

## **Women Entrepreneurs Breaking through: Push and Pull within UAE Cultural Context**

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### **Abstract**

**Purpose-** *The purpose of this paper is to examine the key factors of success and difficulties that Emirati businesswomen face in the private sector within UAE cultural context.*

**Design/Methodology/approach-** *This research is an exploratory one, it is designed to explore factors of success; difficulties and challenges Emirati businesswomen face when they start-up their own business in UAE. A questionnaire was designed, which included most factors of success and failure. A total of 100 Emirati female entrepreneurs were selected and asked to explain the factors that cause their success and the type of challenges they have experienced. Of them, 75 were completed and returned back.*

**Findings:** *The study found out that there are four factors cause success for female entrepreneurs in UAE. These are: Economic and technological development, Flexible enterprise policies, Good education and Spiritual support. The most crucial one is the spiritual support. On the contrary, the major hurdle, among others, women entrepreneurs' experiences is that they received support from government institutions; nevertheless, it is below their level of aspiration. In addition, the study found out that Emirate male and female entrepreneurs exhibit different entrepreneurs' traits when running their business.*

**Research limitations/implications-** *Questionnaires were mainly distributed in Dubai and Ajman Emirates, the opinion of other Emirati women entrepreneurs located in other Emirates needs to be investigated. To give a clear picture, future studies should target business women who are located in other Emirates.*

**Practical implications-** *The results of this study will help decision and policy makers to provide facilitates for Emirati business women to ensure that they take a crucial role in economic development.*

**Originality/value-** *This study is contributed to and enhances the knowledge on the key factors to success; and the challenges female entrepreneurs face to start-up and run their own business.*

**Keywords-** Women, Entrepreneurship, emergent market

### **Introduction**

#### **The phenomena of Entrepreneurship?**

Entrepreneurship is defined as a business started –up by one person . The organization can be profit or non-profit oriented venture. Non-profit entrepreneurs can provide services for needed community; however on the basis of how to use donations. Most of non-profit entrepreneurs rely on voluntary work to meet their objectives (Cyprus, 2003).

#### **Women Entrepreneurs in UAE**

The phenomena of women entrepreneurs have been growing rapidly in the United States and Worldwide. In the United States, women-owned firms represent 38% of all firms; internationally women owned-firms represent 25% to 33% of the total business population (Diversity Central-Business Statistics, 2010).

United Arab Emirates (UAE) managed by virtue its economic policy based on the principle of free economy to facilitate development in different economic sectors.

It takes a significant place globally and attracts the attention of investors worldwide. Before the discovery of oil, Emirati women had played a crucial role in all aspects of life. Despite, the economic and social difficulties they were confronted which limited their participation; nevertheless they had managed their conditions. Their contribution extended to include traditional handicrafts, for example sewing and grinding flour. Moreover, they shoulder the responsibility of housekeeping, child bearing and looking after their families.

Nevertheless, after UAE federation, women are given full rights and stands on equal footing with their male counterparts. Emirati women play an important role in the development process. Recently, they enter the world of development of projects, finance and business which take place in the UAE. So, recently there has been a tremendous raise in the number of female entrepreneurs in UAE. They become almost 11 thousands female entrepreneurs with the contribution of \$ 3.7 milliard to UAE economy (AlKhaleej, 2010). The Importance of this study is to highlight Emirate women achievements within a patriarchal society. For many centuries men have had the authority and dominance of all aspects of life, whereas women have always meant to carry out a socially constructed role of a childbearing and child rearing. This role limits their ambition, aspiration and confined their interest to carry out this duty. However, it becomes a motivational factor that challenges them to cross the threshold of the field of business. Therefore, they had important achievements and accomplishments in the business world. This research attempts to throw some lights on businesswomen's achievements and their contribution to economic development of the UAE society as well as it emphasizes the main challenges and the factors of their success.

Some of the crucial considerations to establish an entrepreneurship business are: management skills and marketing knowledge. First, management skills are important to entrepreneurs especially for planning, budgeting, record-keeping and negotiating. An entrepreneur should possess the appropriate capabilities to perform all the different aspects of the business, at the early stage of his (her) organization's life cycle. Entrepreneurships are considered as beneficial to the economy because they usually create new job opportunities at the growth stage of their business' life cycle. Second, marketing knowledge is an essential element for an entrepreneur to achieve success. As s(he) should be acquainted with the appropriate knowledge related to the four (Ps) of the marketing activities (Price/ Product/Promotion and Physical Distribution). There are many marketing details an entrepreneur is supposed to be familiar with to run a successful business. Third, the demands for a product or a service also have to be determined carefully by the prospective entrepreneur. So, it is crucial to develop a strategy based on (SWOT) analysis of his or her business. It is also important to determine the expected demand for the product or a service of his or her business. Fourth, risk management is a vital element to be considered when an entrepreneur start-up a new business as many fail in the first year due to lack of the knowledge of how to manage the risk.

An entrepreneur is supposed to estimate the expenses and the time to be invested to the enterprise. The risk to lose the funds necessary to start-up the business is great; therefore they have to calculate the prospect before entering in any kind of venture. Therefore, this reason gives the justification of why few Emirate females are taking the adventure to start-up a business. In addition, Emirate businesswomen's position is further complicated by the enter play of traditions, religious; social and cultural norms in UAE. Traditionally, women were socialized according to the socially constructed role of a mother and a wife, rather than encouraged to seek career development (Naser et.al, 2009). Although, there has been remarkable change on women's situation and they have been encouraged to obtain higher education before marriage, however some other issues related to the labour market remain unresolved. For example, restriction on women's geographical mobility, which limits their educational and employment options (Baud and Mahgoub, 2001). Secondly, compared with women in other regions of the world, UAE women's career and occupational choices are limited (Fahimi and Moghadam, 2004). Thirdly, UAE society is influenced by traditions and norms; where women are not allowed to work in some professions such as, personal service occupations, hotel industry, hairdressing and nursing (Nelson, 2004).

Emirati women entrepreneurs are involved into two types of business activities: These are: traditional activities and modern activities. The former can be described as home-based activities and are '*de facto*' illegal because no trade license is obtained to carry out these activities. Women entrepreneurs who engaged in home-based activities are lacking both official recognition and business support or bank financing. Most women entrepreneurs are elderly women with moderate educational achievements and their activities are mainly handicrafts and trading. The investment capital is very low and usually does not exceed Dhs 10,000 for dressmaking/ tailoring. The activities are generally suffered from low level productivity and yield only moderate income.

The main problems face traditional activities are the lack of demand and marketing opportunities. There is no support available for these activities, except the occasional marketing opportunities provided by UAE women's organizations for example, women's organizations in Ajman, Khorfakkan and Abu Dhabi. The later is characterized by the entrepreneurs being engaged in activities which are generally run by young and well-educated women.

Even when operated on a part-time basis, it is still considered as a very important activity for entrepreneurs. They play an important role to realize their self-fulfillment and ambition to become genuine businesswomen. Modern activities are often related to activities carried outside homes, in a number of cases, women entrepreneurs are supported by, for instance, MREYBL in Dubai (see the glossary), which makes available tailor-made and serviced office space at subsidized rates.

Comparatively, the investment in modern activities is higher than traditional ones. It started at Dhs 50,000 up to a few hundred-thousand Dirham for consulting, interior decoration and printing (e.g. Hairdressing/beauty Salon). Both segments are also shared some common features for many women, WSEs seem to be a part-time activity because of other obligations such as, family commitments. This may explain the rationale behind why women entrepreneurs operate their business from their residences.

Most importantly, the study shows that many women have practical business ideas and more UAE women are starting small businesses. The Emirate women have been involved with economic and business activities since the pre-oil era ) They had played a vital role in many aspects of life. Despite, their essential role during that period, they did not have any form of organized work. This role includes bringing water from oases and valleys; carrying out some skilled manual crafts for example, sewing and grinding flower.. In the coastal areas where people rely on fishing and extracting pearls for their living, there is a clear division of labor.

Women's are responsible of managing the home, childbearing and child rearing, taking care of the elderly members of the family whereas men have to do long fishing journeys (i.e., they are the breadwinners). Following the establishment of the Women's General Union in 1973, women are taking full responsibility and stand on equal footing as their male counter parts. It is very prominent in their contribution in the socio-economic development. This has been achieved in accordance with the Islamic principles of equal rights and duties. One of the most important accomplishments of the UAE women is the approving of the law that secures women's constitutional rights for instance, the right to work, social security, possession, managing their business and finances. The law has also secured their education, health care, social services, equal salary as their male counter parts and maternity leave (UAE Businesswomen Council, 2009).

### ***Emirate Women Entrepreneurs: Challenges and Supports***

#### **A. Challenges**

The position of Emirati women have been dictated by the traditions, religion, social and cultural factors. Girls were socialized according to tradition into the nurturing role of a mother and wife (Naser et.al, 2009) rather than encouraging them to develop their careers. Nevertheless, this has been changed remarkably because women are now being encouraged to obtain higher education before marriage. However, some other issues are still restricting women's labor market choices. Restriction of women's geographic mobility is limited their options both in terms of accessibility to education and employment (Baud and Mahgoub, 2001). Secondly, as in other parts of the world, UAE women are limited in their career and occupational choices (Fahimi and Moghadam, 2004). Thirdly, a peculiarity of the UAE society is that certain occupations, outside of the usual gender biases, are considered inappropriate or undesirable for Emiratis and, in some cases, more so for women. For example, Emiratis shun personal service occupations, such as many of those in the hotel industry, waiting tables and hairdressing. Traditionally, nursing among Emirate women is not favored and not permissible as a 'female occupation' (Nelson, 2004).

#### **B. Supports**

Emirate business women succeed because they received support from their families, Government, NGOs and other women's associations. In general, a family's support particularly, a husband's support, is greatly influenced women entrepreneurs' endeavours to achieve their objectives (Naser et al, 2009). Recently, Small and medium size enterprises have been substantially promoted by UAE government.

A number of small and medium enterprise support programs have been established; however there is no especial institution that dedicated to serve this purpose. Thus, Emirate small and medium enterprises (SMEs) promoted are still lacking too far behind (Haan, 2003). Women entrepreneurs are also received SME support services from at least one organization or program that deliberately provides support to small businesses in the UAE (Haan, 2004). This support often has social and cultural, rather than economic objectives. They have dual objectives and provide income support to women and preserve traditional activities as part of the country's cultural heritage.

Sometimes they establish small workshops where women can engage in traditional activities and receive a salary from the sponsoring organization, rather than working on their own account. Some of women's organizations are Umm Al Moumineen in Ajman (1974), Khorfakkan and Abu Dhabi Women's Associations (Haan, 2004). In addition, they provide piecemeal assistance to women who engaged in home-based activities. Such kind of support is focused on organizing marketing opportunities, For instance, during their annual meetings; women's organizations make special stands available for UAE women to market their home-made products, which are usually purchased in significant numbers by the local women leaders (Haan, 2004).

In addition, they provide *marketing exhibitions, which are* organized during the Women's Association's annual meeting. The primary objective is to encourage the productive families by providing those opportunities (Haan, 2004). In addition, the exhibitions assist them inst in marketing their products. These exhibitions are also found to be a regulating mechanism to disseminate new business practices , for example through the use of business cards, business information about competitors, and training courses that take the form of workshops and seminars (Haan, 2004). In addition, the Emirate Businesswomen Council (EBWC) was launched in March 2002 to achieve certain objectives. These are: (i) lobbying on behalf of UAE women entrepreneurs, (ii) facilitating research on problems of women small enterprises (WSEs), and (iii) functioning as a platform with national and international organizations interested in supporting UAE women entrepreneurs. Emirate Businesswomen Council (EBWC) perceives UAE women entrepreneurs, especially young women entrepreneurs as potential target group (Haan, 2004).

#### ***Contributions of Emirate Women Entrepreneurs in Economic Development***

The small enterprises owned by Emirate women are divided into two types: the traditional and the modern sectors. These two sectors face different problems: the former engaged in traditional activities for example, traditional perfume-making; sewing and tailoring; embroidery and hand-made products. The two sectors face marketing and demand problems. Both depend on marketing their products on occasional exhibitions which specially arrange during festivals and annual meetings by women's organizations (Hann, 2004). Another different set of constraints that faced by modern small business are: (i) lack of access to capital, (ii) inadequate entrepreneurial capabilities and lack of business experience, (iii) difficulties with some formal procedures, (iv) low level of support from husbands and family, and (v) demand and marketing difficulties (Haan, 2004).

#### ***The Perceptual Differences Between Men and Women Entrepreneurs in UAE***

The question poses itself is that whether there is any difference between women and men entrepreneurs in UAE. Emirati women entrepreneurs were found to exhibit same traits as their male counterparts. Comparatively, as their male counterparts , they are hesitant to take the adventure to start-up a business because of the perceived risks. Generally speaking, they tend to prefer a stable wage-based income, family-friendly working hours, and attractive pension schemes. Women seem to be particularly hesitant to borrow funds to go into business – and indeed their investment is generally far less than male entrepreneurs. Emirate women entrepreneurs' investment in WSEs is less compared with their male counterparts. In networking events the smaller and less experienced WSEs are less benefit compared with the established women entrepreneurs who tend to dominate this arena. In this respect, some observers believe that UAE businesswomen, except for those who have already been in business for a longer period, are shy and timid. They are not always interacting easily – even among themselves.

Many women entrepreneurs are still conservative about borrowing loans, worried about that others might steal their business ideas. This fear is seriously obstructed any possibility of sharing any experiences (Haan, 2004).The most important personality traits women entrepreneurs are supposed to acquire to achieve the desirable success is willingness to listen to new ideas *and* actively solicit others' opinion. For entrepreneurs the ability to accept constructive criticisms will help the business to stay on the cutting edge and to avoid potential problems that might obstruct the business success and cause failure.

By soliciting input from other people an entrepreneur would create a positive mini public relations networking in business, it is important for an Entrepreneur to take the right decisions at the right time. ( Wolfe, 2010).The most important business skills women entrepreneurs might need to develop are: creating strong networking, access to a variety of resources and knowledge. Thus, having poor interpersonal skills and do not have much face-to-face contact to build networks, there are still other ways to build a business networking (Wolfe, 2010). Generally speaking, Emirati women entrepreneurs face certain constraints which make it difficult for them to start-up and run small businesses compared with their male counterparts.

The effect of both socio-cultural factors and women social status is decreasing the encouragements that given to women to proceed into business ventures. In addition, occasionally it is difficult for them to obtain trade licenses for manufacturing activities. Comparatively, women entrepreneurs as claimed by Nelson that have get less access to capital than male entrepreneurs. Based on Interviews with WSEs, indicated that women entrepreneurs have had difficulties to get access to potential clients and to get special marketing facilities to overcome the immobility constraints (Nelson, 2004).

### **Research questions**

The study was designed to seek answers to the following research questions:

RQ1- Why there is few female entrepreneurs?

RQ2- What are the main factors of success to women entrepreneurs in UAE?

RQ3- What are the challenges women entrepreneurs faces in UAE?

RQ4- What support do women entrepreneurs receive from government, NGOs and social network (i.e., family)?

RQ5- Do Emirate male and female entrepreneurs exhibit same entrepreneurs' traits?

Some of the objectives of this study are:

- I. To explain the reason (s) behind few Emirate female entrepreneurs.
- II. To explain the main factors behind the success of some Emirate entrepreneurs in Ajman.
- III. To examine the challenges women entrepreneurs face in Ajman.
- IV. To highlight the support women entrepreneurs receive from government, NGOs and social network (i.e., family).
- V. To examine whether gender has any effect in achieving success in managing small business.

### **Methods**

The data of this research was gathered through self-completion questionnaire based on Likert-scale format (Bryman and Bell, 2007). Table (1 ) shows the demographic characteristics of the sample. It was designed to reflect the factors of success and the challenges appearing in the literature. The questionnaire was distributed to 100 female entrepreneurs in Ajman and Dubai Emirates through e-mail, phones and face to face. Out of the 100 distributed questionnaires, 75 returned completed resulting in 75 percent response rate. The first section of the questionnaire contained background information including: marital status, age, level of education, children, and professional aspects. In addition, to the informational background, the questionnaire comprises five sections that cover both factors of success and challenges. The following sections highlight family-work dilemma; Government, NGOs and social network (i.e. family), gender issues, factors of success and motivational factors. Descriptive statistical analysis is used to answer the above research questions. In addition, SPSS 17.0 software was used to highlight respondents' answers in relation to the key factors of success and highlight the challenges they have experienced.

### **Findings**

#### **1. Demographic characteristics**

Table (1) shows the demographic characteristics of 75 female respondents. The data reflects their age, marital status, educational level and number of children. According to the demographic characteristics of the sample, the majority (38.4%) of the female entrepreneurs are among 30-39 age groups. The minority (8.2%) are among 50-59 years old. In fact they are of the age between 25 -39. The majority is married and has children. They are either have a secondary degree or bachelor ones (38.9 and 37.5%) respectively.

Three hypotheses are formulated to be tested by carrying out this research. These are as follows:

H1: Female are competent enough to run a business successfully in the private sector.

Recently, the number of female entrepreneurs has witness a steady increase. They exhibit competency and success in the field of business. The majority (73.0%) agreed that women entrepreneurs are successful and strong. The good image of successful businesswomen and their high accomplishment, this could be a threaten factor for businessmen. The majority of the respondents (31.1%) believe that women entrepreneurs draw a good image, which helps them to survive in the business environment, despite the patriarchal culture of the UAE.

The findings of the study showed that women can run businesses in all fields successfully as their male counterparts. The majority of the respondents (43.8%) ) and (31.5%) are strongly agreed and agreed respectively that women entrepreneurs run business activities are not confined to certain female issues only, such as beauty centers, fashion design, cooking..etc. So, (44.6%) of the respondents disagreed on that women entrepreneurs supposed to be concerned with doing business that is associated directly with women interest or issues. .

To sum up, the hypothesis that women entrepreneurs in UAE are competent, successful and strong is accepted.

Table (1)

	Range	Percentage	Frequency
<b><u>Age</u></b>	30-39	38.4	28
	25-29	19.2	14
	18-24	17.8	13
	40-49	16.4	12
	50-59	8.2	6
<b><u>Marital status</u></b>		66.2	49
Married			
Single		29.7	22
Divorced		2.7	2
Widow		1.4	1
<b><u>Educational</u></b>			
Primary		6.9	5
Secondary		38.9	28
Bachelor		37.5	27
Postgraduate		4.2	3
Others		12.5	9
<b><u>Children</u></b>			
Yes		61.4	43
No		38.6	27

### Challenges:

Women entrepreneurs in the UAE have face some hurdles. This is partly created by the implication of the patriachal culture and partially by the implementation of the policies and regulations issued by the government that created obstacles for them. According to the findings of the study, women entrepreneurs face some challenges that hinder their business efforts. These are: the expected support of the government institutions.

### Government, NGO and Social Network Support:

#### The hypothesis that

H3: Female entrepreneurs do not get enough support to start-up their businesses.

Emirati women entrepreneurs started-up their businesses motivated by different reasons. These are: having a desire, free time and available capital. The majority (31%) of the respondents consider their desire as a sole motive to establish a business. In addition, the study shows that (49.3%) of the respondents drove by having a free time and (31%) start-up a business because they have capital available for them. Moreover, women entrepreneurs find it easy to get trading licenses to register their business. The majority (43.2%) had faced no difficulties to register their businesses. Nevertheless, they face some hurdles which obstructed their success.

Among them, is that they do not receive the anticipated support from government institutions. (53.8%) of the respondents claimed that government institutions were not very supportive to them when they launched their businesses. According to this finding, the hypothesis is confirmed that women entrepreneurs did not get the sufficient support they needed to start-up their business, especially from the government institutions.

#### **Work-Family balance:**

##### **The hypothesis is that**

(i) H2: Female Entrepreneurs face a problem of family-work dilemma.
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The effect of having a business on female entrepreneurs' family-life, the findings of the study showed that almost (89.0%) of the respondents mentioned that their business activity has no negative repercussion on their family

life, whereas few of them (11.0 %) feel that their business has a negative effect on their family life. In addition, 41.1% of the female respondents strongly disagree that their business activities results in an incompatibility with school or husband/children holidays. On the contrary, the minority (12.3%) and (6.8%) agree and strongly disagree respectively on that their business is incompatible with the family's holidays. In as far as managing business activities and household chores are concerned, the majority of the female respondents strongly disagree (32.9%), and (28%) disagree that they could not manage the two burdens. On the other hand, the minority (12.3) face the difficulty to manage the two burdens.

The findings showed that female entrepreneurs when start-up- a business they have had the necessary support from their families and social networks (i.e. friends, relatives and others). The majority (64.9%) of the respondents strongly agree that they received spiritual support from their networks. On the one hand, (2.7%) of our respondents strongly disagree that social networks (friends, relatives and others), were supportive spiritually to help them start-up their business, while (9.5%) disagree on that and (5.4%) are neutral. In general, because women are known as multi-tasked in many life aspects compared with their male counterparts, they succeed to strike the balance between the two commitments (i.e., family and business commitments). 52.0% of the respondents were strong agreed that women are multi tasks compare with their male counterparts. Therefore, the hypothesis that women entrepreneurs face the problem or difficulty to strike the necessary balance between the two commitments is rejected. They do not feel any dilemma or conflict between these two roles.

#### **Motivation:**

The majority of the respondents were agreed that they were driven to start-up their business as a result of the existence of the business opportunity. (31%) and (20.3%) of them were strongly agree, and agree that the business opportunity was a mere driven factor for them to start-up a business and not because they were unemployed. Moreover, (29.7%) of the respondents were motivated to start-up a business was due to their past experience. In addition, the majority (49.3%) attributed their motive to launch a business to the free time they have. Also, the majority (31.1%) were attributed their venture to the availability of the capital. On the other hand, 27.4% of the respondents were disagreeing on that Unemployment was a motivational factor for them to develop their business.

#### **The factors of success**

##### **The hypothesis that**

<b>H: Female entrepreneurs lack the availability of the essential factors of success</b>
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For women entrepreneurs there are many factors for success assumed to be available for them. These are: availability of capital, spiritual support, good education, flexible enterprise's policies; and economic and technological development. The majority of the respondents (51.4%) support the argument that to have sufficient capital to start-up a business is an essential factor of success. The spiritual support, is also important according to (69%) of the respondents (see table 2) below. As the importance of this is that women entrepreneurs work in a society of patriarchal cultural nature (i.e., masculine society). Thus, the support they received from families and other networks would help them significantly to succeed in running their businesses. In addition, for women entrepreneurs to succeed they need to acquire the necessary knowledge or good education. The majority of the respondents (54.8%), believe that good education is an important factor to achieve the required success.

Moreover, flexible enterprise policies are also a crucial key factor for women's success. The majority of the respondents (41.9%), were strongly agreed that flexible polices would facilitate their work and assist them to run their business successfully.

The study found out that economic and technological development is also vital factor that help women to succeed in running- up their businesses successfully. The majority of the respondents (41.9%), claimed that economic development is an essential factor which causes women entrepreneurs' success. (see table 2) below

**Table (2)**  
**Female Entrepreneurs and Factors of Success**

Factors of Success	%
Economic and Technological development	41.9
Flexible enterprise policies	41.9
Good Education	54.8
Spiritual support	69.3
Financial support	51.4

### **Gender: a factor of success or a cause for failure**

Considering gender as an issue, the question poses itself is that whether gender has a positive or a negative effect on women entrepreneurs' success in UAE. The study found out that the majority of the respondents (3.8%) disagree on that male and female entrepreneurs exhibit same entrepreneurs' traits (i.e. they exhibit different entrepreneurs' traits). Given the fact that UAE is a patriarchal society and influenced by UAE traditions and cultural aspects, there are differences in traits between male and female entrepreneurs. (33.8%) of the respondents agreed that there are different traits among gender.

So, we reject the hypothesis that male and female entrepreneurs exhibit same entrepreneurs' traits.

H4: male and female entrepreneurs exhibit same entrepreneurs' traits.

UAE society gives more favor to male to launch businesses than for females based on the assumption that males are stronger and smarter than females. The study found out that 41.9% of the respondents were claimed that this is a misconception. Recently Emirate business women's achievements and success is incredibly rising which reflects that business women are competent, strong and successful.

Recently, the number of female entrepreneurs has witness a steady increase. They exhibit competencies and success in different business activities. The majority (73.0%), agreed that women entrepreneurs are successful and strong. The good image of successful businesswomen and their high accomplishment could work as a threatening factor for businessmen. The majority of the respondents (31.1%), believe that women entrepreneurs draw a good image which shows that they are competent and have skills in running their business successfully. In addition, (44.6%) of the respondents disagree that women are supposed to be concerned with doing business that is related to women's issues only, such as: beauty centers, fashion design and cooking.

### **Summary, Conclusions and Recommendations**

The Emirate women entrepreneurs have great niche in the market. This research examined women entrepreneurs' experiences from their own perspective. They try to strike the balance between their family commitments and their business commitments. With the help and support they have received from the businesswomen council and other women's associations they succeed in contributing to growth of the country's economy. As the findings of this research show that many female entrepreneurs are innovative, have creative idea and talents and time management to handle their two commitments. Women in UAE have made remarkable progress through their contribution in local economy and their endeavors' in the different fields of business. The recommendations given are that Emirate women entrepreneurs should be Confident in their abilities and the opportunity is open for them to contribute in the economic development of the country. So, they should develop their knowledge having training programs, business courses, and attending workshops to exchange experiences with professional women entrepreneurs in the market and to develop their creative thinking. In addition, we advise new women entrepreneurs to develop detailed planning of their project and their knowledge of the niche market.

Moreover, and ensure having innovative projects in order to add to the market and avoid repetition of the present business in the market a. of course good marketing of the product will facilitate reaching the largest possible number of customers.

### **Limitation**

The primary limitation of this research is on its focuses in relation to data collection, which was collected from two Emirates only out of the seven Emirates. Moreover, the data was collected from a sample of 100 respondents only, whereas it could have been collected from a larger sample size. Moreover, the difficulty was with reaching all female entrepreneurs to hand –on the self- completion questionnaire so that we used e-mail, despite its shortcoming as a method of distributing the questionnaire and the response rate problem. In addition, there was a difficulty to gain the full cooperation of the government institutions in as far as the collection of documents as the secondary data was concerned.

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