal}} = 1.946 > t_{\text{sig}} = .055$); and ii) psychological ($t_{\text{cal}} = 1.259 > t_{\text{sig}} = .211$), while social constraints do not significantly constrain the female entrepreneurs while processing.

5.6.2. Economical and Business Environment Constraints:

Four constraints are offered to female respondents to rate their level as a challenge during the processing of their businesses. These constraints are: i) women-owned businesses are discriminated against when accessing non-traditional business; ii) banks discriminate against women on providing loans; iii) bankers consider females as “mobile” citizens moving with their husbands and iv) facing discriminatory laws/ practices. Table 5.9 shows the descriptive statistics for the four constraints.

Table 5. 9 Economical and Business Environment Constraints for Female Entrepreneurs

	N	Minimum	Maximum	Mean	Std. Deviation
Discrimination against females on establishment	98	1.00	5.00	2.4388	1.21898
Banks discriminate against	98	1.00	5.00	2.3163	1.31288
Bankers consider as “mobile” citizens	98	1.00	5.00	2.3367	1.34658
Facing discriminatory laws/ practices	98	1.00	5.00	2.2347	1.19967
Valid N (listwise)	98				

Table 5.9 shows that the mean of each of the four restrictions is rated between 2.2 and 2.4. This shows that female entrepreneurs think that the level of these constraints between a low and medium challenge. The standard deviation is between 1.2 and 1.36 for each of these constraints.

5.6.3. Psychological Constraints:

Psychological constraints for female entrepreneurs are: i) I’m restricted on making my own decisions; ii) I feel that my main role is childcare and iii) I don’t prefer working outside the home. Female respondents reflected their rating to each challenge. Table 5.10 shows the descriptive statistics about each of them.

Table 5. 10 Psychological Constraints for Female Entrepreneurs

	N	Minimum	Maximum	Mean	Std. Deviation
Restricted on making own decisions	101	1.00	5.00	2.4851	1.26975
Feel that my main role is childcare	100	1.00	5.00	2.3000	1.25931
Don't prefer working outside the home	100	1.00	5.00	2.2400	1.27224
Valid N (listwise)	100				

Table 5.10 shows that the mean of each of the three restrictions is rated between 2.2 and 2.5. This shows that female entrepreneurs think that the level of these constraints between a low and medium challenge. The standard deviation is about 1.3 for each of these constraints.

5.6.4. Social Constraints (Family Conflict):

Five constraints are offered to female respondents to rate their level as a challenge during the processing of their businesses. These constraints are as follows: i) the start-up decision is not my sole decision, it's subject to my husband's / guardian's decision; ii) my husband doesn't allow me to spend time at work; iii) my husband worries it will interfere with our relationship; iv) I'm too tired to do things with my spouse and v) my business makes it too hard to have good social relations. Table 5.11 shows the descriptive statistics about each of them.

**Table 5. 11 Social Constraints (Family Conflict) for Female Entrepreneurs
Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
The start-up decision is not her sole decision	101	1.00	5.00	2.3366	1.29829
Husband doesn't allow her to spend time at work	102	1.00	5.00	2.3039	1.28039
My husband worries it will interfere with our relationship	100	1.00	5.00	2.3800	1.32406
Too tired to do things with my spouse	100	1.00	5.00	2.3200	1.26235
Too hard to have good social relations	100	1.00	5.00	2.3600	1.30670
Valid N (listwise)	100				

Table 5.11 shows that the mean of each of the five restrictions is rated between 2.3 and 2.4. This shows that female entrepreneurs think that the level of these constraints between a low and medium challenge. The standard deviation of each of these constraints is about 1.3 for each constraint.

5.7. Finance:

5.7.1. Sources of finance:

Table 5.12 shows the number of sources of finance. The majority of respondents (77.9%) started their businesses depending on one source of finance, 19.5% depended on two sources of finance, 2.3% started their businesses using three sources of finance, and only one respondent (0.4%) started their business depending on four sources of finance.

Table 5. 12 Sources of Finance

Source of Finance*	no.	Percentage (%)
One Source		
1	86	32.8%
2	18	6.9%
3	36	13.7%
4	48	18.3%
5	16	6.1%
Total one source	204	77.9%
Two Sources		
1+2	5	1.9%
1+3	10	3.8%
1+4	8	3.1%
1+5	4	1.5%
2+3	5	1.9%
2+4	1	0.4%
3+4	5	1.9%
4+5	13	5.0%
Total two sources	51	19.5%
Three Sources		
1+2+3	1	0.4%
1+3+5	2	0.8%
1+4+5	3	1.1%
Total three sources	6	2.3%
Four Sources		
1+2+3+4	1	0.4%
Total four sources	1	0.4%
Total	262	100%

*1 - Personal savings

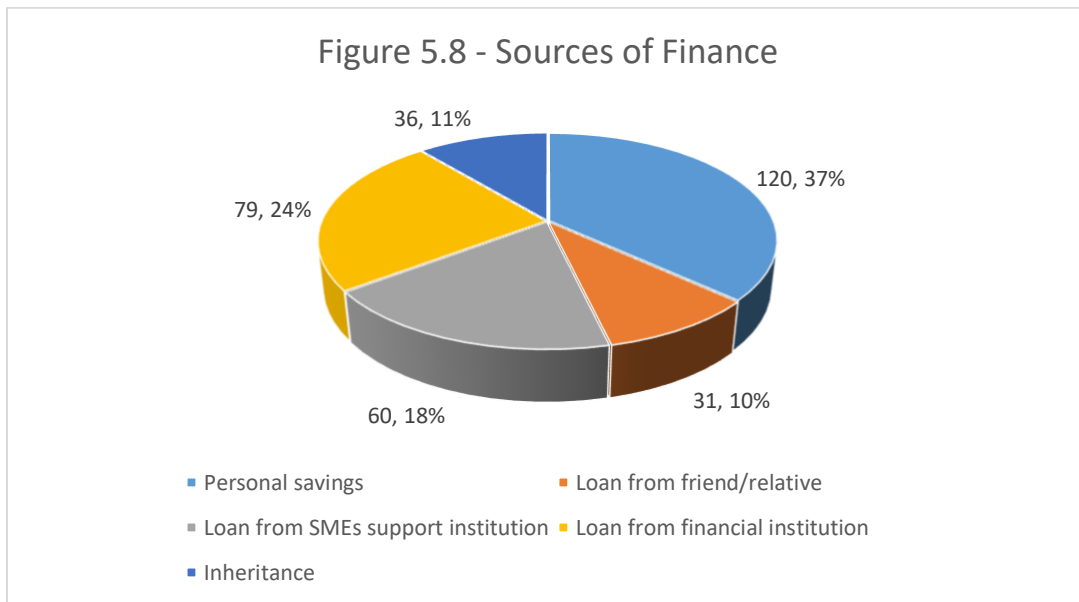
2 - Loan from friend/relative

3 - Loan from SMEs support institution

4 - Loan from financial institution

5 - Inheritance

120 respondents started their business using personal savings, either solely or with other sources of finance. 31 respondents started their businesses using loans from a friend/relative, either solely or with other sources of finance. 60 respondents used loans from SME support institutions either solely or with other sources of finance. 79 institutions started their businesses depending on loan from financial institutions, either solely or with other sources of finance, and 36 institutions started their business using finance from an inheritance. Figure 5.8 shows these results.



5.7.2. Are female entrepreneurs different from males in requesting finance?

Table 5.13 shows that the majority of respondents (56%) applied for finance while 44% didn't apply. Table 5.14 shows the cross-tabulation of gender and the application for finance from the entrepreneur. Table E. 59 in Appendix E shows the Chi-square test for this variable. Results show that there is a significant difference between males and females in the application for finance, as males show a greater tendency to apply for finance than female entrepreneurs.

Table 5. 13 Applied for finance

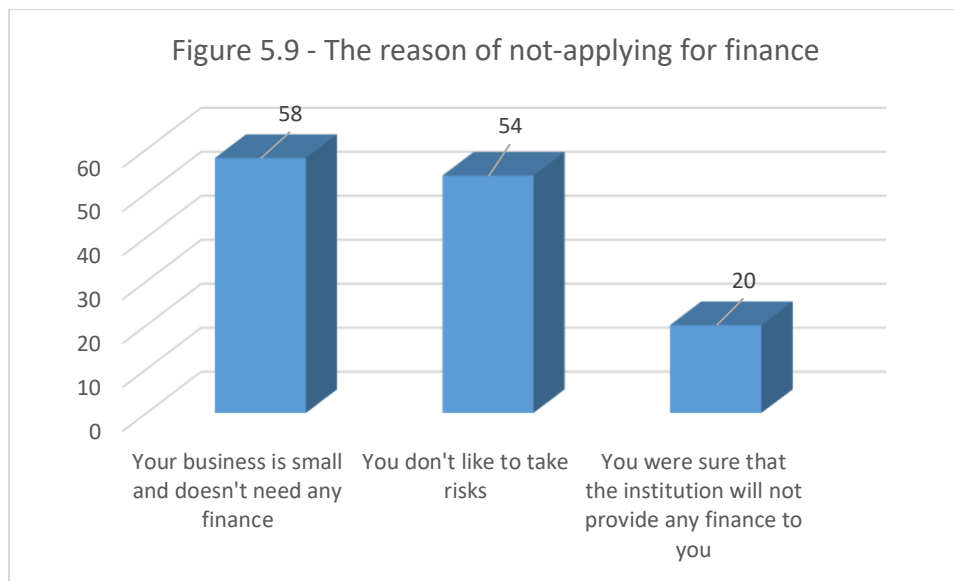
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	138	52.7	56.3	56.3
	No	107	40.8	43.7	100.0
	Total	245	93.5	100.0	
Missing	System	17	6.5		
Total		262	100.0		

Table 5. 14 Applied for finance * Gender Cross-tabulation

			Gender		Total
			Male	Female	
Applied for finance	Yes	Count	84	54	138
		Expected Count	76.6	61.4	138.0
	No	Count	52	55	107
		Expected Count	59.4	47.6	107.0
Total		Count	136	109	245
		Expected Count	136.0	109.0	245.0

5.7.3. The reasons for not applying for finance

Respondents who did not apply for finance selected one or more of three reasons (figure 5.9), the highest selected reason is that the business is small and doesn't need any more finance (58 respondents), the second reason is that the applicant doesn't like to take a risk (54 respondents), and the third ranked reason respondents selected was that they are sure that the institution will not provide any finance (20 respondents). Other respondents selected "other reason", as they think that they don't need any finance.



5.7.4. The institutions' practices with the entrepreneur while applying for credit:

Five pillars were offered to respondents to show their reflections about the practice of finance institutions on providing finance to entrepreneurs, they are: i) the institution asked for the submission of too many documents to receive the finance; 2) the second is "the institution's credit officer dealt with you professionally"; 3) the institution's requirements for providing the loan were clear and simple; 4) the procedures of investigation were simple and proceeded in a short time; and 5) the required guarantees were reasonable. Weights (scores) are given to each level of pillar as follows: "strongly disagree" given score = 1; "disagree" given score = 2; "neutral" given score = 3; "agree" = 4; and "strongly agree" = 5. The next five sub-sections discuss the findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each of them.

5.7.4.1. The required documents:

Respondents who submitted applications to receive finance were asked to provide feedback about the required documents; they were asked to score the following sentence: "The institution asked for the submission of too many documents to receive the finance". Table E.60-a in Appendix E shows the descriptive statistics of

the respondents' reflections. The mean of male reflections is 3.42 while the mean of female reflections is 3.27, this shows that both male and female respondents think that the required documents are above the middle level, while males have this belief a bit more than females. Table E.60-b in Appendix E shows the ANOVA test regarding this factor. The results show that there is a significant difference between male and female attitudes towards these required documents as $F_{cal.} = .656 > F_{sig.} = .419$.

5.7.4.2. The professional level of the credit officer:

The second sentence offered to respondents to rate is "the institution's credit officer dealt with you professionally". Table E.61-a in Appendix E shows the descriptive statistics of the respondents' reflections about this point. The mean of male reflections is 3.25 whereas the mean of female reflections is 3.50, this shows that male respondents think that the credit officers dealt with them with almost a medium level of professionalism, while female respondents believe that the credit officers way of dealing with them is between a medium and high level. Table E.61-b in Appendix E shows the ANOVA test regarding this factor. The results show that there is a significant difference between males and females towards the professional level of the credit officer, as $F_{cal.} = 2.555 > F_{sig.} = .112$.

5.7.4.3. Simplicity and clarity of requirements:

The third sentence offered to respondents to rate is "the institution's requirements for providing the loan were clear and simple". Table E.62-a in Appendix E shows the descriptive statistics of the respondents' reflections about this point. The mean of male reflections is 3.00 whereas the mean of female reflections is 3.12, this shows that both male and female respondents think that the level of simplicity and clarity of the finance institution is at almost a medium level. Table E.62-b in Appendix E shows the ANOVA test regarding this factor. The results show that there is a significant difference between males and females towards the clarity and simplicity of the finance institution's requirements, as $F_{cal.} = .757 > F_{sig.} = .386$.

5.7.4.4. Procedures of investigation:

The simplicity and timing of investigation procedures was given to respondents to rate, this was through the following statement “the procedures of investigation were simple and proceeded in a short time”. Table E.63-a in Appendix E shows the descriptive statistics of the respondents’ reflections about this point. The mean of male reflections is 3.00 whereas the mean of female reflections is 3.26, this shows that both male and female respondents think that the procedures of investigation were neutral in rating the procedures’ simplicity and the required time for completion. Table E.63-b in Appendix E shows the ANOVA test regarding this factor. The results show that there is a significant difference between males and females towards the simplicity and time taken for the investigation procedures, as $F_{cal.} = 2.25 > F_{sig.} = .136$.

5.7.4.5. The required guarantees:

The fifth statement rated by respondents regarding the finance institution’s practices is “the required guarantees were reasonable”. Table E.64-a in Appendix E shows the descriptive statistics of the respondents’ reflections about this point. The mean of male reflections is 3.00 whereas the mean of female reflections is 3.24, this shows that both male and female respondents think that the required guarantees are in medium level. Table E.64-b in Appendix E shows the ANOVA test regarding to this factor. The results show that there is a significant difference between males and females towards the reasonability of the required guarantees, as $F_{cal.} = 1.851 > F_{sig.} = .196$.

5.7.5. Finance Terms:

The rating of terms of finance are offered to respondents who received finance though receive their rating to three statements, they are: i) the interest rate was reasonable; ii) the payment schedule was flexible and there was a reasonable grace period. Weights (scores) are given to each level of pillar as follows: “Strongly disagree” given score = 1; “Disagree” given score = 2; “Neutral” given score= 3; “Agree” = 4; and “Strongly Agree” = 5. The next four sub-sections discusses the

findings of the statistical analysis for each of these factors and if there is a significant difference between males and females towards each of them.

5.7.5.1. The interest rate:

The first sentence offered to respondents to rate is “the interest rate was reasonable”. Table E.65-a in Appendix E shows the descriptive statistics of the respondents’ reflections about this point. The mean of male reflections is 3.00 whereas the mean of female reflections is 3.20, this shows that both male and respondents think that the interest rate at a medium level. Table E.65-b in Appendix E shows the ANOVA test regarding this factor. The results show that there is a significant difference between males and females towards the reasonability of the required interest rate, as $F_{cal.} = .964 > F_{sig.} = .328$.

5.7.5.2. The payment schedule:

The second sentence offered to respondents to rate is “the payment schedule was flexible”. Table E.66-a in Appendix E shows the descriptive statistics of the respondents’ reflections about this point. The mean of male reflections is 3.16 whereas the mean of female reflections is 3.19, this shows that both male and female respondents think that there is a medium level of flexibility for the payment schedule for finance. Table E.66-b in Appendix E shows the ANOVA test regarding this factor. The results show that there is no significant difference between males and females towards the flexibility of payment terms, as $F_{cal.} = .031 < F_{sig.} = .861$.

5.7.5.3. The grace period:

The third sentence offered to respondents to rate is “there was a reasonable grace period”. Table E.67-a in Appendix E shows the descriptive statistics of the respondents’ reflections about this point. The mean of male reflections is 3.08 whereas the mean of female reflections is 3.23, this shows that both male and female respondents think that there is a medium level grace period reasonability for received finance. Table E.67-b in Appendix E shows the ANOVA test regarding this factor. The results show that there is a significant difference between males and females towards the flexibility of payment schedule, as $F_{cal.} = .793 > F_{sig.} = .375$.

5.8. Performance:

This section commences with identify factors which significantly influence the Emirati entrepreneurs' performance, which is done via running a regression analysis for the performance indicator as a dependent variable with capital at the start; prior experience; duration of running the business; and gender as independent variables. The analysis and results are shown in section 5.8.1. The impact of: education; training and performance; linkages with business networks; effect of access to finance and the organization culture on the performance and the difference between its impact on male and female entrepreneurs are analysed using descriptive analysis and the ANOVA test. The analysis is shown in sections 5.8.3 to 5.8.6.

5.8.1. Factors which influence entrepreneurs' performance:

Factors which significantly influence the performance of Emirati entrepreneurs can be identified via running a regression on the collected data from section (E) in the questionnaire, where the performance indicator (the dependent variable) is the mean of respondents' indications of their sales 2015; sales 2016; number of employees 2015; number of employees 2016; profits 2015; profits 2016; cash flows 2015; and cash flows 2016.

$$\text{Perf} = \sum (\text{S2015}, \text{S016}, \text{NE2015}, \text{NE2016}, \text{P2015}, \text{P2016}, \text{CF2015}, \text{CF2016}) / 8$$

Where:

S2015: sales 2015

S2016: sales 2016

NE2015: Number of employees 2015

NE2016: Number of employees 2016

P2015: Profits 2015

P2016: Profits 2016;

CF2015: Cash flows 2015

CF2016: Cash flows 2016

The selected independent variables are: capital at the start; prior experience; duration of running the business; and gender. Hence, the test has proceeded using the following function:

$$\text{Perf} = \alpha_0 + \alpha_1 \text{Perf}_1 + \alpha_2 \text{Perf}_2 + \alpha_3 \text{Perf}_3 + \alpha_4 \text{Perf}_4 + \epsilon$$

Where:

Perf₁: Capital at the start

Perf₂: Prior experience

Perf₃: Duration of running the business

Perf₄: Gender

The results are shown in tables E.68-a, E.68-b, and E.68-c in Appendix E.

The results show that:

$$\text{Mot}_L = 2.987 + .020 \text{Mot}_1 + .070 \text{Mot}_2 + .096 \text{Mot}_3 - .094 \text{Mot}_4 + \epsilon$$

Overall, independent variables significantly affect the Emirati entrepreneurs' performance, as $F_{\text{stat}} (2.122) > F_{\text{sig}} (.079)$. t_{test} results found that the four selected factors significantly affect the performance of Emirati entrepreneurs. For capital at the start, ($t_{\text{cal}} = .780 > t_{\text{sig}} = .436$); prior experience ($t_{\text{cal}} = .770 > t_{\text{sig}} = .442$); duration of running the business ($t_{\text{cal}} = 1.997 > t_{\text{sig}} = .047$); and gender ($t_{\text{cal}} = -.990 > t_{\text{sig}} = .323$).

5.8.2. Education and Performance of male and female entrepreneurs:

Respondents were asked to rate the level of importance of education on performance. The level of each factor weights (scores) are given as follows: "strongly disagree" given score = 1; "disagree" given score = 2; "neutral" given score= 3; "agree" = 4; and "strongly agree" = 5.

The descriptive statistics about the rating of respondents towards this challenge are provided in table E.69-a in Appendix E. As per these results, the mean of male respondents rating is 3.4580 while the mean of female respondents rating is 3.7473, this shows that females believe in the impact of education on performance more than

males. ANOVA analysis is provided in table E.69-b, it shows that there is a significant difference between male and female entrepreneurs attitudes towards the impact of education on their performance, as $F_{cal.} = 3.484 > F_{sig.} = .063$.

5.8.3. Training and Performance of male and female entrepreneurs:

Respondents were asked to rate the level of importance of training on influencing the entrepreneurs' performance. The level of each factor weights (scores) are given as follows: "strongly disagree" given score = 1; "disagree" given score = 2; "neutral" given score= 3; "agree" = 4; and "strongly agree" = 5.

The descriptive statistics about the rating of respondents towards this challenge are provided in table E.70-a in Appendix E. As per these results, the mean of male respondents rating is 3.5725 while the mean of female respondents rating is 3.8022, this shows that females believe in the impact of education on performance more than males. The ANOVA analysis is provided in table E.70-b, it shows that there is a significant difference between male and female entrepreneurs towards the impact of training on their performance, as $F_{cal.} = 2.254 > F_{sig.} = .135$.

5.8.4. Linkages with business networks and the Performance of male and female entrepreneurs:

Respondents asked to rate the level of importance of linkages with business networks to influence the entrepreneurs' performance. The level of each factor weights (scores) are given as follows: "strongly disagree" given score = 1; "disagree" given score = 2; "neutral" given score= 3; "agree" = 4; and "strongly agree" = 5.

The descriptive statistics about the rating of respondents towards this challenge are provided in table E.71-a in Appendix E. As per these results, the mean of male respondents rating is 3.6565 while the mean of female respondents rating is 3.9231, this shows that females believe in the impact of linkages with business networks on performance more than males. The ANOVA analysis is provided in table E.71-b, it shows that there is a significant difference between male and female entrepreneurs towards the impact of linkages with business networks on their performance, as $F_{cal.} = 3.110 > F_{sig.} = .079$.

5.8.5. Access to finance and the Performance of male and female entrepreneurs:

Respondents were asked to rate the level of importance of access to finance to influence the entrepreneurs' performance. The level of each factor weights (scores) are given as follows: "strongly disagree" given score = 1; "disagree" given score = 2; "neutral" given score= 3; "agree" = 4; and "strongly agree" = 5.

The descriptive statistics about the rating of respondents towards this challenge are provided in table E.72-a in Appendix E. As per these results, the mean of male respondents rating is 3.6107 while the mean of female respondents rating is 3.6253, this shows that both males and females believe given the same level of access to finance on the impact on the performance of entrepreneurs. The ANOVA analysis is provided in table E.72-b, it shows that there is no significant difference between male and female entrepreneurs towards the impact of access to finance on their performance, as $F_{cal.} = .556 < F_{sig.} = .597$.

5.8.6. The organization culture and the Performance of male and female entrepreneurs:

Respondents were asked to rate the level of importance of organization culture on influencing the entrepreneurs' performance. The level of each factor weights (scores) are given as follows: "strongly disagree" given score = 1; "disagree" given score = 2; "neutral" given score= 3; "agree" = 4; and "strongly agree" = 5.

The descriptive statistics about the rating of respondents towards this challenge are provided in table E.73-a in Appendix E. As per these results, the mean of male respondents rating is 3.5802 while the mean of female respondents rating is 3.7802, this shows that females believe in the impact of organizational culture on the performance of entrepreneurs more than males. The ANOVA analysis is provided in table E.73-b, it shows that there is a significant difference between male and female entrepreneurs attitudes towards the impact of organizational culture on their performance, as $F_{cal.} = 1.808 > F_{sig.} = .180$.

5.9 Networking:

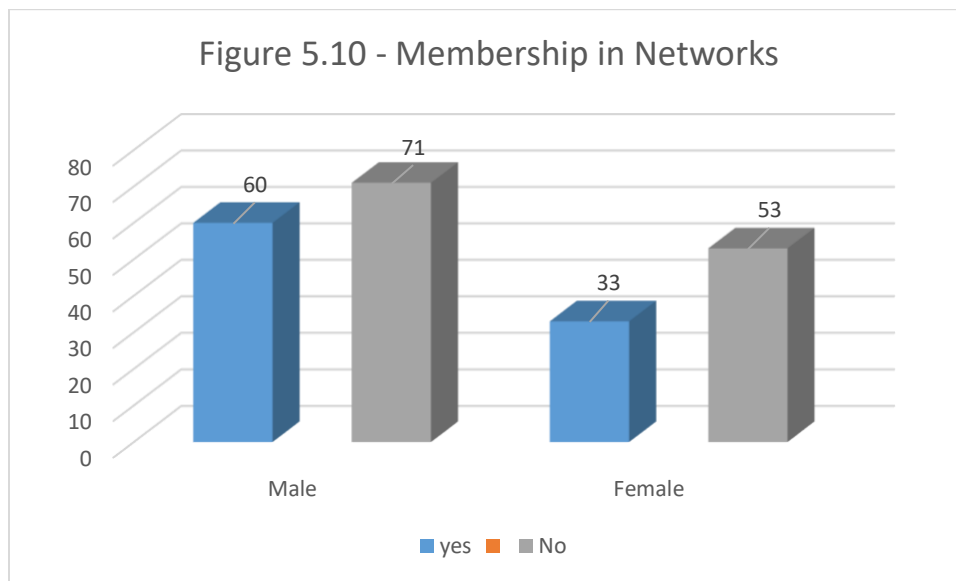
This section consists of four sub-sections. The first one (5.9.1) analyses the tendency to membership of networks between Emirati entrepreneurs. Section 5.9.2. provides a statistical descriptive analysis for the reasons for not applying for membership in networks (for who those were not members of networking institutions). A detailed analysis of services provided by formal networking institutions is shown in section 5.9.3 and a similar analysis is done for services provided by informal networking institutions as shown in section 5.9.4.

5.9.1. Membership of networks:

The majority of respondents are not members of any network institutions. Out of 262 respondents, 45 did not answer this question (9 males and 36 females). The responses of the rest are shown their in table 5.15 and figure 5.10. More than half the male respondents are not members in networking institutions, while about two thirds of female respondents are not members of the networks.

Table 5. 15 Membership of networks

Gender	Membership of networks				Total
	yes		No		
	number	%	number	%	
Male	60	45.8%	71	54.2%	131
Female	33	38.4%	53	61.6%	86
Total					217



5.9.2. Reason for not applying for membership of networks:

Respondents were asked about their reason for not applying for membership of networks. They were given four reasons and could select one or more in this regard, they are: i) you have no time; ii) you don't think that the business networks will support you; iii) the documents required to join this type of institution are too much; iv) the membership fees are high. Table 5.16 shows that "you don't think that the business networks will support you" is the main reason, "you have no time" is the second highest one. The third reason is the required documents to join this type of institution are too much, while the one with the least responses is that "the membership fees are high".

Table 5. 16 Reasons for not applying for membership of networks

No.	The reason	No. of respondents
1	You don't think that the business networks will support you	95
2	You have no time	64
3	The required documents to join this type of institution are too much	21
4	The membership fees are high	18

5.9.3. Support services provided by formal network institutions:

Respondents were asked to rate each of the support services provided by the formal network institutions. Twelve services were offered to the respondents, they are: i) training services; ii) marketing services and organising an exhibition for your products; iii) social activities; iv) family health care and cultural values; v) support in obtaining finance from the finance institutions; vi) providing studies and statistics; vii) conduct small workshops; viii) providing consultations in law and arbitration; ix) enabling entrepreneurs to be a part of an international business network; x) enabling entrepreneurs to meet and exchange information with other business people with sharp minds and vast experience; xi) enabling them to create new commercial opportunities; and xii) lobbying on behalf of members. Scores are given to each factor, as follows: “no support at all”: 1; “weak support”: 2; “neutral support”: 3; “strong support”: 4; and “very strong support”: 5. Table 5.17 shows the descriptive for each provided service.

Table 5. 17 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
form_Training	170	1	5	2.94	.943
from_Marketing	169	1	5	3.07	.933
from_soc_activities	172	1	5	3.19	.997
from_fmly_hlth_care	173	1	5	2.92	1.222
from_support_finance	173	1	5	3.01	1.134
from_studies_stat	173	1	5	3.01	1.081
from_workshops	174	1	5	3.20	1.048
from_consultation	173	1	5	3.08	1.029
from_enable_IB_network	173	1	5	3.03	1.083
from_enable_exchange_infn	173	1	5	3.10	1.071
from_enable_com_opp	173	1	5	3.16	1.044
from_lobbying	171	1	5	3.01	1.085
Valid N (listwise)	165				

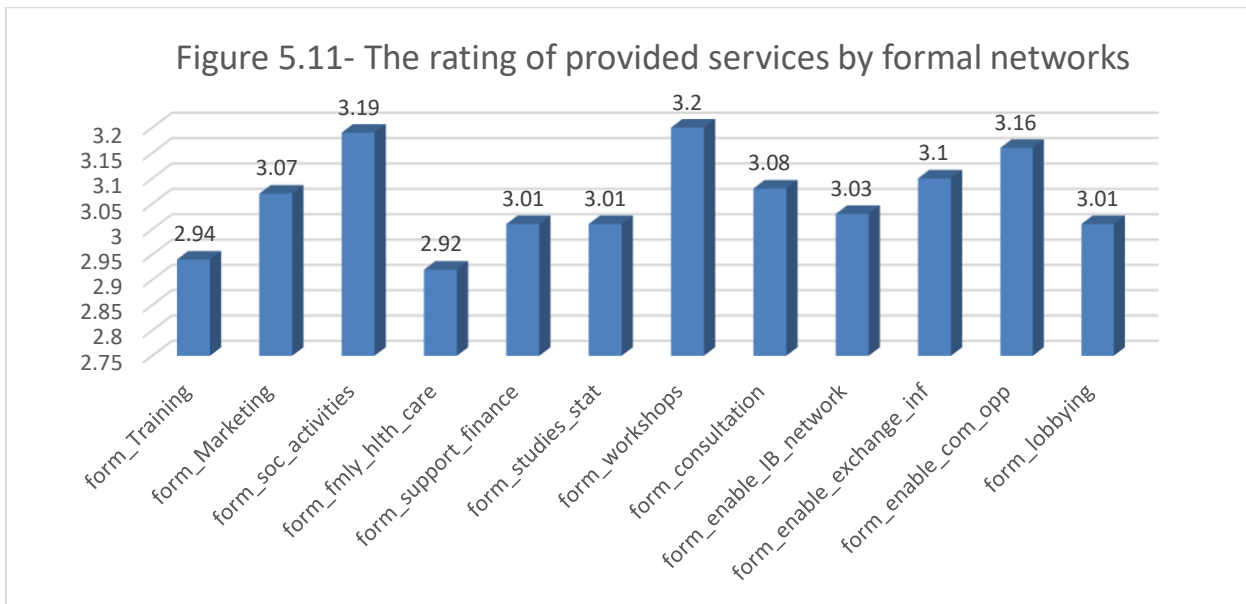


Table 5.17 and figure 5.11 show that respondents who obtain services from formal networks rate the level of service provided at a medium level. The rating of provided services is between 3.2 (conduct workshops) and 2.92 (family health care and cultural values). The following sections discuss the difference between the male and female ratings for each service.

a. Training services;

Training is the first service offered to respondents to rate its level of support provided by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table E.75-a in Appendix E. As per these results, the mean of male respondents rating is 2.93, while the mean of female respondents rating is 2.95, this shows that both males and females believe that the level of training provided by formal institutions is medium. The ANOVA analysis is provided in table E.75-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .29 < F_{sig.} = .865$.

b. Marketing services and organising an exhibition for entrepreneur's products:

The second service offered to respondents to rate its level is the marketing services and the organization of exhibitions for the entrepreneur's products. The descriptive statistics about the rating of respondents towards this service are provided in table E.76-a in Appendix E. As per these results, the mean of male respondents rating is 3.06, while the mean of female respondents rating is 3.07, this shows that both males and females believe that the level of marketing services and organization of exhibitions provided by formal institutions is medium. The ANOVA analysis is provided in table E.76-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .000 < F_{sig.} = .996$.

c. Social activities:

The descriptive statistics about the rating of respondents towards the social services provided by formal institutions are shown in table E.77-a in Appendix E. As per these results, the mean of male respondents rating is 3.14, while the mean of female respondents rating is 3.27, this shows that both males and females believe that the level of social services provided by formal institutions is medium. The ANOVA analysis is provided in table E.77-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .756 > F_{sig.} = .386$.

d. Family health care and cultural values;

Respondents were asked to rate the level of family health care and cultural values provided by the formal institutions. The descriptive statistics about the rating of respondents towards this service are provided in table E.78-a in Appendix E. As per these results, the mean of male respondents rating is 3.05, while the mean of female respondents rating is 2.70, this

shows that males believe that the level of family health care and cultural services provided by formal institutions is medium, while females think that it's lower than medium. The ANOVA analysis is provided in table E.78-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = 3.273 > F_{sig.} = .072$.

e. Support in obtaining finance from the finance institutions;

Support in obtaining finance from the formal institutions is the fifth service offered to respondents to rate the level of its provided support by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table E.79-a in Appendix E. As per these results, the mean of male respondents rating is 3.07, while the mean of female respondents rating is 2.89, this shows that both males and females believe that the level of provided service by formal institutions is medium. The ANOVA analysis is provided in table E.79-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = 1.060 > F_{sig.} = .305$.

f. Provide studies and statistics:

The sixth service offered to respondents to rate the level of its provided support by formal networks is the provision of studies and statistics. The descriptive statistics about the rating of respondents towards this service are provided in table E.80-a in Appendix E. As per these results, the mean of male respondents rating is 3.06, while the mean of female respondents rating is 2.90, this shows that both males and females believe that the level of provision of studies and statistics by formal institutions is medium. The ANOVA analysis is provided in table E.80-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .869 > F_{sig.} = .353$.

g. Conduct workshops:

Conduct workshops by formal institutions is the seventh service offered to respondents to rate the level of its provided support by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table E.81-a in Appendix E. As per these results, the mean of male respondents rating is 3.14, while the mean of female respondents rating is 3.30, this shows that both males and females believe that the level of organized workshops by formal institutions is higher than medium. The ANOVA analysis is provided in table E.81-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .907 > F_{sig.} = .342$.

h. Provide consultations in Law and Arbitration:

The descriptive statistics about the rating of respondents towards the provided consultations by formal institutions are shown in table E.82-a in Appendix E. As per these results, the mean of male respondents rating is 3.14, while the mean of female respondents rating is 2.97, this shows that both males and females believe that the level of consultations provided by formal institutions is medium. The ANOVA analysis is provided in table E.82-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = 1.054 > F_{sig.} = .306$.

i. Enable entrepreneurs to be a part of an international business network:

The ninth service given to respondents to rate the level of its provided support by formal networks is “to enable entrepreneurs to be a part of an international business network”. The descriptive statistics about the rating of respondents towards this service are provided in table E.83-a in Appendix E. As per these results, the mean of male respondents rating is 3.04, while the mean of female respondents rating is 3.03, this shows that

both males and females believe that the level of provided service by formal institutions is at the medium level. The ANOVA analysis is provided in table E.83-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .000 < F_{sig.} = .983$.

j. Enable entrepreneurs to meet and exchange information with other business people with sharp minds and vast experience:

Enabling entrepreneurs to meet and exchange information with other business people with sharp minds and vast experience is the tenth service offered to respondents to rate the level of its provided support by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table E.84-a in Appendix E. As per these results, the mean of male respondents rating is 3.05, while the mean of female respondents rating is 3.18, this shows that both males and females believe that the level of provided service by formal institutions enabling entrepreneur to meet and exchange information with other business people with sharp minds and vast experience is at a medium level. The ANOVA analysis is provided in table E.84-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .526 > F_{sig.} = .462$.

k. Enable entrepreneurs to create new commercial opportunities:

The descriptive statistics about the rating of respondents towards this service are shown in table E.85-a in Appendix E. As per these results, the mean of male respondents rating is 3.12, while the mean of female respondents rating is 3.24, this shows that both males and females believe that the level of provided service by formal institutions enabling entrepreneurs to create new commercial opportunities is at a medium level. The ANOVA analysis is provided in table E.85-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .567 > F_{sig.} = .452$.

I. Lobbying on behalf of members

Lobbying on behalf of members is the last service offered to respondents to rate its level by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table E.86-a in Appendix E. As per these results, the mean of male respondents rating is 3.03, while the mean of female respondents rating is 2.98, this shows that both male and female respondents believe that the level of lobbying on behalf of members by formal institutions is at a medium level. The ANOVA analysis is provided in table E.86-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .063 < F_{sig.} = .802$.

5.9.3. Support services provided by formal network institutions:

Respondents were asked to rate each of the support services provided by the formal network institutions. Twelve services were offered to the respondents, they are: i) training services; ii) marketing services and organising an exhibition for your products; iii) social activities; iv) family health care and cultural values; v) support in obtaining finance from the finance institutions; vi) providing studies and statistics; vii) conduct small workshops; viii) providing consultations in law and arbitration; ix) enabling entrepreneurs to be a part of an international business network; x) enabling entrepreneurs to meet and exchange information with other business people with sharp minds and vast experience; xi) enabling them to create new commercial opportunities; and xii) lobbying on behalf of members. Scores are given to each factor, as follows: “no support at all”: 1; “weak support”: 2; “neutral support”: 3; “strong support”: 4; and “very strong support”: 5. Table no. 5.17 shows the descriptive for each provided service.

Table 5. 18 Descriptive Statistics

	N	Minimu m	Maximu m	Mean	Std. Deviation
form_Training	170	1	5	2.94	.943
from_Marketing	169	1	5	3.07	.933
from_soc_activities	172	1	5	3.19	.997
from_fmly_hlth_care	173	1	5	2.92	1.222
from_support_finance	173	1	5	3.01	1.134
from_studies_stat	173	1	5	3.01	1.081
from_workshops	174	1	5	3.20	1.048
from_consultation	173	1	5	3.08	1.029
from_enable_IB_networ k	173	1	5	3.03	1.083
from_enable_exchange_ inf	173	1	5	3.10	1.071
from_enable_com_opp	173	1	5	3.16	1.044
from_lobbying	171	1	5	3.01	1.085
Valid N (listwise)	165				

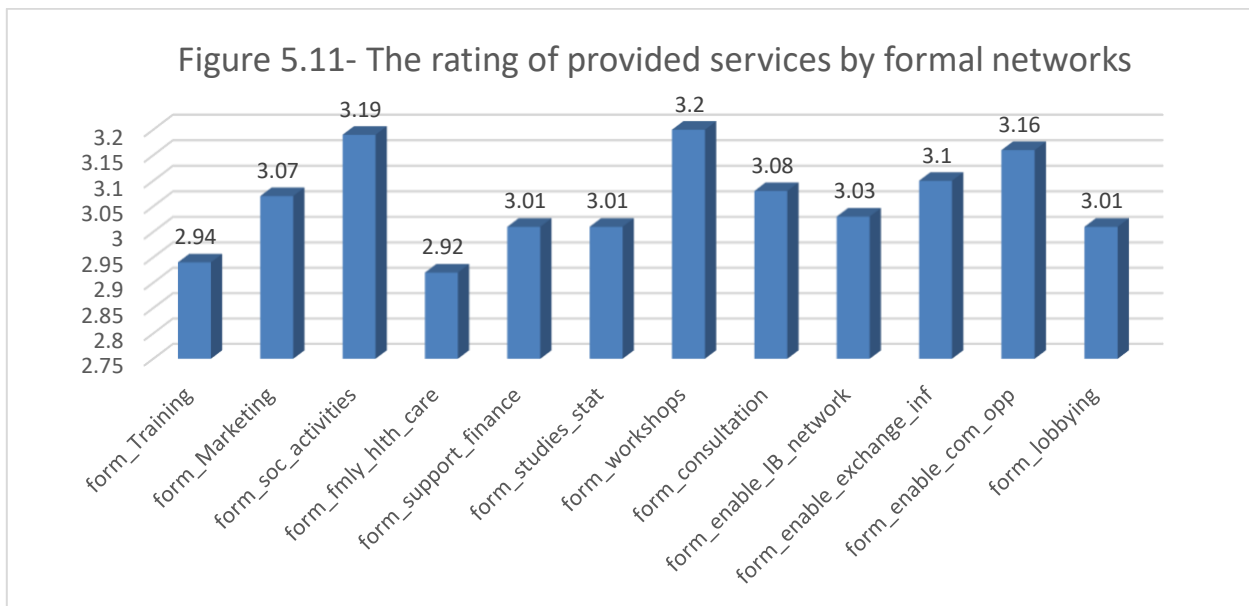


Table 5.17 and figure 5.11 show that respondents who obtain services from formal networks rate the level of service provided at a medium level. The rating of provided services is between 3.2 (conduct workshops) and 2.92 (family health care and cultural values). The following sections discuss the difference between the male and female ratings for each service.

a. Training services;

Training is the first service offered to respondents to rate its level of support provided by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table no. E.75-a in Appendix E. As per these results, the mean of male respondents rating is 2.93, while the mean of female respondents rating is 2.95, this shows that both males and females believe that the level of training provided by formal institutions is medium. The ANOVA analysis is provided in table no. E.75-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .29 < F_{sig.} = .865$.

b. Marketing services and organising an exhibition for entrepreneur's products:

The second service offered to respondents to rate its level is the marketing services and the organization of exhibitions for the entrepreneur's products. The descriptive statistics about the rating of respondents towards this service are provided in table no. E.76-a in Appendix E. As per these results, the mean of male respondents rating is 3.06, while the mean of female respondents rating is 3.07, this shows that both males and females believe that the level of marketing services and organization of exhibitions provided by formal institutions is medium. The ANOVA analysis is provided in table no. E.76-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .000 < F_{sig.} = .996$.

c. Social activities:

The descriptive statistics about the rating of respondents towards the social services provided by formal institutions are shown in table no. E.77-a in Appendix E. As per these results, the mean of male respondents rating is 3.14, while the mean of female respondents rating is 3.27, this shows that both males and females believe that the level of social services provided by formal institutions is medium. The ANOVA analysis is provided in table no. E.77-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .756 > F_{sig.} = .386$.

d. Family health care and cultural values;

Respondents were asked to rate the level of family health care and cultural values provided by the formal institutions. The descriptive statistics about the rating of respondents towards this service are provided in table no. E.78-a in Appendix E. As per these results, the mean of male respondents rating is 3.05, while the mean of female respondents rating is 2.70, this shows that males believe that the level of family health care and cultural services provided by formal institutions is medium, while females think that it's lower than medium. The ANOVA analysis is provided in table no. E.78-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = 3.273 > F_{sig.} = .072$.

e. Support in obtaining finance from the finance institutions;

Support in obtaining finance from the formal institutions is the fifth service offered to respondents to rate the level of its provided support by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table no. E.79-a in Appendix E. As per these results, the mean of male respondents rating is 3.07, while the mean of female respondents rating is 2.89, this shows that both males and females believe that the level of provided service by formal institutions is

medium. The ANOVA analysis is provided in table no. E.79-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = 1.060 > F_{sig.} = .305$.

f. Provide studies and statistics:

The sixth service offered to respondents to rate the level of its provided support by formal networks is the provision of studies and statistics. The descriptive statistics about the rating of respondents towards this service are provided in table no. E.80-a in Appendix E. As per these results, the mean of male respondents rating is 3.06, while the mean of female respondents rating is 2.90, this shows that both males and females believe that the level of provision of studies and statistics by formal institutions is medium. The ANOVA analysis is provided in table no. E.80-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .869 > F_{sig.} = .353$.

g. Conduct workshops:

Conduct workshops by formal institutions is the seventh service offered to respondents to rate the level of its provided support by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table no. E.81-a in Appendix E. As per these results, the mean of male respondents rating is 3.14, while the mean of female respondents rating is 3.30, this shows that both males and females believe that the level of organized workshops by formal institutions is higher than medium. The ANOVA analysis is provided in table no. E.81-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .907 > F_{sig.} = .342$.

h. Provide consultations in Law and Arbitration:

The descriptive statistics about the rating of respondents towards the provided consultations by formal institutions are shown in table no. E.82-a in Appendix E. As per these results, the mean of male respondents rating is 3.14, while the mean of female respondents rating is 2.97, this shows that both males and females believe that the level of consultations provided by formal institutions is medium. The ANOVA analysis is provided in table no. E.82-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = 1.054 > F_{sig.} = .306$.

i. Enable entrepreneurs to be a part of an international business network:

The ninth service given to respondents to rate the level of its provided support by formal networks is “to enable entrepreneurs to be a part of an international business network”. The descriptive statistics about the rating of respondents towards this service are provided in table no. E.83-a in Appendix E. As per these results, the mean of male respondents rating is 3.04, while the mean of female respondents rating is 3.03, this shows that both males and females believe that the level of provided service by formal institutions is at the medium level. The ANOVA analysis is provided in table no. E.83-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .000 < F_{sig.} = .983$.

j. Enable entrepreneurs to meet and exchange information with other business people with sharp minds and vast experience:

Enabling entrepreneurs to meet and exchange information with other business people with sharp minds and vast experience is the tenth service offered to respondents to rate the level of its provided support by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table no. E.84-a in Appendix E. As per

these results, the mean of male respondents rating is 3.05, while the mean of female respondents rating is 3.18, this shows that both males and females believe that the level of provided service by formal institutions enabling entrepreneur to meet and exchange information with other business people with sharp minds and vast experience is at a medium level. The ANOVA analysis is provided in table no. E.84-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .526 > F_{sig.} = .462$.

k. Enable entrepreneurs to create new commercial opportunities:

The descriptive statistics about the rating of respondents towards this service are shown in table no. E.85-a in Appendix E. As per these results, the mean of male respondents rating is 3.12, while the mean of female respondents rating is 3.24, this shows that both males and females believe that the level of provided service by formal institutions enabling entrepreneurs to create new commercial opportunities is at a medium level. The ANOVA analysis is provided in table no. E.85-b, it shows that there is a significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .567 > F_{sig.} = .452$.

l. Lobbying on behalf of members

Lobbying on behalf of members is the last service offered to respondents to rate its level by formal networks. The descriptive statistics about the rating of respondents towards this service are provided in table no. E.86-a in Appendix E. As per these results, the mean of male respondents rating is 3.03, while the mean of female respondents rating is 2.98, this shows that both male and female respondents believe that the level of lobbying on behalf of members by formal institutions is at a medium level. The ANOVA analysis is provided in table no. E.86-b, it shows that there is no significant difference between male and female entrepreneurs towards this type of provided service, as $F_{cal.} = .063 < F_{sig.} = .802$.

Chapter Six : Analysis for Qualitative data - (Interviews with key persons in government institutions and the networks)

6.1. Introduction:

As per the research methodology, a Semi-structured interviews have been carried out with the staff from relevant business support institutions and bankers (the credit directors for the SMEs). These interviews (with the staff from relevant business support institutions) aim to understand the Meso/Macro environment for the Emirati female entrepreneurs. Beside this, a deep understanding of the business network for the Emirati female entrepreneurs has been achieved through these interviews.

Hence, interviews conducted with 13 institutions in all the emirates in UAE. A list of institutions is provided in Appendix (A2). All the interviews are recorded using my i-phone and are saved confidentially on my personal laptop. It is password-protected, and is not shared with any other person to ensure the data's security. The consent form assures that "any information, quotations or interview data obtained will be held in confidence and will not be used other than for the purposes of the study and third parties will not be allowed access to them".

Key questions for interviews with key persons in government institutions and the networks

1. General data about the institution: vision, mission, year of establishment, main activities, number of branches, number of beneficiaries.
2. How do you think female entrepreneurship has developed in UAE in the last decade?
3. What are the main characteristics of Emirati female entrepreneurs and how are they different from the male entrepreneurs?
4. How do you see the performance of Emirati female entrepreneurs?
5. Do you think that female entrepreneurs prefer certain sectors to start their business in?

IF YES: - What are these sectors?

What are the reasons which make Emirati female entrepreneurs prefer to start their business in these sectors?

IF NO: Why

6. What are the motivations for Emirati female entrepreneurs?
7. From your point of view, what are the main constraints facing the Emirati female entrepreneurs?
8. From your point of view, how easy is it for female entrepreneurs to access finance to start up their own business?
9. Do you think that the support provided from your institution can efficiently improve the performance of Emirati female entrepreneurs? Why?
10. What are your suggestions to improve the females networking in supporting Emirati female entrepreneurs? (The following pillars can be mentioned: marketing - training- finance – provide statistics and consultations...)
11. What are your suggestions for improving the female entrepreneurship in UAE?

This introduction is followed by observing the profile of the respondents (section 6.2), then the role of institutions is discussed in section 6.3, followed by section 6.4. which discusses the development of female entrepreneurship in UAE. Section 6.5. discusses the characteristics of female entrepreneurs and how they are different from the male entrepreneurs, then section 6.6. investigates the institutions assessment of the performance of Emirati female entrepreneurs, followed by discussing the preferable sectors for Emirati female entrepreneurs (section 6.7). Motivations for Emirati female entrepreneurs are discussed in section 6.8. while restrictions which face them are investigated in section 6.9. The following section (6.10) discusses female entrepreneurs' access to finance in UAE, while their satisfaction towards networking institutions is discussed in section 6.11. The institutions' suggestions for improving the networks' role in supporting Emirati female entrepreneurs is investigated in section 6.12. Finally section 6.13 provides their suggestions for improving the female entrepreneurship in UAE.

6.2 Profile of Respondent institutions

Table 6. 1 The geographical distribution of respondent institutions

Emirate	No. of respondents	Percentage (%)
Abu Dhabi	2	15.4%
Dubai	4	30.8%
Sharjah	3	23.1%
Ajman	1	7.7%
Ras Al Khaimah	1	7.7%
Fujairah	1	7.7%
Um Quain	1	7.7%
Total	13	100%

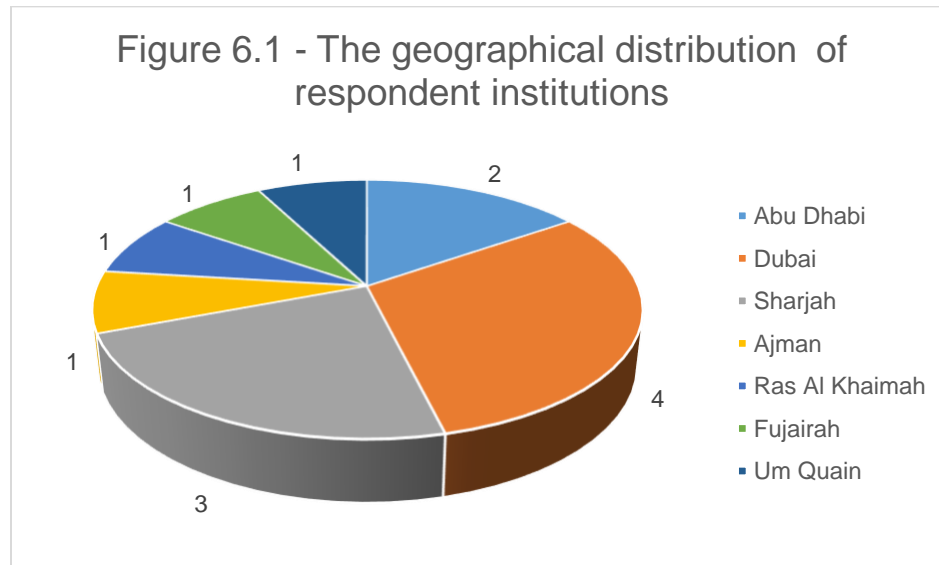


Table 6.1 and figure 6.1 shows that 30.8% (4 respondents) are based in Dubai; 23.1% (3 respondents) are located in Sharjah; 15.4% (2 respondents) are based in Abu Dhabi; and 7.7% (1 respondent) from each other emirate. This distribution represents the actual geographical distribution in different Emirates.

Table 6. 2 Year of establishment for respondent institutions

Year	No. of respondents	Percentage (%)
2001 - 2005	4	30.8%
2006 - 2010	3	23.1%
2011 - 2015	2	15.3%
Unknown	4	30.8%
Total	13	100%

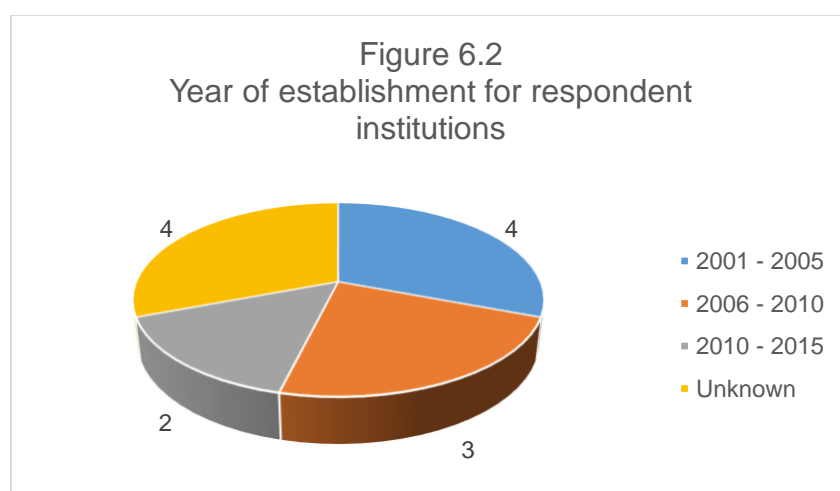


Table (6.2) and figure (6.2) show that 31% (4 respondents) were established between 2001 and 2005; 23% (3 respondents) were established between 2006 and 2010; and 15% (2 respondents) were established between 2011 and 2015.

Table 6. 3 Number of beneficiaries

Year	No. of respondents	Percentage (%)
2500 or above	1	7.7%
2000 - 2499	1	7.7%
1500 - 1999	0	0.0%
1000 - 1499	3	23.1%

500 - 999	2	15.4%
100 - 499	4	30.8%
Less than 100	2	15.4%
Total	13	100%

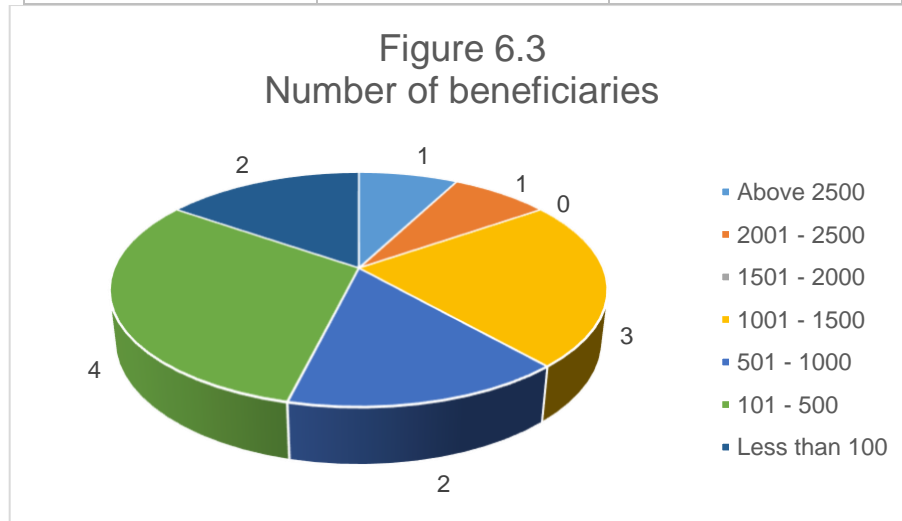


Table (6.3) and figure (6.3) show that 31% (4) respondents have a number of beneficiaries between 101 and 400, 23% (3) respondents have a number of beneficiaries between 1000 and 1499, 15% (2) respondents have a number of beneficiaries between 500 and 999, another 15% have a number of beneficiaries less than 100, one respondent (7.7%) has a number of beneficiaries between 2000 and 2499, and another one respondent has a number of beneficiaries above 2500.

6.3. The role of institutions:

The aim of this section is to put a spotlight on the role of institutions which formulate the business networking in UAE and understand their mechanisms in supporting Emirati entrepreneurs in general and Emirati female entrepreneurs specially.

6.3.1. The institutions' activities towards entrepreneurs in UAE:

Institutions provide a package of activities to support Emirati entrepreneurs, this package differs from one institution to another. The common activities are: finance; marketing; consultation; training; priorities in supplying to the governmental sector;

facilities in getting a licence; etc. Hence, each institution has its package which includes one or more of these activities. Some institutions provided package includes most of these activities while other institutions provide a package which includes a few number of services to entrepreneurs. The role of the institution may be only awarding entrepreneurs.

Table 6. 4 Activities of institutions

No.	Institution	Training	Awareness	Consultation	Finance	Priority in supplying to government	Marketing	Facilitate the license	Exemption from governmental fees	Support home based business	Business Incubators	Business Link	Awards	Total
1	Khalifa fund	✓	✓	✓	✓	✓	✓	✓						7
2	Ruwad (2)	✓		✓	✓		✓		✓					5
3	Dubai SMEs	✓	✓	✓		✓			✓	✓	✓			7
4	Sharjah Chamber of commerce & industry		✓								✓			2
5	Ruwad (5)	✓		✓	✓		✓	✓						5
6	Emirates Business Women Council	✓										✓		2
7	Tijar Dubai	✓	✓	✓	✓		✓							5
8	RAK SMEs	✓		✓	✓	✓	✓		✓					6
9	Saud Bin Rashed AL Mualla			✓	✓		✓		✓					4
10	Fujairah Chamber of Commerce and Industry	✓		✓			✓		✓		✓			5
11	Abu Dhabi Chamber of Commerce & Industry	✓	✓	✓			✓	✓				✓		6
12	Ajman Business women council	✓	✓				✓					✓		4
13	Emirates Women Awards												✓	1
	Total	10	6	9	6	3	9	3	5	1	3	3	1	

Source: interviews with institutions

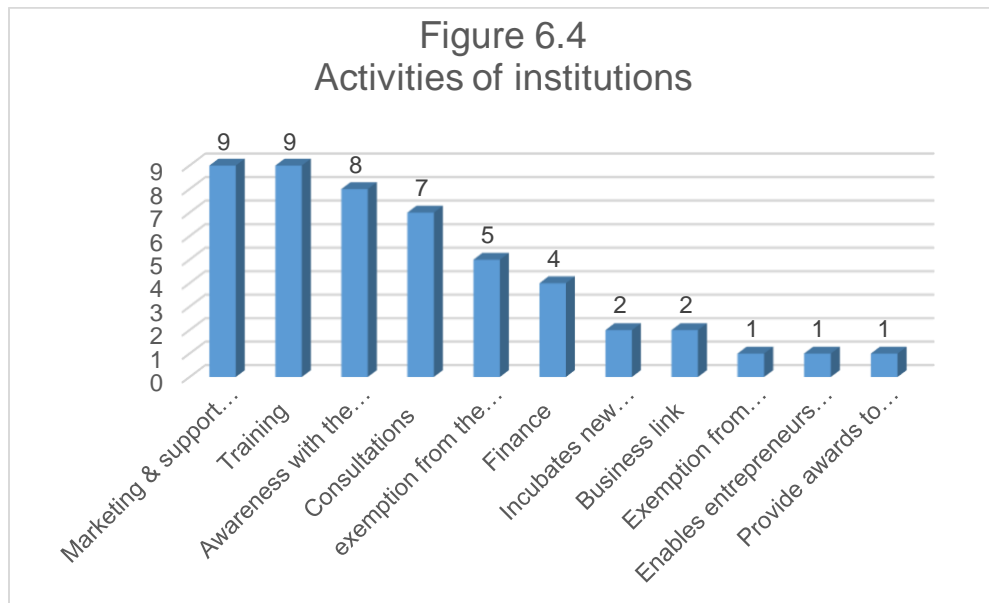
Eight institutions (62% of the sample) provide five or more services to beneficiaries, they are: Khalifa Fund for Enterprise Development, Dubai SMEs, Abu Dhabi Chamber of Commerce & Industry, RAK SMEs, Ruwad, Tejar Dubai and Fujairah Chamber of Commerce & Industry. Four institutions (31% of interviewed sample) provide a package of services which includes less than five and more than one services. They are: Emirates Businesswomen Council, Saud Bin Rashid Al Mualla Program for Youth Projects Support, Ajman Business Women Council and Sharjah

Chamber of Commerce and Industry. One institution (7%) has only one activity which is to provide award for entrepreneurs. The detailed reflections on institutions are given in Appendix F – Section F.1.

Table (6.4) and figure (6.4) show the provided activities from the interviewed institutions. Nine institutions provide marketing; nine institutions provide training for the beneficiaries; eight institutions provide awareness with the entrepreneurship and its importance; seven institutions provide consultations; five institutions exempt its beneficiaries from the governmental fees to start the business; four institutions provide finance for the beneficiaries; two institutions work as incubators for new businesses; two institutions enable its beneficiaries for business links; one institution exempts its members from providing bank guarantees; another one institution enables entrepreneurs to receive land for free; and one institution provides awards to female entrepreneurs.

Table 6. 5 Activities of institutions

Activity	No. of respondents
Marketing & support after start-up	9
Training	9
Awareness with the entrepreneurship and its importance	8
Consultations	7
Exemption from the governmental fees to start the business	5
Finance	4
Incubates new businesses	2
Business link	2
Exemption from providing bank guarantees	1
Enables entrepreneurs to receive land for free	1
Provides awards to female entrepreneurs	1

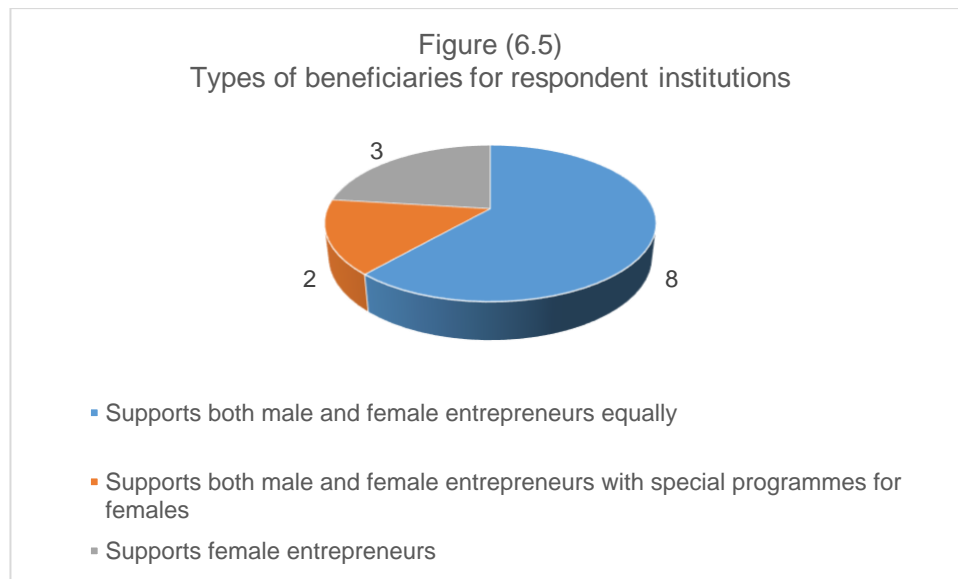


6.3.2. Is there a specific support provided for female entrepreneurs?

Institutions are classified into three groups in this regard, the first group of institutions support both male and female entrepreneurs equally, while the second group support both males and females with special programmes for females, and the third group of institutions provide their support to female entrepreneurs only. Table (6.6) and figure (6.5) show that 62% of respondents provide support for both male and female entrepreneurs equally, while 15% provide support for both male and female entrepreneurs with special programmes for females, and 23% of respondents provide support to female entrepreneurs only. The detailed reflections of institutions are given in Appendix F – Section F.2.

Table 6. 6 Types of beneficiaries for institutions

Emirate	No. of respondents	Percentage (%)
Supports both male and female entrepreneurs equally	8	61.54%
Supports both male and female entrepreneurs with special programmes for females	2	15.38%
Supports female entrepreneurs only	3	23.08%
Total	13	100.00%



6.4. The evolution of female entrepreneurship in UAE:

Seven respondents discussed this point, five of them (71.5%) showed that there is a significant improvement in female entrepreneurship in UAE while two (28.5%) showed that although there is improvement in the female entrepreneurship in UAE,

it is still restricted. The respondent's reflections can be summarized in the two sub-sections, as follows: the evolution of female entrepreneurship in UAE (section 6.4.1.) and the reasons why Emirati female entrepreneurs are still restricted (section 6.4.2). The details for respondents' reflections of respondent institutions are given in Appendix F – Section F.3.

6.4.1. The evolution of female entrepreneurship in UAE:

The origin of entrepreneurship started in UAE more than forty years ago, as there was not too much governmental employment, so most of the males started their own businesses, which can be considered the root of entrepreneurship in UAE. It was mainly in trade and fishing at this time. This made the Emirati women stronger, as men would go out of the country for a long time while their women were the directors of family life from all life's aspects, which strengthened her and increased her control on financial matters and she could take actions in any certain situation facing the family members. At that time, many females started their own businesses, but this was not registered because they were working under a licence issued to a male (her brother, husband, or son..), as it was not accepted that females communicate with men and deal with institutions.

About 20 years back, the Emirati government started to establish the modern governmental system which included more governmental institutions, then it recruited a large number of employees. This changed the culture of the Emirates to a preference for governmental employment rather than self-employment as it's less risky and life became easier and more luxurious with a salary. This modernization of Emirati society led to a change in women's role in the Emirati society. They became educated and employed in the governmental sector, the same as men.

Since the middle of the last decade, the government has believed that entrepreneurship is the way to achieve sustainable development in UAE. Hence, strong support was given for entrepreneurship. This led to an increase in the number of registered female entrepreneurs interested in having fixed jobs. Recently, females can easily contact the concerned institutions to issue and renew the businesses'

licence. It's also noticed that women started to enter new areas of business in the last few years.

6.4.2. The reasons that Emirati female entrepreneurs are still restricted:

Although there is an improvement in the female entrepreneurship, it's still restricted and males are still the majority of entrepreneurs in UAE. It is noticed that females submit more applications to institutions, while the registered males' ventures are more than females. This is because of the following reasons:

- Females submit simple ideas, while males submit some complicated ideas;
- Females like to study all the details and do a full study before beginning, while males prefer to proceed and start up faster than females;
- Some females are hasty. They submit the application and ask for the finance within a few days, when the programme asks them to submit the business plan, they become shocked from the required details for the business;
- Females are more likely to be risk avoiders than males;
- Females are less able than males when introducing and explaining their ideas.

6.5. The characteristics of female entrepreneurs and how they are different from the male entrepreneurs:

Respondents said that Emirati female entrepreneurs are different from males. Female entrepreneurs are risk avoiders; more committed than their male counterparts; have a balance between their business and social responsibilities; control their businesses themselves; are chance takers and are self-confident.

Risk avoiders:

The main reason for this is that women are followers of their families. This nature of women leads to:

- Women tending to join the fund's training programs more than men;
- Women's demand on finance is less than men; and

- Female-owned business are growing less than male-owned businesses.

More committed than their male counterparts:

They believe that as ladies, any noncommitment from their side may be seen as a personal reflection on them, which is not accepted for ladies in Arab countries. This makes them more committed.

Balance between their business and social responsibilities and control their business themselves:

Consequently, they don't prefer to make their business larger so as to keep this balance.

Chance takers:

Which helps in them to grow.

Self-confident:

As a majority of them start the business without prior experience.

The detailed reflections by institutions are given in Appendix F – Section F.4.

6.6. The performance of Emirati female entrepreneurs:

Their performance can be judged by the following indicators:

Size of the business:

Females start in a bigger size business in comparison to their male counterparts.

Explanation:

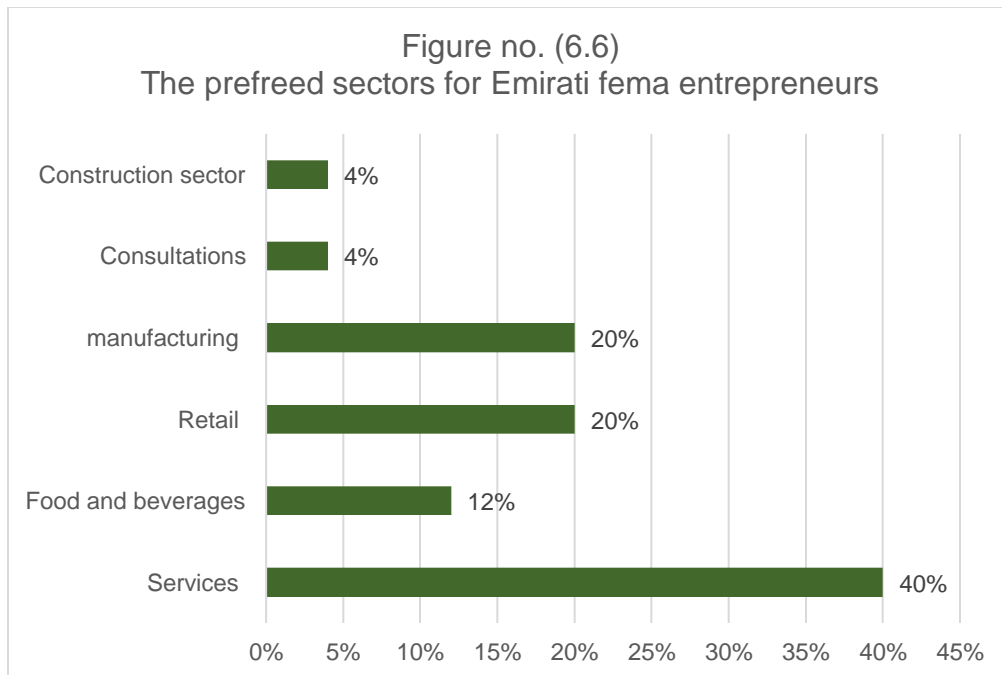
Emirati female entrepreneurs don't like to increase the size of their business, while males prefer to start their business at a small to medium size and like to increase its size over time. Females don't like to expand their businesses so as to be able to achieve a work life

balance, as more expansion means for them more required effort, and they like to manage the business by themselves, while male businesses can increase in size as men think for their business in a different way and have no problem in opening up more than one branch, furthermore they can manage others better than females.

6.7. The Preferable sectors for Emirati female entrepreneurs:

Out of 13 interviewees, 2 interviewees did not provide a response towards this point while 11 responded to the question. 10 respondents out of the 11 (91%) believe that female entrepreneurs in UAE prefer specific sectors to start their businesses and avoid some other sectors, while only 1 respondent (9%) thinks that females have no preferred sector to work in. The detailed reflections institutions are given in Appendix F – Section F.6.

Respondents believe that female entrepreneurs in UAE prefer specific sectors. Figure (6.6) shows these sectors.



Services : Spa & Gym; kindergarten; salons & beauty centres; fashion (design, tailoring,...); medical centres & clinics; event management; nursery; interior design; kids services; services offices; wrapping gifts.

Food & beverages : Coffee shops and restaurants; desserts; Emirati food such as Dukhon & Suhnah

Retail : Clothes & textiles; Perfumes; accessories; jewellery; kids needs

Manufacturing : Perfumes; some food production

Consultations : Training in many areas (quality, HR, ...)

Construction sector

The selected sectors by Emirati female entrepreneurs are those sectors which match the females' nature. They prefer these sectors because of many reasons: **First:** it's easy for them to manage the business in these sectors than other sectors. **Second:** their personal needs and personal experience; when the lady delivers a certain service, her experience on delivery may suggest some items should be added to the service, which stimulates her to start her own business to fill the shown gap in the service. **Third:** imitation, if one lady sees a successful lady in one area, this stimulates her to start her own business in the same area. This is mainly shown in the area of food and beverages.

On the other hand, institutions inferred that no entrepreneurs, even males or females, prefer the ICT sector. The reason for this is that it's a risky sector, as the investment in this sector is insecure and most of the investment is considered a sunk cost. Also, women don't prefer agricultural projects, as they are not matched with the nature. The reasons are:

- Females don't have enough knowledge for the manufacturing;
- It's difficult for women to supervise the labour perfectly in a factory or a workshop.

6.8. Motivations for Emirati female entrepreneurs:

Respondents believe that there are many factors that motivate Emirati female entrepreneurs. Their responses are summarized in figure (6.7). The detailed reflections institutions are given in Appendix F – Section F.7. The motivation factors can be summarized in the following:

Financial Motivations:

Emirati Females start their own business for some financial aspects, such as: To be able to earn more money; to have financial Independence and to secure a higher income for her family.

Psychological Motivations:

Many psychological factors motivate Emirati women to start their own businesses. As she may like to: challenge herself; achieve a self-personal vision; acquire self-confidence; assurance for her husband/family that she can start and manage a business; self-improve; feel that she has a role in the society or to be her own boss.

Social factors:

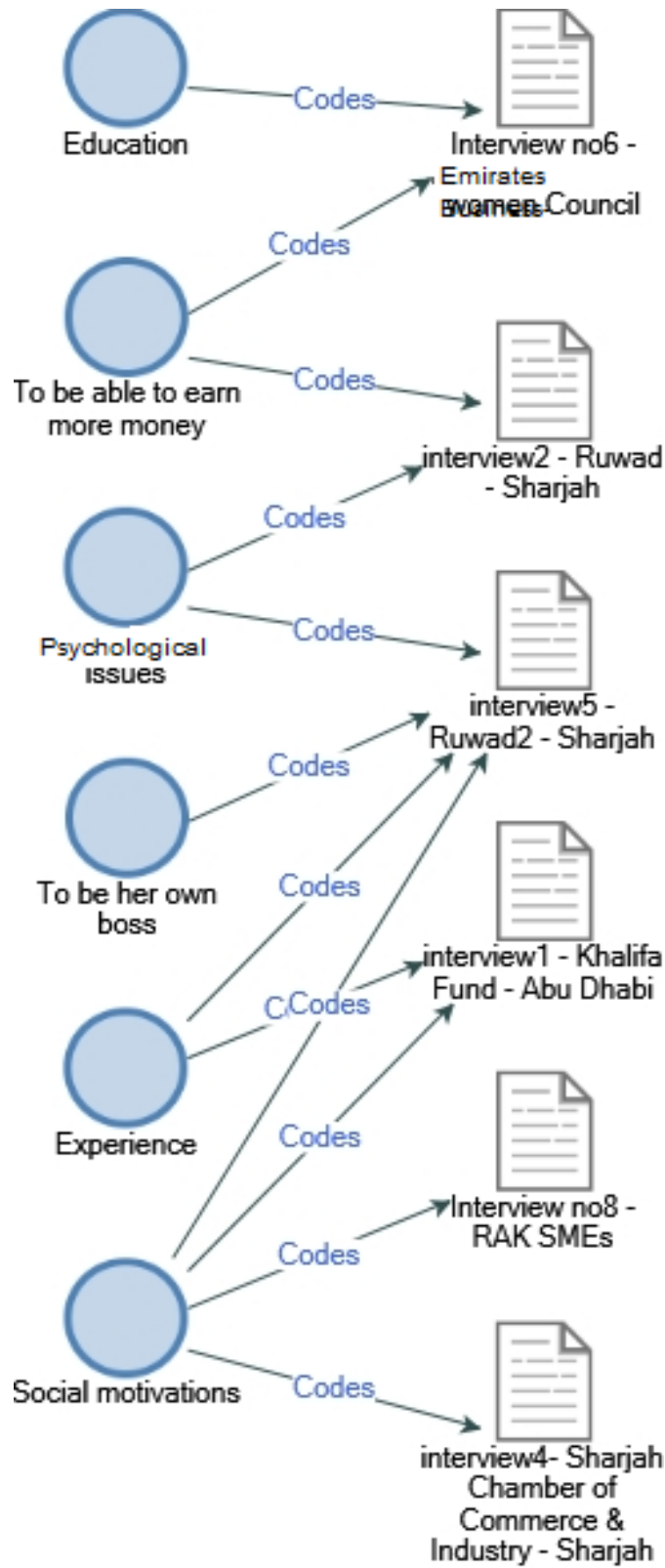
Cultural matters impact the stimulation to start their own business for females, for example the entrepreneurs who are based in Dubai, Sharjah, or Ajman are more open-minded than ladies in other emirates who don't prefer to start their own businesses.

- Family support is a vital motivational factor for females to start up their own businesses. Especially from husbands.

Prior experience / Education:

Emirati female entrepreneurs start their own businesses to use the benefit of their prior experience or even to follow the experience of successful female stories. On the other hand education in the business area stimulates females to start their own business.

Figure (6.7) Motivations for female



6.8. Constraints face Emirati female entrepreneurs:

Respondents consider many perspectives of the constraints. Some of these constraints are faced by females only, while other constraints are faced by both females and males. The detailed reflections institutions are given in Appendix F – Section F.8.

6.8.1 Constraints which face Emirati female entrepreneurs only:

There are many constraints that face female entrepreneurs in UAE, while males don't face the same ones. These constraints are social, financial, psychological, and managerial. Figure (6.8) summarizes the institution respondents point of view towards the Constraints which face Emirati female entrepreneurs.

Figure (6.8.a)
Constraints for female entrepreneurs

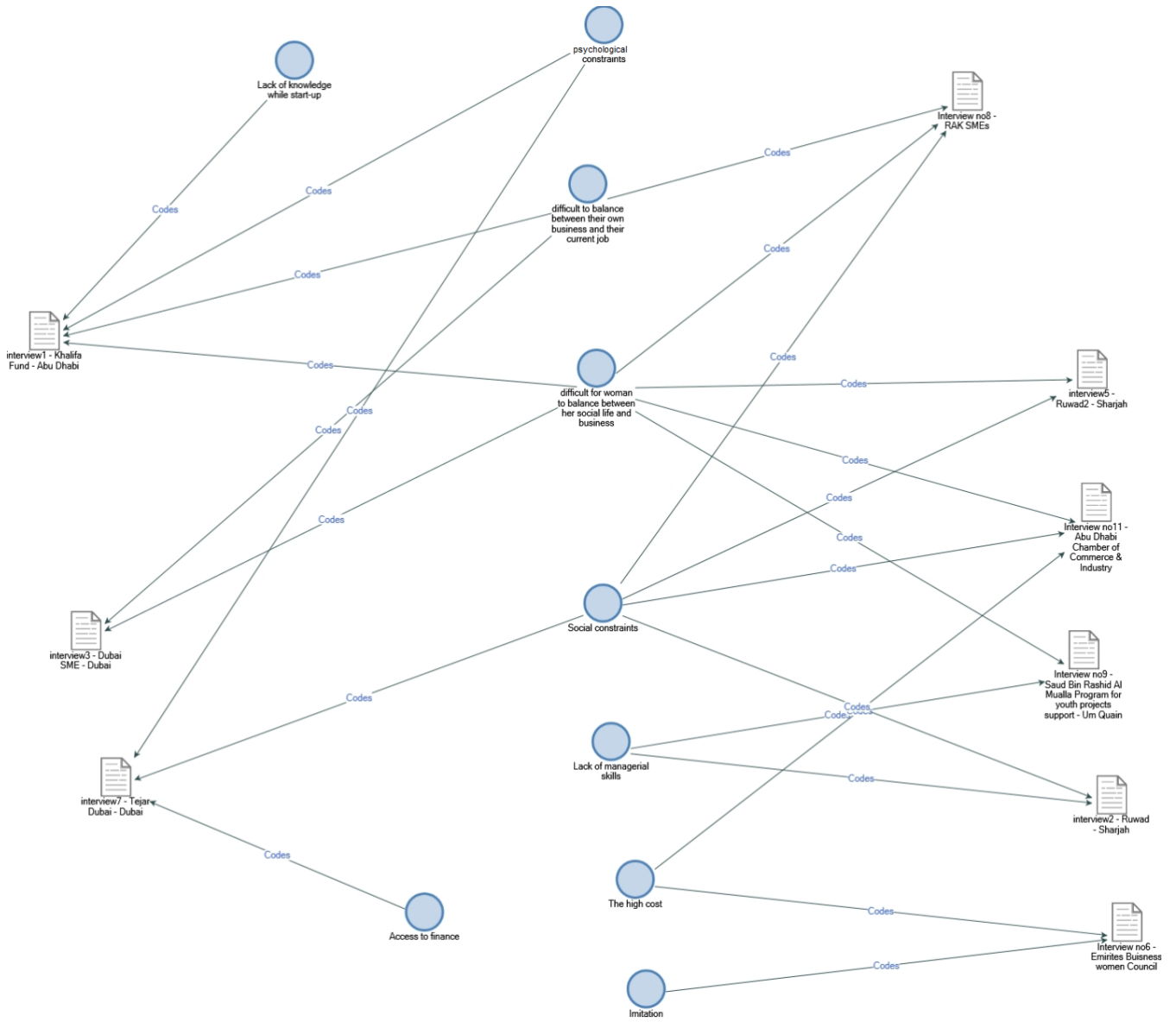
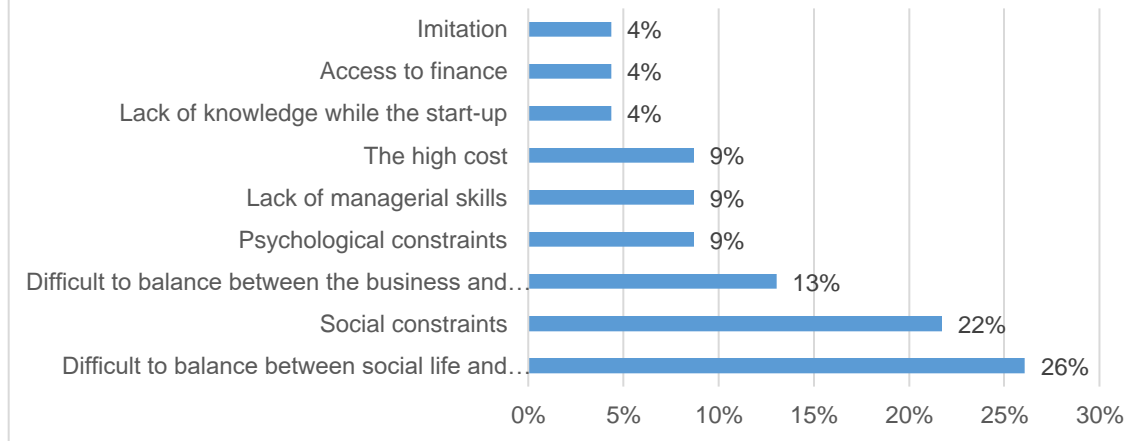


Figure (6.8b) Constraints for female Emirati entrepreneurs



Figures (6.8.a) and (6.8.b) show that the major constraint facing Emirati female entrepreneurs is the **difficulty in finding a balance between the social life and business** (represents 26% of constraints), especially if she has young kids or where their business requires travel or to be shown in the media. It's very difficult for females to have full follow up in their business, as they have family engagements which means their availability for their business is limited. Many females close their businesses after marriage. Others have been restricted by their husbands, as the latter think that the wife's business responsibilities may affect her family role. It's noticed that some husbands don't accept the excellence of their females.

Social aspects are the second constraint facing Emirati female entrepreneurs (weighted as 22%), as Emirati females find it difficult to participate in networking events, travel, contacting different parties, and sharing meetings or participating in international events or exhibitions. Finally, they cannot participate in the media to show the community their success stories. Family may restrict females, especially if the husband doesn't like his spouse being an entrepreneur. Actually, females cannot succeed without family support.

The third constraint facing Emirati female entrepreneurs is the difficulty to find a **balance between their businesses and their fixed job** (weighted as 13% of constraints). Some of the entrepreneurs who are already employed in governmental institutions face a difficulty in finding a balance between their own business and their current jobs.

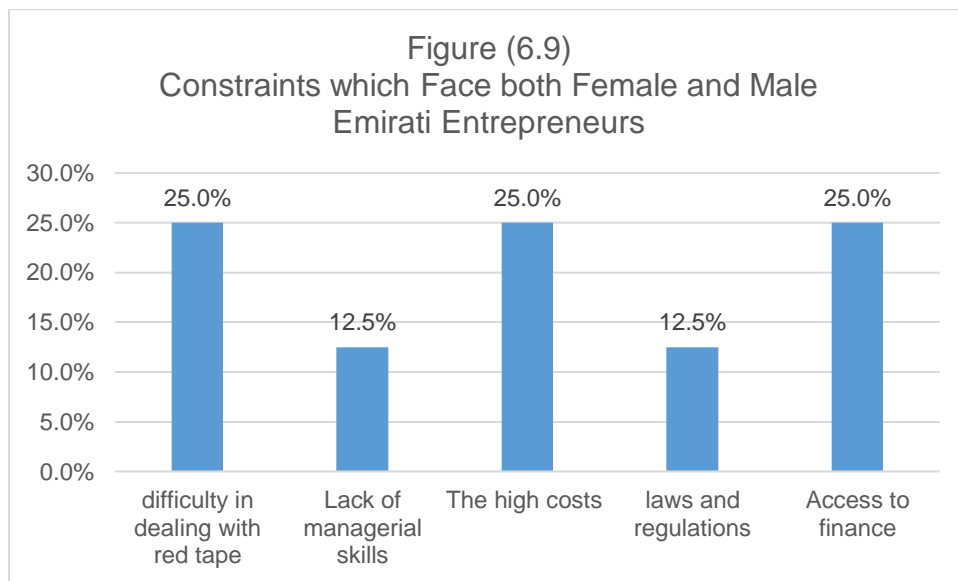
Psychological constraints represent 9% of the obstacles facing Emirati female entrepreneurs. They are discreet by nature, this makes them face problems in dealing with men in different aspects.

Lack of managerial skills constrains the female Emirati entrepreneurs (9% of constraints). They face a difficulty in dealing with all the aspects related to the business, such as marketing; competitors and employees.

The high cost of wages and rent are another constraint facing Emirati female entrepreneurs (weighted as 9%). There are some other constraints representing minor constraints for Emirati female entrepreneurs (each represent 4%), they are: i) Lack of knowledge while starting up, ii) imitation from others and iii) the absence of special laws or regulations to support female entrepreneurs.

6.8.2 Constraints face both female and male Emirati entrepreneurs:

Respondents discussed the constraints which face Emirati entrepreneurs (whether they are males or females). Figure (6.9) summarizes the institution respondents point of view towards the constraints which face both female and male Emirati entrepreneurs.



Access to finance is the first constraint facing Emirati entrepreneurs. Especially at the beginning of the venture. Some institutions face this constraint via establishing agreements with banks. For example Tijar Dubai agreed with banks to provide loans for its beneficiaries without any payment for the first year, and a payment without any interest for the second and third years.

Another perspective of access to finance is that banks don't provide loans to certain sectors, for example the IT sector. Although there is a trend towards the smart business (smart applications), Banks don't finance ".com" projects, as there is no tangible asset for this type of business.

High costs of rent (especially in Abu Dhabi) and other fees related to starting the business, the marketing, visa issuing and wages are other constraints facing Emirati entrepreneurs.

Dealing with the red tape is another constraint facing Emirati entrepreneurs. This constraint is less for Dubai, while it's more common in other Emirates. The entrepreneur is required to get approval from many institutions to be able to get a licence, such as the Chamber of Commerce, municipality, civil defence, etc.

Emirati entrepreneurs have a **lack of managerial skills**, starting with a lack of experience in selecting the proper business location, an inability to manage the business' cash-flow, the improper management of employees.

Finally, **laws and regulations** are the last constraint facing Emirati entrepreneurs, as these regulations are reflected in more costs for the venture and some delays in the production process.

6.9. Female entrepreneurs access to finance in UAE:

Regarding females access to finance, respondents showed that there is equality between males and females in that access. Furthermore, the available money for business start-ups is less than is required, as no banks provide loans to start up a business. Banks provide money to running businesses only. Some institutions signed Memorandum of Understandings (MoUs) with banks to provide finance to entrepreneurs with good conditions.

Some institutions initiated new products/programmes to facilitate the finance for their beneficiaries whether males or females.

The detailed reflections institutions are given in Appendix F – Section F.9.

6.10. Female entrepreneurs' satisfaction from the institutions' provided services:

Only one respondent assessed its performance and the level of satisfaction towards the provided services to beneficiaries. It was (1) Khalifa fund, who clarified that it's too hard to achieve the top level of satisfaction, as the fund has restricted criteria to accept funding for any beneficiary, this issue makes people feel that it's too hard to get approval for funding from the fund. The fund assesses the applicant from the perspective of: the business model, and financial forecasting. The training satisfaction rate is very high for the fund's training programme.

- The level of satisfaction is at a medium level. The level about the finance is not high, as the fund goes to purchase the tools.
- The weaknesses of the fund are:
 - The communication is not proper;
 - The effect on regulations is still low.

6.11. Suggestions to improve the supportive and networking institutions' role in supporting Emirati female entrepreneurs?

Respondent institutions provided many suggestions to improve their role towards female entrepreneurs, as follows:

- More marketing studies should be carried out to enable entrepreneurs to understand the consumer needs. Furthermore, these marketing studies should be available and updated.
- Establish a mentorship system, as per this system one business owner becomes a mentor to the entrepreneur and a consultant for him/her. Then the entrepreneur can contact the mentor and take his/ her advice.
- Increasing the marketing efforts for beneficiaries is the best way to improve the role of business networks towards female entrepreneurs.

The improvement of business networks mainly depends on preparing a real business plan for the entrepreneur before the start, including the details of the business including the full details of expected costs, revenues, and target market etc. of the business.

6.12. Suggestions to improve the female entrepreneurship in UAE

Institutions have many suggestions to improve the female entrepreneurship in UAE. This improvement may be related to government; reduce entrepreneurs' costs;

increase the awareness towards entrepreneurship; education system; training; and many other pillars.

- Generalize the implemented Governmental Purchase System in all the emirates. According to this system, from 5% to 10% of governmental purchases in the different Emirates should be sourced from SMEs.
- Establish markets for entrepreneurs and enable them to rent the shops in these markets with a reasonable cost. This will reduce the cost for the entrepreneurs and support them significantly.
- Improve the system of electricity and infrastructure supply to manufacturing entrepreneurs, this will reduce the required time to start-up the business which will minimize their costs.
- Increase the expenditure on R&D in design and innovation.
- Make the process of issuing licences easier and achieve it in a shorter time. This is implemented in some emirates and it is suggested to generalize it to all other emirates as well.
- Teach entrepreneurship to students in schools. This will make students aware of entrepreneurship and the basics of business and stimulate them to start their own businesses.

Increase the allocated finance to entrepreneurs. It's suggested that 0.2% of banks' profits collected and distributed to specialized funds to provide finance to entrepreneurs. The current support from the banks is going to SMEs.

Students now don't prefer to be entrepreneurs, they prefer a fixed salary. Government should provide more incentives to stimulate youth to be entrepreneurs, such as: i) provide health insurance to entrepreneurs, ii) provide pensions for entrepreneurs after 65 years old.

- Unifying efforts between all the concerned institutions in all emirates.
- More support should be provided to the Emirati entrepreneurs, such as enabling them to have access to special service centres, with lower fees, to minimize their risk.
- To reduce the required fees to start up. Last year, the authentication of rent contract, in the municipality, increased from 2% to 5% which increased the costs to the entrepreneur. Furthermore, the fees of the economic development department increased from 6% to 11% which increased the entrepreneur's cost of starting up and sustaining the business.
- Increase the exemption duration from fees for entrepreneurs from 3 years to 5 years.
- Create awareness in society towards entrepreneurship, through starting campaigns and initiatives for schools and universities' students.
- More cooperation should be carried out between the business networks and the different governmental institutions.
- Females should be able to be shown in the media to tell the public about their success stories. They are self-confident but the traditions prevent them doing this.
- Improve the education system to make students aware about entrepreneurship, idea generation, and different aspects of the business management, pricing policy, costs, revenues, and the risk.
- Entrepreneurship courses should be offered to higher education students. This would make them aware about business.

- More cooperation should be established between the governmental institutions in Um Quain emirate. Some institutions (Chamber of Commerce and the economic department) provide exemptions to entrepreneurs, while not all other institutions provide exemptions to entrepreneurs in Um Quain emirate (such as civil defense).
- More attention should be given to training even before the start up or during the processing of the business. Lack of information, resulting from less training, increases the probability of the loss of the business.
- Ease the terms of the provided finance to entrepreneurs. The finance should be proper to the nature of the financed business itself.
- A careful follow up should be given to entrepreneurs.
- Business incubators are very important to support the entrepreneurs, as it enables them to follow them carefully.
- Make females aware of entrepreneurship, through education and the media to change the traditions in the society.

Chapter Seven : Analysis for Qualitative data - (Interview with bankers)

7.1. Introduction:

In this chapter, the researcher is going to analyse the “interviews with bankers” as a step to fulfilling the research objectives. These Interviews will strongly contribute to achieving the objective no. 4 (to evaluate how easy it is for female entrepreneurs to access finance to start up or grow their own business), Furthermore, it has a medium contribution in achieving objective no. 7 (to suggest policies to improve the female entrepreneurship in UAE); and a low contribution in achieving the objective no. 3 (to analyse the main constraints facing the Emirati female entrepreneurs). Hence, a semi-structured interview has been conducted with three bankers from top banks that support entrepreneurs in UAE, as mentioned they are from: Abu Dhabi Islamic Bank (ADIB), Mashreq Bank and RAK Bank. The list of detailed interviews is provided in appendix (A3). All interviews were recorded using my i-phone and saved on the laptop which is password-protected, and which is not shared with any other person to ensure the data’s security. The consent form assures that “any information, quotations or interview data obtained will be held in confidence and will not be used other than for the purposes of the study and third parties will not be allowed access to them”.

Key questions for the interviews with bankers:

1. When did the banks start to focus on the SMEs sector in UAE?
2. Do you see any differences between the SMEs sector and the larger corporate sector?
3. What are the factors which led to the success of your bank in dealing with entrepreneurs?
4. What is your banks’ definition of SMEs?
5. What are the services you provided to the SMEs sector?
6. What are the main characteristics of UAE entrepreneurs?
7. What are the main characteristics of UAE female entrepreneurs?
8. How is the finance obtained for the business start-up?

9. What are your implemented criteria for providing finance to SMEs?
10. Are there any differences between the bank products / finance requirements for male and female entrepreneurs?
11. Is there any difference between the SME and the Cooperative in terms of finance?
12. What are the problems that faced you in dealing with SMEs?
13. Do you have any agreement with government institutions which support entrepreneurs in UAE?
14. How can banks support Emirati SMEs in the future?
15. What are your expectations for SMEs?

This chapter commences with this introduction which is followed by observing the profile of the respondents (section 7.2). Section 7.3 discusses the banks' standpoint towards the SME sector in UAE, followed by browsing the definition of the Emirati banks' definition of SMEs in section 7.4. The services provided to SMEs from Emirati banks are discussed in section 7.5. Section 7.6 discusses the main characteristics of Emirati female entrepreneurs. A discussion about the banks' finance for business start-ups is shown in section 7.7, followed by the banks implemented criteria for providing finance to SMEs in section 7.8. Section 7.9 discusses whether there is a difference between the bank products / finance requirements for male and female entrepreneurs. While section 7.10 discusses whether there is any difference between SMEs and cooperatives in terms of finance. Section 7.11 discusses the problems which banks face in dealing with SMEs. Agreements between banks and government institutions to support entrepreneurs in UAE are discussed in section 7.12 followed by the ways in which banks can support SMEs in the future in section 7.13. Finally, the banks' expectations for entrepreneurship and the SMEs future in UAE is discussed in section 7.14.

7.2. Profile of Respondents:

The sample included three respondents: Abu Dhabi Islamic Bank (ADIB); Mashreq Bank and RAK bank. The first is an Islamic bank while the other two are conventional

banks. The main difference between the Islamic Bank and conventional bank is that the first system implements Islamic finance rules which depends on risk sharing. The objective of Islamic finance is to promote sustained growth and full employment while contributing positively to poverty alleviation and, ultimately, to economic and social justice. This is achieved by institutionalizing the economic order on risk sharing based financing. Driven by the Quran and the Sunnah, the epistemological root of risk sharing, which means that all economic and financial transactions are conducted via contracts of exchange (al-bay') and not through interest-based debt contracts (al-riba).

Considering the aspects of an Islamic financial system is based on risk sharing, where there is no room for any return that is determined ex-ante to the contractual outcomes, independent of any profit or loss, the system becomes one that is based on no risk free assets, where all the financial assets are contingent claims. It can be stated that shares or equity issues of corporations appear to best fit the criteria. In a typical risk sharing arrangement such as equity finance, parties share the risk as well as the rewards of a contract. Assets are invested in remunerative trade and production activities. The return on assets are not known at the instant assets are invested, and is therefore a random variable making equities risky. In equity investment, the income is random and depends on the performance of the equity investment i.e. the payoffs are contingent upon a certain state of occurrence; Akin to Arrow-Debreu securities.

Abu Dhabi Islamic Bank (ADIB):

Abu Dhabi Islamic Bank was established on 20 May 1997 as a Public Joint Stock Company through the Amiri Decree No. 9 of 1997. The Bank commenced commercial operations on 11 November 1998, and was formally inaugurated by His Highness Sheikh Abdullah Bin Zayed Al Nahyan, UAE Minister of Information and Culture on 18 April 1999. All contracts, operations and transactions are carried out in accordance with Islamic Shari'a principles. The mission of ADIB is "Islamic financial solutions for everyone". ADIB commenced its operations with a paid-up capital of One Billion Dirhams divided into hundred million shares, the value of each share being ten dirhams. The shares are quoted on the Abu Dhabi Securities Market.

Mashreq Bank:

Mashreq bank was established in 1967, it is the largest private sector bank in UAE. Mashreq bank is well established as a leading commercial and retail bank. Beginning in 2011, Mashreq bank crafted its strategic vision “to provide our customers with the most rewarding banking relationships” putting the customer at the centre of all our efforts. Mashreq bank operates as a Universal Bank offering a comprehensive array of products and services to a wide range of customer segments in corporate and retail banking in the UAE and has a strong regional presence in many GCC and Arab countries. Mashreq bank also has a Financial Institutions centric presence in the international financial centres such as London, New York, Honk Kong and Mumbai. Mashreqbank has been publicly listed since inception and has been listed on the Dubai Financial Markets since the creation of the local stock exchange.

The bank mission is: “We aim to build long term relationships by: Delivering superior service to clients; Actively contributing to the community through responsible banking; Leading with innovation; Treating colleagues with dignity and fairness; and Pursuing opportunities that grow shareholders’ value.”

Mashreq bank has been supporting businesses and customers for almost 50 years, it becomes the single oldest private institution in UAE. It offers all banking services across all segments. Our philosophy is to continue to put customers first.

RAK Bank:

RAKBANK, also known as the National Bank of Ras Al Khaimah (P.J.S.C), is one of the oldest banks in the UAE. Founded in 1976, the Bank underwent a major transformation in 2001, with a shift in focus from only Corporate Banking to Personal and Business Banking. The bank offers a wide range of personal and business banking services throughout its 38 branches and its portfolio of electronic banking solutions, which includes telephone and digital Banking.

RAKBANK is a public joint stock company, 52.76% owned by the Government of Ras Al-Khaimah and its shares are publicly traded on the ADX. RAKBANK is a member of the UAE Banking Federation (UBF) and as such, abides by the UBF stipulated, Customer Charter for all member banks. RAK Bank concur with the

Customer Charter to promote trust and best practices across the financial services industry, providing customers with clear guidelines about the standard of service they can expect from their banks.

7.3. The banks' standpoint towards the SME sector in UAE:

7.3.1. The beginning of UAE banks' support for SMEs:

SME business for the Middle East's banks is new (not mature). For the GCC, especially UAE, the SMEs started after 2012, to comply with the government vision towards supporting this sector in UAE. Although some banks pay attention to the entrepreneurship and SMEs sector since the first decade of the twenty-first century.

Respondent no. (1) reflected that:

Our bank started to focus on the SMEs sector from 2008. The decision to focus on this sector was taken by the bank's top management to start to focus on this sector via understanding its needs and providing the banking products which fulfil its needs.

This was confirmed by respondent no. (2), who said that "our bank has been supporting SMEs for a long time".

7.3.2. Why banks differentiate between the SME sector and the larger corporate sector:

The corporate business became mature, as banks understood very well the needs of these segments and offered the proper banking products to fulfil their needs. The SMEs needs for finance were not fulfilled, as it's a high risk sector and the size of their required finance, especially in the beginning, is low.

7.3.3. What are the factors which lead banks to success with the SMEs sector?

Two main factors lie behind the banks success with the SMEs sector. They are: i) dealing with a large number of customers and ii) consistency in supporting that sector.

i) Deal with a large number of customers

In the banking industry, to succeed in financing the SMEs sector, the bank should deal with a large number of customers (Mass size), otherwise it may incur losses from this sector (mentioned by respondent no. 1).

ii) Consistency in supporting that sector.

It's mentioned by respondent no. (3) that: nearly 20% of SMEs which are actively working with banking sector are our bank's customers. The reason for this is that the bank's support for SMEs is very consistent. Although the UAE economy has had ups and downs in the last two years, we never pulled out our support to the SME segment. While we differentiate in terms of the services to them, it doesn't mean that we stopped the loans for them. We continued although the market is very challenging and a lot of other banks pulled out facilities to SMEs. We didn't do that, we stopped the facilities to some industry. If we see that an industry is risky, we stop providing facilities to that industry / sector. The loans provided are based on the financial behaviour and the financial history of the customer.

7.4. The Emirati banks' definition of SMEs?

Despite the fact that internationally the SMEs definition depends on many criteria, such as: number of employees, equity, and turnover, for UAE banks, the definition for SMEs depends only on the turnover (revenue) of the business (mentioned by respondent no. 1).

The UAE central bank has its definition of SMEs. Small enterprises are those which have a sales (turnover) up to AED 50 million, while those enterprises which have a turnover up to AED 250 million are considered medium (mentioned by respondent

no. 2). Although the central bank has this definition for SMEs, there is no consensus on the definition of SMEs among UAE banks. This was clear from the respondents' definition of SMEs.

(1) Respondent no. (1) definition of SMEs:

SME business is that business which has turnover (revenue) between AED 10,000,000 and AED 100,000,000. Any other customer not fitting this criteria is not considered as a SME from our bank viewpoint, in turn the bank cannot provide him/her with the required services as a SME.

(2) Respondent no. (2) definition to SMEs:

The respondent said: "Three years ago the central bank of UAE initiated some definitions for SMEs. So, we got two parts for SMEs: The first one is the micro and small businesses as per the central bank definition which is stated by the retail bank. The second is emerging corporate and medium sized businesses which is stated by "Corporate".

(3) Respondent no. (3) definition to SMEs:

The definition for SME is that company which has a turnover less than AED 150,000,000. Any customer above that volume goes for a commercial or corporate scenario.

7.5. The services provided to SMEs from Emirati banks:

Although there is a difference between one bank and another in the way they define SMEs, it has been noticed that all of them have the same method of dealing with them. All banks start with SMEs by providing services related to current accounts, which means no finance is provided to SMEs from the beginning of their transactions. Banks start by implementing Know Your Customer (KYC) with SMEs which gives the bank an indicator about the volume of transactions of the customer (SME), its activity, main supplier and customers. After some time of close follow up,

the bank will become able to provide finance to the SME; the volume of finance will depend on its requirements and the banks' assessment of its' ability on pay the debt service on time.

The detailed reflections of respondent banks are given in Appendix G – Section G.1.

Table 7. 1 Provided services from Banks to SMEs

Service Bank	Deposit side services*	Trade transactions services**	Finance***	Business insurance	Salaries payment services	Non-financial services****
(1)	✓	✓	✓			
(2)	✓	✓	✓	✓	✓	✓
(3)	✓	✓	✓			

* Such as: current account, foreign exchange transactions, online banking, internet banking, ...

** Such as: letters of Credit or bill of collection.

*** Such as: Car Finance, Furniture Finance, Working capital finance

**** Such as seminars and workshops for SMEs to develop their awareness of towards contemporary matters

Table (7.1) shows that all respondents provide deposit side services, trade transaction services and finance services for SMEs, while one provides extra services for SMEs, such as business insurance, and salary payments. Further, one bank (Mashreq bank) organizes awareness seminars and workshops for SMEs to make them aware of contemporary matters.

When the company is new, it may requires transactional accounts. After a further period of time as their needs change again, the entrepreneur will look for trade instruments: LCs (Letters of Credit), guarantees, and they then look for a certain amount of financing and they look at opening or receiving trading instruments because UAE is a trading hub.

When the business becomes inter-changeable, the need for other instruments or other product services appear. For example, the business owner may need

protection for his/her family, as a person he or she may want to ensure that their family is protected in any emergencies. In this case the banks may offer them insurance.

When the company matures, it starts to require other services, which are working capital finance. The amount of finance depends on the strengths of the balance sheet over the period of time and they may be upgraded to be a medium sized business.

7.6 Main characteristics of Emirati entrepreneurs:

7.6.1. Main characteristics of male and female Emirati entrepreneurs:

The detailed reflections of respondent banks about the characteristics of Emirati entrepreneurs are given in Appendix G – Section G.2.a.

Banks believe that Emirati entrepreneurs have the following characteristics:

- Their business is small and not well organized.
- They have a lack of financial knowledge.
- There is a lack of planning.
- They are enthusiastic, once they succeed in sales they think that they can sell more and more very quickly.

Hence, the bank provides the advice for the SME regarding their management skills and receivables management as well.

7.6.2. The main characteristics of female Emirati entrepreneurs:

The detailed reflections of respondent banks about the main characteristics of female Emirati entrepreneurs are given in Appendix G – Section G.2.b.

Some respondents see unique characteristics for female entrepreneurs, they are:

- More risk avoiders and more conservative than males

- Females care more about their reputation, which makes them more committed than males.
- In UAE society, a female who likes to start her own business has high self-confidence and a different mentality to other females (has a different vision from others). This gives the bank a good indicator about the female customers.
- Prefers to work in the services sector rather than other sectors.
- Has a hunger to succeed

7.7. The Banks' finance for the business start-up:

Banks do not provide any finance for the business start-up in UAE. The minimum running period should be six months to get finance.

Respondent no. (1) said that "Almost all the banks in UAE do not support the start-up for businesses. Funding the SMEs comes mainly from the Khalifa fund and Mohamed Bin Rashid institute. We have an agreement with the Khalifa fund as facilitator for SMEs (not as creditors)". Respondent no. (3) assured that as they said: "We provide finance after the company has completed a minimum of six months".

7.8. The implemented criteria to providing finance for SMEs:

The criteria in providing finance for SMEs is different from one bank to another. One respondent (1) agreed to discuss this point, as other respondents consider it as a confidential issue. Hence the following criteria reflects only the bank's policy.

The bank follows the following criteria on the SMEs finance:

- Revenue size between AED 10,000,000 and AED 100,000,000
- Business is running for minimum of five years
- The company has no returned cheques
- The company has an audited financial statement
- The company is in a good financial position

If the customer doesn't fully fit all these criteria, it's considered deviation, then the bank studies the case deeply and determines if the finance can be provided to this customer despite this deviation. On the approval of the customer, the bank determines the services which can be provided to him / her.

7.9. The difference between the bank products / finance requirements towards male and female entrepreneurs:

All respondents assured that banks that they do not differentiate between male and female entrepreneurs either for the offered products' requirements or to provide finance.

All banks have the same requirements and terms for both males and females so there is no significant difference.. The requirements are standard as determined by the UAE central bank, which is the bedrock of anything.

Banks don't differentiate in the products offered or terms between male and female entrepreneurs. They differentiate based on the performance of the entrepreneur's venture regardless of gender.

Further, there are no tailored products specifically for female entrepreneurs, because these demographic details are more related to the retail side, while the SME side is more related to the account. On the SME side, it's SME requirements are regardless of the gender.

The detailed reflections of respondent banks are given in Appendix G – Section G.3.

7.10. The differences between SMEs and corporates in terms of finance:

The detailed reflections of respondent banks are given in Appendix G – Section G.4.

Bankers argued that the business size is one of the criteria which determines the terms of finance, as respondent no. (2) said that "The difference is more in the

lending parameters. When we lend to SMEs, the criteria is different than what it would be for a large corporate”.

7.10.1. The interest rate (entrepreneurs’ cost of finance):

Bankers deal with the credit terms on a case by case basis. Hence, the interest rate is not affected significantly by the type of business (SME or corporate) rather than other criteria which are related to the financial performance of the business itself. So, banks don’t look for the customer as an SME or corporate, they look for it as a risk-based pricing.

Banks differentiate between the loans provided to their customers based on the risk. High risk products have high interest rates, while more secure products have low interest rates. For example, a business loan has a high interest rate, while working capital finance has a low interest rate because it’s short term and more secure.

7.10.2. The grace period:

As same as the interest rate, bankers deal with grace period as case by case, Banks does not differentiate the allowed grace period for one business or another upon its classification as SME or corporate. The determination of the grace period mainly depends on the business cycle regardless the type of the business.

7.11. Problems banks face in dealing with SMEs:

One respondent differentiated between the sources of the problem (external or internal), while the other thought that the lack of proper accounting is the main problem facing banks on dealing with SMEs, while the other bank suggested that the main problem is the delay in payment.

7.11.1. External and Internal Factors sources problems:

Respondent no. (1) said:

Some problems arise from **external factors**, but affect SMEs. For example, some international events (oil prices turmoil, the decline of the growth rate in China, and the depreciation of some currencies against the USD, and in turn

against AED) affected the UAE economy as a whole which then negatively affects the SME sector, as they become unable to fulfil their payments to banks.

Other problems arise from **internal factors**. Their entrepreneurs lack experience and their fragile nature makes them not able to sustain themselves against any financial problem they face. This shows how it is risky for banks to deal with this sector and how the bank should be in a close relationship with the SME customer to protect him / her.

7.11.2. Lack of proper accounting in SMEs:

Respondent no. (2) said:

The major problem banks face when dealing with SMEs is the lack of proper accounting in SMEs. Because there is no taxation, SMEs may provide inflated turnover figures to get more finance from the bank. But this problem was ended by implementing VAT from January 2018, it has been very difficult for anybody to overstate their turnover since then.

7.11.3. Delay in SMEs payment:

Respondent no. (3) said:

The major issue facing SMEs today is the delay in payment. The whole world is currently effected by the geo-political issues, such as the reduction in oil prices, and some currencies, especially China, are being devalued against the USD, this affects the UAE economy. UAE, is a trading economy, so, if its backbone is trading and some area in the world is affected, then it has an impact, first, on that country which has major trading.

As domestic consumption in UAE is not high, as with other countries, then the growth in UAE is mainly based on oil exports, tourism, and trading which have been affected by the geo-political issues in the last one and half years. Hence, currently we face a problem with payments; the credit period has increased, and people deal more in cash and less in credit.

Support from the banks has also probably reduced, because the bank is supposed to provide loans to a number of customers who leave the country. But this is for the short-term, once the business picks up things will get better.

7.12. The agreements between banks and government institutions to support entrepreneurs in UAE:

A number of agreements have been signed between banks and government institutions (Khalifa fund, Dubai SMEs, RAK SMEs, and MBRF Fund) to support Emirati entrepreneurs.

Khalifa fund:

Khalifa fund work closely with many banks. Since it works across industries, it does not deal with one particular bank, it deals with all banks.

Khalifa foundation:

There is a discussion between the Mashreq bank and Sheikh Khalifa foundation as sponsor to guarantee fifty-four SMEs of the bank customers.

Ministry of economy :

The Ministry of Economy is promoting innovation in the SME segment and Mashreq bank is in discussion with them in this regard.

Dubai SMEs and RAK SMEs MBRF fund:

RAK Bank started a strategic alliance with Dubai SMEs and RAK SMEs MBRF fund to support the UAE national business.

The detailed reflections of respondent banks are given in Appendix G – Section G.5.

7.13. How can banks support Emirati SMEs in the future:

Banks in UAE look to play a greater role in supporting Emirati entrepreneurs, to complete the whole supporting system which is planned by the government. Bankers think that the support for SMEs should be in all phases of the business and should be based on agreement between the banks themselves about their method of dealing with SMEs.

The role of the Central Bank:

The central bank is working now on issuing new regulations to support SMEs in UAE.

The commercial banks:

Commercial banks are required to:

- Agree together that the deal with SMEs should not aim to maximize profit or depend only on rate competition. The competition should be based on the service and the advice which is provided from the bank to the customer.
- Focus to serve the SME at each point of its life cycle.
- Support SMEs incubators.
- Identify which type of business should be supported, because banks support the economy in a way by supporting the businesses.
- Understand the cycle of the SME, and the best interest rate which should be offered to the SME. Keep coming up with various services and differentiate services to SMEs.
- Believe that SMEs are going to grow in the next couple of years and banks would like to be a part of this broad-story; banks would be seen as partners in the story of SMEs growth.

The detailed reflections of respondent banks are given in Appendix G – Section G.6.

7.14. Banks expectations for entrepreneurship and SMEs future in UAE:

The expectations can be summarized from what respondent no. (2) reflections, as he he said:

There is a good business infrastructure which support SMEs, such as credit bureaus, wage protection systems. All these building blocks support SMEs. A lot of activity happened relating to SMEs. incubators have been settled, a fund for innovation has been established, etc. So, the option of technology in SMEs is quite high.

Chapter Eight – Discussion & Conclusion

8.1. Introduction:

The main aim of the thesis is to understand the experience of female entrepreneurs in UAE and suggest policies to remove the impediments which face them. The data was collected based on the mixed-methodology (quantitative and qualitative) methods. All of the results are shown in the previous four chapters. The main objective of this chapter is to provide a discussion and conclusion via a link to the findings of the earlier four chapters with the literature.

The chapter starts by discussing the female entrepreneurs' profile, followed by a discussion about each theme of the 5M model from an Emirati perspective and to what extent this matches the findings of the literature in the same area.

8.2. Evolution of female entrepreneurship in UAE:

The entrepreneurship started in UAE for more than forty years. At this time there were no too much governmental employment, so most of people were go towards start their own businesses which considered the root of entrepreneurship. It was mainly trade and fishing business at this time. This made Emirati women stronger as men were go for fishing and their women were the directors of family life from all the life aspects, which make her stronger and more controller on the financial.

20 years back, the Emirate government started to establish the modern governmental system which include more governmental institutions, then it recruited a large number of employees. This lead to a change in the culture of Emirates to prefer the governmental employment rather than self-employment as it is less risky and the life become easier and more luxury with high governmental salary.

However, the government started to support the entrepreneurship since about decade. The government consider it as the backbone to the industrial growth of this economy, as UAE takes more steps to diversify the economy for oil dependency and expanding to other areas, SMEs are the first sector which takes benefits from this

process because there is a need for SMEs to supply to big industries. So, if big industry go, SMEs have to go.

The UAE government supported entrepreneurs via policies, regulations, and the establishment of many institutions which support Emirati entrepreneurs in each Emirate. Special departments for entrepreneurship support are opened in most of Economic Development Departments; Chambers of Commerce and Industry; Funds are established in many Emirates to support Emirati entrepreneurs in all the venture phases. The government supports entrepreneurs as it believes that it's one of the main pillars in achieving the sustainable development in UAE.

Although that there is improvement in female entrepreneurship, males are the majority of entrepreneurs in UAE. This may resulted to society which is still, a bit, believes in the dependence of women, this alongside with many psychological, educational or business environment factors.

This evolution matchs in female entrepreneurship in UAE comes in the same line with the evolution in Emirati socio-cultural, economical and legislative context, as that the UAE have advanced significantly in terms of gender equality and general societal tolerance of behaviour irrespective of gender and expand the role of women in last years.

8.3. Characteristics of Emirati female entrepreneurs:

Female Emirati entrepreneurs have some characteristics differentiate them from their male counterparts. These characteristics can be summarized in the following themes:

Emirati female entrepreneurs are risk avoiders:

The literature in this area found that males are more risk takers than females who are **risk avoiders** (Fossen, 2012). The same result was found in the Emirati case. The main reason of this is that men are more independent than women who are followers to their families. Emirati females' attitude risk avoidance is reflected on their

more participation than males in the training courses and their demand on finance is less than men. In contrast with that, Emirati men prefer to proceed and start-up the business faster than females without too much study of the full details or attend training courses prior to the venture start-up. The risk aversion lead females to have their businesses in well-known areas. In contrast with this, males prefer to start in new innovative areas.

Emirati female entrepreneurs are less able to present an explain their ideas:

Females are **less able** than males **in present their ideas and explain them** to finance providers. Although that the finance institutions don't distinguish between males and females in providing finance, they find that males are more able to get the finance because they are more able to present the finance institutions and comply with their requirements. Further, males are more interested in receive finance to start their businesses more than females. Again, this result complies with results of the majority of literature in this area, which found that female entrepreneurs don't apply for loans because they feel that it will be rejected or because they will not success in provided business proposals get approval from the bank (Watson et al., 2009; Fay and Williams, 1993; Kon & Storey, 2001; and Jappelli, 1990).

Emirati female entrepreneurs prefer to control their business themselves:

Consequently, they don't prefer to make their business larger to keep this balance. Ladies are chance takers, which helps in developing them too much. This result also reflects compliance between Emirati context and the results of the literature.

Lack of planning and Management skills:

It's found that females have a lack of planning and other management skills, they may resulted from less experience they have on the business start-up. This matches the literature findings in the same are.

Hence, it can be concluded that there is no difference between characteristics of Emirati female entrepreneurs and other female entrepreneurs in other countries, as the outcomes of this study complies with the outcomes of the literature.

8.4. Profile of female entrepreneurship in UAE:

The profile of female Emirati entrepreneurs is different from their male counterparts in many perspectives. The **first** difference is shown in “**the age on the beginning of the business**”, as majority of females start at age between 20 and 30 years old, while males start at age more than 30 years old.

Second, majority of female entrepreneurs are **single**, while the majority of male counterparts are married. This may be interpreted by that UAE as a one of Arab society deal with females as dependent on father, brother or husband. Hence, her involvement in any business depends on the vision of the male who she is responsible from. Females cannot start up without the support, or at least permission, of the family. Further, after marriage the business might be closed. In other cases, female business been restricted from their husbands, as the later think that the wife’s business responsibility may affect her family role. In some cases it was noticed that some husbands don’t accept the excellence of their females. Although that, there are some females whom are supported and motivated from their husbands to start the business, as this lead to have more flexibility for personal and family life. This can be reflected also on the duration of running the business, as majority of females run their businesses for less than three years, while male counterparts run their businesses for longer periods. This may be means that females start the business before marriage and once they marry their priorities change to give more care to the family and stop the business as a decision from husband or because she not able to follow up which lead to loss and business failure.

The Emirati cases fully matches the results of the literature in this regard. As the literature found that women are restricted to take their own decisions and they are dominated by family (husband, father, children) (UN report, 2001; and De Groot, 2001).

Third, majority of Emirati female entrepreneurs start their businesses without **prior experience**, on the contrary of males. This result matches the most of studies in this area which found that men tend to have more business experience than women prior

to opening their own business. For example, early British studies found that men entering self-employment were more likely to have prior work experience that was related to their present venture. (Watkins and Watkins, 1986 ; Kepler & Shane, 2007). Other studies (Sharma, 1979; Brockhous, 1988; and Anna, 1990) interpreted it as that when entrepreneurs are stressed or dissatisfied with their work condition, they tend to escape by venturing into entrepreneurship.

The **fourth** factor in the profile is the “**Capital on the start-up**”, which is different between male and female entrepreneurs. Females like to start the business with capital less than AED 50,000, while males start with a higher capital. This may be resulted from the women risk aversion, as discussed earlier. The same result was given by the literature in this area (Carter, Williams and Reynolds, 1997). This

Area of business is the **fifth** factor distinguish female Emirati entrepreneurs than males. It's found that women prefer the businesses which are aligned with females' nature, such as perfumes, KGs, beauty centres & saloons, coffee shops & restaurants, cloths & fashion design, Kids services, wrapping gifts, event management, nursery, interior design, arts, clinics, services offices. Few females have their own business in manufacturing some products or related to some certain activities, such as: providing consultations and training in many areas (quality, HR, ...). This result matches the result of the literature, where it was found that females have limited sectors to choose (Carter, Williams and Reynolds, 1997).

There are many reasons make female entrepreneurs in UAE prefer the referred sectors: i) Women prefer these areas as they are comply with females' nature, as Females prefer to play a social role beside gaining profit from their have businesses, ii) It's easier to manage the business in referred sectors than other sectors, specially manufacturing, iii) Their personnel need and personnel experiment, when the lady delivers a certain service, her experience on delivery may suggest some issues should be added to the service, which stimulate her to start her own business with to fulfill the shown gap in the service, iv) Imitation, if one lady see successful lady in one are, this stimulate her to start her own business in the same are. This is mainly shown in the area of food and beverages (especially Burger and Cupcake).

The sixth, and last, factor distinguish female Emirati entrepreneurs than males is the **location of their ventures**. The literature found that women commute shorter distances (White, 1986 and Madden, 1981). The same was found for Emirati female entrepreneurs who like to be more close to their homes to can balance between her commitments towards the family and the work.

Again, the profile of female entrepreneurship in UAE matches the profile of female entrepreneurs in other countries, as the reflected by the literature.

8.5. Money:

Sources of finance:

It has been found that majority of Emirati female entrepreneurs don't apply for external finance. Although that the same result was found in many other research (Caeter, S., and Rosa P., 1998), the reason of non-apply for finance by entrepreneurs may be different between UAE and other cases.

With regard to the Emirati case, UAE is one of highest income worldwide. The GDP Per Capita is about USD 17000 (WB, 2017). This made about half of Emiratis start their businesses using their money (self-finance), or use the father support in finance on the business start-up. The growth also is financed by self-finance. The main reason of this is that that there no need for external finance or that entrepreneurs prefer other sources of finance because the procedures of institutions are complicated and too much documentation is required or because institutions don't provide fund to certain sectors. Emirati female entrepreneurs who don't have market experience don't prefer to get finance to avoid risk and been embarrassed in front of the institution.

Half of Emirati female entrepreneurs applied to get finance from institutions, it has been found that banks do not provide finance to the business start-up in UAE, as banks provide finance for companies who are running for at least 6 months. Hence, the role of banks in the entrepreneurs finance is limited on the growth only, while the start-up finance comes from the other institutions.

For other contexts, as reflected by the literature, females start small ventures with low capital, which don't have any need for outsider finance (Brush et al. 2002).

On the other hand, it was found that there is no significant gender discrimination when banks offer any finance in UAE, this result came in the same line of other research results in the same area (Mama & Ewoudou, 2010; Watson et al., 2009; and Treichel & Scott, 2006).

Emirati banks, and the banks in other countries as well, don't differentiate between genders in the offered products. Moreover, banks don't have tailored products specifically for female entrepreneurs, because these demographic details are more related to retail side, while SME side is more related to the account. On SME side, it's SME requirement regardless the gender.

Emirati banks keep a very close relationship with entrepreneurs and provide them services match their needs. They start by Deposit side services: (Such as, current account, foreign exchange transactions, online banking, internet banking, ...). This type of services doesn't need any finance approval, banks provide these services as KYC (Know your client) purpose. KYC enables the bank to know the details of the customer from many perspectives: business field, trade partners, business size, if the customer considered as black listed or not. After some time, the bank become able to provide finance to the entrepreneur based on the performance. Most of Emirati banks have products specialist coverage because SME look for information and guiding around how that can use transactions for the benefit. So, we have got a team of specialists which have cover the effect of trade, and insurance. These are the three ways that e cover (product, channels and then relationship)

Although that institutions support Emirati entrepreneurs in many perspectives, not all of them provides finance to Emirati female entrepreneurship. Some of institutions which don't provide finance have agreements with banks to provide finance to their members.

Banks don't differentiate in the offered products or terms between male and female entrepreneurs. They differentiate based on the relationship with the entrepreneur

regardless the gender. Moreover, banks don't have tailored products specifically for female entrepreneurs, because these demographic details are more related to retail side, while SME side is more related to the account. On SME side, it's SME requirement regardless the gender.

With regard to the performance of finance institutions with entrepreneurs, it is found that Institutions ask to submit a bit much documents at the same time, male Emirati entrepreneurs think that the credit officers deal with them at almost a medium level of professionalism, while female responds believe that the credit officers way of dealt is between medium and high level. Both male and female Emirati entrepreneurs think that the level of simplicity and clearance of the finance institution is at almost a medium level and the procedures of investigation were simple and completed in short time and the required guarantees are reasonable. Regarding to finance terms, Emirati female entrepreneurs think that the interest rate at a medium level, there is a medium level flexibility of payment schedule for finance and a medium level grace period reasonability for received finance.

Money as motivation:

The literature reflected that financial aspects are the highest motivational factors for females to start their own businesses. The Emirati story is different, as the finance is not the highest motivational factor for Emirati female entrepreneurs to start their own businesses.

The comparison between Emirati males and females in considering financial factors as motivations. It was found that Two factors are shown important for both male and female entrepreneurs to start their businesses, they are *"the ability to earn more money than would be otherwise"* and *"to obtain financial security for the entrepreneur and his/her family is an important factor"* however there is no significant difference in its important between females and male counterparts. On the other hand, there is one financial motivator *"to find a job"* is important for both females and males but it has a significantly stronger impact of females than males, while the considering the business as *"A way to invest the entrepreneur's money"* is shown important for both, while its impact on females is significantly more than its impact on males.

It's important to highlight that the importance of the financial factor will increase in the near future, as *“the reduction in oil production decided by OPEC limited the GDP growth in 2017. But with the expectation of higher crude oil prices, improved oil production capacity, and with increased investment ahead of Expo 2020 in Dubai, growth is expected to recover in the medium term. However, the weak growth of the global economy and the decline in the regional liquidity are the most significant risks to the outlook. Low oil prices and fiscal austerity measures continue to put pressure on the UAE economy. The real growth rate of the GDP is estimated at 2.3% in 2016, a significant decline compared with the average growth rate of 5% between 2010 and 2014 in the period leading up to the collapse of oil prices in 2014. Austerity measures have also weakened the enterprises' and consumer's confidence and slowed credit growth for the private sector in 2016. The estimates note that the GDP growth in the oil and gas sector has fallen to 3% in 2016 from about 4.6% in 2015. It is expected that OPEC's cut in oil production would decrease the growth rate in 2017 to 2%. Growth is expected to rebound slightly to reach 3.2% in 2019”* (UAE Ministry of Economy, 2017). The control over the government expenditure significantly affect the number of vacancies in the governmental sector, which motivates Emirates to start their own businesses, especially with the given support from the government in this regard.

Money as constraint:

Although that the majority of literature reflected that the financial aspect is a big obstacle in women entrepreneurship in many countries, in particular, the lack of finance (Barhate and Patgaonkar, 2012; Parvin et al., 2012; Bhuiyan and Rubab, 2007; Weeks and Seiler, 2001), these aspects are not the main constraint for female entrepreneurs. This study found that female Emirati entrepreneurs face less financial challenges in comparison to their male counterparts in terms of acquisition of start-up finance; lack of finance; constraints in accessing the start-up finance; lack of knowledge of the procedures of getting and paying off loans; high cost of formal financial support; and microfinance institutions offer limited amount of loans, grace period and interest rate. This means that female Emirati entrepreneurs are less restricted by the financial factors than male counterparts.

The most important financial factor challenges Emirati female entrepreneurs is the **high costs** of rent, issue labour's visa, wages, and all other operational costs. Further, they are challenged by many unexpected costs which appear while the start up. These costs were not counted while the preparation of the venture business plan. Many, and unexpected costs, are paid to meet the requirements of Municipality and Civil Defense Authority to be able to get the license. Some costs may arise suddenly. For example, the labour law allows labours to resign with notice period 45 days. Hence, if any employee got a better offer he/she can resign. This means that the entrepreneur lost the cost which is paid to recruit this employee plus the spent time in the training and the preparation for this employee. I costs. Further, they are challenged by many unexpected costs which appear while the start up. This result is unlike the majority of literature which reflected that female entrepreneurs face high cost of formal financial support (Stevenson and St-Onge, 2005).

8.6. Market (Opportunity):

The opportunity for female entrepreneurs is discovered by themselves. The personnel experiment, when the lady delivers a certain service, and her experience on delivery may suggest some issues should be added to the service, which stimulate her to start her own business to fulfil the shown gap in the service. Hence, the idea is generated in her mind and the market opportunity is identified from her personnel experience. For example, if she go to beauty service (as a consumer) and find that there is certain service can be provided by the centre but not provided, this generates the idea in her mind to establish a beauty centre providing this certain service. The same example can be given for some other activities related to females.

This may find interpretation that female Emirati entrepreneurs start their businesses in areas of their interests, such as perfumes, KGs, beauty centres & saloons, coffee shops & restaurants, cloths & fashion design, Kids services, event management, wrapping gifts, nursery, interior design, arts, clinics, services offices.

Beside this, the opportunity may be clarified in her mind when she find her family work in a certain area of business, then she identify the market opportunity very well

and continue in the same business. This can be occur for females and males as well. This matches the literature.

The market develops many challenges face Emirati entrepreneurs since the beginning of the business, where they feel that too difficult to enter the market because there is no confident from customers [governmental and private] in them. Furthermore, no governmental support is given to entrepreneurs, as all governmental institutions purchase via tenders, no special support is given for SMEs. This challenge does not face entrepreneurs in the beginning, it continue face them while the processing. UAE is international market, companies from all the world compete in it as it's considered the gate to the Middle East. Hence, Emirati entrepreneurs face fierce competition from international competitors who have a long experience and work with economies of scale, this make the mission of having a proper market share almost impossible for Emirati entrepreneurs.

Male Emirati entrepreneurs consider that "Price competition" between medium and high level of challenge, while female respondents consider it at a level bit higher than medium level of challenge. There is a significant difference between male and female entrepreneurs towards this type of challenge. On the other hand, both male and female Emirati entrepreneurs consider the "lack of a strong distribution network they have" a bit higher than medium level of challenge, and there is no significant difference between male and female entrepreneurs towards it. Regarding to the "Advertising war by large units", both male and female respondents consider this challenge a bit higher than medium level of challenge without significant difference between male and female entrepreneurs towards this type of constraint.

8.7. Management:

The literature found that management styles of female entrepreneurs can best described using relational dimensions such as mutual empowering, collaboration, sharing of information, empathy and nurturing (Buttner, 2001). The results of this study found that Emirati female entrepreneurs is different. Female entrepreneurs prefer to manage their businesses via close control and follow up to all the details

themselves. They keep the full authority of decision taking for themselves without delegation of authority to the employees and makes a flat organizational structure for their ventures. Further, it leads to keep the size of the venture in the same size without significant expansion, in contrast with Emirati male entrepreneurs. Females don't like to increase the size as the business for them has a lifestyle pillar, more expansion means for them more required effort, and they like to manage the business by themselves, while male businesses can increase in the size as men think for their business in a different way and have no problem to follow up more than one branch, furthermore they can manage others better than females.

Another difference Female Emirati entrepreneurs and other female entrepreneurs is that the former deal with labour as a major challenge they face from three perspectives: i) recruitment and selection; ii) Employees' management and communication; and iii) employees retention.

Employees' management is one of the major challenges which face female Emirati entrepreneurs. This challenge appear from many perspectives. First: The **recruitment and selection**, the majority of UAE labour are non-Emiraties. Hence, the recruitment and selection been done for non-Emiratis, most probably that the employees are interviewed via skype or similar software. With lack of entrepreneur's experience in recruitment and selection may lead to improper selection which may increase the cost too much. The cost increases because the entrepreneur pays for the employee visa, ticket, medical check, labour license, ... etc. and when he/she discover that the employee is in-fit for the job, he/she will start to terminate this employee and recruit another one, this means that all the paid expenses to recruit the first employee become a sunk cost and similar costs has been paid for the second one. This may occur for more than one employee specially in the beginning of the venture. Employee selection become a challenge for some sectors, such as technology and IT, while it's not a challenge at all for some other sectors, such as food and beverages. Entrepreneurs also suffer from the high wages of employees which one of the major challenges they face.

Employees' management and communication are another challenge for Female Emirati Entrepreneurs. Many entrepreneurs found that employees

are not able to understand the consumers properly in the beginning or unable to communicate properly in the beginning. In such cases, entrepreneur train them to become able to understand customers and their needs, or terminate and replace by another one.

Retain employees is another challenge for female Emirati entrepreneurs. Other competitors offer high salaries, which lead to transfer employee from small company to the large company (which offer high salaries), this is a real challenge for entrepreneurs, as it leads to high turnover rate in small companies. Emirati female entrepreneurs recovered this challenge by two methods: i) contracting with outsourcing providing from out of the country, and ii) contracting with freelancers located inside UAE.

Emirati female entrepreneurs' leadership style may develop a challenge for them. The few number of employees make the company like a family and the communication is very close between me and each employee. Hence, my decision may be affected by my emotions. This sometimes backfire the entrepreneur, as employees look for him/her as easy and they (employees) can do whatever they like to do. Entrepreneurs overcome this challenge by ask the employees to follow the hierarchy, hence any employee should get the approval from his head (who is reporting for), this make the decision making process goes under the proper procedures.

Shortage of Capital, low quality of product and services and Lack of managerial Experience are challenges noticed that they have less impact on Emirati female entrepreneurs than males.

8.8. Motherhood:

It was found that the UAE matching all other developing countries in majority of related issues to motherhood. In UAE and all Arab countries, the women has the major role in the family. She is responsible to take care of all other family members (husband and children). Her role doesn't stop at this point, it extended to take care of her parents or parents in law. These are the main priorities in her life. She take all

decisions to achieve this goal. This priority motivated many female entrepreneurs to start their businesses while it restricted others and pushed a third group to stop.

The responsibility towards the family and the deep desire to secure its life motivate many Emirati female entrepreneurs to start the business. It's found that the females start their businesses mainly to find a job enables her to earn more money than otherwise which obtain financial security for the entrepreneur and her family.

Motherhood motivated other females to start the business in another way, it's the flexibility for personal and family life. Governmental job requires attendance for certain hours in the work, which may impact the female social life. Hence, many female entrepreneurs liked to start their businesses to be able to achieve the work life balance and take care of her social responsibility. Many Emirati females resigned from governmental job and started their businesses for this reason. It's found that "more control over time" factor motivates females more than males in UAE. Many husbands prefer that their spouses go for private business, to have greater flexibility for personal and family life. This factor significantly motivates females than males, which makes sense as men commitments towards children and all the house issues are very limited, will the full burden is given to women in this regard.

Other females started their business when they feel that they have a spare time and need to use it. After some years of marriage, kids become older and can depend on themselves in most of their daily needs. Hence, mothers feel a lot of spare time, then they start to think in start a business to utilize this time.

Although that many factors related to motherhood motivated female Emirati to start their own businesses, there are other motherhood factors challenged them. It's found that the majority of Emirati female entrepreneurs are single, this reflects that the work-life balance is being impossible for many female entrepreneurs after marriage, which push her to stop her business, as female business been restricted from their husbands who think that the wife's business responsibility may affect her family role. This probability increase because of the nature of them which is they like to follow all the business details closely and don't like to delegate authorities to her

employees. The literature reflected that majority of female entrepreneurs face the same challenge (Gilbert, 1997).

The motherhood become more restriction when female doesn't receive the support from family. If family never consider the entrepreneur is capable of executing an enterprise or doesn't support her, she will not be able to start or continue in her business.

8.9. Macro/Meso

Society:

The literature found that women are restricted to take their own decisions in many emerging economies (UN report, 2001, De Groot, 2001) as their decision to start her own business is a subject to the husband's or other family members' decision. The same was found in UAE, as an Arabic society has its norms and traditions. Much of these traditions are related to women. For example it was not allowed for women to communicate with men. Recently, UAE society has seen a dramatically change in female empowerment and her increasing role in the economy. Hence, in the past majority of female entrepreneurs were working under license issued to a male (her brother, husband, son..), as it was easy for him to contact the concerned institutions to issue and renew the business license. Recently, females can easily contact the concerned institutions to issue and renew the business license. Hence, we can note the significant increase in registered women-owned businesses.

Family bonding is a phenomena in many Emirati families, this increases the role of family in support and motivate female entrepreneurs. The first type of motivation in this regard is that Emirati female entrepreneurs insist "to continue the family business". This has been shown for both male and female Emirati entrepreneurs without significant difference between them.

Family bonding is reflected again in the "Family support to entrepreneur". It has been noticed that there is no significant difference between male and female entrepreneurs in this regard. Many patterns of support are shown to Emirati entrepreneurs. The **financial support** is the first facet of this support, as many

Emirati entrepreneurs started their businesses using their father's money. Alongside with this the **moral support** is given from the family as well. These results match the results of the other literature, which found that the family and financial capital have a positive influence on female entry into entrepreneurship, (Matthews and Moser, 1996; Caputo and Dolinsky, 1998). Further, the family moral support may be a key resource for female entrepreneurs (Welsh, D., et al 2013). Husbands support is a major motivation for female entrepreneurs in UAE as mentioned in the Motherhood section.

Finally, It's worthiness to mention that although the increasing attitude towards support the female entrepreneurs in UAE, most of beneficiaries are based in Abu Dhabi, Dubai, Sharjah and Ajman Emirates more than the other Emirates. These Emirates are more urbanized than other Emirates. This means that urbanization and male female equalization motivate female entrepreneurs to start their businesses.

Although all the given social support and motivation to Emirati female entrepreneurs, they face many social. **Work life balance** is the first challenge, specially that some of them have a governmental job. So, she has to balance between family (especially if her kids are young), the other job and her venture. The balance between the business and their social life after marriage is more challenge than before marriage. This makes sense, the female commitments hugely increase after marriage. Emirati, and Arab, girl is kept under the auspices of the family till marriage, which means less social commitments. Once she marry she take the whole responsibility for caring the new family and she becomes the responsible about the home management with all related commitments. Further, a special care about her husband and build a good communication with his previous family as well. The story becomes more difficult once she become pregnant and deliver the first child, her commitments become double. For sure, all of these commitments affect her ability to follow up her business and give the same attention as before marriage.

Family restrictions is another challenge female Emirati entrepreneur face. Again, UAE as a one of Arab society deal with females as dependent on father, brother or husband. Hence, her involvement in any business depends on the vision of the male who she is responsible from. Females cannot start up without the support, or at least

permission, of the family. Further, after marriage the business might be closed. In other cases, female business been restricted from their husbands, as the later think that the wife's business responsibility may affect her family role. On the other hand, there are many females whom supported from their husbands. In contrary with that, some husbands don't accept the excellence of their females.

Emirati female entrepreneurs are discreet (as a result of the society norms and traditions). This makes them face problems in dealing with men in different aspects while the start-up or while running their businesses, such as suppliers, contractors and labour. Further, it's difficult for them to participate in networking events, travel, contact different parties or share meetings and participate in the media to show the community their success stories. But it is worth mentioning to say that there is a change in this attitude, as most Emirati females became educated from higher education institutions, worked in many governmental positions, and participated effectively in lead the economic development in UAE. This was reflected on female entrepreneurship, as females become able to communicate with men in different authorities to get the license for her business, communicate with suppliers, customers and all stakeholders for her venture. The only one issue which still not freely allowed for them is the travel and present in exhibitions. Subsequently, it is noticed that the numbers may reflect that there was no female owned businesses in the past, while there is a good number now. This is not the full picture, actually there was a good number of female ventures in the past, but they were registered by males' names, i.e. each lady liked to start her business she was register it by the name of her father, brother, or husband to avoid communicate with men in different authorities. When this changed in recent years, women started to register their ventures under their names, which reflected huge increase in the female entrepreneurship. So, we can say that there was hidden female entrepreneurship in UAE in past decades (was not reflected in the registered number of registered ventures for female entrepreneurs), which is no longer there as a result of the social changes (all female entrepreneurs recently register their ventures under their names).

Although the above mentioned restrictions, the statistical found that males are more considering the following three social restrictions than females, which are: “facing difficulty in creating a work-life balance”, “Low Self-esteem/confidence”, and “family never consider the entrepreneur is capable of executing an enterprise”.

Business environment:

“The UAE has a vibrant free economy, a significant proportion of its revenues arising from exports of oil and gas. Successful efforts have been made to diversify away from dependence on hydrocarbons and a solid industrial base has been created, together with a very strong services sector. The establishment of free zones has been an important feature of this diversification policy. Special economic zones and free zones offer 100 per cent ownership, repatriation of profit and capital as well as exemptions from taxes. Outside of these areas, significant incentives are being offered to investors and corporate governance provisions ensuring transparency and accountability are being enforced. Corporate taxes are reserved only for branches of foreign banks and oil-producing companies. A negligible 5 per cent tariff is imposed on goods imported from non-Gulf Cooperation Council countries, although tobacco and alcohol products are subject to 50 per cent customs duties. Infrastructure in the UAE is second to none. Telecommunications, including mobile and fixed telephony as well as internet access is on par, if not better, than the world’s largest international business hubs. The road network is constantly upgraded and ports and airports are of world-class standards. To date, the Government has invested heavily in infrastructure development, but it has also opened up its utilities and other infrastructure to greater private sector involvement, so much so that public-private partnerships are now the norm”

(<http://www.kothariauditors.com/aboutuae.html>).

The Emirati business environment motivated female entrepreneurs in UAE to start their businesses. The provided support from the government and non-government institutions to entrepreneurs make. Emirati female entrepreneurs believe that living in Dubai environment, the commercial environment, motivated them. They live between successful people, which motivate to start and to achieve better and better.

In the same context, institutions reflect that the nature of economic circumstances has changed which push women to start their business to can secure a higher income for her family.

“To get benefit from available opportunities” motivated females significantly more than male Emirati entrepreneurs. The same is shown for “To get benefit from the support which is provided from the governmental institutions to entrepreneurs”. While there is no significant difference in the impact of “To get benefit from the support which is provided from the non-governmental institutions to entrepreneurs” on male and female entrepreneurs in UAE.

Overall, female and male Emirati entrepreneurs don't consider Emirati business environment a challenge for them. Specially, females who ranked it as less than medium challenge. Dealing with red tape and government rules and regulations; Difficulty to access business networks; and Difficulty to access the judicial system. Hence, women are less significantly restricted than males by the different aspects of business environment.

Procedural challenge is one of challenges which face entrepreneurs, even males or females, in UAE. To start a business in Dubai, approval should be taken by many authorities and entities. Getting the trade license, Dubai Municipality, Dubai Civil Defense, and DCCA. Entrepreneurs should provide too much documents proofs that they meet the criteria of all of each of these institutions to be able to obtain their approval. Similar procedures are followed in the other Emirates which make the start-up for the business a bit difficult.

Also, entrepreneurs faced un-clarity in some authorities which provide the approvals on the venture. Employees in the authorities are not fully aware with the procedures which should be followed to give the approval. This delays the start of the business which increased the cost too much.

Both males and females and males face the same challenges without significant difference between them.

Networks:

The literature referred that gendered institutions (female business leadership, gender wage inequality and public expenditures on childcare) influence the decision to start a business (Elam, A., & Terjesen, S., 2010). The role of these institutions was not referred by female Emirati entrepreneurs in our study as it was found that majority of UAE entrepreneurs are not members in any of these institutions. This may be mainly resulted from less awareness with the role and activity of these institutions. Entrepreneurs think that they have no time or they don't think that the business networks will support them. This simply reflects a poor of awareness about these institutions.

Overall, entrepreneurs think that the provided services from formal institutions is a medium support. There is no significant difference between male and female entrepreneurs in their scoring to the "Training services", "Marketing services and organise an exhibition for entrepreneur's products", "Enable entrepreneur to be a part of an international business network" and "Lobbying on behalf of members". Females feel a bit higher than males in: "Social activities", "Conduct workshops", "Enable entrepreneur to meet and exchange information with other business people", "Enable entrepreneur to create new commercial opportunities", while males feel a bit higher than females in "Family health care and cultural values", "Support in obtaining finance from the finance institutions", "Provision of studies and statistics" and "Provision of consultations".

Again, entrepreneurs think that the provided services by informal institutions is a medium support. There is no significant difference between male and female entrepreneurs in their scoring to the "Family health care and cultural values", "Support in obtaining finance from the finance institutions", "Provide studies and statistics", "Enable entrepreneur to meet and exchange information with other business people", "Enable entrepreneur to create new commercial opportunities". On the other hand, males feel that the following services are bit higher than females: "Training services", "Marketing services and organise an exhibition for entrepreneur's products", "Provide

consultations”, while females feel that the following services are bit higher than females in “Social activities” organization.

Chapter Nine- Summary, recommendations, limitations and recommendations for future research

9.1 Introduction

The main objective of this chapter is to provide a summary of the research journey in female entrepreneurship in UAE. The literature showed too much research conducted in the area of female entrepreneurship, this raised a crucial question for the researcher, which is “In which pillars the Emirati match the other literatures? and in which pillars it doesn’t match?”. Hence, this chapter shows the research contribution via compare the findings about the Emirati female entrepreneurship and the findings of the other literature in the same.

This section is followed by the answer for the research questions in section 9.2, while section 9.3 shows implications and recommendations, followed by limitations of the study in section 9.4. Finally, the recommendations for future research are discussed in section 9.5.

9.2. The research contribution:

The research gap of this research is that although there is a huge effort towards female entrepreneurship in UAE, the literature is rare about it. This research gap was the emitter of this thesis, as the researcher found that there is a need to understand the experience of female entrepreneurs in UAE and suggest policies to remove impediments which face them (The aim of the thesis). The research has six questions: i) What are the motivations to the Emirati female entrepreneurs?; ii) What are the main constraints face the Emirati female entrepreneurs?; iii) How is it easy for female entrepreneurs to access finance to start-up or grow their own business?; iv) What is the effectiveness degree of the Business network institutions which aim to support Emirati female Entrepreneurs?; v) How to improve the performance of

Emirati female entrepreneurs businesses?; and vi) What are the suggestions to improve the Female entrepreneurship in UAE?. The mixed method was implemented to answer the research questions and fulfil the research objectives.

This section develops a synthesis between the findings of the literature and the findings of this research for each pillar (research question) of female entrepreneurship.

Research question (1):

This question investigates factors which motivate Emirati female entrepreneurs to start their own businesses. Surprisingly, the motivation factors for female Emirati entrepreneurs are different from the other experiences. The Emirati female entrepreneurs are motivated mainly by the psychological motivations, followed by the financial motivations and the business environment. The literature showed that financial factors are the highest motivators for female entrepreneurs to start their own businesses.

Research question (2):

This question investigates the main constraints face the Emirati female entrepreneurs. The literature showed many constraints face female entrepreneurs from many perspectives: financial; socio-cultural; business environment; education; and managerial constraints. Again, Emirati case looks different. The Emirati female entrepreneurs rated all constraints at medium level or less, which shows that once Emirati female likes to start her own venture, less constraints face them. They business environment is higher than financial constraints, while the literature showed that the financial constraints are the biggest.

Research question (3):

This question asks about the finance and how easy is it for female entrepreneurs to access finance to start-up or grow their own business. The findings of the research found that there is similarity between Emirati cases and other cases, as it was found that majority of females' entrepreneurs, even Emirati or others, don't to apply for

external finance. Although this, it was found that the non-apply for finance by Emirati entrepreneurs is different from the other cases. For Emirates, they prefer to start their own businesses using their own money (self-finance), use the family support in finance, or because they prefer to avoid risk. For other cases, as reflected by the literature, females start small ventures which don't generate any need for outsider finance.

With regard to the bank discrimination against females in providing finance, it was found the Emirati case match the findings of the other literature, as it was found that banks don not discriminate between genders in the offered products. Moreover, banks don't have tailored products specifically for female entrepreneurs.

Research question (4):

This question investigated the level effectiveness of the business network institutions. The Emirati case doesn't match the literature. The literature referred that institutions influence the decision to start a business, while female Emirati entrepreneurs reflected less role of these institutions; this may be mainly resulted from less awareness with the role and activities of these institutions in UAE.

Research question (5):

This question investigated the mechanisms the performance of Emirati female entrepreneurs and how to improve it. The findings of the research about the Emirati case came in the same line of the literature.

In was found in the both cases women perform less well on quantitative measures. This is usually because women do not enter business for financial gain but to pursue intrinsic goals (for example, independence, and the flexibility to run business and domestic lives). Women are deemed to assess success in relation to their achievement in attaining personal goals (i.e. self-fulfilment, goal attainment etc.), while men are assumed to measure success using quantitative criteria (i.e. profits, growth etc..).

Research question (6):

This research question investigated the suggestions to improve the Female entrepreneurship in UAE. The suggestions were classified into two groups, the first were to improve the role of networks in support Emirati female entrepreneurs, while second went to improve the female entrepreneurship in UAE.

9.3. Implication and recommendations:

The main aim of this research is to *“understand the experience of female entrepreneurs in UAE and suggest policies to remove impediments which face them”* as there is a leakage of literature about the female entrepreneurship in UAE although the great effort from the Emirati government in supporting entrepreneurship as one of the diversification pillars for Emirati economy.

The research has its own contribution by providing a full implication for 5M model on Emirati female entrepreneurs. The researcher concluded some **recommendations** which can improve the female entrepreneurship in UAE.

The improvement of female entrepreneurship comes from improvement of each pillar in the ecosystem. “Ecosystem is a purposeful collaborating network of dynamic interacting systems and subsystems that have an ever-changing set of dependencies within a given context” (Mathews and Brueggemann, 2015). This means that **the improvement of Emirati female entrepreneurship should be comprehensive and related to each item related to female entrepreneurship.**

The **first** pillar of improvement related to the **institutions**. It’s recommended to unify efforts between all the concerned institutions in all Emirates. Recently, there is a difference between the procedures and regulations between one Emirate and another. **Unify the procedures between governmental institutions** may lead to have the same procedures in all emirates which make clarity for entrepreneurs and will enable all governmental institutions to work integrally in supporting female entrepreneurs in the whole country. More collaboration is required between ministry of youth and SMEs in all Emirates. A partnership should be there between the ministry, different authorities, and SMEs institutions. This will enable the ministry to

receive the entrepreneurs' recruitments and reflections which, in turn, will lead to amendments in the regulations and laws to improve the overall entrepreneurship in UAE.

More **collaboration between the different governmental authorities and the businesswomen** association may improve the female entrepreneurship in UAE. For example: open office for the governmental authorities in the premises of businesswomen association may ease the transactions of businesswomen.

The **collaboration between networking institutions** and themselves may strengthen their role. Establishment of a centre combines all businesswomen together may increase the communication between businesswomen networking institutions in different areas and improve the performance of all of them and maximize the benefit for beneficiaries.

There should be **incentives to motivate the private sector** to support entrepreneurs as part of their social responsibility for the private sector. There is an initiative started between SME Dubai in this regard but still not completed.

The **second** pillar of improvement for Emirati female entrepreneurs **is to complete the laws and regulations which motivate entrepreneurs**. The Emirati government developed the Governmental Purchase System. According to this system, from 5% to 10% of governmental purchases in Dubai should be sourced from SMEs, The implementation of this system is required in all Emirates. Further, the follow up should be done for to guarantee the support for Emirati entrepreneurs.

Make the process of issuing licences easier and in a shorter time is an essential issue for the improvement of female entrepreneurship in UAE. This is implemented in some emirates and suggested to generalize to all emirates as well.

Enable businesswomen to complete all of their transactions online and develop application for this. Government is required to provide more incentives to stimulate youth to be entrepreneurs, such as: i) provide health insurance to entrepreneurs, ii) provide pension for entrepreneurs after 65 years old.

The **third** pillar of improvement related to **disseminate the entrepreneurship culture** between Emiratis, which will make more acceptance in the society to the entrepreneurship and encourage females to start their private businesses. The two tools of dissemination is media and education. Media can plays a vital role in this by showing the successful stories and enable the communication with these successful entrepreneurs to clarify any doubts. Female entrepreneurs should be able to be shown in the media to tell the public about their success stories. Improvement of the education system is essential to make students aware about entrepreneurship, idea generation, different aspects of the business management, pricing policy, costs, revenues, and the risk. This can be done via teach entrepreneurship to students in schools which make students aware with entrepreneurship and basics of business and stimulate them to start their own business. Further, entrepreneurship course should be offered to Higher education students, this makes them aware about the different business perspectives and give them idea about how to manage their businesses and to overcome the different challenges they may face even in the start-up or while processing.

Add a course about business in UAE as a university requirement for high education students. This course may discuss the booming sectors in UAE business, institutions which provide support, business coaching. Studying entrepreneurship course enables me to generate idea, establish a unique venture, how to assess the risk and deal with it, operations, HR, marketing, and characteristics of entrepreneur and the difference between the entrepreneur and others. This may distinguish these entrepreneurs who studied than who get the knowledge from their families.

The **fourth** recommendation is **to reduce costs of entrepreneurs** is a very important action should be taken to improve the female entrepreneurship in UAE. It's recommended to reduce the required fees to start-up. Last year, the authentication of rent contract, in municipality, increased from 2% to 5% which increased the cost of the entrepreneur. Furthermore, the fees of economic development department increased from 6% to 11% which increase the entrepreneur cost of start-up and sustain.

Female entrepreneurs need moral and financial support, the cost is very high. The institutions, for example Mohamed Bin Rashid institution, have own building (centre) and rent it's shops to entrepreneurs for a discounted rent cost. It has been better if they built this centre in a highly crowded areas, as same as what applied in Ajman.

The **fifth** pillar of female entrepreneurship improvement is provide the **knowledge** to entrepreneurs. Most of female entrepreneurs starts their own business without knowledge about the procedures, the feasibility study, provide guidelines for the entrepreneurs from the municipality. In this regard, more attention should be given for training even before the start-up or while the processing of the business. Lack of information, resulted from to less training, increase the probability to the loss of the business.

The **sixth** recommendation is related to **the banks support to entrepreneurs**. The central bank is working now on issuing new regulations to support SMEs in UAE. Banks should decide together that the deal with SMEs should not aim to maximize the profit or depends on only rate competition. The competition should be based on the service and the advice which is provided from the bank to the customer. UAE economy is taking the right direction towards the SMEs support via launching a lot of incubator programmes have been set up by the government institutions, banks should go to support these incubators. Although this, we have to identify which type of business should be supported, because we are supporting the economy in a way of supporting the businesses. Increase the allocated finance to entrepreneurs.

9.4 Limitations of the study:

Many limitations faced this study. **First** limitation is the difficulty to fix appointment with interviewed key persons in supportive institutions, bankers. Although it was a bit easier to fix appointment with female entrepreneurs, it was very difficult to fix appointment with other interviewed. Further, the researcher did not success in meet directors in many supportive institutions. However, the researcher finally succeed in interview a proper number of key persons in supportive institutions and three bankers from the banks which have programmes to support Emirati entrepreneurs.

Second limitation was also related to the interviewees, as the study investigated the female entrepreneurship in the seven Emirates (Abu Dhabi, Dubai, Sharjah, Ajman, Ras Al Khaimah, Um Al Quein, Fujairah). This consumed a long time from the researcher in transportation between the emirates and lengthened the time of the data collection from the interviewees.

Third limitation faced the study is the the low response to the questionnaire by entrepreneurs. Although that the questionnaire was circulated as electronic version to entrepreneurs alongside with hard copy in the exhibitions, there was a low response from entrepreneurs in this regard. This lengthened the duration of data collection as a whole, which, in turn, delayed the analysis and the submission of the thesis.

Fourth and last is that the research investigated the experience of female entrepreneurship in UAE from all perspectives (Profile, Motivations, constraints, finance, performance, and networking) with a comparison with males in all these perspectives. This lead to a large number of statistical tests without focus on only one perspective to analyse deeply.

9.5. Recommendations for future research:

The findings of this research raised many areas of research which can be done in the future.

The **first** is to conduct research in each Emirate, as each Emirate has its own specifications. Hence, understanding the female entrepreneurship in each Emirate will lead to accurate results considering the specifications for each Emirate and will provide accurate recommendations to promote entrepreneurship in each considering differences between each.

The **second** area of recommended research can be an analysis of the Emirati entrepreneurship ecosystem. Entrepreneurship stimulation requires a well-developed entrepreneurship ecosystem. This ecosystem captures various determinants of entrepreneurship activities on both macroeconomics and

microeconomics levels. In this regard, the first step is the assessing the existing entrepreneurial ecosystem to diagnosis of potential challenges and opportunities that can be addressed through specific interventions.

Third, the female intention towards being entrepreneur is one of interesting areas. It's recommended to conduct research in this area to identify the factors which significantly increase the intention for females to be entrepreneurs. The results of this study will enable the policy maker to design the policies to stimulate more Emirate females to start their own businesses.

Lastly, research in this area can be developed by conducting a comparative study of the Emirati female entrepreneurship against that in other GCC countries to identify the best practices in other GCC countries and the possibility to implement it in UAE.

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Appendix (A)

APPENDIX (A)- Questionnaire and it's analysis

A.1) English version of questionnaire

A.2) Arabic version of questionnaire

A.3) Description for the analysis of each question in the questionnaire and the related research objective

Appendix A.1) - English version of questionnaire

Dear entrepreneur,

This is Huda Al Khayal, I'm a researcher from Business School- Exeter university- UK. The title of my thesis title is: "The Experience of Female Entrepreneurs in the United Arab Emirates". Recently, I'm conducting the survey questionnaire in the thesis. I'll be grateful if you spend some time (only 20 -25 minutes) to answer the questions in this questionnaire.

I assure maintaining absolute confidentiality about all your provided data. All the answers has been treated as top confidential. Moreover, all provided information has been used only for this research.

I'd like to thank you in advance for your time and participation in this research.

Best regards,
Huada Al Khayal
Business School
University of Exeter - UK

University of Exeter – UK
 Business School
 PHD Thesis title : “The Experience of Female Entrepreneurs in the United
 Arab Emirates”
 The Questionnair

A. BASIC DATA

A.1. Company Name		
A.2. Location	<input type="checkbox"/> Abu Dhabi	<input type="checkbox"/> Dubai	<input type="checkbox"/> Sharjah <input type="checkbox"/> Ajman
	<input type="checkbox"/> Ras Al Khimah	<input type="checkbox"/> Al Fujairah	<input type="checkbox"/> Umm Al Qiuin
A.3. Contact No.		A.4. Email ID:	
A.5. Firm website		
A.6. Gender	<input type="checkbox"/> Male	<input type="checkbox"/>	Female
A.7. Your age group on the beginning of the business	<input type="checkbox"/> Below 20	<input type="checkbox"/>	21- 30 <input type="checkbox"/> 31 - 40
	<input type="checkbox"/> 41 – 50	<input type="checkbox"/>	More than 50
A.8. Marital status	<input type="checkbox"/> Single	<input type="checkbox"/>	Married <input type="checkbox"/> Divorced
	<input type="checkbox"/> Widowed		
A.9. Do you have children?	<input type="checkbox"/> Yes	<input type="checkbox"/>	No
A.10. IF YES, How many?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
	<input type="checkbox"/> 4	<input type="checkbox"/>	More than 4

<p>A.11. Main activity of the firm</p>	<p><input type="checkbox"/> Manufacturer <input type="checkbox"/> Agriculture <input type="checkbox"/> Trade</p> <p><input type="checkbox"/> Services, please mention</p> <p><input type="checkbox"/> Other, please mention</p>
<p>A.12. For how long the business is running?</p>	<p><input type="checkbox"/> Less than 3 years <input type="checkbox"/> 4-6 years <input type="checkbox"/> 7-9 years <input type="checkbox"/> 10 years or more</p>
<p>A.13. No. of founders</p>	<p><input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> More than 3</p>

A.14. No. of employees at the beginning of the business	<input type="checkbox"/> 1 - 24 <input type="checkbox"/> 25 - 49 <input type="checkbox"/> 50 - 74 <input type="checkbox"/> 75 - 99 <input type="checkbox"/> 100 or more
A.15. No. of employees today	<input type="checkbox"/> 1 - 24 <input type="checkbox"/> 25 - 49 <input type="checkbox"/> 50 - 74 <input type="checkbox"/> 75 - 99 <input type="checkbox"/> 100 or more
A.16. What is the ownership status of the firm is?	<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited partnership <input type="checkbox"/> L.L.C. <input type="checkbox"/> Other, please mention
A.17. Your qualifications	<input type="checkbox"/> No education or uncompleted primary school <input type="checkbox"/> Elementary school <input type="checkbox"/> General high-school education <input type="checkbox"/> Vocational high school <input type="checkbox"/> Higher vocational education <input type="checkbox"/> Higher education Diploma <input type="checkbox"/> Higher education Bachelor <input type="checkbox"/> Graduate studies
A.18. Field of your study	<input type="checkbox"/> Business and management <input type="checkbox"/> Engineering <input type="checkbox"/> IT <input type="checkbox"/> Arts <input type="checkbox"/> Other, please mention
A.19. Capital on the start	<input type="checkbox"/> Less than AED 50,000 <input type="checkbox"/> AED 50,000 – 99,000 <input type="checkbox"/> AED 100,000 – 149,000 <input type="checkbox"/> AED 150,000 – 199,000 <input type="checkbox"/> AED 200,000 – 249,000 <input type="checkbox"/> AED 250,000 or more
A.20. How did you get the money to start your business?	<input type="checkbox"/> Personal savings <input type="checkbox"/> Loan from friend/relative <input type="checkbox"/> Loan from SMEs support institution <input type="checkbox"/> Loan from financial institution Which institution? Which institution? <input type="checkbox"/> Inheritance <input type="checkbox"/> Other

A.21. Do you have previous experience prior to your start?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<p><i>IF YES, Please answer questions 22, 23, and 24</i></p> <p>A.22. Does your experience in the same field of your current business?</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
A.23. What was your designation?	<input type="checkbox"/> Business owner	<input type="checkbox"/> employee
A.24. For how long?	<input type="checkbox"/> 1-3 years <input type="checkbox"/> 4-6 years <input type="checkbox"/> 7-9 years <input type="checkbox"/> 10 years or more	
A.25. Was anybody in your family started an independent small firm before you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<p>A. 26. <i>IF YES,</i></p> <p>Does his/her business in your field?</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

B. MOTIVATION

B.1. Over all, how do you rate your motivation to start your own business?

Demotivated	1	2	3	4	5	6	7	8	9	10	Extremely motivated
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Please rate the importance level of each of the following factors in motivating you to start your own business.

Motivation factor	Not important at all	Not important	Neutral Importance	Important	Very important
B.2. FINANCIAL MOTIVATIONS:					
B.2.1. To be able to earn more money than you would otherwise earn					
B.2.2. To give yourself and your family financial security					
B.2.3. To find a job for yourself					
B.2.4. A way to invest your money					
B.3. EDUCATIONAL / PRIOR EXPERIENCE MOTIVATIONS:					
B.3.1. Using your educational qualifications					
B.3.2. Using your special talents / skills effectively					
B.3.3. To get benefit from your previous experience					
B.4. FAMILY MOTIVATIONS:					
B.4.1. To continue your family's business					
B.4.2. To have greater flexibility for your personal and family life					
B.4.3. You have support from your family					
B.5. PSYCHOLOGICAL MOTIVATIONS:					
B.5.1. To be your own boss (To avoid having to work for others)					
B.5.2. To challenge yourself					

B.5.3. To fulfil a personal vision					
B.5.4. To be innovative					
B.5.5. To be active in retirement					
B.5.6. To have more control over your time					
B.5.7. To achieve a higher position for yourself in society					
B.5.8. To use up your spare time					
B.6. BUSINESS ENVIRONMENT MOTIVATIONS:					
B.6.1. To get benefit from the opportunities which are available					
B.6.2. To get benefit from the support which is provided from the governmental institutions to entrepreneurs					
B.6.3. To get benefit from the support which is provided from the non-governmental institutions to entrepreneurs					

C. MAIN CONSTRAINTS

C.1. Over all, how do you rate the constraints which challenged you **on the start-up** of your business?

Lax constraints	1	2	3	4	5	6	7	8	9	10	Extreme constraints
-----------------	---	---	---	---	---	---	---	---	---	----	---------------------

Please Rate each of the following Constraints in challenging you on **the start-up** of your business:

Constraint	Not a challenge at all	Little challenge	Medium challenge	High challenge	Extreme challenge
C.2. FINANCIAL CONSTRAINTS:					
C.2.1. Acquisition of start-up finance					
C.2.2. the lack of finance					
C.2.3. the constraints in accessing the start-up finance					
C.2.4. Lack of knowledge of the procedures of getting and paying off loans					
C.2.5. Bank's exhibit a negative attitude towards you					
C.2.6. high cost of formal financial support					
C.2.7. Microfinance institutions offer limited amount of loans					
C.2.8. Microfinance institutions offer short term loans with no grace period					
C.2.9. Microfinance institutions carry a very high rate of interest					
C.3. SOCIO-CULTURAL CONSTRAINTS					
C.3.1. I face difficulty in creating a work-life balance					
C.3.2. Low Self-esteem/confidence					

C.3.3. I never considered capable of executing an enterprise successfully by my family					
--	--	--	--	--	--

Constraint	Not a challenge at all	Little challenge	Medium challenge	High challenge	Extreme challenge
C.4. BUSINESS ENVIRONMENT CONSTRAINTS					
C.4.1. dealing with red tape and government rules and regulations					
C.4.2. It's difficult to access business networks					
C.4.3. It's difficult to access the judicial system					
C.5. EDUCATIONAL AND TRAINING CONSTRAINTS					
C.5.1. Lack of your entrepreneurial and education skills					
C.5.2. Lack of acquisition of managerial skill					
C.5.3. Lack of training					
C.5.4. Ill-suited timings of the training					
C.5.5. high cost of the training					

C.6. Over all, how do you rate the constraints which challenge you **while processing** your business?

Lax constraints	1	2	3	4	5	6	7	8	9	10	Extreme constraints

Please Rate each of the following Constraints in challenging you on **while processing**:

Constraint	Not a challenge at all	Little challenge	Medium challenge	High challenge	Extreme challenge
C.7. MARKETING CONSTRAINTS:					
C.7.1. Price competition					
C.7.2. The lack of a strong distribution network you have					

C.7.3. Advertisement war by large units					
C.8. PROBLEMS EMERGED DURING THE OPERATION:					
C.8.1. Shortage of Capital					
C.8.2. Low quality of product and services					
C.8.3. Employee related challenges					
C.8.4. Lack of your managerial Experience					

FOR FEMALE ENTREPRENEURS ONLY					
Constraint	Not a challenge at all	Little challenge	Medium challenge	High challenge	Extreme challenge
C9. ECONOMICAL AND BUSINESS ENVIRONMENTAL CONSTRAINTS:					
C.9.1. women owned businesses are discriminated against when establishing non-traditional business					
C.9.2. Banks discriminate against women on providing loans					
C.9.3. Bankers consider females as “mobile” citizens moving with the husbands					
C.9.4. facing discriminatory laws/ practices					
C.10.PSYCHOLOGICAL CONSTRAINTS:					
C.10.1. I’m restricted to take my own decisions					
C.10.2. I feel that my main role is childcare					
C.10.3. I don’t prefer working outside home					
C.11. SOCIAL CONSTRAINTS (FAMILY CONFLICTS):					
C.11.1. The start-up decision is not my sole decision, it’s a subject to my husband’s / guardian’s decision.					
C.11.2. My husband doesn’t allow me to spend time at work					
C.11.3. My husband Worries interfere with relationship					
C.11.4. I’m too tired to do things with spouse					
C.11.5. My business makes it too hard to have good social relations					

D. FINANCE:

<p>D.1. Have you applied for credit at any finance institution?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>D.2. IF your answer in D.1. is NO, What is the reason? (You can select more than one)</p>	<p><input type="checkbox"/> Because your business is small and doesn't need any finance</p> <p><input type="checkbox"/> You don't like to take risk</p> <p><input type="checkbox"/> You were sure that the institution will not provide any finance to you</p> <p><input type="checkbox"/> Other, please mention</p>
<p align="center">IF your answer in question D.1 is YES, please answer Questions D.3., D.4., and D.5.</p>	
<p>D.3. IF your answer in question D.1. is YES, What type of institutions you applied the credit for? (you can select both if you applied with both)</p>	<p><input type="checkbox"/> Bank, Which bank(s):</p> <p><input type="checkbox"/> Non- Bank institution Which institution(s):</p>

D.4. IF your answer in question D.1. is YES,

Please rate your opinion in the institution's practices with you while you were apply for the credit:

institution's practice	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
D.4.1. The institution asked to submit too much documents to receive the loan					
D.4.2. The institution's credit officer dealt with you professionally					
D.4.3. The institution's requirements to provide the loan was clear and simple					
D.4.4. The procedures of investigation were simple and proceeded in a short time					
D.4.5. The required guarantees were reasonable					

D.5. IF your answer in question D.1. is YES,

When you received the finance, Please rate your opinion about it:

Your opinion about the loan	Strongly disagree	Disagree	Neutral	disagree	Strongly disagree
D.5.1. The interest rate was reasonable					
D.5.2. The payment schedule was flexible					
D.5.3. There was a reasonable grace period					

E. PERFORMANCE:

E.1. How was the growth rate of the following items in last two years of your business?

Year	2014					2015				
Performance indicator	Decrease by more than 10%	Decrease by 1 – 10%	Fixed	Increase by 0 – 10 % or more	Increase by more than 10%	Decrease by more than 10%	Decrease by 1 – 10%	Fixed	Increase by 1 – 10%	Decrease by more than 10%
E.1.1. Sales										
E.1.2. Number of employees										
E.1.3. Profits										
E.1.4. Cash flows										

E.2. What are your expectations for your firm’s performance for the next year?

Performance indicator	Decrease by more than 10%	Decrease by 1 – 10%	Fixed	Increase by 1–10%	Increase by more than 10%
E.2.1. Sales					
E.2.2. Number of employees					
E.2.3. Profits					
E.2.4. Cash flows					

E.3. Please rate how each of the following factors influence your firm’s performance:

Factor	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5
E.3.1. Your education					
E.3.2. Training					
E.3.3. Linkages with business networks					
E.3.4. Access to finance					
E.3.5. The organization culture					

E.4. From your point of view, how to improve your firm’s performance?

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F. BUSINESS NETWORKS:

F.1. Did your firm engage in any formal or informal business networking?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F.2. IF your answer in F.1. is NO, What is the reason? (You can select more than one)	<input type="checkbox"/> You have no time <input type="checkbox"/> You don't think that the business networks will support you <input type="checkbox"/> The required documents to join this type of institution are too much <input type="checkbox"/> The membership fees are high <input type="checkbox"/> Other, please mention

IF your answer in question F.1 is YES, please answer Questions F.3 to F.7.

F.3. How many institutions?

F.3.1. How many formal institutions?	<input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> more than 2
F.3.2. How many are informal institutions?	<input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> more than 2

F.4. IF you are a member in FORMAL institutions:

Rate each of the following support services provided to you via the network:

support services	No support at all	Weak support	Medium support	Strong support	Very strong support
F.4.1. Training services					
F.4.2. Marketing services and organise an exhibition for your products					
F.4.3. Social activities					
F.4.4. family health care and cultural values					
F.4.5. Support in obtaining finance from the finance institutions					

support services	No support at all	Weak support	Neutral support	Strong support	Very strong support
F.4.6. Provide Studies and statistics					
F.4.7. Conduct workshops					
F.4.8. Provide consultations in Law and Arbitration					
F.4.9. Enable me to be a part of an international business network					
F.4.10. Enable me to meet and exchange information with other business people with sharp minds and vast experience					
F.4.11. Enable me to create new commercial opportunities					
F.4.12. Lobbying on behalf of members					

F.14. From your point of view, how to improve the formal institutions support to the entrepreneurs in UAE?

.....
.....
.....

F.6. IF you are a member in INFORMAL institutions:

Rate each of the following services provided to you via the network:

support services	No support at all	Weak support	Neutral support	Strong support	Very strong support
F.6.1. Training services					
F.6.2. Marketing services and organise an exhibition for your products					
F.6.3. Social activities					
F.6.4. family health care and cultural values					
F.6.5. Support in obtaining finance from the finance institutions					
F.6.6. Provide Studies and statistics					
F.6.7. Establish small workshops					
F.4.8. Provide consultations in Law and Arbitration					
F.4.9. Enable me to be a part of an international business network					
F.4.10. Enable me to meet and exchange information with other business people with sharp minds and vast experience					
F.4.11. Enable me to create new commercial opportunities					
F.4.12. Lobbying on behalf of members					

F.7. From your point of view, how to improve the formal institutions support to the entrepreneurs in UAE?

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Thank you so much for your time

Appendix A.2) Arabic version of questionnaire

عزيزي رائد الأعمال / عزيزتي رائدة الأعمال

تحية طيبة وبعد،،،،

يشرفني إحاطة سيادتكم علماً بأنني طالبة في مرحلة الدكتوراة بكلية إدارة الأعمال - جامعة إكسيتير - المملكة المتحدة، وعنوان رسالتي " تجارب رائدات الاعمال في دولة الإمارات العربية المتحدة"، وأنا حالياً في مرحلة جمع البيانات من خلال استمارة الاستقصاء المرفقة والتي أرجو التفضل بملئها (علما بأنه سيستغرق ما بين 20-25 دقيقة).

أتعهد لسيادتكم بالسرية التامة لكافة البيانات التي تشتمل عليها اجاباتكم للاستمارة، حيث أنه سيتم التعامل مع كل اجاباتكم بسرية تامة ولن يتم استخدام المعلومات التي تقدمونها إلا لأغراض البحث العلمي فقط.

أتقدم لكم بخالص الشكر والإمتنان على وقتكم ومشاركتكم في ملء الاستمارة.

وتفضلوا بقبول فائق التقدير والاحترام.

هدى الخيال

طالبة بمرحلة الدكتوراة

كلية إدارة الأعمال – جامعة إكستر

جامعة إكستر
كلية إدارة الأعمال

رسالة دكتوراه بعنوان " تجارب رائدات الاعمال في دولة الإمارات العربية المتحدة"
استمارة الاستقصاء

أولاً: البيانات الأساسية

.....		1. اسم الشركة
عجمان <input type="checkbox"/>	الشارقة <input type="checkbox"/>	2. الإمارة
دبي <input type="checkbox"/>	أبو ظبي <input type="checkbox"/>	
رأس الخيمة <input type="checkbox"/>	أم القيوين <input type="checkbox"/>	
الفجيرة <input type="checkbox"/>		
4. البريد الإلكتروني		3. رقم التواصل
.....		5. الموقع الإلكتروني
أنثى <input type="checkbox"/>		6. النوع
ذكر <input type="checkbox"/>		
أقل من 20 <input type="checkbox"/>	20-30 <input type="checkbox"/>	7. كم كان عمرك عند بدء المشروع
31 - 40 <input type="checkbox"/>	أكثر من 50 <input type="checkbox"/>	
41 - 50 <input type="checkbox"/>		
أعزب/غير متزوجة <input type="checkbox"/>	متزوج/متزوجة <input type="checkbox"/>	8. الحالة الاجتماعية
أرمل/أرملة <input type="checkbox"/>	مطلق / مطلقة <input type="checkbox"/>	
نعم <input type="checkbox"/>	لا <input type="checkbox"/>	9. هل لديك أطفال
1 <input type="checkbox"/>	2 <input type="checkbox"/>	10. إذا كانت الإجابة نعم
3 <input type="checkbox"/>	أكثر من 4 <input type="checkbox"/>	كم عدد أطفالك؟
4 <input type="checkbox"/>		
الصناعة <input type="checkbox"/>	الزراعة <input type="checkbox"/>	11. ما هو النشاط الرئيسي للمنشأة؟
التجارة <input type="checkbox"/>		
الخدمات، برجاء ذكر النشاط		
.....		

<input type="checkbox"/> أقل من 3 سنوات <input type="checkbox"/> 4 - 6 سنوات <input type="checkbox"/> 6 - 9 سنوات <input type="checkbox"/> 10 سنوات أو أكثر	12. كم يبلغ عمر المنشأة؟
<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> أكثر من 3	13. عدد المؤسسين
<input type="checkbox"/> 1 - 24 <input type="checkbox"/> 25 - 49 <input type="checkbox"/> 50 - 74 <input type="checkbox"/> أكثر من 100	14. عدد العاملين عند بداية النشاط
<input type="checkbox"/> 1 - 24 <input type="checkbox"/> 25 - 49 <input type="checkbox"/> 50 - 74 <input type="checkbox"/> أكثر من 100	15. عدد العاملين الآن
<input type="checkbox"/> منشأة فردية <input type="checkbox"/> شركة تضامن <input type="checkbox"/> شركة توصية بسيطة <input type="checkbox"/> شركة ذات مسؤولية محدودة أخرى، أذكرها	16. ما هو الشكل القانوني للمنشأة؟
<input type="checkbox"/> غير متعلم (ة) / لم يتم (تتم) الابتدائية <input type="checkbox"/> التعليم الأساسي <input type="checkbox"/> تعليم ثانوي عام <input type="checkbox"/> تعليم ثانوي مهني <input type="checkbox"/> تعليم مهني عالي <input type="checkbox"/> بكالوريوس <input type="checkbox"/> دراسات عليا	17. ما هي مؤهلاتك التعليمية؟
<input type="checkbox"/> إدارة الأعمال <input type="checkbox"/> الهندسة <input type="checkbox"/> تقنية المعلومات <input type="checkbox"/> الأداب <input type="checkbox"/> أخرى ، أذكرها	18. ما هو مجال دراستك؟
<input type="checkbox"/> أقل من 50,000 <input type="checkbox"/> 50,000 - 99,000 <input type="checkbox"/> 100 - 149,000 <input type="checkbox"/> 150,000 - 199,000 <input type="checkbox"/> 200,000 - 249,000 <input type="checkbox"/> 250,000 أو أكثر	19. رأس المال عند بداية المشروع (بالدرهم الاماراتي)

<p>قرض من أحد الأقارب أو الأصدقاء <input type="checkbox"/></p> <p>قرض من أحد مؤسسات دعم المشروعات الصغيرة والمتوسطة <input type="checkbox"/></p> <p>أذكرها:</p> <p>أخرى، <input type="checkbox"/></p> <p>أذكرها:</p>	<p>مدخرات شخصية <input type="checkbox"/></p> <p>ميراث <input type="checkbox"/></p>	<p>20. كيف حصلت على الأموال التي بدأت بها مشروعك؟</p>
<p>لا <input type="checkbox"/></p>	<p>نعم <input type="checkbox"/></p>	<p>21. هل لديك خبرة سابقة قبل بداية المشروع؟</p>
<p>لا <input type="checkbox"/></p>	<p>نعم <input type="checkbox"/></p>	<p>إذا كانت الإجابة نعم، (أجب على الأسئلة 22 و 23 و 24) 22. هل كانت خبرتك في نفس مجال نشاطك الحالي؟</p>
<p>موظف <input type="checkbox"/></p>	<p>صاحب عمل <input type="checkbox"/></p>	<p>23. ماذا كان دورك في النشاط السابق؟</p>
<p>أقل من 3 <input type="checkbox"/> 3 - 4 <input type="checkbox"/> 4 - 6 <input type="checkbox"/> 6 - 7 <input type="checkbox"/> 7 - 9 <input type="checkbox"/> 9 أو أكثر <input type="checkbox"/></p>		<p>24. كم تبلغ مدة خبرتك في هذا العمل؟ (بالسنوات)</p>
<p>لا <input type="checkbox"/></p>	<p>نعم <input type="checkbox"/></p>	<p>25. هل سبق أن قام أحد من أفراد عائلتك ببدء مشروع قبلك؟</p>
<p>لا <input type="checkbox"/></p>	<p>نعم <input type="checkbox"/></p>	<p>26. إذا كانت الإجابة نعم، هل كان نشاطه / نشاطها هو نفس نشاط مشروعك الحالي؟</p>

ثانياً: الحوافز

عموماً، كيف تقيم درجة التحفيز التي دفعتك للبدء في نشاطك؟

كنت غير محفز على الاطلاق	1	2	3	4	5	6	7	8	9	10	كنت محفز بشدة
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يرجى تقييم مستوى أهمية كل من العوامل التالية في تحفيزك لبدء المشروع

في غاية الأهمية	مهم	متوسط الأهمية	غير مهم	غير مهم على الاطلاق	
أ. الحوافز المالية					
					1. لتكون قادر/ لتكوني قادرة على كسب مزيد من المال عما كنت تكسب / تكسبي من قبل
					2. تحقيق الضمان المالي لك ولأسرتك
					3. الحصول على وظيفة لنفسك
					4. وسيلة لاستثمار أموالك
ب. الحوافز المرتبطة بجوانب التعليم والخبرة السابقة					
					1. للاستفادة من مؤهلاتك التعليمية
					2. للاستفادة من مواهبك الخاصة و مهاراتك بشكل فعال
					3. للاستفادة من خبراتك السابقة

ج. الحوافز العائلية					
					1. لمواصلة مشروع أسرتك
					2. للحصول على مرونة أكبر لحياتك الشخصية والأسرية
					3. للحصول على دعم من عائلتك
د. الحوافز النفسية (السيكولوجية)					
					1. أن تكون أنت مدير/ مديرة نفسك (لتجنب العمل عند الآخرين)
					2. لتتحدي نفسك
					3. لتحقيق رؤيتك الشخصية
					4. لتتمكن / لتتكني من الابتكار
					5. أن تكون نشيطاً / تكوني نشيطة في مرحلة التقاعد
					6. لتحقيق مزيد من السيطرة على وقتك
					7. لتحقيق مكانة اجتماعية عالية لنفسك في المجتمع
					8. لاستغلال وقت فراغك

هـ. الحوافز المرتبطة بالبيئة الاقتصادية					
					1. للاستفادة من الفرص المتاحة أمامك
					2. للاستفادة من الدعم الذي تقدمه المؤسسات الحكومية لرواد الأعمال
					3. للاستفادة من الدعم الذي تقدمه المؤسسات غير الحكومية لرواد الأعمال

ثالثاً: القيود:

- القيود عند بداية النشاط:

عموماً، ما هي درجة شدة القيود التي واجهتك عند بداية نشاطك؟

قيود شديدة	10	9	8	7	6	5	4	3	2	1	قيود ضعيفة جداً

ما هي درجة إعاقة كل من القيود التالية لك عند بدء نشاطك:

القيود	لم يسبب إعاقة على الإطلاق	إعاقة ضعيفة	إعاقة متوسطة	إعاقة كبيرة	إعاقة كبيرة جداً
أ. القيود المالية					
1. صعوبة الحصول على تمويل لبدء النشاط					
2. نقص التمويل					

					3. وجود قيود في الحصول على تمويل لبدء النشاط
					4. عدم معرفة إجراءات الحصول على القروض وسداها
					5. اتخاذ البنك موقفا سلبيا تجاهك
					6. ارتفاع تكلفة التمويل الرسمي
					7. انخفاض حجم القروض التي تقدمها مؤسسات تمويل المشروعات الصغيرة
					8. عدم وجود فترة سماح للقروض التي تقدمها مؤسسات تمويل المشروعات الصغيرة
					9. ارتفاع سعر فائدة القروض التي تقدمها مؤسسات تمويل المشروعات الصغيرة
ب. القيود النفسية والاجتماعية					
					1. صعوبة تحقيق التوازن بين العمل وحياتك الشخصية

					2. لم تكن لديك الثقة من أنك ستنجح/ ستنجح
					3. لم تكن عائلتك واثقة من قدرتك على تنفيذ مشروع بنجاح
ج. قيود مرتبطة بالبيئة الاقتصادية					
					1. صعوبة التعامل مع الروتين والقوانين والاجراءات الحكومية
					2. صعوبة الوصول لشبكات الاعمال
					3. صعوبة التعامل مع النظام القضائي
د. قيود مرتبطة بالتعليم والتدريب					
					1. نقص مهارات ريادة الأعمال لديك
					2. عدم توافر مهارات الإدارية لديك
					3. نقص التدريب
					4. عدم ملاءمة وقت التدريب
					5. ارتفاع تكاليف التدريب

- القيود أثناء مزاولة النشاط:

عموماً، ما هي درجة شدة القيود التي واجهتك أثناء مزاولة نشاطك؟

قيود شديدة	10	9	8	7	6	5	4	3	2	1	قيود ضعيفة جداً
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ما هي درجة إعاقة كل من القيود التالية لك أثناء مزاولة نشاطك:

القيود	لم يسبب إعاقة على الإطلاق	إعاقة ضعيفة	إعاقة متوسطة	إعاقة كبيرة	إعاقة كبيرة جداً
هـ. التحديات التسويقية					
1. شدة المنافسة السعرية					
2. عدم وجود شبكة توزيع قوية لديك					
3. الحرب الاعلانية مع المؤسسات الضخمة					
و. مشكلات ظهرت أثناء التشغيل :					
1. نقص رأس المال					
2. انخفاض جودة المنتجات / الخدمات التي تنتجها					
3. مشكلات مرتبطة بالموظفين					
4. نقص خبراتك الإدارية					

الأسئلة الواردة بهذه الصفحة خاصة بالسيدات فقط (رائدات الأعمال فقط)

ما هي درجة إعاقة كل من القيود التالية لك أثناء ممارسة نشاطك:

إعاقة كبيرة جدا	إعاقة كبيرة	إعاقة متوسطة	إعاقة ضعيفة	لم يسبب إعاقة على الإطلاق	القيود
ز. تحديات تمويلية وتحديات مرتبطة بالبيئة الاقتصادية					
					1. التمييز ضد المشروعات المملوكة لسيدات عند محاولتهن إقامة مشروعات غير تقليدية
					2. البنوك تميز ضد السيدات عند منح القروض
					3. موظفي البنوك يعتبرون السيدات تابعات لأزواجهن، لذلك لا يفضلوا منحهن قروض
					4. القوانين والممارسات المطبقة تتسم بالتمييز ضد السيدات
ح. تحديات نفسية					
					1. أشعر بأني مقيدة عند اتخاذ قراراتي الخاصة
					2. أعتبر أن دوري الرئيسي هو رعاية أسرتي
					3. لم أكن أفضل العمل خارج المنزل
ط. تحديات اجتماعية (تحديات عائلية)					
					1. قرار بداية المشروع ليس قرار فردي بالنسبة لي، لكنه يخضع لرأي زوجي / ولي أمري
					2. زوجي / ولي أمري يمنعني من قضاء بعض الوقت في العمل
					3. زوجي / ولي أمري يخشى أن تحدث لي مضايقات عند التعامل مع الآخرين
					4. العمل يجهدني ولا يمكنني من القيام بتلبية طلبات عديدة لأسرتي
					5. ارتباطي بالعمل يسبب لي معاناة على مستوى أسرتي

رابعاً: التمويل:

<p>لا <input type="checkbox"/> نعم <input type="checkbox"/></p>	<p>1. هل قمت من قبل بالتقدم لأي مؤسسة مالية للحصول على ائتمان؟</p>
<p><input type="checkbox"/> لأن نشاطك صغير ولا يحتاج لأي تمويل خارجي</p> <p><input type="checkbox"/> أنت لا تفضل / تفضلي الخوض في المخاطرة</p> <p><input type="checkbox"/> كنت متأكدًا / متأكدة من أن المؤسسة لن تقدم لك أي تمويل</p> <p><input type="checkbox"/> أسباب أخرى:</p>	<p>2. إذا كانت إجابتك في السؤال السابق لا ما هو سبب ذلك؟ (يمكنك اختيار سبب واحد أو أكثر)</p>

إذا كانت إجابتك في سؤال رابعاً - 1 بنعم، يرجى الإجابة على الأسئلة 3 و 4 و 5.

<p>بنك <input type="checkbox"/> (يرجى ذكر الاسم)</p> <p>.....</p> <p>.....</p> <p>مؤسسة غير مصرفية <input type="checkbox"/> (يرجى ذكر الاسم)</p> <p>.....</p> <p>.....</p>	<p>3. إذا كانت إجابتك في سؤال رابعاً - 1 بنعم أي نوع من المؤسسات تقدمت له بغرض الحصول على ائتمان؟ (يمكنك اختيار النوعين إذا كنت تقدمت للنوعين بالفعل)</p>
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4. إذا كانت إجابتك في سؤال رابعاً - 1 بنعم، يرجى تقييم مدى موافقتك على كل من العبارات التالية:

موافق تماماً	موافق	محايد	غير موافق	غير موافق على الإطلاق	
					1.4. طلبت المؤسسة تقديم وثائق كثيرة جداً لنقوم بتقديم التمويل

					2.4. موظف الائتمان تعامل معك بشكل محترف
					3.4. كانت متطلبات المؤسسة بسيطة لمنح القرض
					4.4. كانت اجراءات الاستعلام بسيطة وتمت في وقت قصير
					5.4. المؤسسة طلبت ضمانات معقولة للحصول على التمويل

5. إذا كانت إجابتك في سؤال رابعاً – 1 بنعم،

يرجى تقييم مدى موافقتك على كل من العبارات التالية:

	غير موافق على الاطلاق	غير موافق	محايد	موافق	موافق تماماً
					1.5 معدل الفائدة مناسب
					2.5 جدول السداد مرن
					3.5 فترة السماح معقولة

خامساً: الأداء:

1. كيف كان معدل نمو كل من العناصر التالية خلال العامين السابقين من مشروعك؟

2015					2014					السنة
زيادة بـ %10 أو أكثر	زيادة بين 0-10%	ثابت	انخفاض بين 0-10%	انخفاض بأكثر من 10%	زيادة بـ %10 أو أكثر	زيادة بين 0-10%	ثابت	انخفاض بين 0-10%	انخفاض بأكثر من 10%	مؤشر الأداء
										1.1 المبيعات
										2.1 عدد العاملين
										3.1 الأرباح
										4.1 التدفقات النقدية

2. ما هي توقعات حول أداء كل من العناصر التالية خلال العام القادم؟

زيادة بمقدار 10% أو أكثر	زيادة تتراوح بين 0-10%	ثبات	انخفاض بين 0-10%	انخفاض بأكثر من 10%	مؤشر الأداء
					1.2 المبيعات
					2.2 عدد العاملين
					3.2 الأرباح
					4.2 التدفقات النقدية

3. قِيم كيفية تأثير كل من العناصر التالية على أداء مشروعك:

مؤثر بدرجة كبيرة	مؤثر	متوسط التأثير	غير مؤثر	غير مؤثر على الإطلاق	
					1.3 مستواك التعليمي
					2.3 التدريب
					3.3 الروابط مع شبكات الأعمال
					4.3 الوصول لتمويل
					5.3 ثقافة المنظمة

4. كيف يمكن تحسين أداء المشروع من وجهة نظرك؟

.....
.....
.....
.....

سادساً: شبكات الأعمال :

<p>1. هل المشروع منضم لأي شبكة أعمال (رسمية أو غير رسمية)؟</p> <p>نعم <input type="checkbox"/> لا <input type="checkbox"/></p>	<p>2. إذا كانت إجابتك في السؤال السابق لا ما هو سبب ذلك؟ (يمكنك اختيار سبب واحد أو أكثر)</p> <p>لا يوجد لدي وقت كافي للاشتراك في تلك المؤسسات <input type="checkbox"/></p> <p>لا أعتقد أن تلك المؤسسات ستقدم لي أي دعم <input type="checkbox"/></p> <p>تقوم تلك المؤسسات بطلب عديد من المستندات للاشتراك فيها <input type="checkbox"/></p> <p>تكاليف الاشتراك مرتفعة <input type="checkbox"/></p> <p>أسباب أخرى: <input type="checkbox"/></p>
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إذا كانت إجابتك في سؤال سادساً -1 بنعم، يرجى إجابة الأسئلة من 3 إلى 7:

3. كم يبلغ عدد المؤسسات المشترك فيها؟

<p>1.3 كم عدد مؤسسات شبكات الأعمال الحكومية المشترك فيها؟</p> <p>0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> أكثر من 2 <input type="checkbox"/></p>	<p>2.3 كم عدد مؤسسات شبكات الأعمال غير الحكومية المشترك فيها؟</p> <p>0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> أكثر من 2 <input type="checkbox"/></p>
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4. إذا كنت عضواً في أي مؤسسة حكومية ضمن مؤسسات شبكة الأعمال:

قيم كل من خدمات الدعم التالية التي تحصل عليها من المؤسسات الحكومية لشبكة الأعمال:

الخدمة المقدمة	لا يوجد دعم على الإطلاق	لا يوجد دعم	دعم متوسط	دعم كبير	دعم كبير جداً
1.4 خدمات التدريب					
2.4 خدمات التسويق وتنظيم معارض لعرض منتجاتك					
3.4 أنشطة اجتماعية					
4.4 تقديم رعاية صحية لأسرتك					

					5.4 المساعدة في الحصول على تمويل من مؤسسات التمويل
					6.4 تقديم دراسات واحصائيات
					7.4 عقد ورش عمل صغيرة
					8.4 تقديم استشارات قانونية خاصة بالحوكمة والقوانين
					9.4 تمكين الأعضاء من أن العضوية في شبكات الأعمال الدولية
					10.4 تمكين الأعضاء من التواصل وتبادل المعلومات مع النخبة من أصحاب أعمال من ذوي العقول الحادة والخبرات الواسعة
					11.4 تمكين الأعضاء من خلق فرص تجارية جديدة
					12.4 التفاوض نيابة عن الأعضاء

14.4 كيف يمكن تحسين الدعم الذي تقدمه مؤسسات شبكات الأعمال الرسمية في دعم ريادة الأعمال في الامارات العربية المتحدة؟

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.....

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5. إذا كنت عضواً في أي مؤسسة غير الحكومية ضمن مؤسسات شبكة الأعمال:

قيم كل من خدمات الدعم التالية التي تحصل عليها من المؤسسات غير الرسمية لشبكة الأعمال:

الخدمة المقدمة	لا يوجد دعم على الإطلاق	لا يوجد دعم	دعم متوسط	دعم كبير	دعم كبير جداً
1.5 خدمات التدريب					
2.5 خدمات التسويق تنظيم معارض لعرض منتجاتك					
3.5 أنشطة اجتماعية					
4.5 تقديم رعاية صحية لأسرتك					
5.5 المساعدة في الحصول على تمويل من مؤسسات التمويل					
6.5 تقديم دراسات واحصائيات					
7.5 عقد ورش عمل صغيرة					
8.4 تقديم استشارات قانونية خاصة بالحوكمة والقوانين					
9.4 تمكين الأعضاء من أن العضوية في شبكات الأعمال الدولية					

					10.4 تمكين الأعضاء من التواصل وتبادل المعلومات مع النخبة من أصحاب أعمال من ذوي العقول الحادة والخبرات الواسعة
					11.4 تمكين الأعضاء من خلق فرص تجارية جديدة
					12.4 التفاوض نيابة عن الأعضاء

14.5 كيف يمكن تحسين الدعم الذي تقدمه مؤسسات شبكات الأعمال غير الرسمية في دعم ريادة الأعمال في الامارات العربية المتحدة؟

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.....

.....

شكراً جزيلاً على وقتكم

A.3) Description for the analysis of each question in the questionnaire and the related research objective

SECTION (A): BASIC DATA

The objective of this section is to get basic data about the different aspects of the respondents (even males or females). However, the collected data has been analysed to fulfil the first objective “To analyse the female entrepreneurship sector in UAE”, as follows:

- **Question no. (A.2) [Location]** has been analysed using frequency to determine the geographical distribution of the respondents. **This fulfilled research objective no. 1.**
- **Question no. (A.6) [Gender]** used many times in the analyses. *First*, frequency analysis has been used to determine the gender distribution of the respondents. **This fulfilled research objective no. 1.** Second, Chi-square analysis has been conducted to differentiate between males and females in many aspects. This illustrated in details with each related question.
- **Question no. (A.7) [Age group at the beginning of the business]** analysed using frequency analysis to determine the age distribution of the respondents. Moreover, Chi-square analysis has been conducted to differentiate between males and females in their ages at the beginning of their business. **This achieved the research objective no. 1.**
- **Question no. (A.8) [Marital status]:** frequency analyses has been conducted to find: (i) The percentage of each marital status in the whole samples, (ii) The percentage of each marital status in the female respondents. **This fulfilled research objective no. 1.**

- **Questions no. (A.9 & A.10)** [Related to having children and the number of these children]: frequency analyses has been conducted to find: (i) The percentage of respondents who have and the percentage of respondent who don't have children in the whole samples, (ii) The percentage of female respondents who have and the percentage of female respondent who don't have children. **These two points has fulfilled research objective no. 1.** (iii) Moreover, the provided data from this question are included in a regression model with other variables, mentioned later, to analyse the social motivations for female entrepreneurs **(Related to objective no. 2.)**
- **Question no. (A.11)** [The main activity of the firm] has been analysed using frequency analysis to determine the main activity distribution of the respondents. Moreover, Chi-square analysis has been conducted to differentiate between males and females in their main activities. **This fulfilled research objective no. 1.**
- **Question no. (A.12)** [The period of running the business]: frequency analyses has been conducted to can judge the ability of respondents on survival **(This fulfilled both research objective no. 1 and research objective no. 6).**
- **Question no. (A.13)** [No. of founders] has been analysed using frequency analysis to determine distribution of the number of founders for the whole sample. Moreover, Chi-square analysis has been conducted to differentiate between males and females in their start-up of their business. **These two points fulfilled research objective no. 1.**
- **Questions no. (A.15)** [The recent number of employees]: frequency analyses has been conducted to find the number of employees' distribution of the respondents. Moreover, Chi-square analysis has been conducted to differentiate between males and females entrepreneurs in

the number of employees in their owned businesses. **These two points fulfilled the research objective no. 1.** Question no. (A.14) has been analysed beside question no. (A.15) to give an indicator for the firm performance for female entrepreneurs which **fulfil research objective no. 6.**

- **Question no. (A.16)** [the firm's ownership status] has been analysed using frequency analysis to determine distribution of the status for the whole sample. Moreover, Chi-square analysis has been conducted to differentiate between males and females in their ownership status. **These two points fulfilled research objective no. 1.**
- **Questions no. (A.17 & A.18)** [Qualifications & the field of study]: frequency analyses has been conducted to find for each question separately to find: (i) The distribution of qualifications and area of study for respondents in the whole samples, (ii) The distribution of qualifications and area of study for female respondents. **These two points fulfilled research objective no. 1.** (iii) Moreover, the provided data from these questions are included in a regression model with other variables to analyse the role of education and the field of study in motivating female entrepreneurs **(Related to objective no. 2.)**
- **Questions no. (A.19 & A.20)** [Capital on the start & getting the start-up money], each question has been analysed using frequency analysis to determine distribution the start-up & the source of finance for the whole sample. **This achieved research objective no.1.** Moreover, Chi-square analysis has been conducted to differentiate between males and females capital and the source of finance on the start-up of their business. **This fulfilled research objective no. 4.**
- **Questions no. (A.21 - A.24)** [Related to experience], each question has been analysed using frequency analysis to find the percentage of whom

have experience, the field of their previous experience, and their designation for the whole sample. Moreover, Chi-square analysis has been conducted to differentiate between male and female entrepreneurs in these areas. **This fulfilled research objective no.1**. The provided data from these questions has been included in a regression model with other variables to analyse the role of experience, the duration of experience, the field of experience, and the designation in the previous business in motivating female entrepreneurs **(Related to objective no. 2)**.

- **Questions no. (A.25 & A.26)** [Related to family business]: frequency analyses has been conducted to find: (i) the percentage of respondents who have relatives started business prior to the start of the respondent and the percentage of respondents who don't have. Also, the percentage of relatives who have business in the same field of the respondents should be found. (ii) The same analysis has been carried out for the female respondents to know if the majority of them follow their family members or not. (iii) Chi-square analysis has been carried out to differentiate between males and females in this area. **These two fulfilled research objective no. 1**. (iv) Finally, the provided data from these questions has been included in a model to analyse the role of family in motivating female entrepreneurs **(Related to objective no. 2.)**

SECTION (B): MOTIVATION:

The following tests has been applied:

- I. **Question no. B.1.** [Over all, how do you rate your motivation to start your own business?] has been analysed using frequency analysis to determine the distribution of the motivations for the whole sample. Moreover, Chi-square analysis has been conducted to differentiate between males and females in factors which motivate them. **These two points fulfilled research objective no.2.**

- II. **Questions no. (B.2.1 – B.6.3.)** [Related to factors which motivate female entrepreneurs]: The following analyses has been conducted for female entrepreneurs **to fulfil research objective no.2.** :
- a. **Frequency analysis** to find the importance level of each factor in motivating female entrepreneurs to start their own businesses.
 - b. **Weighted average analysis:** Each factor has been rated from the respondents, five levels are given to each level, each level has a weight of points as follows: “Not important at all” is weighted by one point, “Not important” is weighted by two points, “Neutral importance” is weighted by three points, “Important” is weighted by four points, “Very important” is weighted by five points. Finally, weighted average weight has been calculated for each factor to importance level for each factor in motivating the female entrepreneurs to start their own business.
- III. A regression has been running using the data provided in the answer of question B.1 as dependent variable, while the data provided in the answer of questions B.2.1 –B.6.3 as independent variables (the data has been grouped into five groups: financial motivations; educational and prior experience motivations; family motivations; psychological motivations; and business environment motivations) to determine the significant motivations for female entrepreneurs in UAE. The following tests has been carried out:
- a. **Regression coefficient (R_2 and adjusted R_2):** To assess how goodness of fit of the regression model through explaining how the variance in the dependent variable can be resulted from the independent variables.
 - b. **F-test:** To assess the significance of the relationship between the dependent variable independent variables (as a whole).

- c. **t-test:** To assess the significance of each individual independent variable in motivating female entrepreneurs to start their own business (dependent variable).

SECTION (C): MAIN CONSTRAINTS:

Section (C) is divided into two main parts:

PART (A): Constraints which challenge the female entrepreneurs on the start-up of their businesses?

The following tests has been applied:

- i) **Question no. C.1.** [Over all, how do you rate the constraints which challenged you on the start-up of your business?] has been analysed using frequency analysis to determine the distribution of the constraints which challenged the entrepreneurs on the start-up of their business, the analysis has been applied for the whole sample. Moreover, Chi-square analysis has been conducted to differentiate between males and females entrepreneurs in factors which constraints them on the start-up of their businesses. **These two points fulfilled research objective no.3.**

- ii) **Questions no. (C.2.1 – C.5.5)** [Related to constraints which challenge female entrepreneurs on the start-up of your business]: The following analyses has been conducted for female entrepreneurs **to fulfil research objective no.3. :**
 - c. **Frequency analysis** to find the level of each constraint challenge female entrepreneurs on the start-up their own businesses.

 - d. **Weighted average analysis:** Each factor has been rated from the respondents, five levels are given to each level, each level has a weight of points as follows: “Not a challenge at all” is weighted by one point, “Little challenge” is weighted by two points, “Medium challenge” is weighted by three points, “High challenge” is weighted by four points, “Extreme challenge” is weighted by five points. Finally, weighted average weight has been calculated

for each constraint challenges female entrepreneurs on the start of their own business.

iii) A regression has been running using the data provided in the answer of question C.1 as dependent variable, while the data provided in the answer of questions C.2.1–C.5.5 as independent variables (the data has been grouped into five groups: financial constraints; socio-cultural constraints; business environment constraints; and educational and training constraints) to determine the significant constraints challenge the female entrepreneurs in UAE. The following tests has been carried out:

- a. **Regression coefficient (R_2 and adjusted R_2):** To assess how goodness of fit of the regression model through explaining how the variance in the dependent variable can be resulted from the independent variables.
- b. **F-test:** To assess the significance of the relationship between the dependent variable independent variables (as a whole).
- c. **t-test:** To assess the significance of each individual independent constraint challenges female entrepreneurs to start their own business.

PART (B): Constraints which challenge the female entrepreneurs while running their businesses

The following tests has been applied:

- i. **Question no. C.6.** [Over all, how do you rate the constraints which challenged you while processing your business?] has been analysed using frequency analysis to determine the distribution of the constraints which challenged the entrepreneurs while running their business, the analysis has been applied for the whole sample. Moreover, Chi-square analysis has been conducted to differentiate between males and females entrepreneurs in factors which constrains them while running their businesses. **These two points fulfilled research objective no.3.**

- ii. **Questions no. (C.7.1 – C.11.7)** [Related to constraints which challenge female entrepreneurs while running their business]: The following analyses has been conducted for female entrepreneurs **to fulfil research objective no.3.** :
- a. **Frequency analysis** to find the level of each constraint challenge female entrepreneurs while running their own businesses.
 - b. **Weighted average analysis:** Each factor has been rated from the respondents, five levels are given to each level, each level has a weight of points as follows: “Not a challenge at all” is weighted by one point, “Little challenge” is weighted by two points, “Medium challenge” is weighted by three points, “High challenge” is weighted by four points, “Extreme challenge” is weighted by five points. Finally, weighted average weight has been calculated for each constraint challenges female entrepreneurs while running their businesses.
- iii. A regression has been running using the data provided in the answer of question C.6 as dependent variable, while the data provided in the answer of questions C.7.1 –C.11.7 as independent variables (the data has been grouped into five groups: marketing constraints; problems emerged during the operation; economical and business environmental constraints; psychological constraints; and social constraints) to determine the significant constraints challenge the female entrepreneurs in UAE on their running to their businesses. The following tests has been carried out:
- a. **Regression coefficient (R_2 and adjusted R_2):** To assess how goodness of fit of the regression model through explaining how the variance in the dependent variable can be resulted from the independent variables.

- b. **F-test:** To assess the significance of the relationship between the dependent variable independent variables (as a whole).
- c. **t-test:** To assess the significance of each individual independent constraint challenges female entrepreneurs while running their businesses.

SECTION D: FINANCE:

- i. **Questions no. D.1 – D.3 [*About submitting application for credit at any finance institution and the reason of non-submitting it for the entrepreneurs who did not submit, finally the type institution for who submitted the application*]** has been analysed using frequency. Moreover, Chi-square analysis has been conducted to differentiate between male and female entrepreneurs in this area. **This fulfilled research objective no.4.**
- ii. **Question no. D.4** [The institution's practices while you were apply for the credit], the following analyses has been conducted:
 - a. **Frequency analysis** to find the level of each practice from the financial institution with the entrepreneurs.
 - b. **Weighted average analysis:** Each practice has been rated from the respondents, five levels are given to each level, each level has a weight of points as follows: "Strongly disagree" is weighted by one point, "disagree" is weighted by two points, "Neutral" is weighted by three points, "Agree" is weighted by four points, "Strongly agree" is weighted by five points. Finally, weighted average weight has been calculated for each constraint practice against entrepreneurs within the procedures of finalizing the loan.

variables to determine the significant factors which influence the female entrepreneurs in UAE. The following tests has been carried out:

- a. **Regression coefficient (R^2 and adjusted R^2):** To assess how goodness of fit of the regression model through explaining how the variance in the dependent variable can be resulted from the independent variables.
 - b. **F-test:** To assess the significance of the relationship between the dependent variable independent variables (as a whole).
 - c. **t-test:** To assess the significance of each individual independent variable influences the performance of entrepreneurs.
- iii. **Question E.4:** [entrepreneurs' point of view to improve the firm's performance]: It's an open question to collect the opinion of entrepreneurs in improving the performance of their businesses.

SECTION F: BUSINESS NETWORKS: All questions in this section fulfil objective no.5

- i. **Questions no. F.1 – F.3 [The firm engage in any formal or informal business networking, the reason for the non-engagement in business networks, and the number of the joined networks (for entrepreneurs who joined business networks)]** has been analysed using frequency. Moreover, Chi-square analysis has been conducted to differentiate between male and female entrepreneurs.
- ii. **Questions no. F.4 & F.6 [The support services provided to you via the formal and informal networks]:**
 - a. **Frequency analysis** to find their opinion about the support services provided to entrepreneurs via the formal and informal networks.

- b. **Weighted average analysis:** Each aspect of the loan has been rated from the respondents, five levels are given to each level, each level has a weight of points as follows: “No support at all” is weighted by one point, “Weak support” is weighted by two points, “Medium support” is weighted by three points, “Strong support” is weighted by four points, “Very strong support” is weighted by five points. Finally, weighted average weight has been calculated for each service.
 - c. **Chi square** analysis has been conducted to differentiate between males and females entrepreneurs in their opinion about the support services provided to via the networks.
- iii. Question F.5 & F.7: **[entrepreneurs’ point of view to improve the networks’ institutions support to entrepreneurs]:** It’s an open question to collect the opinion of entrepreneurs in improving the performance networks.

APPENDIX (B) List of Interviewees

- B.1) List of Interviewed female Emirati entrepreneurs
- B.2) List of Interviewed institutions
- B.3) List of Interviewed bankers

Appendix B.1) List of Interviewed female Emirati entrepreneurs

No.	Company	Activity	Emirate
1	101 Café	Food and beverage	Sharjah
2	Itqan International	Technology	Sharjah
3	House of Make up	Cosmetics- Trade	Ajman
4	Jetaim Botutiqu	Trade (clothes)	Dubai
5	47 Interior Decoration	Interior design	Dubai
6	Grow design Studio	Interior design	Dubai
7	Bahance	Food and beverage	Sharjah
8	86 beauty lounge	Beauty Services	Dubai
9	AL shmookh Gallery	Trade (Jewellery)	Dubai

Appendix B.2) List of Interviewed supportive institutions and networks

#	Institution	Designation	Emirate	Date of interview
1	Khalifa Fund	Director of Business Development	Abu Dhabi	19 th March, 2017
2	Ruwad	SME's Development & Entrepreneurship Consultant	Sharjah	20 th March, 2017
3	Dubai SME	senior manager- Hamdan Innovation Incubator	Dubai	28 th March, 2017
4	Sharjah Chamber of Commerce & Industry (SCCI)	Director of Business Incubators - Sharjah Chamber of Commerce & Industry (SCCI)	Sharjah	30 th March, 2017
5	Ruwad	Manager of Business Development	Sharjah	30 th March, 2017
6	Emirates Business women Council	Board member – Dubai Secretary		Date: 4 th April, 2017
7	Tejar Dubai		Dubai	12 th April, 2017
8	RAK SMEs Emirate:	Director, Saud Bin Sakr institution to develop youth businesses Business Development Coordinator	Ras Al Khaimah	16 th April 2017
9	Saud Bin Rashid Al Mualla Program for youth projects support	The Person in charge of the program	Um Quain	19 th April, 2017
10	Fujairah Chamber of	CEO- Chamber, SME's	Fujairah	24 th April, 2017

	Commerce &	Development & Entrepreneurship Co.		
11	Abu Dhabi Chamber of Commerce & Industry	Director-Entrepreneurs Development Dept. Business Development Consultant- Abu Dhabi Chamber of Commerce & Industry	Abu Dhabi	1 st May, 2017
12	Ajman Business Women council	Head, Ajman Business Women council	Ajman	7 th May, 2017
13	Emirates Women Award	Director, Emirates Women Award	Dubai	8 th May, 2017

Appendix B.3) List of Interviewed bankers

#	Title	Bank Name
1	SVP-Head of relationship Management Dept. /Business Banking Division	Abu Dhabi Islamic Bank -ADIB
2	Head of Business Banking - Retail Banking Group (Small &Medium Enterprises)	AL Mashreq Bank
3	Vice President & Area Manager - Retail Banking Group (Business Banking)	RAK Bank

Appendix (C) Key questions with interviews

C.1) Key questions for interviews with key persons in governmental institutions and networks

C.2) Key questions for interviews with bankers

C.3) Key questions for interviews with Emirati female entrepreneurs:

C.1) Key questions for interviews with key persons in governmental institutions and networks

Key questions for interviews with key persons in government institutions and the networks:

12. General data about the institution: vision, mission, year of establishment, main activities, no. of branches, no. of beneficiaries.
13. How do you think the female entrepreneurship developed in UAE for last decade?
14. What are the main characteristics of Emirati female entrepreneurs and how they are different from the male entrepreneurs?
15. How do you see the performance of Emirati female entrepreneurs?
16. Do you think that female entrepreneurs prefer certain sectors to start their business in?

IF YES: - What are these sectors?
- What are the reasons which make Emirati female entrepreneurs prefer to start their business in these sectors?
IF NO: Why?
17. What are the motivations for Emirati female entrepreneurs?
18. From your point of view, what are the main constraints face the Emirati female entrepreneurs?
19. From your point of view, is it easy for female entrepreneurs to access finance to start-up their own business?
20. Do you think that the provided support from your institution can efficiently improve the performance of Emirati female entrepreneurs? Why?

21. What are your suggestions to improve the females networking in supporting Emirati female entrepreneurs? (The following pillars can be mentioned: Marketing - Training- Finance – Provide statistics and consultations ...)

22. What are your suggestions to improve the Female entrepreneurship in UAE?

C.2) Key questions for interviews with bankers

Key questions for interviews with bankers:

1. When did the banks start to focus on SMEs sector in UAE?
2. Do you see any differences between SMEs sector and corporate sector?
3. What are the factors which lead to the success of your bank on dealing with entrepreneurs?
4. What is your banks' definition to SMEs?
5. What are your provided services to SMEs sector?
6. What are the main characteristics of UAE entrepreneurs?
7. What are the main characteristics of UAE female entrepreneurs?
8. How is the finance for the business start-up?
9. What are your implemented criteria to provide finance to SME?
10. IS there and differences between the bank products / finance requirements towards male and female entrepreneurs?
11. Is there any differences between the SME and corporate in the terms of finance?
12. What are the problems which faced you in deal with SMEs?
13. Do you have any agreement with government institutions which support entrepreneurs in UAE?
14. How banks can support Emirati SMEs in future?
15. What is your expectations to SMEs?

C.3) Key questions for interviews with Emirati female entrepreneurs:

1. The profile of the company (field of activity – founders -)
2. What are the sources of finance?
3. What are the factors which motivated you to start the business?
4. What are the challenges which faced you on the start-up of your business?
5. What are the challenges which faced you while the processing of your business?
6. What is your future plan?
7. How do you see the performance your business?
8. How do you see the entrepreneurship environment in UAE?
9. Are you a member in any business women network?
10. What do you suggest to improve the performance of institutions which support entrepreneurs?
11. What are your suggestions to improve the performance of the networks in UAE?
12. How to improve the female entrepreneurship in the UAE?

Appendix (D) Interviews with Female Emirati Entrepreneurs

D.1. Reasons behind the reluctance of female entrepreneurs to receive funding from institutions.

The first reason: *Procedures of institutions are complicated and too much documentation is required*

(1) said:

Procedures of institutions are complicated. For example with the Khalifa fund, there are three interviews with the entrepreneur who asks for funding, in each interview they ask too many complicated questions and ask for too many details, and after this may give approval or rejection. Further, the decision is taken by many committees which takes too much time. She added: “too many documents are required to be submitted for the Khalifa fund to receive funds”.

(9) said:

I tried to get finance from Khalifa fund, but they have many requirements which should be met to get finance from them.

The second reason: *institutions don't provide funding to certain sectors.*

(2) said:

We tried many times, but unfortunately, we were not able to receive any finance from these institutions. They don't support entrepreneurs in the area of technology.

(3) said:

I tried in the beginning to get finance from the Khalifa fund, unfortunately my sector was not listed.

(8) said:

SME Dubai doesn't provide finance to the beauty services activity.

The third reason: *entrepreneurs are not aware of the services of institutions*

(2) said:

I'm not aware of the other services which they provide.

The fourth reason: *Lack of market experience of entrepreneurs*

I was afraid to get a loan or support from Mohamed Bin Rashid Institute, as I was without market experience and fear from the loss which may be embarrassing for me in front of the institution.

The fifth reason : *There is no need for external finance*

(2) reflected that *"there was no need for any finance"*.

The sixth reason: *The venture is small and doesn't need external finance.*

(1) informed that *"the venture is small and doesn't need a large amount of finance"*.

The seventh reason: *Entrepreneurs receive other types of support from institutions*

(5) said:

I started with Mohamed Bin Rashid (SME Dubai) who offered me the shop in an nternational village with a reduced cost for rent.

D.2. Motivations for female entrepreneurs to start the business:

Psychological Motivations:

The majority of respondents referred to psychological factors as motivations for them to start their own businesses.

(1) referred to many psychological factors which motivated her to start her own business, she said:

- I've energy which I think that I should use in my own business
- I feel that the private work has its own pleasure
- To be my own boss and avoid any stress from heads
- To manage my time as per my convenience (flexibility in attendance)
- To achieve my objective, which is to make people happy while eating. I feel happiness when providing delicious food for people.

Other psychological factors mentioned by (5), who said:

- I'm very ambitious. This business is a first step for me, but it's not the heart of my plan.
- I want to succeed in all my aspects.
- Fear of failure always motivates me to be better. This pushes me.
- I graduated from AUS, who always puts us under pressure, hence, I'm used to working under pressure.
- My passion to succeed.
- My passion to start my new business as an Emirati.

(7) said:

- I have been interested in business since about 10 years ago.
- More freedom and no restrictions. Most of the governmental jobs restrict their employees and don't use the skills of employees. Development is not noticed in the governmental jobs in comparison to private business.

(8) said:

- I like this area.
- I trust in myself and my competencies.
- I resigned from my job although my salary was high, to start my own business.

- Through my work as an employee, I saw myself as competent enough to start my own business and succeed.

(9) said:

My national loyalty and sense of heritage were the main motivators for me. I'm proud that I incubated and developed this handicraft. I disseminated the awareness of this handicraft between the emirate populations.

(3) said: *"I liked the business since I was a child"*.

(4) said:

I like this field (as a hobby). I have a strong background in fashion, colours, the proper Abaia for each age, style of body, and the fashion of Abaia.

Social (Family) Motivations:

Female entrepreneurs in UAE may start their businesses as an extension of their families' businesses. This was reflected by (9), who said:

The idea is generated as an extension of my family handicraft, which has been to design and produce jewellery, swords and daggers since before 1971. I thought that this idea should be implemented for all the heritage handicraft which should be extended from one generation to the next. The sons (new generations) can get the benefit from governmental institutions to develop these crafts and match it with contemporary developments.

Other female entrepreneurs referred to their family support as a motivation factor to start their own businesses.

Husband's support mentioned by (3)], who said:

My husband motivated me to start my business. I left my governmental job for family reasons, as I delivered a baby, after some time I felt that I've a space of time, then he supported me to start my own business.

Fathers also motivated females to start their own businesses. This was reflected by (5) who said *"My father liked me to start a new business"*. While (4) informed that the family, as a whole supported her. She said *"The moral support from my family motivated me"*.

Financial Motivations:

(1) said:

Financial satisfaction motivated me. The private venture enables me to get a level of income which cannot be received from a fixed job.

The same was reflected by (4) who said *"to increase my income"* and (5) who said *"to diversify income sources"*.

Further, some female entrepreneurs referred to the availability of required funds as factors motivating them to start. (1): *"Availability of the required fund to start the business made me feel that I can start"*. This was also mentioned by (2) who said: *"I've a partner, he was interested and can fund the majority of the required funds for the business. He asked me to start the business with him"*.

Educational Motivations:

(2) said:

My study motivated me. I've a bachelor degree in Business Administration (Accounting Specialization), followed by an MBA with an International Business specialization. My study made me interested in starting my own business.

(6) said:

I graduated with a bachelor degree in interior design, there were no vacancies for me in any company. Hence, I started my business to match my study and use my experience in my field of study.

(7) said:

I was motivated by my study, I've a bachelor degree in Business and a masters degree in International Business. This motivated me to start my international business to obtain experience in this area and build international relations. Furthermore to obtain experience in all the different business areas (Finance - Marketing - HR - Customer service) and more information in the food and beverage field.

The idea / need for the product:

(3) said *"There is a need for the type of products in the area which I'm located in. This motivated me to start"*.

(7) said:

- There is regular demand for the food and beverages products. And our products are unique as no similar products are available in the market while these products are well known abroad. Further, the food and beverage is an easy business.
- Moreover, to be able to implement the innovation and creativity which I studied through the bachelor and masters degree.

(8) said:

I noticed that many beauty centres are not able to obtain the customers' confidence. Hence, I felt that starting this business assuring the concept of confidence has been my way to success.

The business environment in UAE

(5) said:

Living in the Dubai environment, the commercial environment, motivated me. I live between successful people, this motivated me to start and always motivates me to achieve better and better.

Training:

(3) p said:

"Training courses helped and motivated me to start my own business".

D.3. Challenges of female Emirati entrepreneurs on starting up their businesses:

Financial Challenges:

There are mainly two pillars related to this challenge: i) lack of finance and ii) the high costs which they face.

Lack of finance:

(4) said *"Lack of finance is the major challenge facing me"*

(9) *"I faced a lack of finance as a challenge. I faced this challenge by starting with low capital and with more innovation".*

High costs:

(2) said *"the cost is high, which includes rent, wages, operational costs...etc".*

(6) said *"the high cost of rent is a big problem for me".*

(7) said *"high costs for all the business aspects: rent; hiring; wages; ... are one of our major challenges"*

Unexpected costs :

(1) reflected that *“some costs appeared suddenly on the start-up although they were not counted by the entrepreneur. Further, there is the cost of online registration in Sharjah, while it’s free in Dubai”*.

(8) said:

Many unexpected costs appear during the start up. These costs were not counted during the preparation of the venture business plan. Many, and uncounted costs, are paid to meet the requirements of the Municipality and Civil Defense Authority to be able to get the licence.

Challenges related to employees:

(1) said:

Selection of employees and their high wages is one of our major challenges.

(2) said:

Employees selection is another challenge facing us. Employees in our area are highly skilled and the developer should be highly experienced and knowledgeable to develop the applications. There is no Emirati university or college offering these programs, so, we hired non-Emirati developers. At the same time, we preferred to hire expatriates who are already accommodated in UAE and have experience in the country rather than those who don’t have experience.

(3) said:

Employees’ recruitment, issuing visas were challenges for me on the start-up.

(6) said:

Lack of experience in employees’ recruitment and selection is one of the challenges which we face. I conducted a phone interview with one

interviewee from India. His English communication was good, then I selected him. Once he arrived in Dubai, I checked and found that he was not able to communicate in English at all. Hence, I learned to go for Skype interviews.

Lack of experience in identifying the number of required employees. In the beginning I hired more employees than the venture needed, which lead to losses.

Procedural and legal challenges

This type of challenge was reflected by many respondents.

(1) said:

In Sharjah, we face a lack of clarity and complications with procedures to start. Although some support is given for emirate locals, females, this is personal, not in the line of the formal processing.

(5) said:

To start this type of business, approval should be given by different authorities and entities. Getting the trade licence, Dubai Municipality, Dubai Civil Defense, and DCCA. To start the business, you should provide enough evidence to meet the criteria of all of these institutions and have their approval.

(6) said:

There is a lack of clarity in some authorities who provide the approvals for the venture. I tried to get approval to start my business in a “Studio”, in the beginning they approved and asked me to submit the application. After submitting the application they informed me that my application

was not approved because the studio size is not proper for that. Then, they asked me to resubmit the application which increased my costs. They told me “It’s our mistake, but you have to pay again and resubmit the application”.

(8) said:

Employees in the authorities are not fully aware of the procedures which should be followed to start a business. This delays the start of the business which increased my costs too much. The delay in visas made me pay fines, which, again, increased my cost.

Lack of knowledge of the industry:

One of the challenges which faces Emirati entrepreneurs is their lack of knowledge of the industry.

(2) al referred to this challenge, she said: *“We faced a lack of knowledge of technology on the start-up”*.

In the same way (7) e said:

We faced a lack of experience in the industry itself. I had no experience in importing from abroad.

(8) unge said:

Most of my knowledge resources are in English. A few number of Arabic books are available about how to start your own business.

Lack of support from institutions

(2) said:

We suffer from a lack of support from institutions which support Emirati entrepreneurs, especially in the technology field. Even no available specialist in consultations in the technology sector.

(7) said:

A lack of support from the governmental sector. There was support from SME Dubai, as they enabled me to get the licence “under their umbrella” with a lower cost. With this, no consultation is provided.

Lack of experience

(6) referred to the lack of experience as one of the challenges which she faced on the start-up. She said:

I faced a lack of experience in licensing procedures, I learned it all from scratch. Even for myself and for the family as well.

The lack of experience was also in dealing with clients: After a customer communicated with me I started to work and design for them without asking for any down payment, then they disappeared. Which means that I lost my effort and time.

Finally, I had a lack of experience in budgeting.

Lack of communication with expertise in the field

(7) said:

I had a lack of experience in the industry itself. I had no experience in importing from abroad. Further, I had a lack of communication with expertise in this field.

Marketing & competition challenges

(2) said:

The market entry was difficult for us. (There was no confidence from customers [governmental and private] in our company, they are more confident in international service providers more than local providers)

They may prefer non-local service providers more than local companies, even if the price of non-local companies is higher, as they believe that the non-local companies have more expertise and their profile is stronger than local service providers. All governmental institutions purchase via tenders, no special support is given for local companies.

The competition with international competitors is too difficult.

One of our main challenges while processing was how to disseminate the new technologies (such as virtual reality & augmented reality) to the public. Our area is related to innovation, which is a new concept in UAE. Using new technologies such as virtual reality & augmented reality is used only by one or two more local companies in UAE, which is not widely implemented. The area of virtual reality & augmented reality is widely implemented in the western world, while it's new in the Middle East.

D.4. Challenges which faced Female entrepreneurs while processing:

Challenges related to employees:

(3) said

Employees' management and communication were another challenge for me. In the beginning, employees were not able to understand the consumers needs properly. I trained them, then they became able to understand customers and their needs.

(2) said:

The other challenge is to retain employees (developers & designers). Other competitors offer higher salaries for them, which is a challenge

for us. Hence, the employee turnover is high. We recovered this challenge by two methods: i) contracting with outsourcing providing from out of the country, and ii) contracting with freelancers located inside UAE.

(4) reflected that:

I faced a problem with one of my previous employees that she was not able to communicate properly with customers. The current one is much better.

(5) said:

Managing people is one of difficulties I face, because this comes with personalities, what may affect one person may not work with others. I always ask myself:

- Am I communicating with them effectively?
- Am I talking to them enough?
- Am I taking their feedback enough?
- Am I being too strict?
- Am I being too lenient?
- What type of business environment am I creating?

All of these questions were a challenge.

I'm not a tough person:

I'm trying to create the best friendly working environment. I'm trying to be on the same level with what I hear and with the other businesses I see. But, the problem is when I try to do this, this sometimes backfires with me, as they look at me as easy and they (employees) can do whatever they like to do and I'll not say no for them at all. The good boss is not always the good for the business (venture) itself. What I feel not always comes to the front, especially if they did something wrong. I overcome this challenge by asking the employees to follow

the hierarchy, hence any employee should get the approval from his head (who is reporting to), this makes the decision making process go under the proper procedures.

The few number of employees make the company like a family and the communication is very close between me and each employee. Hence, my decision may be affected by my emotions. For example, there is one employee under performing for some time based on the project designer point of view. He suggested to terminate her, I was not able to take this decision because we started together as a team from the beginning and I was too connected to her although that I was not meeting her too much.

Another issue is that the project designer is older than me by at least 20 years and he has a long business experience, further, I'm respecting him too much and consider him as a partner. Hence, it's very difficult for me to instruct him or to tell him what to do. Sometimes, we have disagreements over something, but in these cases I feel a huge difficulty in communicating my concerns to him. I can instruct the other designers easily, but for him this is one of my challenges. I'm trying to overcome this challenge by using my delegation and my authority. I'm trying to apply what I've learned from the organizational behaviour courses.

Another challenge for me is making sure that the organization environment is healthy and boosts creativity which is not easy.

(9) said:

Employees and their control is a challenge especially in my area, as we deal with high valued products.

Financial challenges

(3) said:

I faced a lack of finance, especially in the beginning of the processing, as the sales were not enough to cover the costs. After years, the brand became well-known and the demand increased, then I didn't face any financial problem.

(4) said:

It's too costly to exhibit my products in the different fashion shops. Shops asked me to pay AED 13000 to only exhibit my products for three months there regardless of the volume of sales. Other shops asked me for a certain percentage of the sales volume, which was more proper for me.

We suffer from the high cost of running the business. Recently, I'm not able to have a shop. All the costs are high: rent; licence costs, wages, and all other operational costs are very high.

(6) said:

Instability of income. We get a project only for once or twice a year, this make a good revenues but not for all the year. We overcame this by keeping the product design as one of our activities to cover our running costs.

(7) said:

The cost of display the products in hypermarkets (even governmental associations) is high. There is discount only in Dubai, while the cost is still high in other emirates.

The high costs of and other operating costs: rent, warehousing; distribution; and marketing.

(8) said:

The high cost of rent, my rent cost is AED 1,000,000 annually. The rent in Dubai is higher that the rent in Europe. The rent of a shop in Dubai

costs higher than a shop in Chanzlezi Street – Paris. Another example, my friend has a coffee shop in Dubai city walk. Her rent cost is AED 2.5 million. Moreover, there are other AED 15,000 as service fees annually.

The high cost of materials, because the operational cost of suppliers themselves is high, which forces the suppliers to increase their sales prices to cover their high costs.

The high cost of employment visas (about AED 10,000) for two years, plus AED 3000 as a banking guarantee. The high cost of wages, I pay around AED 125,000 monthly. DEWA (Dubai Electricity and Water Authority) cost is around AED 10,000.

The labour law allows labour to resign with a notice period of 45 days. Hence, if any employee gets a better offer she can resign. This means that I lost the cost which I paid to recruit this employee plus the time which I spent in training this employee.

Marketing & competition challenges

(4) said:

Competition is fierce, especially via the social media. It's difficult to offer the products via the social media. In the social media, a large number of competitors offer their products there. If a consumer purchases a product via the social media and finds that its quality is not high, he/she will feel a bad experience from the social media and will not go to purchase through the social media again.

In a few cases I faced not acceptance from customers for the products. On delivery, they inform that it's different from what they are expect. In other few cases, customers feed me back that the prices are high, but

this is done only for bargains and as a try from their side to reduce the price.

(5) said

Customers pressurize us to complete our work in a short time. Further, customers don't read the contract deeply. This is a challenge for us.

(7) said

The competition with international suppliers is very difficult. Moreover, we face marketing challenges: The requirements are different from Association to each other hypermarket.

Social challenges

Two respondents informed that social challenge is one of the challenges they faced while processing the business.

(5) referred to three social challenges. She said:

The first challenge I face is the management of my time between family, my other job, and my study of a masters in civil engineering. But I recovered this challenge as it taught me how to manage my time perfectly.

Living in Dubai is a challenge for me. Dubai is a very dynamic city, where you don't know what is coming the next day. Hence, the market changes rapidly and it's a challenge for me to sustain within this dynamic environment. Your company strategy should be oriented to be adapted with the market changes.

Another challenge I face is that my investor is my father, because he is my father I don't like to make him lose money. Further, a very important point for me to decide when to start to pay returns to my father. For the financial plan for this year (the second year) I planned to pay returns to my father. Having a father as investor is not easy because usually your family members are the people who you should make them proud of you. In my case, my family is my investing team, this is another pressure for me which is another pressure on me.

(9) said:

As a female, it's a challenge for me to participate in exhibitions which may be not accepted in our society. I overcame this challenge by being more confident and believed that I could do something for my country and its heritage.

The balance between my business, family, and the fixed job is another challenge I faced. I balanced it because my production is a few pieces per year which makes my work manageable.

Procedural and legal challenges

(3) said:

The labour law allows labours to resign with notice period 45 days. Hence, if any employee got a better offer she can resign. This means that I lost the cost which I paid to recruit this employee plus the investment which I paid in the beginning in his training.

Operational challenges

(7) said:

I faced some operational challenges while the processing of the business. The communication with Gulf distributor (in Kuwait) was

difficult. Moreover, some operational problems, the warehousing company.

Another operational challenge is that there are required data should be mentioned on the product in Arabic, this was not required in Kuwait, hence the GCC distributor did not require these. I took too long time to add these data on the products as per the Emirati governmental requirement.

D.5. The performance of female entrepreneurs:

Some entrepreneurs of respondents reflected **improvement** in their performance.

(2) said:

We became more experienced in our field especially that we faced many challenges at the beginning and we learned a lot from these challenges. For instance, the quality of provided service improved, our experience increased in the process of employees selection, your selection to the out-sourcing companies.

The performance improved from all perspectives. Our management skills improved in different perspectives: i) more participation in conference and exhibitions, such as GETEX and other technological exhibitions; ii) people management; iii) the quality of provided service; iv) PR management;

The number of employees increased and profits increased as well.

(5) said:

After one year, the assigned projects for us are about AED one million. This enabled us to sustain and cover our costs.

The venture started with 3 employees in 2016. Recently, the number of employees are 7 and planned to be 10 by the end of 2018.

We have covered the fixed and running costs for this year. But our prices are still underpricing to be able to be visible in the market.

I'm learning a lot from my business and obtain new skills. It's a new experience for me to be responsible for employees and responsible for institution.

I feel responsibility towards my community. I'm trying hire a lot of interns.

We are proud of having interns, we learn and train them. To be able to be hired easily.

Our target market are the people who are able to taste, try things, and have the patience.

(7) said:

The venture achieved good performance:

From the beginning the venture to cover some of its costs (employees' salaries at least). After a short time, the products were distributed in many emirates (not only Dubai and Sharjah).

Recently, the sales volume is reasonable and each product can cover its related costs and achieve profits.

The reason for the good performance is the uniqueness of products and the high quality of the products. They are well known abroad while they were not available in UAE.

(8) said:

The venture is expanding. The number of employees was 12 in the beginning and reached 30 today.

Others reflected a bit improvement in the performance:

(3) said:

The volume of sales was not too much in the beginning, then it increased bit by bit. The number of employees is the same since the beginning.

The reason that there is no significant improvement in the performance is that the marketing needs to be more effective.

I learned from my business the communication with different suppliers (local and international) & established business relations with them.

(4) said:

Sometimes I face a decline in the market demand, then no income. One of my problems is that I offer my products in other shops, sometimes I offer the products through shops which don't have a strong network or customers, then I pay the rent without proper revenue, which leads to losses in these cases.

I plan to search for more shops to offer my products through them.

(6) said:

I'm always keen to improve my performance via attending advanced training courses in my field. This enables me to communicate expertise in my field and aids to me a lot.

The underpricing in the beginning lead to losses in the beginning. By changing our pricing policy, then we started to cover some of our loss. Now we returned back about half of our costs. It's expected that we'll return back our capital before three years of processing.

I learned many skills from my business:

- How to identify the business needs of employees.
- The right recruitment.
- The mechanism of dealing with customers: The importance of forming a contract and receiving a down payment from the customer.
- The experience in budgeting.
- The behaviour of employees.
- The right procedures for employees' recruitment and selection.
- The branding is very important.
- Building relationships and communication.

(9) said:

I didn't jump one time. I grew smoothly but stable.

I awarded with many awards because of my creativity. My success depended on the good planning and proper implementation. There is no increase for the number of employees.

D.6. Future plans for respondents:

Some have certain plans

(5) said:

I've a five year plan:

Hopefully by June to July 2018 to launch my online store to be able to offer and sell the furniture which we design online. By the following year, we'll shift to another office, bigger space and with a showroom and a studio for designers. Hopefully, within four or five years I'll be able to open my fit out factory. Then, I'll be able to design and carry up the construction of my design.

(6) said:

By next week, we'll start a separate branch for the product design in a different ideas. Later we'll offer delivery services.

A separate department for visualization is planned to be opened, this has been a new source for income as we can be an outsourcer for the other interior design offices. Further, this department will improve the quality of our work. Another department is planned to be started for issue the licensing and governmental approvals for customers to safe their time.

Others have uncertain plans

(1) said:

I plan to increase the number of branches, as there a large number of Asian expatriates who are the potential customers for our business. We plan to open new branches inside Sharjah in the beginning and followed by open branches in all the other emirates.

(2) said:

To provide our service to more customers in UAE and followed by provide the service to other GCC countries.

(3) said:

I plan to increase the number of branches in other emirates. The expansion is planned to be from the business itself or from networking.

(7) said:

To be an exclusive distributor in GCC for the pistachio butter.

(8) said:

I've an uncertain plan. There is a request from many centres in Kuwait, Bahrain, RAK, and Abu Dhabi to be a franchise for our centre, but this needs a lot of funding to be paid for agencies which is not available in the recent time.

D.7. Entrepreneurship environment in UAE:

(1) said:

I see that the entrepreneurship environment significantly developed, it become easy for any person to start his/her own business. Furthermore, the media played a vital role in the marketing, it became very easy to take out an advertisement via Instagram. The only one challenge which still face potential entrepreneurs is the start-up procedures

(2) said:

The concept is there, but more maturity is required. Many pillars are required to recruit SMEs to UAE. UAE is still in the beginning, within 3 or 4 years I expect that it will significantly improve.

Entrepreneurship initiatives have been started, the results has been shown within this period.

(3) said:

The environment motivates the females to start their own businesses. All governmental authorities (municipality and chamber of commerce...) ease the procedures and try to support the entrepreneurs.

(6) said:

There is a full support is given from the governmental sector to be our customers. The governmental motivates us and provides full support

for us. They ask us to provide any unique ideas and products and they will purchase whatever its cost.

(7) said:

One of the results of the last governmental summit (two days back) is the number of Emiratis who go to private jobs are only 15%.

This shows that there is no awareness for the entrepreneurship.

The ministry of education tried to offer entrepreneurship courses in the schools and motivated students to go for entrepreneurship competitions, but this has been started from less than one year. Its results has been shown after 4 to 7 years. The ministry of higher education also motivated students for the same.

Till now Emiratis think the working in private sector is risky.

Most of Emirati entrepreneurs are working in food and beverages sector only. Some sectors doesn't have Emiratis, such as technology and education.

D.8. Membership in business network:

Members in business networks:

(2) said:

I'm a member in Sharjah women council and NAMAA institution. They supported us in advertising and marketing (They organize exhibitions and invite us to participate for free). Enable us to participate in some workshops for free.

They enable us to communicate expertise in our field as a focus group to get consultations from them.

Although this, we didn't get any support from these institutions in the perspective of providing consultations or support in enable us to can

proceed any project in any governmental institution through this networking.

(6) said:

Our company is a member in SME Dubai, who provide a list of customers without any extra support. They enable us to get the licence with discounted cost for three years. After this no discount is given to renew the licence.

(4) said:

Yes, I started with Mohamed Bin Rashid (SME Dubai) which offered me the shop in International village with a reduced cost rent.

Their procedures are good, but most of their support is going to food and beverages rather than other activities. They communicate and invite me to participate in their events (Training courses, ...). No other type of support is provide to me via the institution. Frankly, I started with them in Intelaka and did not continue

My assessment to the institution is that it's Cooperative, do their best to help; they only support by provide a discounted rent in the international village.

(7) said:

Yes, we are a member in SME Dubai and listed with them. Our licence is under their umbrella.

Their support is limited: No consultation is provided from them to the entrepreneurs. They only provide a list of potential customers who we can communicate.

The level of their service is 3.5 / 10. Their support is only issue licence with discounted fees for three years.

Many initiatives were announced from their side, but this has not been functioned till now.

They doesn't make marketing for their services.

The services are less than the expected.

(8) said:

I'm a member in SMEF Dubai

From my perspective, their rate is 4 out of 10.

The only benefit I have from them is the discounted fees to get the licence. Further, entrepreneurs who supply to the governmental sectors get benefit from their membership as they have the priority in the supply to this sector even if his/her price is higher.

SME Dubai Employees' objective is to register the entrepreneur and provide him/her a fund. They don't provide the proper consultation; don't help in the preparation of the feasibility study; and don't have a checklist include the steps which entrepreneur need to do to get the licence. There is no real assistance from SME Dubai to entrepreneurs to establish their ventures. I paid AED 300,000 to consultant for preparation of the feasibility study, it was better for me to get the assistant from SME Dubai in this regard.

(9) said:

Yes, I'm a member in SME Dubai

The business started as one of "Intlaqa" licenced venture for three years, this licence enables entrepreneur to start from home and participate in different exhibitions for three years. This licence enabled me to start with the minimum cost. I was able to enter the market and obtain the experience without the depression of high costs which should be paid to settle down a premises for the business.

After that, the business developed to be a trade licenced venture. SME Dubai supported me by issue the trade licence under their umbrella. After the establishment, SME Dubai continued to support via facilitate the participation in different exhibitions and support the marketing of the business. Further, SME Dubai followed the business and provide different advises related to improvement.

Mohamed Bin Rashid eliminated all impediments for me.

The institution is very effective in the beginning for the business. But to grow, entrepreneur should depend on his/her own effort.

Non-members in networking.

(1) said:

No, but I'd like to participate as I'll not stop in expansion for my business.

(3) said:

No, I tried once to participate in an exhibitions organized by one of these institutions, I received support less than the expected.

I always get news about them, but I'm not sure about their activities and type of provided support to their members. I think that they are more oriented towards support the productive families more than trade (like my business).

(5) said:

I applied in SME Dubai, then I decided not to start with it. The reason is that when entrepreneurs go for SME Dubai, they go for funding, while I was not need fund. I was already established and need to bid to projects and I'm still considering that. But frankly, I didn't like to associate my success with any other party. Although that there is no

harm to be SME labelled, I need to take the credit for me and my team who started and running in a good way, hence we don't need to go to SMEs.

SME Dubai response was very swift in the beginning, I received many continuous calls from them. They were guiding and helping me too much in the first stage, I don't know the later stages.

D.9. Suggestions to improve the performance of institutions which support entrepreneurs:

(1) said:

I suggest to launch one dashboard includes all authorities which give the approval for the ventures in a short time (Chamber of commerce, Municipality, civil defense, ...).

In Dubai, the institutions are more advanced than Sharjah, they support their beneficiaries too much, for example they enable them to participate in the international village for free.

(2) said:

Should be there is an ecosystem includes a communication with all entrepreneurs in the country or at least in Sharjah. Further, the communication with investors to sponsor some projects. The communication with private sector companies which provide social responsibility, this may enable us to see their best practices.

These institutions may communicate entrepreneurs with universities. The later develops researches in different fields which may be used practically by entrepreneurs which may lead to develop new products and launch them in the market.

The consultation should be more effective since the beginning of the ventures.

There is limited number of institutions provide free offices for their members. I suggest to have expansion in these initiatives.

For example in Hong Kong, there are business centres collects all businesses from large companies, at the same time there are some spaces are allocated for entrepreneurs in these business centres. This maximizes the communication between entrepreneurs and the large companies.

Should be there is a financial support to the ventures, even by itself or via investors.

(3) said:

The referred institutions are suggested to have database about all the female entrepreneurs, email them with full information about their services, and communicate the female entrepreneurs with some of successful story (locally and internationally).

(4) said:

The institutions, for example Mohamed Bin Rashid institution, have own building (centre) and rent it's shops to entrepreneurs for a discounted rent cost. It has been better if they built this centre in a highly crowded areas.

(5) said:

If these institutions establish a new department dedicated to women and help them. Our society is heavily influenced by culture and Islamic religion, hence women may face some obstacles in communicate with men in submit the applications. Having department like that has been very helpful for females while submit their applications for trade licence, municipality, and all other premonitions.

(6) said:

A training should be provided to the employees who deal with entrepreneurs in all authorities. These employees should be fully aware with all credentials, documents and full required conditions for each activity. This will avoid any delay in the beginning of business for each venture.

(7) said:

- To enable the entrepreneurs in their market (to be suppliers for different institutions) such as hotels and aviation companies.
- Provide consultations to the entrepreneurs.
- Provide innovative solutions to minimize the costs for the entrepreneurs.
- Facilitate the networks (communication) between all entrepreneurs who are working in the same area. They doesn't provide even a list of related companies.
- A database for the potential customers are recommended to be provided to entrepreneurs.
- No data is provided about the network.
-

(8) said:

- Training for the employees of these institutions.
- Organize workshops for the entrepreneurs about the detailed requirement for each authority to get the licence and start-up the business.
- Translate some English books into Arabic.
- Financial support is important.
- More coordination between the authorities.
- Receive the feedback from the customers to improve their performance.

(9) said:

Recently, there is no clarity about the requirements of these institutions to provide funding for entrepreneurs. Hence, the clarity in documentation and all other requirements is essential for these institutions to be able to get the confidence

D.10. Suggested improvements:

(1) said:

Suggestions to improve the performance of the networks in UAE:

- Simplify the procedures
- Make marketing about the institutions, their activities, and provided services
- Having a database for the current and potential entrepreneurs and communicate with them via emails or SMSs informing them with the services and the types of support which can be provided to them. The list of the current investors/ entrepreneurs can be found from the chamber of commerce. The categorization of these entrepreneurs as per their sectors is very important to can classify what can provided to each sector.
- Prepare feasibility studies for the required ventures and provide these studies to the current and potential entrepreneurs
- Conduct forums and workshops target the Emiratis (in the governmental institutions) to motivate them to start their own businesses and present to them some successful stories.

Suggestions to improve the entrepreneurship in the UAE:

Media can plays a vital role in this by showing the successful stories. And enable the communication with these successful entrepreneurs to clarify any doubts.

Suggestions to improve the female entrepreneurship in the UAE:

The institutions which provide services to female entrepreneurs should provide more support to females. For example, they may provide free outlets for females (free of rent) for females, free advertise to these outlets.

More support should be provided to females who work from home via enable these ladies to participate in different festivals and ceremonies.

(2) said:

I suggest to establish a council for business women in UAE as a whole, not in each emirate. More support, more exhibitions, more finance, more consultation is suggested to be provided to the members.

(4) Mai AL Rahooi - Jetaim Botutiqu said:

I suggest the followings to improve the entrepreneurship:

- Female entrepreneurs need moral and financial support, the cost is very high. The institutions, for example Mohamed Bin Rashid institution, have own building (centre) and rent it's shops to entrepreneurs for a discounted rent cost. It has been better if they built this centre in a highly crowded areas. The same as applied in Ajman.
- Provide finance without interest, or with a discounted interest rate.
- Provide training courses in marketing, communication, personnel sale.
- Entrepreneurship can be offered as an optional course in the universities.

(6) said:

To improve the performance of the networks in UAE, I suggest:

- More advertising is required from their side
- Businesswomen councils should be more functioned.

To improve female entrepreneurship in the UAE, I suggest that networking institutions may have to establish a centre (or building) combines all businesswomen together. This, for sure, will increase the communication between businesswomen in different areas.

(7) said:

I've the following suggestions to improve the entrepreneurship in the UAE?

- Should be there is a full comprehensive system (Ecosystem), not only one institution (SMEs Dubai).
- More initiatives and more collaboration with some private institutions to support the entrepreneurs. This has been started in SME Dubai but still not completed. Hence, their support to the ventures is limited.
- A collaboration is suggested to be started between ministry of youth and SMEs in all Emirates. A partnership should be there between the ministry, different authorities, and SMEs institutions.
- Function the communication, even between the entrepreneurs themselves; with private companies; with investors; with governmental sector.
- Collaboration between the different parties of the networking in different emirates.
- There should be motivation to the private sector to motivate them to support entrepreneurs. Open the channels to communication with the private sector or conduct agreement with the private sector companies as part of their social responsibility to support Emirati entrepreneurs.
- The universities also should be included in this ecosystem, as the entrepreneurs can use the benefit of their research and provide his/her experience to the students.

- Consultations should be provided to entrepreneurs.
- The governmental support is very important. Via ask the governmental sector to give priority to Emirati entrepreneurs as suppliers. This should be observed from the government.
- Functioning of the entrepreneurship index and its initiatives will increase the priority to entrepreneurs.
- Offer entrepreneurship course for students in schools may motivate students to be entrepreneurs.
- Directing Emiratis towards the sectors which doesn't have Emirati entrepreneurs is important issue. Hence, the task is not only to motivate Emiratis to start, it's to guide and consult them to start in certain sectors.

I've the following suggestions to improve the female entrepreneurship in the UAE:

- Dubai Land Department should take action to reduce the rent cost for entrepreneurs.
- Providing them knowledge. Most of female entrepreneurs starts their own business without knowledge about the procedures, the feasibility study, provide guidelines for the entrepreneurs from the municipality,
- Disseminate awareness about the business basics for female students while their study in schools.
- Add a course about business in UAE as a university requirement for high education students. This course may discuss the booming sectors in UAE business, institutions which provide support, business coaching. Studying entrepreneurship course enables me to generate idea, establish a unique venture, how to assess the risk and deal with it, operations, HR, marketing, and characteristics of entrepreneur and the difference between the entrepreneur and others. This may distinguish these entrepreneurs who studied than who get the knowledge from their families.

(9) said:

May suggestions to improve the performance of the networks in UAE are:

- Issue ID for female businesswomen to give them facilitate their transactions in the airports, and the clearance of other transactions.
- More collaboration with the different authorities and the businesswomen association. For example: open office for the governmental authorities in the premises of businesswomen association to ease the transactions of businesswomen.
- Businesswomen associations can collect all information about the different events in the country (national - commercial- heritage-cultural- conferences) and provide these information to the female entrepreneurs.

To suggest female entrepreneurship in the UAE, I suggest:

- Offer the entrepreneurship in the schools education. I was a teacher, dissemination of awareness about entrepreneurship for students from KG stage to achieve the economic objectives of the country. For example, some schools organize day for trade for students to practice the business. This enables them to obtain the sense of entrepreneurs since their childhood.
- I've an experience with one secondary school, I asked each student to generate idea and work for it as a project, I surprised with the ideas which the students found out.
- Enable businesswomen to complete all of their transactions online and develop application for this.
- Increase the transparency in authorities which deal with female entrepreneurs.

Support female entrepreneurs in all areas, not specific activities. Most female entrepreneurs prefer to work in clothes (Abayas), incense and perfumes.

Diversification is required.

APPENDIX (E) Statistical analysis for the questionnaire questions

Statistical analysis for the questionnaire questions

Table (E.1)

Chi-Square Tests

Age on the business start * Gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	11.801 ^a	4	.019	.017		
Likelihood Ratio	12.164	4	.016	.019		
Fisher's Exact Test	11.612			.019		
Linear-by-Linear Association	10.949 ^b	1	.001	.001	.001	.000
N of Valid Cases	258					

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.07.

b. The standardized statistic is -3.309.

Table (E.2)

Chi-Square Tests

Marital status * Gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)	Point Probability
Pearson Chi- Square	20.476 ^a	3	.000	.000		
Likelihood Ratio	21.091	3	.000	.000		
Fisher's Exact Test	20.426			.000		
Linear-by-Linear Association	16.396 ^b	1	.000	.000	.000	.000
N of Valid Cases	260					

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.58.

b. The standardized statistic is -4.049.

Table (E.3)

Chi-Square Tests
Duration of running the business * Gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)	Point Probability
Pearson Chi-Square	31.555 ^a	3	.000	.000		
Likelihood Ratio	32.635	3	.000	.000		
Fisher's Exact Test	31.922			.000		
Linear-by-Linear Association	29.915 ^b	1	.000	.000	.000	.000
N of Valid Cases	262					

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 12.11.

b. The standardized statistic is -5.469.

Table (E.4)

Chi-Square Tests
Prior experience * Gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)	Point Probability
Pearson Chi-Square	7.974 ^a	1	.005	.006	.003	
Continuity Correction ^b	7.290	1	.007			
Likelihood Ratio	8.013	1	.005	.006	.003	
Fisher's Exact Test				.006	.003	
Linear-by-Linear Association	7.944 ^c	1	.005	.006	.003	.002
N of Valid Cases	262					

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 59.60.

b. Computed only for a 2x2 table

c. The standardized statistic is 2.818.

Table (E.5)

Chi-Square Test
Qualifications * Gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)	Point Probability
Pearson Chi-Square	8.137 ^a	7	.321	.329		
Likelihood Ratio	8.309	7	.306	.400		
Fisher's Exact Test	8.033			.322		
Linear-by-Linear Association	.081 ^b	1	.776	.791	.404	.029
N of Valid Cases	262					

a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is 1.86.

b. The standardized statistic is .285.

Table (E.6)

Chi-Square Tests
Capital on start-up * Gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)	Point Probability
Pearson Chi-Square	23.963 ^a	5	.000	.000		
Likelihood Ratio	24.380	5	.000	.000		
Fisher's Exact Test	23.818			.000		
Linear-by-Linear Association	10.443 ^b	1	.001	.001	.001	.000
N of Valid Cases	262					

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.52.

b. The standardized statistic is -3.232.

Table (E.7-a)

Descriptive Statistics			
	Mean	Std. Deviation	N
Overall_motivation	7.74	2.005	262
Financial motivations	4.0086	.80567	262
Educational / Experience motivations	3.8345	.83103	262
Family motivations	3.7738	.85905	262
Psychological motivations	4.0984	.80567	262
Business environment motivations	3.7721	.88199	262

Table (E.7-b)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	148.360	5	29.672	8.436	.000 ^b
Residual	900.468	256	3.517		
Total	1048.828	261			

a. Dependent Variable: Overall_motivation

b. Predictors: (Constant), Business environment motivations, Financial motivations, Family motivations, Educational / Experience motivations, Psychological motivations

Table (E.7-c)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	3.407	.682		4.992	.000	2.063	4.750
Financial motivations	.369	.207	.148	1.786	.075	-.038	.777
Educational / Experience motivations	.287	.195	.119	1.471	.143	-.097	.671
1 Family motivations	.241	.181	.103	1.327	.186	-.116	.597
Psychological motivations	.093	.237	.037	.391	.696	-.375	.560
Business environment motivations	.122	.173	.054	.705	.481	-.219	.464

Table (E.7-d)

Descriptive Statistics

	Mean	Std. Deviation	N
Overall_motivation	7.84	2.212	122
Financial motivations	4.0512	.79314	122
Educational / Experience motivations	3.9043	.81400	122
Family motivations	3.8336	.87034	122
Psychological motivations	4.2830	.76391	122
Business environment motivations	3.9098	.90817	122

Table (E.7-e)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	37.731	5	7.546	1.579	.171 ^b
Residual	554.310	116	4.779		
Total	592.041	121			

a. Dependent Variable: Overall_motivation

b. Predictors: (Constant), Business environment motivations, Educational / Experience motivations, Financial motivations, Family motivations, Psychological motivations

Table (E.7-f)

Model	Unstandardized Coefficients		Standardize	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	d Coefficients Beta			Lower Bound	Upper Bound
1 (Constant)	4.418	1.292		3.419	.001	1.859	6.978
Financial motivations	.111	.322	.040	.344	.732	-.528	.749
Educational / Experience motivations	.328	.314	.121	1.045	.298	-.294	.950
Family motivations	.153	.285	.060	.638	.592	-.411	.718
Psychological motivations	.116	.367	.040	.315	.753	-.612	.843
Business environment motivations	.157	.281	.064	.857	.579	-.400	.713

a. Dependent Variable: Overall_motivation

Table (E.8-a)

Descriptives

To be able to earn more money than you would otherwise earn

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	122	3.8689	1.09809	.09942	3.6720	4.0657	1.00	5.00
Total	262	3.9008	.98537	.06088	3.7809	4.0206	1.00	5.00

Table (E.8-b)

ANOVA

To be able to earn more money than you would otherwise earn

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.232	1	.232	.239	.626
Within Groups	253.187	260	.974		
Total	253.420	261			

Table (E.9-a)

Descriptives

To give yourself and your family financial security

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	122	4.0328	.95289	.08627	3.8620	4.2036	2.00	5.00
Total	262	4.0496	.93127	.05753	3.9363	4.1629	1.00	5.00

Table (E.9-b)

ANOVA

To give yourself and your family financial security

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.065	1	.065	.074	.785
Within Groups	226.290	260	.870		
Total	226.355	261			

Table (E.10-a)

Descriptives

To find a job for yourself

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.8357	1.00796	.08519	3.6673	4.0041	1.00	5.00
Female	122	4.1066	.93426	.08458	3.9391	4.2740	1.00	5.00
Total	262	3.9618	.98186	.06066	3.8424	4.0813	1.00	5.00

Table (E.10-b)

ANOVA

To find a job for yourself

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.782	1	4.782	5.037	.026
Within Groups	246.836	260	.949		
Total	251.618	261			

Table (E.11-a)

Descriptives

A way to invest your money

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	4.0571	.97281	.08222	3.8946	4.2197	1.00	5.00
Female	122	4.1967	.86854	.07863	4.0410	4.3524	1.00	5.00
Total	262	4.1221	.92660	.05725	4.0094	4.2349	1.00	5.00

Table (E.11-b)

ANOVA

A way to invest your money

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.270	1	1.270	1.482	.225
Within Groups	222.822	260	.857		
Total	224.092	261			

Table (E.12-a)

Descriptives

Using your educational qualifications

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.5571	1.06123	.08969	3.3798	3.7345	1.00	5.00
Female	122	3.8033	1.05736	.09573	3.6138	3.9928	1.00	5.00
Total	262	3.6718	1.06453	.06577	3.5423	3.8013	1.00	5.00

Table (E.12-b)

ANOVA

Using your educational qualifications

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.949	1	3.949	3.519	.062
Within Groups	291.822	260	1.122		
Total	295.771	261			

Table (E.13-a)

Descriptives

Using your special talents / skills effectively

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	122	4.1721	.88787	.08038	4.0130	4.3313	2.00	5.00
Total	262	4.0382	.91731	.05667	3.9266	4.1498	1.00	5.00

Table (E.13-b)

ANOVA

Using your special talents / skills effectively

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.097	1	4.097	4.943	.027
Within Groups	215.521	260	.829		
Total	219.618	261			

Table (E.14-a)

Descriptives

To get benefit from your previous experience

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.8429	.91566	.07739	3.6898	3.9959	1.00	5.00
Female	122	3.7377	1.08181	.09794	3.5438	3.9316	1.00	5.00
Total	262	3.7939	.99591	.06153	3.6727	3.9150	1.00	5.00

Table (E.14-b)

ANOVA

To get benefit from your previous experience

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.721	1	.721	.726	.395
Within Groups	258.149	260	.993		
Total	258.870	261			

Table (E.15-a)

Descriptives

To continue your family's business

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.5786	1.02535	.08666	3.4072	3.7499	1.00	5.00
Female	122	3.5738	1.29154	.11693	3.3423	3.8053	1.00	5.00
Total	262	3.5763	1.15466	.07133	3.4359	3.7168	1.00	5.00

Table (E.15-b)

ANOVA

To continue your family's business

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.002	1	.002	.001	.973
Within Groups	347.972	260	1.338		
Total	347.973	261			

Table (E.16-a)

Descriptives

To have greater flexibility for your personal and family life

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	122	4.2541	.79836	.07228	4.1110	4.3972	2.00	5.00
Total	262	4.0267	.87715	.05419	3.9200	4.1334	1.00	5.00

Table (E.16-b)

ANOVA

To have greater flexibility for your personal and family life

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.804	1	11.804	16.238	.000
Within Groups	189.009	260	.727		
Total	200.813	261			

Table (E.17-a)

Descriptives

You have support from your family

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.7571	.94352	.07974	3.5995	3.9148	1.00	5.00
Female	122	3.6721	1.11669	.10110	3.4720	3.8723	1.00	5.00
Total	262	3.7176	1.02665	.06343	3.5927	3.8425	1.00	5.00

Table (E.17-b)

ANOVA

You have support from your family

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.471	1	.471	.446	.505
Within Groups	274.628	260	1.056		
Total	275.099	261			

Table (E.18-a)

Descriptives

To be your own boss

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.8500	1.08571	.09176	3.6686	4.0314	1.00	5.00
Female	122	4.0820	1.02522	.09282	3.8982	4.2657	1.00	5.00
Total	262	3.9580	1.06231	.06563	3.8288	4.0872	1.00	5.00

Table (E.18-b)

ANOVA

To be your own boss

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.508	1	3.508	3.134	.078
Within Groups	291.030	260	1.119		
Total	294.538	261			

Table (E.19-a)

Descriptives

To challenge yourself

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	122	4.3607	.88201	.07985	4.2026	4.5187	1.00	5.00
Total	262	4.1718	.93315	.05765	4.0582	4.2853	1.00	5.00

Table (E.19-b)

ANOVA

To challenge yourself

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.147	1	8.147	9.667	.002
Within Groups	219.124	260	.843		
Total	227.271	261			

Table (E.20-a)
Descriptives

To fulfil a personal vision

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	4.0214	.89336	.07550	3.8721	4.1707	1.00	5.00
Female	122	4.4016	.85917	.07779	4.2476	4.5556	1.00	5.00
Total	262	4.1985	.89631	.05537	4.0894	4.3075	1.00	5.00

Table (E.20-b)
ANOVA

To fulfil a personal vision

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.424	1	9.424	12.236	.001
Within Groups	200.255	260	.770		
Total	209.679	261			

Table (E.21-a)
Descriptives

To be innovative

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.8929	.88713	.07498	3.7446	4.0411	1.00	5.00
Female	122	4.4180	.87990	.07966	4.2603	4.5757	1.00	5.00
Total	262	4.1374	.92030	.05686	4.0254	4.2494	1.00	5.00

Table (E.21-b)

ANOVA

To be innovative

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	17.980	1	17.980	23.021	.000
Within Groups	203.073	260	.781		
Total	221.053	261			

Table (E.22-a)

Descriptives

To be active in retirement

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	122	4.2623	.92534	.08378	4.0964	4.4282	2.00	5.00
Total	262	4.0916	.94646	.05847	3.9765	4.2067	1.00	5.00

Table (E.22-b)

ANOVA

To be active in retirement

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.652	1	6.652	7.614	.006
Within Groups	227.149	260	.874		
Total	233.802	261			

Table (E.23-a)

Descriptives

To have more control over your time

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.9571	.93587	.07910	3.8008	4.1135	1.00	5.00
Female	122	4.2951	.85945	.07781	4.1410	4.4491	2.00	5.00
Total	262	4.1145	.91510	.05654	4.0032	4.2258	1.00	5.00

Table (E.23-b)

ANOVA

To have more control over your time

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.445	1	7.445	9.169	.003
Within Groups	211.120	260	.812		
Total	218.565	261			

Table (E.24-a)

Descriptives

To achieve a higher position for yourself in society

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.9143	1.01419	.08571	3.7448	4.0838	1.00	5.00
Female	122	4.1557	1.02062	.09240	3.9728	4.3387	1.00	5.00
Total	262	4.0267	1.02238	.06316	3.9023	4.1511	1.00	5.00

Table (E.24-b)

ANOVA

To achieve a higher position for yourself in society

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.801	1	3.801	3.673	.056
Within Groups	269.012	260	1.035		
Total	272.813	261			

Table (E.25-a)

Descriptives

To use up your spare time

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.9000	.96931	.08192	3.7380	4.0620	1.00	5.00
Female	122	4.2787	.87445	.07917	4.1220	4.4354	2.00	5.00
Total	262	4.0763	.94377	.05831	3.9615	4.1911	1.00	5.00

Table (E.25-b)

ANOVA

To use up your spare time

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.349	1	9.349	10.894	.001
Within Groups	223.125	260	.858		
Total	232.473	261			

Table (E.26-a)

Descriptives

To get benefit from the opportunities which are available

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.8500	.92078	.07782	3.6961	4.0039	1.00	5.00
Female	122	4.2049	.90853	.08225	4.0421	4.3678	1.00	5.00
Total	262	4.0153	.93041	.05748	3.9021	4.1285	1.00	5.00

Table (E.26-b)

ANOVA

To get benefit from the opportunities which are available

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.212	1	8.212	9.806	.002
Within Groups	217.727	260	.837		
Total	225.939	261			

Table (E.27-a)

Descriptives

To get benefit from the support which is provided from the governmental institutions to entrepreneurs

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.5571	1.03376	.08737	3.3844	3.7299	1.00	5.00
Female	122	3.8852	1.06946	.09682	3.6936	4.0769	1.00	5.00
Total	262	3.7099	1.06125	.06556	3.5808	3.8390	1.00	5.00

Table (E.27-b)

ANOVA

To get benefit from the support which is provided from the governmental institutions to entrepreneurs

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.018	1	7.018	6.359	.012
Within Groups	286.936	260	1.104		
Total	293.954	261			

Table (E.28-a)

Descriptives

To get benefit from the support which is provided from the non-governmental institutions to entrepreneurs

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	140	3.5500	1.02715	.08681	3.3784	3.7216	1.00	5.00
Female	122	3.6393	1.23359	.11168	3.4182	3.8605	1.00	5.00
Total	262	3.5916	1.12666	.06961	3.4545	3.7287	1.00	5.00

Table (E.28-b)

ANOVA

To get benefit from the support which is provided from the non-governmental institutions to entrepreneurs

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.520	1	.520	.409	.523
Within Groups	330.781	260	1.272		
Total	331.302	261			

Table (E.29-a)

Descriptive Statistics			
	Mean	Std. Deviation	N
Overall_startup_constraints	7.0965	2.09520	259
Financial start-up constraints	3.5969	1.01538	259
Social al start-up constraints	3.0128	1.06759	259
Business nvironment start-up constraints	3.1558	1.01783	259
Educational Training environment start-up constraints	2.8741	1.10365	259

Table (E.29-b)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	541.639	4	135.410	58.202	.000 ^b
Residual	590.948	254	2.327		
Total	1132.587	258			

a. Dependent Variable: Overall_startup_constraints

b. Predictors: (Constant), Educational Training environment start-up constraints, Financial start-up constraints, Business nvironment start-up constraints, Social al start-up constraints

Table (E.29-c)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.913	.363		5.268	.000
Financial start-up constraints	1.319	.135	.639	9.738	.000
Social al start-up constraints	.024	.144	.012	.166	.868
1 Business environment start-up constraints	.251	.145	.122	1.732	.084
Educational Training environment start-up constraints	-.148	.129	-.078	-1.149	.251

a. Dependent Variable: Overall_startup_constraints

Table (E.29-d)

Descriptive Statistics

	Mean	Std. Deviation	N
Overall_startup_constraints	6.5294	2.29525	119
Financial start-up constraints	3.3193	1.12139	119
Social al start-up constraints	2.8289	1.09788	119
Business nvironment start-up constraints	3.0084	1.09506	119
Educational Training environment start-up constraints	2.6487	1.15361	119

Table (E.29-e)

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	294.319	4	73.580	25.626	.000 ^b
	Residual	327.328	114	2.871		
	Total	621.647	118			

a. Dependent Variable: Overall_startup_constraints

b. Predictors: (Constant), Educational Training environment start-up constraints, Financial start-up constraints, Business nvironment start-up constraints, Social al start-up constraints

Table (E.29-f)

Coefficients ^a								
Model	Unstandardized Coefficients		Standardize d Coefficients	t	Sig.	95.0% Confidence Interval for B		
	B	Std. Error	Beta			Lower Bound	Upper Bound	
1	(Constant)	1.642	.523		3.141	.002	.606	2.678
	Financial start-up constraints	1.077	.195	.526	5.526	.000	.691	1.463
	Social al start-up constraints	-.008	.248	-.004	-.034	.973	-.500	.483
	Business nvironment start-up constraints	.552	.217	.264	2.551	.012	.123	.981
	Educational Training environment start-up constraints	-.123	.198	-.062	-.620	.537	-.516	.270

a. Dependent Variable: Overall_startup_constraints

Table (E.30-a)

Descriptives

Acquisition of start-up finance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.4643	.89290	.07546	3.3151	3.6135	1.00	5.00
Female	119	3.0168	1.18596	.10872	2.8015	3.2321	1.00	5.00
Total	259	3.2587	1.05960	.06584	3.1290	3.3883	1.00	5.00

Table (E.30-b)

ANOVA

Acquisition of start-up finance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	12.880	1	12.880	11.959	.001
Within Groups	276.788	257	1.077		
Total	289.668	258			

Table (E.31-a)

Descriptives

The lack of finance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.4643	.92457	.07814	3.3098	3.6188	1.00	5.00
Female	119	3.0756	1.15097	.10551	2.8667	3.2846	1.00	5.00
Total	259	3.2857	1.05076	.06529	3.1571	3.4143	1.00	5.00

Table (E.31-b)

ANOVA

The lack of finance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.716	1	9.716	9.076	.003
Within Groups	275.141	257	1.071		
Total	284.857	258			

Table (E.32-a)

Descriptives

The constraints in accessing the start-up finance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	3.0756	1.20141	.11013	2.8575	3.2937	1.00	5.00
Total	259	3.3089	1.08422	.06737	3.1762	3.4415	1.00	5.00

Table (E.32-b)

ANOVA

The constraints in accessing the start-up finance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.977	1	11.977	10.567	.001
Within Groups	291.312	257	1.134		
Total	303.290	258			

Table (E.33-a)

Descriptives

Lack of knowledge of the procedures of getting and paying off loans

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	3.0336	1.33361	.12225	2.7915	3.2757	1.00	5.00
Total	259	3.1931	1.22054	.07584	3.0437	3.3424	1.00	5.00

Table (E.33-b)

ANOVA

Lack of knowledge of the procedures of getting and paying off loans

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.596	1	5.596	3.797	.052
Within Groups	378.751	257	1.474		
Total	384.347	258			

Table (E.34-a)

Descriptives

Bank's exhibit a negative attitude towards you

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	2.6891	1.37624	.12616	2.4392	2.9389	1.00	5.00
Total	259	3.0193	1.29833	.08067	2.8604	3.1782	1.00	5.00

Table (E.34-b)

ANOVA

Bank's exhibit a negative attitude towards you

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	24.008	1	24.008	15.016	.000
Within Groups	410.896	257	1.599		
Total	434.903	258			

Table (E.35-a)

Descriptives

High cost of formal financial support

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	3.0420	1.31739	.12076	2.8029	3.2812	1.00	5.00
Total	259	3.2857	1.19893	.07450	3.1390	3.4324	1.00	5.00

Table (E.35-b)

ANOVA

High cost of formal financial support

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.074	1	13.074	9.391	.002
Within Groups	357.783	257	1.392		
Total	370.857	258			

Table (E.36-a)

Descriptives

Microfinance institutions offer limited amount of loans

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.4571	1.04827	.08859	3.2820	3.6323	1.00	5.00
Female	119	2.9496	1.25447	.11500	2.7219	3.1773	1.00	5.00
Total	259	3.2239	1.17304	.07289	3.0804	3.3675	1.00	5.00

Table (E.36-b)

ANOVA

Microfinance institutions offer limited amount of loans

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16.571	1	16.571	12.584	.000
Within Groups	338.440	257	1.317		
Total	355.012	258			

Table (E.37-a)

Descriptives

Microfinance institutions offer short term loans with no grace period

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.3857	1.06336	.08987	3.2080	3.5634	1.00	5.00
Female	119	2.8235	1.27988	.11733	2.5912	3.0559	1.00	5.00
Total	259	3.1274	1.19883	.07449	2.9807	3.2741	1.00	5.00

Table (E.37-b)

ANOVA

Microfinance institutions offer short term loans with no grace period

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	20.330	1	20.330	14.908	.000
Within Groups	350.466	257	1.364		
Total	370.795	258			

Table (E.38-a)

Descriptives

Microfinance institutions carry a very high rate of interest

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	2.9580	1.31094	.12017	2.7200	3.1960	1.00	5.00
Total	259	3.1699	1.21764	.07566	3.0209	3.3189	1.00	5.00

Table (E.38-b)

ANOVA

Microfinance institutions carry a very high rate of interest

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.885	1	9.885	6.818	.010
Within Groups	372.640	257	1.450		
Total	382.525	258			

Table (E.39-a)

Descriptives

I face difficulty in creating a work-life balance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	3.0336	1.12696	.10331	2.8290	3.2382	1.00	5.00
Total	259	3.1351	1.07160	.06659	3.0040	3.2663	1.00	5.00

Table (E.39-b)

ANOVA

I face difficulty in creating a work-life balance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.269	1	2.269	1.983	.160
Within Groups	294.001	257	1.144		
Total	296.270	258			

Table (E.40-a)

Descriptives

Low Self-esteem/confidence

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	2.7899	1.22733	.11251	2.5671	3.0127	1.00	5.00
Total	259	2.9961	1.21839	.07571	2.8471	3.1452	1.00	5.00

Table (E.40-b)

ANOVA

Low Self-esteem/confidence

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.363	1	9.363	6.440	.012
Within Groups	373.634	257	1.454		
Total	382.996	258			

Table (E.41-a)

Descriptives

I never considered capable of executing an enterprise successfully by my family

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	2.6639	1.34213	.12303	2.4202	2.9075	1.00	5.00
Total	259	2.9073	1.26027	.07831	2.7531	3.0615	1.00	5.00

Table (E.41-b)

ANOVA

I never considered capable of executing an enterprise successfully by my family

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.050	1	13.050	8.454	.004
Within Groups	396.726	257	1.544		
Total	409.776	258			

Table (E.42-a)

Descriptives

Dealing with red tape and government rules and regulations

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	3.0672	1.13295	.10386	2.8616	3.2729	1.00	5.00
Total	259	3.2162	1.07092	.06654	3.0852	3.3473	1.00	5.00

Table (E.42-b)

ANOVA

Dealing with red tape and government rules and regulations

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.887	1	4.887	4.316	.039
Within Groups	291.005	257	1.132		
Total	295.892	258			

Table (E.43-a)

Descriptives

It's difficult to access business networks

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	3.0756	1.26999	.11642	2.8451	3.3062	1.00	5.00
Total	259	3.2124	1.12979	.07020	3.0741	3.3506	1.00	5.00

Table (E.43-b)

ANOVA

It's difficult to access business networks

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.115	1	4.115	3.252	.072
Within Groups	325.205	257	1.265		
Total	329.320	258			

Table (E.44-a)

Descriptives

It's difficult to access the judicial system

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	2.8824	1.26341	.11582	2.6530	3.1117	1.00	5.00
Total	259	3.0386	1.18716	.07377	2.8933	3.1839	1.00	5.00

Table (E.44-b)

ANOVA

It's difficult to access the judicial system

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.375	1	5.375	3.856	.051
Within Groups	358.239	257	1.394		
Total	363.614	258			

Table (E.45-a)

Descriptives

Lack of your entrepreneurial and education skills

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	2.9643	1.08893	.09203	2.7823	3.1462	1.00	5.00
Female	119	2.6807	1.19272	.10934	2.4642	2.8972	1.00	5.00
Total	259	2.8340	1.14435	.07111	2.6940	2.9740	1.00	5.00

Table (E.45-b)

ANOVA

Lack of your entrepreneurial and education skills

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.174	1	5.174	3.997	.047
Within Groups	332.687	257	1.295		
Total	337.861	258			

Table (E.46-a)

Descriptives

Lack of acquisition of managerial skill

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	140	3.1571	1.08801	.09195	2.9753	3.3390	1.00	5.00
Female	119	2.6891	1.32606	.12156	2.4484	2.9298	1.00	5.00
Total	259	2.9421	1.22337	.07602	2.7924	3.0918	1.00	5.00

Table (E.46-b)
ANOVA

Lack of acquisition of managerial skill

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.093	1	14.093	9.735	.002
Within Groups	372.039	257	1.448		
Total	386.131	258			

Table (E.47-a)
Descriptives

Lack of training

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	2.7143	1.28316	.11763	2.4814	2.9472	1.00	5.00
Total	259	2.8958	1.22346	.07602	2.7461	3.0455	1.00	5.00

Table (E.47-b)

ANOVA

Lack of training

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.250	1	7.250	4.917	.027
Within Groups	378.936	257	1.474		
Total	386.185	258			

Table (E.48-a)

Descriptives

Ill-suited timings of the training

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	2.5462	1.30675	.11979	2.3090	2.7834	1.00	5.00
Total	259	2.8610	1.24670	.07747	2.7085	3.0135	1.00	5.00

Table (E.48-b)

ANOVA

Ill-suited timings of the training

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	21.815	1	21.815	14.785	.000
Within Groups	379.182	257	1.475		
Total	400.996	258			

Table (E.49-a)

Descriptives

High cost of the training

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	140		
Female	119	2.6134	1.24947	.11454	2.3866	2.8403	1.00	5.00
Total	259	2.8378	1.22820	.07632	2.6876	2.9881	1.00	5.00

Table (E.49-b)

ANOVA

High cost of the training

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.085	1	11.085	7.535	.006
Within Groups	378.104	257	1.471		
Total	389.189	258			

Table (E.50-a)

Descriptive Statistics

	Mean	Std. Deviation	N
Overall_procssing_constraints	6.6255	2.33306	251
Marketing Constraints	3.3452	.93781	251
Operational Constraints	2.9940	.94019	251

Table (E.50-b)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	629.755	2	314.878	106.820	.000 ^b
Residual	731.042	248	2.948		
Total	1360.797	250			

a. Dependent Variable: Overall_procssing_constraints

b. Predictors: (Constant), Operational Constraints, Marketing Constraints

Table (E.50-c)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	.762	.418		1.824	.069	-.061	1.585
Marketing Constraints	.961	.157	.386	6.106	.000	.651	1.271
Operational Constraints	.885	.157	.357	5.637	.000	.576	1.194

a. Dependent Variable: Overall_procassing_constraints

Table (E.50-d)

Descriptive Statistics

	Mean	Std. Deviation	N
Overall_procassing_constraints	6.1053	2.57066	114
Marketing Constraints	3.2835	.99358	114
Operational Constraints	2.8794	.99124	114

Table (E.50-e)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	321.082	2	160.541	41.865	.000 ^b
Residual	425.655	111	3.835		
Total	746.737	113			

a. Dependent Variable: Overall_procassing_constraints

b. Predictors: (Constant), Operational Constraints, Marketing Constraints

Table (E.50-f)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	.463	.653		.709	.480	-.831	1.757
Marketing Constraints	.861	.262	.333	3.288	.001	.342	1.379
Operational Constraints	.978	.262	.377	3.728	.000	.458	1.498

a. Dependent Variable: Overall_procassing_constraints

Table (E.51-a)

Descriptives

Price competition

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	137		
Female	114	3.2193	1.14257	.10701	3.0073	3.4313	1.00	5.00
Total	251	3.3386	1.02414	.06464	3.2113	3.4660	1.00	5.00

Table (E.51-b)

ANOVA

Price competition

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.975	1	2.975	2.857	.092
Within Groups	259.240	249	1.041		
Total	262.215	250			

Table (E. 52-a)

Descriptives

The lack of a strong distribution network you have

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	137	3.3723	.98524	.08417	3.2058	3.5387	1.00	5.00
Female	114	3.2719	1.01567	.09513	3.0835	3.4604	1.00	5.00
Total	251	3.3267	.99842	.06302	3.2026	3.4508	1.00	5.00

Table (E.52-b)

ANOVA

The lack of a strong distribution network you have

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.626	1	.626	.627	.629
Within Groups	248.585	249	.998		
Total	249.211	250			

Table (E.53-a)

Descriptives

Advertisement war by large units

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	137	3.3796	.99359	.08489	3.2117	3.5474	1.00	5.00
Female	114	3.3596	1.26999	.11895	3.1240	3.5953	1.00	5.00
Total	251	3.3705	1.12524	.07102	3.2306	3.5104	1.00	5.00

Table (E.53-b)

ANOVA

Advertisement war by large units

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.025	1	.025	.019	.889
Within Groups	316.517	249	1.271		
Total	316.542	250			

Table (E.54-a)

Descriptives

Shortage of Capital

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	137		
Female	114	3.0789	1.15325	.10801	2.8650	3.2929	1.00	5.00
Total	251	3.2032	1.06703	.06735	3.0705	3.3358	1.00	5.00

Table (E.54-b)

ANOVA

Shortage of Capital

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.224	1	3.224	2.853	.092
Within Groups	281.414	249	1.130		
Total	284.637	250			

Table (E.55-a)

Descriptives

Law quality of product and services

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	137	2.9051	1.08386	.09260	2.7220	3.0882	1.00	5.00
Female	114	2.6754	1.23012	.11521	2.4472	2.9037	1.00	5.00
Total	251	2.8008	1.15592	.07296	2.6571	2.9445	1.00	5.00

Table (E.55-b)

ANOVA

Law quality of product and services

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.282	1	3.282	2.471	.117
Within Groups	330.758	249	1.328		
Total	334.040	250			

Table (E.56-a)

Descriptives

Employee related challenges

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	137	3.2263	.98513	.08417	3.0598	3.3927	1.00	5.00
Female	114	3.0000	1.18993	.11145	2.7792	3.2208	1.00	5.00
Total	251	3.1235	1.08659	.06859	2.9884	3.2586	1.00	5.00

Table (E.56-b)

ANOVA

Employee related challenges

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.186	1	3.186	2.717	.101
Within Groups	291.985	249	1.173		
Total	295.171	250			

Table (E.57-a)

Descriptives

Lack of your managerial Experience

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	137		
Female	114	2.7632	1.22151	.11440	2.5365	2.9898	1.00	5.00
Total	251	2.8486	1.15282	.07277	2.7053	2.9919	1.00	5.00

Table (E.57-b)

ANOVA

Lack of your managerial Experience

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.525	1	1.525	1.148	.285
Within Groups	330.722	249	1.328		
Total	332.247	250			

Table (E.58-a)

Descriptive Statistics

	Mean	Std. Deviation	N
Overall_procssing_constraints	6.3299	2.51960	97
Mean business females	2.3402	1.19580	97
Mean psychological females	2.3814	1.17948	97
Mean social female	2.3381	1.19874	97

Table (E.58-b)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	237.629	3	79.210	19.812	.000 ^b
Residual	371.815	93	3.998		
Total	609.443	96			

a. Dependent Variable: Overall_procssing_constraints

b. Predictors: (Constant), Mean social female, Mean business females, Mean psychological females

Table (E.58-c)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.059	.471		6.497	.000
Mean business females	.641	.330	.304	1.946	.055
Mean psychological females	.565	.449	.265	1.259	.211
Mean social female	.181	.459	.086	.395	.693

a. Dependent Variable: Overall_procssing_constraints

Table E. 59
Chi-Square Tests

Apply for finance * Gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	3.675 ^a	1	.055	.069	.037
Continuity Correction ^b	3.195	1	.074		
Likelihood Ratio	3.677	1	.055		
Fisher's Exact Test					
Linear-by-Linear Association	3.660	1	.056		
N of Valid Cases	245				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 47.60.

b. Computed only for a 2x2 table

Table E.60-a
Descriptives

Too much required documents

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	89		
Female	66	3.2727	1.14416	.14084	2.9915	3.5540	1.00	5.00
Total	155	3.3548	1.08557	.08720	3.1826	3.5271	1.00	5.00

Table E.60-b
ANOVA

Too much required documents

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.775	1	.775	.656	.419
Within Groups	180.709	153	1.181		
Total	181.484	154			

Table E.61-a

Descriptives

The institution's credit officer dealt with you professionally

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	89	3.2472	.94485	.10015	3.0482	3.4462	1.00	5.00
Female	66	3.5000	1.01147	.12450	3.2513	3.7487	1.00	5.00
Total	155	3.3548	.97862	.07860	3.1996	3.5101	1.00	5.00

Table E.61-b

ANOVA

The institution's credit officer dealt with you professionally

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.422	1	2.422	2.555	.112
Within Groups	145.062	153	.948		
Total	147.484	154			

Table E.62-a

Descriptives

Clear and simple requirements

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	89	2.9663	1.06012	.11237	2.7430	3.1896	1.00	5.00
Female	66	3.1212	1.14375	.14079	2.8400	3.4024	1.00	5.00
Total	155	3.0323	1.09556	.08800	2.8584	3.2061	1.00	5.00

Table E.62-b

ANOVA

Clear and simple requirements

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.910	1	.910	.757	.386
Within Groups	183.929	153	1.202		
Total	184.839	154			

Table E.63-a

Descriptives

The procedures of investigation were simple and proceeded in a short time

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	89		
Female	65	3.2615	1.21549	.15076	2.9604	3.5627	1.00	5.00
Total	154	3.0974	1.16467	.09385	2.9120	3.2828	1.00	5.00

Table E.63-b

ANOVA

The procedures of investigation were simple and proceeded in a short time

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.030	1	3.030	2.252	.136
Within Groups	204.509	152	1.345		
Total	207.539	153			

Table E.64-a

Descriptives

The required guarantees were reasonable

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	89		
Female	66	3.2424	1.02373	.12601	2.9908	3.4941	1.00	5.00
Total	155	3.1032	1.10002	.08836	2.9287	3.2778	1.00	5.00

Table E.64-b

ANOVA

The required guarantees were reasonable

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.227	1	2.227	1.851	.196
Within Groups	184.121	153	1.203		
Total	186.348	154			

Table E.65-a

Descriptives

Interest rate terms

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	89	3.0225	1.06576	.11297	2.7980	3.2470	1.00	5.00
Female	64	3.2031	1.19761	.14970	2.9040	3.5023	1.00	5.00
Total	153	3.0980	1.12252	.09075	2.9187	3.2773	1.00	5.00

Table E.65-b

ANOVA

Interest rate terms

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.215	1	1.215	.964	.328
Within Groups	190.314	151	1.260		
Total	191.529	152			

Table E.66-a

Descriptives

payment terms

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	89		
Female	64	3.1875	1.12511	.14064	2.9065	3.4685	1.00	5.00
Total	153	3.1699	1.05001	.08489	3.0022	3.3376	1.00	5.00

Table E.66-b

ANOVA

payment terms

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.034	1	.034	.031	.861
Within Groups	167.548	151	1.110		
Total	167.582	152			

Table E.67-a

Descriptives

grace period terms

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	89		
Female	64	3.2344	1.13728	.14216	2.9503	3.5185	1.00	5.00
Total	153	3.1438	1.06634	.08621	2.9735	3.3141	1.00	5.00

Table E.67-b
ANOVA

grace period terms

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.903	1	.903	.793	.375
Within Groups	171.934	151	1.139		
Total	172.837	152			

Table E.68-a

Descriptive Statistics

	Mean	Std. Deviation	N
Performance_indiator	3.2228	.64431	220
Capital on the start	2.8455	1.76566	220
Previous experience	1.4682	.50012	220
Duration of running the business	2.1591	.98721	220
Gender	1.4091	.49279	220

Table E.68-b

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3.453	4	.863	2.122	.079 ^b
Residual	87.463	215	.407		
Total	90.916	219			

a. Dependent Variable: Performance_indiator

b. Predictors: (Constant), Gender, Previous experience, Capital on the start, Duration of running the business

Table E.68-c

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.987	.265		11.281	.000
Capital on the start	.020	.026	.055	.780	.436
Prior experience	.070	.091	.054	.770	.442
Duration of running the business	.096	.048	.148	1.997	.047
Gender	-.094	.095	-.072	-.990	.323

a. Dependent Variable: Performance_indiator

Table E.69-a

Descriptives

Education_perf

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	131		
Female	91	3.7473	1.16993	.12264	3.5036	3.9909	1.00	5.00
Total	222	3.5766	1.14196	.07664	3.4255	3.7276	1.00	5.00

Table E.69-b

ANOVA

Education_perf

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.492	1	4.492	3.484	.063
Within Groups	283.706	220	1.290		
Total	288.198	221			

Table E.70-a

ANOVA

Training_perf

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.833	1	2.833	2.254	.135
Within Groups	276.501	220	1.257		
Total	279.333	221			

Table E.70-b

Descriptives

Training_perf

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	131	3.5725	1.05997	.09261	3.3893	3.7557	1.00	5.00
Female	91	3.8022	1.20388	.12620	3.5515	4.0529	1.00	5.00
Total	222	3.6667	1.12426	.07546	3.5180	3.8154	1.00	5.00

Table E.71-a

Descriptives

Linkages_perf

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	131	3.6565	1.05079	.09181	3.4749	3.8381	1.00	5.00
Female	91	3.9231	1.18538	.12426	3.6762	4.1699	1.00	5.00
Total	222	3.7658	1.11311	.07471	3.6185	3.9130	1.00	5.00

Table E.71-b

ANOVA

Linkages_perf

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.816	1	3.816	3.110	.079
Within Groups	270.004	220	1.227		
Total	273.820	221			

Table E.72-a

Descriptives

Access_perf

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	131	3.6107	1.04934	.09168	3.4293	3.7921	1.00	5.00
Female	91	3.6253	1.22987	.12893	3.4691	3.9814	1.00	5.00
Total	222	3.6167	1.12556	.07554	3.5088	3.8065	1.00	5.00

Table E.72-b

ANOVA

Access_perf

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.705	1	.705	.556	.597
Within Groups	279.277	220	1.269		
Total	279.982	221			

Table E.73-a

Descriptives

Org_cult_perf

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	131	3.5802	1.00731	.08801	3.4060	3.7543	1.00	5.00
Female	91	3.7802	1.20002	.12580	3.5303	4.0301	1.00	5.00
Total	222	3.6622	1.09226	.07331	3.5177	3.8066	1.00	5.00

Table E.73-b

ANOVA

Org_cult_perf

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.149	1	2.149	1.808	.180
Within Groups	261.513	220	1.189		
Total	263.662	221			

Table E.74-a

Membership_in_networks * Gender Cross-tabulation

			Gender		Total
			Male	Female	
membership_in_networks	Yes	Count	60	33	93
		Expected Count	55.9	37.1	93.0
	No	Count	71	53	124
		Expected Count	74.5	49.5	124.0
	3.00	Count	0	1	1
		Expected Count	.6	.4	1.0
Total	Count	131	87	218	
	Expected Count	131.0	87.0	218.0	

Table E.74-b

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.680 ^a	2	.262
Likelihood Ratio	3.019	2	.221
Linear-by-Linear Association	1.673	1	.196
N of Valid Cases	218		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .40.

Table E.75-a

Descriptives

form_Training

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	108	2.93	.934	.090	2.75	3.10	1	5
Female	62	2.95	.965	.123	2.71	3.20	1	5
Total	170	2.94	.943	.072	2.79	3.08	1	5

Table E.75-b

ANOVA

form_Training

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.026	1	.026	.029	.865
Within Groups	150.262	168	.894		
Total	150.288	169			

Table E.76-a

Descriptives

form_Marketing

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	108	3.06	.910	.088	2.89	3.24	1	5
Female	61	3.07	.981	.126	2.81	3.32	1	5
Total	169	3.07	.933	.072	2.92	3.21	1	5

Table E.76-b

ANOVA

form_Marketing

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.000	1	.000	.000	.996
Within Groups	146.284	167	.876		
Total	146.284	168			

Table E.77-a

Descriptives

form_soc_activities

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	110	3.14	.981	.094	2.95	3.32	1	5
Female	62	3.27	1.027	.130	3.01	3.54	1	5
Total	172	3.19	.997	.076	3.04	3.34	1	5

Table E.77-b

ANOVA

form_soc_activities

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.753	1	.753	.756	.386
Within Groups	169.293	170	.996		
Total	170.047	171			

Table E.78-a

Descriptives

form_fmly_hlth_care

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	110		
Female	63	2.70	1.303	.164	2.37	3.03	1	5
Total	173	2.92	1.222	.093	2.74	3.10	1	5

Table E.78-b

ANOVA

form_fmly_hlth_care

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.824	1	4.824	3.273	.072
Within Groups	252.043	171	1.474		
Total	256.867	172			

Table E.79-a

Descriptives

form_support_finance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	111	3.07	1.118	.106	2.86	3.28	1	5
Female	62	2.89	1.161	.147	2.59	3.18	1	5
Total	173	3.01	1.134	.086	2.84	3.18	1	5

Table E.79-b

ANOVA

form_support_finance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.361	1	1.361	1.060	.305
Within Groups	219.633	171	1.284		
Total	220.994	172			

Table E.80-a

Descriptives

form_studies_stat

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	111		
Female	62	2.90	1.155	.147	2.61	3.20	1	5
Total	173	3.01	1.081	.082	2.84	3.17	1	5

Table E.80-b
ANOVA

form_studies_stat

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.016	1	1.016	.869	.353
Within Groups	199.978	171	1.169		
Total	200.994	172			

Table E.81-a
Descriptives

form_workshops

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	111		
Female	63	3.30	1.087	.137	3.03	3.58	1	5
Total	174	3.20	1.048	.079	3.04	3.36	1	5

Table E.81-b
ANOVA

form_workshops

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.996	1	.996	.907	.342
Within Groups	188.964	172	1.099		
Total	189.960	173			

Table E.82-a

Descriptives

form_consultation

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
Male	111	3.14	1.004	.095	2.95	3.32	1	5
Female	62	2.97	1.071	.136	2.70	3.24	1	5
Total	173	3.08	1.029	.078	2.92	3.23	1	5

Table E.82-b

ANOVA

form_consultation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.115	1	1.115	1.054	.306
Within Groups	180.908	171	1.058		
Total	182.023	172			

Table E.83-a

Descriptives

form_enable_IB_network

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	111		
Female	62	3.03	1.173	.149	2.73	3.33	1	5
Total	173	3.03	1.083	.082	2.87	3.20	1	5

Table E.83-b

ANOVA

form_enable_IB_network

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.001	1	.001	.000	.983
Within Groups	201.791	171	1.180		
Total	201.792	172			

Table E.84-a

Descriptives

form_enable_exchange_inf

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	111	3.05	1.052	.100	2.86	3.25	1	5
Female	62	3.18	1.109	.141	2.90	3.46	1	5
Total	173	3.10	1.071	.081	2.94	3.26	1	5

Table E.84-b

ANOVA

form_enable_exchange_inf

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.605	1	.605	.526	.469
Within Groups	196.724	171	1.150		
Total	197.329	172			

Table E.85-a

Descriptives

form_enable_com_opp

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	111	3.12	1.042	.099	2.92	3.31	1	5
Female	62	3.24	1.051	.133	2.98	3.51	1	5
Total	173	3.16	1.044	.079	3.01	3.32	1	5

Table E.85-b

ANOVA

form_enable_com_opp

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.620	1	.620	.567	.452
Within Groups	186.848	171	1.093		
Total	187.468	172			

Table E.86-a

Descriptives

form_lobbying

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Male	110		
Female	61	2.98	1.103	.141	2.70	3.27	1	5
Total	171	3.01	1.085	.083	2.85	3.18	1	5

Table E.86-b

ANOVA

form_lobbying

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.075	1	.075	.063	.802
Within Groups	199.902	169	1.183		
Total	199.977	170			

Table E.87-a

Descriptives

inform_Training

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	104	2.8558	.92870	.09107	2.6752	3.0364	1.00	5.00
Female	51	2.7059	.98578	.13804	2.4286	2.9831	1.00	5.00
Total	155	2.8065	.94729	.07609	2.6561	2.9568	1.00	5.00

Table E.87-b

ANOVA

inform_Training

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.769	1	.769	.856	.356
Within Groups	137.425	153	.898		
Total	138.194	154			

Table E.88-a

Descriptives

inform_Marketing

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	103	3.0388	1.03774	.10225	2.8360	3.2417	.00	5.00
Female	48	2.8958	.95069	.13722	2.6198	3.1719	1.00	5.00
Total	151	2.9934	1.00993	.08219	2.8310	3.1558	.00	5.00

Table E.88-b

ANOVA

inform_Marketing

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.670	1	.670	.655	.420
Within Groups	152.324	149	1.022		
Total	152.993	150			

Table E.89-a

Descriptives

inform_soc_activities

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	105	3.0476	1.03200	.10071	2.8479	3.2473	1.00	5.00
Female	49	3.1837	.88208	.12601	2.9303	3.4370	1.00	5.00
Total	154	3.0909	.98594	.07945	2.9340	3.2479	1.00	5.00

Table E.89-b

ANOVA

inform_soc_activities

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.618	1	.618	.635	.427
Within Groups	148.109	152	.974		
Total	148.727	153			

Table E.90-a

Descriptives

inform_fmly_hlth_care

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	105	3.0571	1.09920	.10727	2.8444	3.2699	1.00	5.00
Female	50	2.9000	.97416	.13777	2.6231	3.1769	1.00	4.00
Total	155	3.0065	1.05987	.08513	2.8383	3.1746	1.00	5.00

Table E.90-b

ANOVA

inform_fmly_hlth_care

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.836	1	.836	.743	.390
Within Groups	172.157	153	1.125		
Total	172.994	154			

Table E.91-a

Descriptives

inform_support_finance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	105	3.0000	1.06518	.10395	2.7939	3.2061	1.00	5.00
Female	50	2.8800	1.00285	.14182	2.5950	3.1650	1.00	5.00
Total	155	2.9613	1.04374	.08384	2.7957	3.1269	1.00	5.00

Table E.91-b

ANOVA

inform_support_finance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.488	1	.488	.446	.505
Within Groups	167.280	153	1.093		
Total	167.768	154			

Table E.92-a

Descriptives

inform_studies_stat

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	105	2.9905	1.02371	.09990	2.7924	3.1886	1.00	5.00
Female	49	3.0204	.98931	.14133	2.7362	3.3046	1.00	5.00
Total	154	3.0000	1.00976	.08137	2.8392	3.1608	1.00	5.00

Table E.92-b

ANOVA

inform_studies_stat

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.030	1	.030	.029	.865
Within Groups	155.970	152	1.026		
Total	156.000	153			

Table E.93-a

Descriptives

inform_workshops

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	105	3.0190	1.04680	.10216	2.8165	3.2216	1.00	5.00
Female	50	2.9400	.95640	.13525	2.6682	3.2118	1.00	5.00
Total	155	2.9935	1.01608	.08161	2.8323	3.1548	1.00	5.00

Table E.93-b

ANOVA

inform_workshops

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.212	1	.212	.204	.652
Within Groups	158.782	153	1.038		
Total	158.994	154			

Table 94-a

Descriptives

inform_consultation

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	104	3.0385	1.06053	.10399	2.8322	3.2447	1.00	5.00
Female	50	2.8400	1.07590	.15215	2.5342	3.1458	1.00	5.00
Total	154	2.9740	1.06610	.08591	2.8043	3.1437	1.00	5.00

Table E.94-b

ANOVA

inform_consultation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.330	1	1.330	1.171	.281
Within Groups	172.566	152	1.135		
Total	173.896	153			

Table E.95-a

Descriptives

inform_enable_IB_network

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	105	2.9714	1.01391	.09895	2.7752	3.1676	1.00	5.00
Female	50	3.0000	.96890	.13702	2.7246	3.2754	1.00	5.00
Total	155	2.9806	.99656	.08005	2.8225	3.1388	1.00	5.00

Table E.95-b

ANOVA

inform_enable_IB_network

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.028	1	.028	.028	.868
Within Groups	152.914	153	.999		
Total	152.942	154			

Table E.96-a

Descriptives

inform_enable_exchange_inf

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	105	2.9810	.98039	.09568	2.7912	3.1707	1.00	5.00
Female	50	3.0400	1.08722	.15376	2.7310	3.3490	1.00	5.00
Total	155	3.0000	1.01290	.08136	2.8393	3.1607	1.00	5.00

Table E.96-b

ANOVA

inform_enable_exchange_inf

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.118	1	.118	.114	.736
Within Groups	157.882	153	1.032		
Total	158.000	154			

Table E.97-a

Descriptives

inform_enable_com_opp

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	105	3.0476	1.02264	.09980	2.8497	3.2455	1.00	5.00
Female	50	3.0200	.95810	.13550	2.7477	3.2923	1.00	5.00
Total	155	3.0387	.99925	.08026	2.8802	3.1973	1.00	5.00

Table E.97-b

ANOVA

inform_enable_com_opp

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.026	1	.026	.026	.873
Within Groups	153.742	153	1.005		
Total	153.768	154			

Table E.98-a

Descriptives

inform_lobbying

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Male	105	3.0476	1.02264	.09980	2.8497	3.2455	1.00	5.00
Female	50	2.9000	.97416	.13777	2.6231	3.1769	1.00	5.00
Total	155	3.0000	1.00647	.08084	2.8403	3.1597	1.00	5.00

Table E.98-b

ANOVA

inform_lobbying

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.738	1	.738	.727	.395
Within Groups	155.262	153	1.015		
Total	156.000	154			

Appendix (F) Interviews with governmental institutions and networking

F.1. Provided services from institutions:

Institutions which provide five or more services to beneficiaries:

(1) informed:

The fund's activities are: Awareness with the entrepreneurship and its importance; Training for current and future entrepreneurs; Consultations; Finance; Support entrepreneurs after providing finance to them. Furthermore, Members can obtain: i) Priority in supplying to the governmental sector; ii) Marketing for their products and free participation in exhibitions; and iii) Facilities in getting the license

(2) informed that:

The institution provides Consultations to probable entrepreneur to assess his/her idea and prepare the business plan; Finance; Support to probable entrepreneurs through exemption them from the governmental fees to start the business; Training; Marketing, through participation in exhibitions for its members; and provide consultations to current entrepreneurs, the consultations are related to different aspects of the business, such as pricing, packing, and business model

Ruwad is the first institution in UAE stimulate higher education students to be entrepreneurs and providing finance to them to start through conducting a competition titled "start-up college" for higher education female students. Eighty students participated in the competition and 14 ideas generated from them. The winner 3 ideas are given finance to start their own businesses.

Ruwad established the centre of entrepreneurship incubation in collaboration with Sharjah University. The centre was established into the university itself.

(3) informed that the role of Dubai SME is to provide services and initiatives to Emiratis and all GCC citizens in Dubai.

*He clarified that the first service is the support for home based businesses, “**Intelaq project**”, it has about 700 beneficiaries; Spread the culture about entrepreneurship in UAE, this was implemented through a competition between school & university students named “The young businessman – Al Tager Al Sagheer”, about 11000 students participated in this competition. This competition succeed and now the ministry of education included it in the schools’ curriculum as practical activity. Many sheiks visit the competition and support the competitors too much. There are funds to the top 100 winners of the completion. Many students who participated in the competition started their own business and become entrepreneurs after their graduation. So, the result of our previous work is shown after many years.*

*In the same regard, Dubai SME designed a business model in Kidzania to make kids aware with the basics of how to start their own business, how to get a trade license, how open a bank account, advertise, etc
.....*

A new competition is launched to stimulate entrepreneurs, top ten winners has been awarded AED 100,000 each. Participants should be graduated and without job.

*The second type of services is the **advisory**. The advisory consists of: Training & Consultation and Development. **The training** is provided through “Dubai Academy for Entrepreneurship”. The academy started*

by provide training courses, now it provides professional diplomas in many areas, for example: A diploma in hospitality in collaboration with Al Jumirah group, graduates become ready with business model and the feasibility. Furthermore, the academy offers a diploma in retail management and tailored diplomas upon request. Moreover, the academy offers general short courses, in Finance, Marketing, and Entrepreneurship for its beneficiaries. **Consultation** and Development is provided to who request.

Another activity for Dubai SMEs is having **Hemdan bin Mohamed centre for invention and innovation** which started as a business centre and transferred to be a **business incubator** for SMEs in UAE since 2014. The centre supports new inventions and innovations to make them commercially acceptable which increase the competitiveness of UAE industry as a whole. In the past there was no service dedicated to innovators, recently, the centre supports the innovative business model. The business can lasts in the centre for three years maximum. The centre incubates the business in four sectors: Education; design; ICT; and health care. The selection of these sectors based on the innovation strategy in UAE. There is a virtual office is given to the businesses in the centre for one year, the entrepreneur who take one of these offices can get all the provided benefits to entrepreneurs (Finance till AED 1,000,000 with 0% interest rate, and can extend to be 5,000,000 as bank finance with the guarantee of Mohamed Bin Rashid Institute) with grace period.

Dubai SME enable its members to get the trade license for commercial business with exemption from the license fees and any other related fees for five years.

The institution has a **specialized programme for market access** called the “**governmental purchases programme**”. According to this

*programme, a certain percentage (Was 5% and increased to 10%) of governmental purchases in Dubai should be sourced from Mohamed Bin Rashed institution' members. Furthermore, the priority is given for them even if their prices are higher than the other competitors till 5%. This programme supported our members too much. The total purchases from the governmental institutions since 2002 till now are AED 3,800,000,000. The programme enabled many of our members to be suppliers to many huge companies such as fly emirates. All members has access to **platform** named “**Tigari**” which all governmental institutions issue their tenders through this platform. The member has access to all members to “Tigari”, the access is given to the members free of charge.*

It's a real challenge to make entrepreneurs suppliers to governmental institutions. Dubai SME developed a complete eco-system of entrepreneurship through many pillars: minimize the costs of entrepreneurs; incubators for entrepreneurs; and training; etc...

This comprehensive vision from Dubai SMEs lead to amazing results. The number of beneficiaries are 23000 entrepreneurs since 2002 with amount AED 282,000,000 are exemptions to entrepreneurs from different governmental and private institutions to support the entrepreneurs.

(7) argued that:

Tijar Dubai is a programme belonged to Dubai chamber of industry commerce, it aims at support the youth Emiratis. The programme changes the mindset of the students in both the higher education and in secondary stages of study. The programme itself started in 2013, since 2014 the campaign started. In 2015, a significant transfer in the students' attitude towards entrepreneurship has been shown. They start to like to be entrepreneurs.

The programme provides **training** in both **general courses** (How to generate idea, The management of different business aspects, social media, legal issues of the business, or Branding) beside some **specialized courses** (for example courses in food and beverages business management). Once an entrepreneur likes to start his own business, he/she submit a brief. Then an interview is been conducted with him/her, and asking he/she to provide a simple business plan includes strategy; SWOT analysis; and the expected suppliers and enable he/she to meet the suppliers. A consultation is provided for he / she to be distinguished and different from other competitors. Moreover, a financial consultation is provided to the entrepreneur, through providing a template includes some questions to answered from his/her side. Then a face to face meeting is conducted between the entrepreneur and a financial consultant to prepare the completed financial study and enable the entrepreneur to provide it to tijar dubai.

Tijar dubai provides the fund to entrepreneurs for those who need and the programme committee see that he/she deserves. After the programme approval on funding the proposed business, the programme supports the entrepreneurs through inviting key persons in the opening of the business and contact the different institutions to facilitate the different issues for their entrepreneurs. Furthermore, Tijar Dubai supports its members through purchase most of its purchases from the members (flowers, catering, giveaways, ...).

Tijar Dubai organizes workshops and training sessions for entrepreneurs. This generate the idea in their minds, and stimulate them to ask, collect data, and prepare the business plans, etc...

On the **marketing** level, the programme organizes the opening and inviting VIPs for that event with a full coverage in the media for the

opening event. Furthermore, at least one news is published annually about the business of Tijar members.

Tijar Dubai supports its member entrepreneurs to expand. If they success in their business, the institution supports them to open a new one or more branches.

(11) said:

Dept. of entrepreneurs' development - Abu Dhabi Chamber of Commerce & Industry has activities related to 3 perspectives: business start-up; business growth and business expansion.

*The department's activities are: provide economic and legal consultations; **assessment** (evaluation) to the provided business plan; increase the awareness about the preparation of the business plan; facilitate the entrepreneurs' ability on obtaining the license; offer training courses in many business areas.*

*The chamber organizes **workshops** related to solve the problems of SMEs. Through these workshops representatives from banks and different institutions related to SMEs meet entrepreneurs and discuss the obstacles which face them.*

The chamber enables its members to have a business link with local and international investors. It provides all the data related to UAE economy and refer any problems back to the related department to solve any problem face entrepreneurs. Further, it organizes international exhibitions and conferences for its members. Finally, it has an initiative named "Francize" as a new idea to make the finance available for its members.

(8) clarified the activities of the institution, as she informed that:

The institution provides support to the SMEs even to start-up or to sustain and grow. The support is given in many areas. Exemption from all the required fees to get the license and from provide bank guarantees is the first area of support given to beneficiaries. Furthermore, the training, consultation and finance through an agreement with RAK bank (Started in 2016) are widely provided from RAK SMEs.

A unique type of support is given by the institution, as it deals with its members as suppliers. Moreover, a support in marketing is given via organization of national and international exhibitions.

(5) said:

The main role of Ruwad is to provide different types of support to SMEs in Sharjah. The support can be financial and/or technical support (Consultations); exemption from the governmental fees to start the business; Training; Marketing, through participation in exhibitions for its members.

(10) argued that the chamber provides its services through **Fujairah centre for SMEs support** which is established upon the prince decree no. 3 in 2007. The centre provides the following many services to beneficiaries. **Consultation** is the first service, it starts with the preparation of the feasibility study (before the business start-up). Further, consultation is continuously provide to members to can sustain. The chamber provide **Training** courses about the preparation of feasibility study and other important courses for entrepreneurs alongside with data about the suppliers.

The Chamber exempt its members from all the fees related to the start up and enables them to receive land for free. The centre has incubator

includes a furnished office for two years. The incubator is ready now and the institution is about to start.

Institutions which provide between two and four services to beneficiaries:

(9) clarified the program activities as follows:

The institution started in 2009, now the institution has 323 actual beneficiaries, only 23% of them are females. The institution provides members exception from all the fees; prepare a free feasibility study to the applicant; consultations and free advertising for the members' ventures through the program's website.

Although that the institution doesn't provide direct finance to members, it has an agreement between with Khalifa fund to enable the beneficiaries for the institution to obtain finance from the fund. Another agreement is going to be signed shortly with another finance institution.

(12) plays a main role as an incubation for entrepreneurs.

Ajman Business Women council is established in 2005, under the umbrella of Ajman chamber of commerce and industry. Since the beginning of the council it designed its strategic council, which is comply with the strategic plan of UAE, strategic plan of Ajman emirate, and the strategic plan of Ajman chamber of commerce and industry. The council aims at achieve the following objectives: support the female entrepreneurs to be businesswomen; encourage women's economic investments; and support their initiatives for the fields of free enterprise inside and outside UAE.

The council activities are:

- 1. Issue "Bedayat" (Starts) license. It's the first initiative from the council. "Bedayat" is free license issue to the ladies enables them*

to work in one of 21 sectors, the license period is three years, through this period the women are provided by some programmes which enable her to participate effectively in the economic development. These programmes are:

a. Training courses and workshops.

i. General training courses and workshops, such as: soft skills; feasibility study; marketing; communication; and product selection

ii. Specialized training courses and workshops, these courses are technical and directly related to the specialization of the lady, such as: Fashion; jewellery; flowers; food products; etc). These training courses and workshops enable her to improve the quality of her products.

b. Enable the females to participate in exhibitions, this is through many phases:

i. the start is to participate in "One day exhibition". As per this exhibition, the council organizes exhibition for only one day in one of governmental institutions in Ajman emirate. The number of participants are 5 to 10 ladies. The main objective of this programme is to enable female entrepreneurs to: i) understand the market and know the consumers' need; ii) See how her product (s) are comply with the market needs; iii) learn how to exhibit her products and convince the consumers with them; iv) suggest the changes that can be done in the product to be more suitable to the market needs.

ii. Participate in exhibitions for 2 or 3 days.

iii. Participate in exhibition called "Bedayat exhibition" for 5 days. The first year of the exhibition 50 female entrepreneurs participated, the number increase to 65 in

the second year and become 75 in the third year, 100 participants in the fourth year, finally, 150 female entrepreneurs participated in the last exhibition (the fifth one). The exhibition is accompanied by training session, defile, completion. Since the third exhibition, female entrepreneurs from GCC participate in the exhibition. In the fifth market, some female entrepreneurs from other countries participate in the exhibition.

*Since the fourth exhibition, two competitions launched. The **first** competition is called “The best exhibitor”, as per this competition, the best three exhibitors are selected. The selection criteria are: products; the way of the products’ demo; the level of cleanliness of the site; the exhibitor way of dealing with consumers; the price. The top three are the winners of the competition, and they receive awards at the end of the exhibition.*

The second competition is conducted between “Bedayat” members only. Only one winner is selected, the selection criteria are: The future plan for the entrepreneur; her feasibility study; her plan to have a shop. The winner award is issuing trade license for free and a rent for one year for the winner entrepreneur.

- c. Issuing a Periodical magazine named “National fingers”, all the beneficiaries from the council with their products are listed in this magazine. 20,000 copies are published from this magazine, the coming versions has been electronic.*
- d. The council provides cars Support the “bedayat” members who need cars to reach their customers or to use these cars in service customers. The council provides the car with zero interest rate.*

e. *The council organizes visits, local and international, to its members to can contact the success stories and know their success keys. The council organized visits to Kuwait, Bahrain, Qatar, Turkey, and Oman. The 2017 plan includes visits to Egypt and Jordan in 2017.*

Bedayat license is given for emirate females who accommodate in Ajman,

2. *Enable members to participate in conferences and forums. This year two forums were organized:*

a. *The first one was about “Trade licenses“. In this forum, 80 female entrepreneurs met all representatives from all the institutions which are related to issue the trade licenses (Department of Economic Development, Chamber of Commerce and Industry, Municipality, Civil Defense, Immigration...). Each representative presents the procedures of his institution to issue the license. This forum provides the participants the full knowledge for all the issues related to the trade license.*

b. *The second forum was titled “Entrepreneurs Forum“. In this forum, 9 male and female entrepreneurs presented their success stories. In this forum, two initiatives launched:*

i. *The Inspiring Woman.*

ii. *Male and female entrepreneurs*

250 persons participated in this forum, entrepreneurs and representative for many institutions. Some institutions placed orders for to purchase products from the entrepreneurs who presented their projects in the forum.

3. *In October 2017, the council organized a new exhibition for male and female entrepreneurs.*

4. *MoUs and Agreements are signed between the council and different institution: universities, Health centres, training centres, etc.... to enable the council to care all the aspects of females.*
5. *The coming project for the council is to establish a new building for Ajman business women, includes 70 shops, incubators, workshops, conference hall. This has been available for female entrepreneurs with a low cost.*

(6) said:

The council is established in 2001 as a unit of the union of Emirati chamber of commerce. The council establishment is followed by the establishment all the other business women councils in the other emirates, each business women council in any emirate is a unit of the chamber of commerce of this emirate. Emirati Business women council is the umbrella which all other women councils work under it. The establishment of the council leads to find ladies as representatives to female entrepreneurs and became members in the council of union for commerce and industry, which empowered females and facilitated their business too much. Several examples for this:

- The license for ladies were restricted on few number of activities only (tailor, saloon, ...), recently, she can register in any activity.
- Ladies, recently, can participate in any activity for the union of chambers of commerce, such as the participation in any business delegations outside UAE.
- The manpower authority was issuing their ID as “House wife “, recently, it’s issued as “businesswomen”.

The council’s activities are:

- Offering training courses to its members;

- Enables female entrepreneurs to connect the international business partners; consultancy: Emirates Businesswomen Council consultancy services offers professional advice and counsel for women-owned businesses and professionals in UAE. All our consultancy services are based on our firm belief that correct and true information is the corner stone for your success. The precise information you'll receive from EBWC consultants gives you a head start and insights to avoid procedural and bureaucratic delays for your projects and initiatives.

(4) informed that:

They started in 2011 as a centre called "Bedayah". The centre was incubate the new businesses, it provided them the venue for two or three years with a little rent and free of all other charges (electricity, licence, chamber of commerce membership, meeting rooms, halls....).

Members were able to participate in all the events of the SCCI, such as exhibitions, meeting the chamber's visitors.

After five years, in 2016, the centre is going to be restructured through launching for a new phase of the centre, the restructuring has been completed in one year. The new phase of the centre will provide entrepreneurs the venue with full facilities, including: the furnished office, meeting rooms, library, e-library, health club for the members, free database available for members, and studio for the media specialization.

The new incubator be: i) free of charge for all the costs (even the rent); ii) More incubators has been available for entrepreneurs (to be 40 instead of 14); iii) agreements has been conducted with the different UAE Higher Education Institutions to recruit graduates who like to start their own businesses

Recently, the number of beneficiaries is few, as the centre in the restructuring phase. The number of female beneficiaries was more than male beneficiaries. The reason of this is that women prefer the having their own businesses, while men prefer the governmental jobs.

Institutions which provide one service:

(13) said:

Emirates Women Award was launched under the patronage of H.H. Sheikh Ahmed bin Saeed al Maktoum in the year 2003.

The award dedicates itself to encouraging the country's women (UAE Nationals & Residents) to play their part in corporate affairs, and to recognize and appreciate the ladies who have been successful in their respective careers/businesses.

F.2. Provided support from institutions:

Institutions which provide their support to both males and females:

(1) said

Although that the fund provides support for both male and female entrepreneurs, Emirati female Entrepreneurs are of the fund's main targeted segment. The fund designed some projects specifically for females. One of these projects is Sougha which is an initiative launched by Khalifa Fund and converted into a company, aimed at preserving local heritage through artisan development, product adaptation and opportunity creation through market access. The initiative targets all artisans and women within the UAE. Almost all beneficiaries from Sougha are women. It started by only seven beneficiaries in 2009, and increased gradually to be more than 100 members now in 2017.

The fund supports Sougha's members through:

- i) Carry out market study and inform the members which products are required in the market;*
- ii) Provide training for beneficiaries; and*
- iii) Sell the member's products through the different outlets of Sougha. All the revenue is given to the members after sales.*

Another finance project of the fund is named "Micro", it supports the home-based entrepreneurs, which mean that the female can work and produce of goods and this is an interesting point. What is understood by home-based entrepreneurs – a short description would be useful services from their home. Most of entrepreneurs who join this programme are women.

Some of the provided training courses are designed with "female theme", which include female case studies and discusses the female practices.

(3) said:

The institution supports the female entrepreneurs in the marketing aspects through appreciating their work in media and social media.

There is Sheikh/ Mohamed Bin Rashed award for the best female entrepreneur.

The third group of institutions provide their support to females only, such as (6), (12) and (13).

F.3. The evolution of female entrepreneurship in UAE:

(4) said:

Female entrepreneurs developed significantly in recent years, and started to enter new areas. In the past they were interested in fixed jobs, while now they are more interested to be entrepreneurs.

(1) said:

The difference between the past and the present is that all female entrepreneurs in the past were working under licence issued to a male (her brother, husband, or son..), as it was easy for him to contact the concerned institutions to issue and renew the business licence. Recently, females can easily contact the concerned institutions to issue and renew the business licence. Hence, we can note the significant increase in registered women-owned businesses.

(6) said that:

Female entrepreneurship developed in UAE for last few years, the development of UAE positively reflected on the knowledge of female entrepreneurs, they nowadays female entrepreneurs are able to communicate perfectly with the society and able to search and obtain the required knowledge before the start up of their own businesses.

(2) said:

Female entrepreneurs in UAE increased significantly in last few years, the origin of entrepreneurship started in UAE for more than forty years, as there were not too much governmental employment, so most of people were go towards start their own businesses, which considered the root of entrepreneurship. In this time, it was mainly trade business.

Women in UAE become stronger as men were go for fishing and their women were the directors of family life from all the life aspects, which make her stronger and more controller on the financial issues and can carry chocks.

20 years back, the emirate government started to establish the modern governmental system which include more governmental institutions, then it recruited a large number of employees. This change the culture of emirates changed to prefer the governmental employment rather than self-employment as its less risky and the life become easier and more luxury with salary.

I expect that after five years, no more governmental vacancies has been available, as the universities and colleges graduate about 22,000 annually, so 100,000 governmental jobs should be available in the governmental institutions, if this not occur, graduates will rethink to be entrepreneurs again.

One of the reasons of the female entrepreneurship in UAE is the great support which is given from the government. As the government believes t entrepreneurship is the main pillar in achieving the sustainable development.

(5) said

Generally, the entrepreneurship developed in UAE, and Sharjah, all concerned governmental institutions in Sharjah support entrepreneurship too much. As they start to open a special departments for entrepreneurship support, such as: Sharjah Economic Development Department; Sharjah Chamber of Commerce and Industry; an initiative called “Sheraa” (Purchase) has been initiated upon a prince’s decree to support student entrepreneurs.

This support to entrepreneurship initiated from the believe of all Emirati governments that entrepreneurship is the main pillar in achieving the sustainable development. All Emirati governments support female entrepreneurs and try to highlight the role of women in the society and her effective participation in GDP creation and creating value added as well.

(7) said:

Females submit more applications to the programme, registered males are more than females. This is because of the following reasons:

- Females submit simple ideas, while males submit some complicated ideas.
- Females like to study all the details a full study before the beginning, while males prefer to proceed and start-up faster than females.
- Some females are hasty. They submit the application and ask for the finance within few days, when the programme ask them to submit the business plan, they become shocked from the required details for the business.
- Females are risk avoiders more than males

(8) said:

“Females are less able than males in introducing the idea and explaining it”

F.4. The characteristics of female entrepreneurs and how they are different from the male entrepreneurs:

(1) explained:

Female Entrepreneurs don't take uncalculated risk, they are more risk avoiders in comparison to males, who are risk takers. The main reason of this is that men are more independent than women who are followers to their families. This nature of women lead to:

- Women tend to join the fund's training programs more than men; and
- Women demand on finance is less than men; and

On contemporary of this point of view, respondent no. (6) – Emirati Businesswomen council said that *“Recent female entrepreneurs are more risk takers than males”*.

Respondents think that females are more commitment than males. (1) Khalifa Fund said that *“Women commitment to pay their debt service”* and respondents no. 2 – Ruwad, no. 6 - Emirati Businesswomen council, no. 7 – Tijar Dubai , and no. 8 – RAK SMEs assured the same point of view saying *“Females are more commitment than males”*.

Another characteristic for female entrepreneurs in UAE is that *“they like to balance between their business and social responsibilities”* and *“like to control their business themselves”*. Consequently, *“they don’t prefer to make their business larger to keep this balance”*. [as said by respondent no. 2 – Ruwad]. Another characteristic for Emirati female entrepreneurs is noticed by respondent no.5 - Ruwad when said: *“Ladies are chance takers, which helps in developing them too much”*.

(9) said that *“Females are more self-confident than males. While Males start their businesses mainly based on imitation and they are risk takers”*.

F.5. The performance of Emirati female entrepreneurs:

It’s noticed by respondent no. 4 that *“Although that female have double role, their performance is better than males. The women can compromise between all her commitments at the same time”*. This point of view is assured by respondent no. 2 *“Female businesses are more survive than male businesses”*

It’s noticed that females don’t increase the size of their businesses. (5) said: Females start in a big size business, and don’t like to increase the size, while males prefer to start their business in a small and medium size and like to increase the size bit by bit.

The interpretation for this is said by respondent no. 2 , who said:

Female businesses continue in the same size. They don’t like to increase the size as the business for them has a lifestyle pillar, more expansion means for them more required effort, and they like to manage the business by themselves, while male business can increase in the size as men think for their business in a different way and have no problem to follow up more than one branch, furthermore they can manage others better than females.

F.6. The Preferable sectors for Emirati female entrepreneurs:

(1) said:

Females, mainly, prefer services (Spa, Gym, kindergarten, ...) ; Food and beverages (Coffee shops and restaurants); and retail (cloths, accessories, kids' needs). Although this, few females have their own business in manufacturing some products, such as perfumes.

(2) informed that most ladies select to start their business related to females, such as perfumes, kindergarten, Saloons, Cloths, and Kids services

(4) said:

Females mainly joined to some certain activities, such as: providing consultations and training in many areas (quality, HR,); Media; event management; perfumes; publishers; tourism; wrapping gift car.

(5) said:

Females prefer Food and Beverages (Fast food, sweets, folkloric food); Fashion (Design, tailoring,...); Perfumes; Beauty Centres; Kind garden; and Medical Centres.

(6) said:

Females like to work in some area such as: fashion; Interior design; food (especially Emirati food such as Dukhon & Suhnah); and Arabic coffee. A little number of females work in construction sector.

(7) said:

Women prefer the businesses which are aligned with female nature. The preferred sectors for them are: fashion; event management; nursery; interior design; and arts.

(8) said:

Females prefer to work in: packing; event management; flowers; textile; saloons; and embroidery.

(10) said:

Females mainly prefer to start their business in areas which are related to services, such as: Beauty centres, clinics, services offices.

(11) said:

Females mainly prefer the following sectors: cloths; perfumes; jewellery; kindergarten; and decoration & design

Reasons of the preference of females to certain sectors:

The first reason is "*Women prefer these areas as they are comply with females' nature*", said by 3 respondents [(8), (9) and (10)]. As Females prefer to play a social role beside gaining profit from their have businesses [said by (1)].

Other reasons are provided from respondents as follows:

(1) said:

It's easier to manage the business in referred sectors than other sectors, specially manufacturing.

(2) said:

There are two reasons stimulate females go towards these sectors.
First: Their personnel need and personnel experiment, when the lady delivers a certain service, her experience on delivery may suggest some issues should be added to the service, which stimulate her to start her own business with to fulfil the shown gap in the service.
Second: Imitation, if one lady see successful lady in one are, this stimulate her to start her own business in the same are. This is mainly shown in the area of food and beverages.

(7) informed that:

Imitation plays a significant role in selecting the sector. This was very clear in some business, specially Burger and Cup cake

(9) said:

Females concentrate in these areas which enable them to sustain and grow.

(11) interpreted this by saying:

Females have a good background about the sector and that education enables females to be aware in the technical side of the business

Non-preferred sectors for female entrepreneurs:

(1) said

Generally, no entrepreneurs, even males or females, prefer the ICT sector. Although it's one of the fund's main priorities. The reason of this is that it's a high risk sector, as the investment in this sector is unsecured and most of the investment is considered sunk cost. Women don't prefer agricultural projects, as they are not matched with the nature. The reasons are:

- Females don't have enough knowledge for the manufacturing
- It's difficult for women to supervise the labour perfectly in a factory or a workshop.

The only one respondent who informed that females don't prefer specific sector (s) is (3) Dubai SME, who said that:

The institution has 197 female entrepreneurs as beneficiaries in 2017, many of them work in in many different business areas.

F.7. Motivations for Emirati female entrepreneurs:

(1) said that "*the experience of successful female stories is the main factor motivates female entrepreneurs to start their own business*".

Moreover, culture issues motivate female entrepreneurs significantly as: *“beneficiaries from Abu Dhabi (based in Abu Dhabi) or Ajman branches (based in Dubai, Sharjah, or Ajman) have more opened mined than ladies in other emirates.*

(2) believes that *“The female feel that the business is a parallel life for herself, the project for the female has Financial, psychological, and social motivations”*: **Financial motivations:** *“To be able to earn more money”*. **Psychological motivations:** *“To challenge herself”*; *“The desire to achieve self-personal vision”*; *“To acquire self-confidence”*; and *“assurance for her husband/family that she can start and manage a business”*. **Socially,** *“Ladies like to start the business for social issues beside the financial issues”*.

(4) informed that *“Female entrepreneurs are motivated mainly from the government and the society as well”*.

(5) point of view, females start their own business *“To get benefit from her prior experience”* (which comply with (1) –point of view) in addition to *“psychological factors: Self-Prove; To feel that she has a role in the society; and To be her own boss instead of been headed by another person”* (which comply with (2) point of view).

(6) refers the motivations for female entrepreneurs to both *“Financial Independence and Education”*

(8) said *“Family support females to start-up their own businesses. Some husbands support their females to continue and grow “*

(11) believes that *“The nature of economic circumstances has changed which push women to start their business to can secure a higher income for her family”*.

F.8. Constraints which face Emirati female entrepreneurs:

f.8.a. Constraints which face only female Emirati entrepreneurs:

(1) believes that the following constraints face the female entrepreneurs in UAE:

- It's difficult for woman to balance between her social life and business, especially if she has young kids.
- Some entrepreneurs already employed in governmental institutions, it's difficult for them to balance between their own business and their current job.
- Emirati female entrepreneur are discreet by nature, this make them face problems in dealing with men in different aspects while the start-up or while running their businesses, such as suppliers, contractors, and labour
- Lack of knowledge while start-up (If there is no consultant)
- Females cannot success without family support

(2) summarized the constraints which face in the following points:

- social restrictions
- Family restrictions, such as husband vision to the entrepreneurship, especially on the start-up phase
- Dealing with all the aspects related to the new business. The market, competitors, employees

(3) said that the constraints which face female entrepreneurs are:

- The balance between the work and their own business.
- The balance between the social life and their own business. They don't like to travel or be shown in media.

(5) said:

Marriage and family responsibility is the major constrain for female entrepreneurs, which may affect their commitment significantly. In some businesses, after marriage

the business been closed. In other cases, female business been restricted from their husbands, as the later thank that the wife's business responsibility may affect her family role. On the other hand, there many females whom supported from their husbands.

(6) informed that "The high cost of wages and rent, imitation, and that there is no special laws or regulations to support female entrepreneurs are the main constraint face female entrepreneurs in UAE".

(7) said:

The challenge which face the females more than males are the society, as females are difficult to participate in networking events, travel, contact different parties, and share meetings. Although now, there is improvement in their communication and know how to deal in the different situations to safe themselves.

(8) said:

It's very difficult for females to have full follow up to the business. As females have family engagements which make their availability in their business not for long time. The balance between the business and their social life. The balance between their fixed job and the business.

Social issue restrict them to direct and follow up the employees; contact the networks; travel abroad to participate in international events or exhibitions. Finally, they cannot participate in the media to show the community their success stories

(9) believe that female entrepreneurs face the following constraints:

The balance between the business and their social life after marriage. Before marriage, females may success, while after marriage they can't follow up their business. The inability of females to start make the employees to convince them that the business is not profitable, to sell it to these employees.

(11) clarified that for females, the main constraint is the ability to balance between the family and the business (especially if her kids are young). Some husbands don't accept the excellence of their females.

F.8.b. Constraints which face both female and male Emirati entrepreneurs:

(1) informed that the constraints which face Emirati entrepreneurs mainly are: difficulty in dealing with red tape, difficulty in selecting the proper business location, inability to sustain the operations in their businesses, inability to manage the business' cash-flow, the delay in construction and the high cost of rent

(5) said:

There are some constrains face both male and female entrepreneurs, such are dealing with red-tape, laws and regulations. But, it's noticed that females can overcome these challenges as a result of their personnel insist to start the business.

(7) said that the following constraints face both male and female entrepreneurs:

- Access to finance: in the beginning, all the projects were able to receive finance, from banks with the guarantee of the programme, the finance terms is without any payment for the first year, and a payment without any interest for the second and third years.
- Although that there is a trend towards the smart business (smart applications), Banks don't finance ".com" projects, as there is no tangible asset for this type of business.
- Banks ask for guarantees for the beneficiaries, if these beneficiaries are students, so they can't provide any guarantee to the bank.
- The location, the project provides them offices bases for 4-6 months to start-up, but

(9) said that *“Access to finance is the main constraint which face both males and females”*.

(11) said:

There are general constraints, like the high cost of rent (especially in Abu Dhabi) and other fees related to start the business, the marketing, recently this problem almost solved as a result of the spread of social media marketing.

Now you need to answer a big question: so what did we've learnt from it?

F.9. Female entrepreneurs access to finance in UAE:

(1) reflected that there is equality between males and females in access to finance. Further, the available money to business start-up is less than the required, as no bank provide loan to idea owner, banks provides money to SMEs only, which are already established and like to grow.

At the same time, some institutions try to initiate new products or programmes to facilitate the finance to their beneficiaries.

(3) said:

The institution developed new products for our beneficiaries. One of these programmes is “Purchase order”, this provides a finance for beneficiaries to finance any certain purchase order for them.

(10) said:

There is MoU between the chamber and National Emirates Dubai Bank in a programme named “Tomoooh” (Ambition). As per this programme, the first year is a grace period and the lender start to pay for three years (From year 2 to year 4) without any interest. The payment from the fifth year coming with interest.

F.10. The suggestions to improve the networks role in supporting Emirati female entrepreneurs

(1) suggested the followings:

- More marketing studies should be carried out to enable entrepreneurs to understand the consumer needs. Furthermore, these marketing studies should be available and updated.

- Financial disclosure and enabling the fund and banks to have access to financial statements of beneficiaries, this enables them to improve the beneficiaries' financial performance.

- Establish a mentorship system, as per this system one business owner become a mentor to the entrepreneur and a consultant for him/her. Then the entrepreneur can contact the mentor and take his/ her advice.

(2) suggested to “Develop the entrepreneurship eco-system. The role of institutions should be: i) develop the eco-system and ii) Follow up the developed eco-system. The eco-system means that all the society should support entrepreneurship: family, governmental institutions, education, chambers of commerce,”

(3) said:

While women as same as men needs induction in the beginning, we are going to develop special programmes for female entrepreneurs, on the line of the governmental trend. Our services enables them to balance between their business and family life.

(5) said:

The implementing of Governmental Purchase System in all the union governmental institutions is the major marketing support for UAE entrepreneurs.

(9) suggests that *“Increase the marketing efforts for beneficiaries”* is the best way to improve the role of business networks towards female entrepreneurs.

(10) said:

The improvement of business networks mainly depends on prepare real business plan for the entrepreneur before the start, include the details of the business including the full details of expected costs, revenues, and target market etc of the business.

F.11. Suggestions to improve the female entrepreneurship in UAE

(1) said that the following suggestions can improve the female entrepreneurship in UAE:

- Generalize the implemented Dubai Governmental Purchase System in all the emirates. According to this system, from 5% to 10% of governmental purchases in Dubai should be sourced from SMEs.

- Establish markets for entrepreneurs and enable them to rent the shops in these markets with a reasonable cost. This will reduce the cost for the entrepreneurs and support them significantly.

- Improve the system of electricity and infrastructure supply to manufacturing entrepreneurs, this will reduce the required time to start-up the business which minimize their costs.

- Increase the expenditure on R&D in design and innovation.

- Make the process of issuing licences easier and in a shorter time. This is implemented in some emirates and suggested to generalize to all emirates as well.

- Teach entrepreneurship to students in schools. This make students aware with entrepreneurship and basics of business and stimulate them to start their own business.
- Increase the allocated finance to entrepreneurs. It's suggested that 0.2% of banks' profits collected and distributed to the specialized funds to provide finance to entrepreneurs. The current support from the banks is going to SMEs, which are already working and have their financial statements.

(2) said that there are 3 bases of the improvement, they are:

- Even students now don't prefer to be entrepreneurs, they prefer the fixed salary. Government should provide more incentives to stimulate youth to be entrepreneurs, such as: i) provide health insurance to entrepreneurs, ii) provide pension for entrepreneurs after 65 years old.
- Generalize the implemented Dubai Governmental Purchase System in all the emirates. According to this system, from 5% to 10% of governmental purchases in Dubai should be sourced from SMEs.
- The change should start from home and education,....

(5) mentioned the following points as basis of improvement:

- Unifying efforts between all the concerned institutions in all emirates.
- More support should be provided to the Emirati entrepreneurs, more than non-Emirati, such as enable them to have access to special service centres, with a lower fees, to minimize their risk.

- To reduce the required fees to start-up. Last year, the authentication of rent contract, in municipality, increased from 2% to 5% which increased the cost of the entrepreneur. Furthermore, the fees of economic development department increased from 6% to 11% which increase the entrepreneur cost of start-p and sustain.
- Increase the exemption duration from fees for entrepreneurs from 3 years to 5 years.
- Create awareness in the society towards entrepreneurship, through starting campaigns and initiatives for schools and universities' students.

(6) suggested that “All governmental institutions should work integrally to support female entrepreneurs”.

(8) said:

More cooperation should be carried out between the business networking and the different governmental institutions.

Moreover, females should be able to be shown in the media to till the public about their success stories. They are self-confident but the traditions prevent them doing this.

(9) has the following suggestions:

- Improve the education system to make students aware about entrepreneurship, idea generation, different aspects of the business management, pricing policy, costs, revenues, and the risk.
- Entrepreneurship course should be offered to Higher education students. This makes them aware about this business.
- More cooperation should be established between the governmental institutions in Um Quain emirate. Some institutions (chamber of commerce and the economic department) provide

exemption to, while not all other institutions provide exemptions to entrepreneurs in Um Quain emirate (such as civil defense).

(10) suggested that:

- More attention should be given on training even before the start-up or while the processing of the business. Lack of information, resulted from to less training, increase the probability to the loss of the business.

- Ease the terms of the provided finance to entrepreneurs. The finance should be proper to the nature of the financed business itself.

- A careful follow up should be given to entrepreneurs.

- Business incubators are very important to support the entrepreneurs, as it enables to follow them carefully.

- A special support should be provided to female entrepreneurs to can start.

Make females aware with entrepreneurship, through education and media to change the traditions in the society.

Appendix (G) Interviews with bankers

Appendix G:

G.1. The provided services to SMEs from Emirati banks:

(1) said:

A full range of services provided to corporate customers are available for SMEs. The difference between SMEs and other customers is the terms, and the required guarantees.

These services are:

- Deposit side services: (Such as, current account, foreign exchange transactions, online banking, internet banking, ...). This type of services doesn't need any finance approval, we approve on these customers for KYC (Know your client) purpose. KYC enables the bank to know the details of the customer from many perspectives: business field, trade partners, business size, if the customer considered as black listed or not. Furthermore, KYC enables the bank to ensure that the customer is complying with the regulations of the central bank, the UAE government, and the bank regulations as well (ADIB as an Islamic bank has its regulations which comply with Islam and should be fully followed by our customer).

- Trade transactions: Such as L/C or bill of collection.

- Finance:
 - Car Finance
 - Furniture Finance

- Working capital finance: ADIB study the trade cycle (cash cycle) of the customer to be able to determine the size of finance and the repayment period. ***We build a close relationship with the customer to determine his needs and all the repayment terms, then both the business and the bank can success.***

(2) said:

The needs of the SME change over time:

When the company is newly formed it is called as a micro then the requirements is more transactional accounts little bet of functions then if he/she got a retail store and require post services and a card swipe machine that's what we offer. After another period of time as the needs change again, the entrepreneur look for trade instruments: LCs, guarantees, and they look for certain amount of financing they look at opening or receiving trading instruments because UAE is a trading hub. So, again all of that is offered.

When on the small business the owner and SME is very interchangeable so there is also a need of other instruments or other products services which are individualistic so he also needs protection for his family. Simultaneously, as a person he or she building the business they also want to insure that their family is protected in any emergencies so we also offer them insurance for individuals. So, they also need continuously for their business and also the business package which is called as a business insurance.

As the company matures, it starts to require other services, which are working capital finance which creates assets again there it is based on balance sheet lending so how strong the balance sheet has become over a period of time and that may be upgraded to be a medium business.

So, as the company grows or whatever stage that the company is we will have products and needs to support. So, we feel that there are no products or services that the SME or the company requires we are not provide until today.

In addition to that, there is also the need to pay salaries. So, we also have WBS which is the mandated by protection solution that also we offer for the SMEs.

That from the products style point, we look at coverage and channels. We have a dedicated internet banking for SMEs, we have a dedicated mobile banking app for SMEs, we have a dedicated call centre numbers for SMEs, we have a branch based relationship management team which is not based centrally but it is based there in many branches. So, services are available at the point of need.

In addition, we have products specialist coverage because SME is typically also look for information and guiding around how that can use transactions for the benefit. So, we have got a team of specialists which have cover effect, trade, and insurance. These are the three ways that e cover (product, channels and then relationship)

In addition to that, we also run multiple service which are basically fully educational benefits for SMEs. We have been running workshops which we call as a SME start-up academy. We run a serious of this academy where we were supporting SMEs by disseminating particular topic and information around it. Now we have VAT be implemented in UAE, so from September we will have a monthly series of VAT seminars which are free for SMEs which is the bank organizing

There is also a portal that we manage which is called as a SME exchange where we put all relevant information for SMEs and some success stories. SMEs are free to advertise their products and visitors can contact them directly and get match making services for suppliers and buyers.

(3) said:

For SMEs we offer the following services:

- Opening a bank account, which has many related transactions: fund transfers, issuing cheque books, account statement, phone banking services, etc.
- In RAK bank, we've business banking is one of the divisions that is directed to SMEs in UAE. RAK bank provides a list of transactions for our customers, they are:
 - Asset products
 - Foreign exchange transactions
 - Digital banking
 - Retail products for SMEs.

G.2. The main characteristics of Emirati entrepreneurs:

G.2.a. The main characteristics of Emirati entrepreneurs:

(1) said:

Entrepreneur has the following characteristics:

- The business is very small and not well organized.
- A lack in financial knowledge
- Lack of planning
- Enthusiastic, once they success in sales they think that they can sell more and more shortly. That's OK, but the question is "Are you able to manage your business when your sales increase?"

Hence, the bank provides the advice for the SME regarding to the management skills and receivables management as well.

(3) said:

SMEs in UAE are going to grow, SMEs are the backbone to the industrial growth of this economy. We clearly see that SMEs are going

to grow in the next two or three years, as UAE takes more steps to diversify the economy for oil dependency and expanding to other areas, SMEs are the first sector which takes benefits from this process because there is a need for SMEs to supply to big industries. So, if big industry go, SMEs have to go.

The starting point for any entrepreneur is how to scale the business. How good is your business model? And who is going to support your business model? So, naturally, for any one likes to start his business model, getting a finance for the start-up is very difficult. So, this is the main challenge, then how to differentiate your products in comparison to the peers in the market. If you start your business with something new, then you has been able to implement scale model, but if you start in a market which already have a number of players doing the same thing, it takes more time to establish yourself.

G.2.b. The main characteristics of female Emirati entrepreneurs:

(1) said:

Female entrepreneurs are:

- More risk avoiders and more conservative than males
- Females are more care about their reputation, which make them more commitment than males.
- In our society, female who like to start her own business has high self-confidence and a different mentality than other females (has a different vision from others). This give the bank a good indicator about the female customers.
- Majority of our customers are males, as this is the structure (profile) of the business in UAE.

(2) said:

I think the number of female entrepreneurs in UAE is not that high, because SMEs face some difficulties. We have more females working

in services because it's more relevant. That is a snapshot of the market.

I can say wherever female entrepreneurs I have met in UAE, there as good as anywhere else in the world and their commitment level to the business drive, and their hunger to succeed is as high as anywhere else in the world.

G.3. The difference between the bank products / finance requirements towards male and female entrepreneurs:

(1) said:

ADIB has the same requirements and terms for both males and females.

(2) said:

We are not coming across with any significant difference in terms of requirements between males and females

The requirements are standard as determined by the UAE central bank, which is the bedrock of anything. The standard requirements from individuals (Identity, signature, and address) and the regulatory angle (valid trade licence, certificate of good standing, and partners who are authorizing the signature to open and manage the accounts). Those are the standard requirements. There is no difference between the SME and corporate in these requirements.

(3) Bank:

We don't really differentiate in the offered products or terms between male and female entrepreneurs. We differentiate based on the relationship with the entrepreneur regardless if he/she is a male or female.

The bank requirements are for the account which does not recognized whether it's for a male or female entrepreneur. The account has nothing to do with the gender.

We support female entrepreneurs whenever any initiative we never hesitate to participate.

We don't have tailored products specifically for female entrepreneurs, because these demographic details are more related to retail side, while SME side is more related to the account. On SME side, its SME requirement regardless the gender.

G.4. The differences between SMEs and corporates in the terms of finance:

The interest rate (entrepreneurs' cost of finance):

(2) said:

We don't look for it as SME or corporate, we look for it as a risk based pricing. So we are moving toward this pricing, we are not yet there but I think that we have started issuing individual reports around everybody. So, today if you want we can give you your credit report, this report is a sign score for you. That score is compromising between your behaviour with banks, Telecoms, DEWA (Duabi Electricity and Water Authority), and all other services providers. So, it's a score based on what is your ability to pay and also what is your inclination to pay, so it's a mixture of your ability to pay and also your habits. So, it's typically pricing is moving towards that risk based.

Suppose that we have an entrepreneur who always pay on time all his commitments and let's say that he got only ten million AED as turnover, and we have another company who got three hundred million as turnover but always late for paying its commitments and both of them come to us to have the credit score, Who will get a better score and, in turn, better interest rate?, for sure the entrepreneur.

This is our method in pricing our services, its working in progress, as that more data become reach, we follow this method. Most of UAE banks and our bank also follow this way in pricing.

(3) said:

High risk Products have high interest rate, while more secure products have low interest rate. For example, business loan has a high interest rate, while working capital finance has a low interest rate because its short term and more secure.

The grace period:

(2) said:

If we give a loan to somebody who face financial difficulties, as same as what we have seen last two years, there is a body called “UAE banking federation” and it has sub-committees, one of them is “SME sub-committee”, this committee profiles a legal action from the banks against defaulters. So, willing to agree to settlement a mechanism and also willing to work with banks and find a way out to determine the structure of facilities which give the businesses time to stand back again and reduce the financial commitments over a period of time. So, it’s not about find a fixed grace period, but from approach that point, Mashreq and other banks are quite flexible with SMEs in both interest and grace period.

(3) said:

There is no such defined grace period. In loans and finance we don’t offer any grace period. Only during Ramadan we give a grace period to our customers. This give an indicator for the negative behaviour of the customer.

G.5. The agreements between banks and government institutions to support entrepreneurs in UAE:

Many respondents argued that many government institutions (Khlafia fund, Dubai SMEs, RAK SMEs, and MBRF Fund) have agreements with banks to support Emirati entrepreneurs.

(2) said:

Khalifa fund is now work closely with many banks. Since their institution which is across industry, it does not deal with one particular bank, it deals with all banks.

Mashreq bank has a partnership with MBRE some time ago, and there a discussion between the bank and Sheikh Khalifa foundation as SP or guarantee 54 SMEs. Furthermore, Ministry of economy is promoting innovation in SME segment and Mashreq bank is in discussion with them in this regard.

(3) said:

We went into strategic alliance with Dubai SMEs and RAK SMEs MBRF fund to try to support the UAE national business.

G.6. How can banks support Emirati SMEs in future:

(1) said:

SMEs is the green field for banking sector in UAE. SMEs is about 80% of the companies in six emirates (Dubai, Sharjah, Ajman, Ras Al Khimah, Um Al Quein, and Fujairah). Hence, banks cannot ignore this sector. Banks should deal with this sector. The banking sector should play it role to support SMEs to can improve the UAE economy.

UAE has a very good infrastructure, which attract people to start their businesses. So, banks should provide this support to complete the governmental role in supporting SMEs to support UAE economy.

The central bank is working now on issuing new regulations to support SMEs in UAE. Banks should agree together that the deal with SMEs should not aim to maximize the profit or depends on only rate competition. The competition should be based on the service and the advice which is provided from the bank to the customer.

(2) said:

We focus is serve SME in each point of its life cycle. They will start with us and end as a large corporate with us.

(3) said:

UAE economy is taking the right direction towards the SMEs support via launching a lot of incubator programmes which have been set up by the government institutions, banks should go to support these incubators. Although this, we have to identify which type of business should be supported, because we are supporting the economy in a way of supporting the businesses.

We have to understand the cycle of SME, and the best interest rate which should be offered to the SME, Keep coming up with various services and differentiate services to SMEs.

We're committed towards SMEs, we know that SMEs are going to grow in the next couple of years and we would like to be a part of this broad-story, we would be seen as partners in the story of SMEs growth. That's our vision. Also, to be a partner in all stages of the cycle of the economy.