مجلة تنمية الرافدين

اسم المقال: عوائق النجاح الريادي: دراسة نوعية للتحديات والفرص التي تواجه المرأة الإماراتية
اسم الكاتب: خالد السعدي، ياسر بن طاهر
رابط ثابت: https://political-encyclopedia.org/index.php/library/10166
تاريخ الاسترداد: 2026/11/01 07:04 +03

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Research Paper

Barriers to Entrepreneurial Success: A Qualitative Investigation of Emirati Women's Challenges and Opportunities

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DOI: https://doi.org/10.33899/tanra.2024.185429.1434

Article History: *Received*: 20/9/2024; *Revised*:5/11/2024; *Accepted*:17/11/2024; *Published*: 1/12/2024.

Abstract

This research investigates the barriers to success women entrepreneurs face in the UAE and aims to design a framework to support their entrepreneurial achievements. Adopting a qualitative approach, the study used purposive sampling to select thirty successful Emirati women entrepreneurs across various sectors. Data were collected through face-to-face, in-depth interviews featuring semi-structured questions, and analyzed using thematic analysis. Key themes emerged, illustrating the challenges and motivators experienced by these entrepreneurs. Women identified personal motivation, unmet job satisfaction, and the perceived benefits of entrepreneurship as major factors driving their success. However, they also reported significant barriers, including a male-dominant cultural environment, limited awareness, and inadequate training opportunities. This study contributes to the limited research on women entrepreneurs in the UAE by providing insights and proposing a framework that policymakers can adopt to foster supportive conditions for women in entrepreneurship.

Keywords:
Entrepreneurial Success, Emirati women entrepreneurs, Challenges of Entrepreneurship

Journal of
TANMIYAT AL-RAFIDAIN
(TANRA)
A scientific, quarterly, international, open access, and peer-reviewed journal

Vol. 43, No. 144
Dec. 2024

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Citation: Alsaadi, Khaled; Bentahar, Yasser (2024). "Barriers to Entrepreneurial Success: A Qualitative Investigation of Emirati Women's Challenges and Opportunities". ***TANMIYAT AL-RAFIDAIN***, 43 (144), 414 -435 , https://doi.org/10.33899/tanra.2024.185429.1434

P-ISSN: 1609-591X
e-ISSN: 2664-276X
tanmiyat.uomosul.edu.iq

ورقة بحثية

عوائق النجاح الريادي: دراسة نوعية للتحديات والفرص التي تواجه المرأة الإماراتية

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DOI: https://doi.org/10.33899/tanra.2024.185429.1434

تاريخ المقالة: *الاستلام:* ٢٠٢٤/٩/٢٠؛ *التعديل والتنقيح:* ٢٠٢٤/١١/٥؛ *القبول:* ٢٠٢٤/١١/١٧؛ *النشر:* ٢٠٢٤/١٢/١.

المستخلص

يتناول هذا البحث العوائق التي تواجهها رائدات الأعمال في الإمارات العربية المتحدة في طريق النجاح، ويهدف إلى تصميم إطار لدعم إنجازاتهن الريادية. واتبعت الدراسة نهجًا نوعيًا، حيث استخدمت العينة الهادفة لاختيار ثلاثين رائدة أعمال إماراتية ناجحة في مختلف القطاعات. وتم جمع البيانات من خلال مقابلات شخصية متعمقة تضمنت أسئلة شبه مهيكلة، وتم تحليلها باستخدام التحليل الموضوعي. وقد ظهرت موضوعات رئيسية توضح التحديات التي واجهتها رائدات الأعمال. حددت النساء الدافع الشخصي، والرضا الوظيفي غير المتحقق، والفوائد الملموسة لريادة الأعمال كعوامل رئيسية تدفع نجاحهن. ومع ذلك، فقد أبلغن أيضًا عن عوائق كبيرة، بما في ذلك البيئة الثقافية التي يهيمن عليها الذكور، والوعي المحدود، وفرص التدريب غير الكافية. تساهم هذه الدراسة في البحث المحدود حول رائدات الأعمال في الإمارات العربية المتحدة من خلال تقديم رؤى واقتراح إطار عمل يمكن لصناع السياسات تبنيه لتعزيز الظروف الداعمة للنساء في مجال ريادة الأعمال.

كلمات مفتاحية

النجاح الريادي، رائدات الأعمال الإماراتيات، تحديات ريادة الاعمال

مجلة

تنمية الرافدين

(TANRA): **مجلة علمية، فصلية، دولية، مفتوحة الوصول، محكمة.**

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كانون أول ٢٠٢٤

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الاقتباس: السعدي، خالد ، بن طاهر، ياسر (٢٠٢٤). "عوائق النجاح الريادي: دراسة نوعية للتحديات والفرص التي تواجه المرأة الإماراتية"

تنمية الرافدين،٤٣ (١٤٤)، ٤١٣-٤٣٥،

https://doi.org/10.33899/tanra.2024.185429.1434

P-ISSN: 1609-591X
e-ISSN: 2664-276X
tanmiyat.uomosul.edu.iq

1. Introduction

Women's entrepreneurship is increasingly recognized in economic stability, employment, and wealth distribution, positioning women as key drivers of socio-economic change. In the UAE, women entrepreneurs contribute to innovation and service delivery, though their entrepreneurial journeys are influenced by regional socio-economic and cultural factors (Smith & Jones, 2023; Ozkazanc-Pan & Muntean, 2021; Bhardwaj & Mittal, 2017). Early studies on female entrepreneurship focused on developed economies, exploring factors like personality traits, business motivations, and leadership challenges (Markussen & Røed, 2017; Jennings & Brush, 2013). However, research on gender-specific entrepreneurial dynamics in the MENA region remains limited, with a gap in understanding how cultural, economic, and religious contexts influence female entrepreneurship (Ahmad et al., 2017; Mekonnen & Castino, 2017). Despite this, recent data show an increase in female-owned business growth in the UAE, with a 44% rise in small business growth over the past decade, though they still represent a small share of total revenue (GEM, 2023; Lorimer, 2019).

Globally, while more women are starting businesses, their revenue share has increased only marginally (UN, 2023). Women face challenges such as risk aversion, limited access to financing, and societal expectations, contributing to high failure rates (OECD, 2016). In the UAE, despite government support for SMEs, women face additional barriers, including lower confidence and fear of failure, leading to lower entrepreneurial participation compared to men (Farouk Abdel Al et al., 2017; GEM, 2016). Cultural norms, which associate women with family duties, further constrain entrepreneurial activity (Raja Al Gurg, 2006). Emirati women's entrepreneurial participation remains low due to these social expectations and the difficulty of balancing family and business roles (UAE Yearbook, 2013; Farouk Abdel Al et al., 2017).

While government policies promote Emirati entrepreneurship, they often overlook the specific challenges women face, such as limited access to credit and insufficient representation in leadership roles (Mastercard, 2023). Social stigma around business failure also disproportionately impacts women (OECD, 2022). Despite these obstacles, many women have succeeded, demonstrating resilience and the importance of supportive cultural and governmental frameworks (Namrata & Anita, 2018). To improve female entrepreneurship in the UAE, a comprehensive approach addressing both financial and social support is essential. This study explores the key barriers Emirati women face in business and identifies factors, such as familial support, that can enhance their success. The paper includes an introduction, literature review, research methodology, findings, and policy recommendations.

2. Literature review

Understanding women's entrepreneurship starts with a literature review that defines the principal subject matters for analysis: the nature of entrepreneurship itself, the description of the entrepreneur, an analysis of female entrepreneurship research, and the barriers to female entrepreneurship.

2.1. Entrepreneurship and Female Entrepreneurship

Entrepreneurship has long been studied in the context of small and medium-sized enterprises (SMEs) to identify strategies for global market success (Linan et al., 2020). However, scholars (Abdulla et al., 2023; Bentahar et al., 2020; Alsaadi et al., 2019) emphasize the need to explore entrepreneurship as an independent concept (Ferreira et al., 2015). Eryılmaz (2019) also notes that entrepreneurship has gained significant attention across disciplines such as business, economics, and sociology.

The field of entrepreneurship spans various areas, including Female Entrepreneurship, Social Entrepreneurship (Schatz, 2018), Green Entrepreneurship (Jones, 2017), and Indigenous Entrepreneurship (Kawharu, 2017). This study focuses on women's entrepreneurship. Defining "entrepreneur" is complex, but Hebert and Link (1989) define an entrepreneur as someone who takes responsibility and makes critical decisions regarding the allocation and use of resources. Kuratko (2009) offers a more accessible definition, while Gartner (1988) views the entrepreneur as a resource integrator creating socially valuable products. Schumpeter (1934) defines them as innovators who drive production through new technologies or markets.

For this study, an entrepreneur is anyone who identifies opportunities and makes strategic economic decisions. Women entrepreneurs are defined as individuals who utilize skills and resources to create and manage businesses they own at least 50% of and have operated for more than a year (Moore & Buttner, 1997). They face distinct challenges in transforming opportunities into sustainable, self-owned businesses.

2.2 Women Entrepreneurs in UAE

Women in the UAE are making notable progress in education and employment, with 77% pursuing higher education, surpassing Emirati men by 24% (Varadarajan et al., 2016). Women now constitute 44% of the labor force, demonstrating their increasing economic influence. Initiatives such as Tamkeen in Bahrain, the Khalifa Fund in the UAE, and Deem Al-Manhil in Saudi Arabia support women's entrepreneurship. However, women still operate fewer businesses, experience slower growth, and earn lower returns than men due to persistent social and cultural challenges (UN, 2010). Mobility restrictions also limit career opportunities and access to training (Women Matter, 2014). This study examines the unique challenges faced by women entrepreneurs in the UAE, such as a lack of role models, intense market competition, and limited access to skill development, which hinders business growth compared to male-led ventures (Zeidan & Bahrami, 2011). Expanding support for skilled women entrepreneurs is essential for fostering a more balanced and competitive business environment.

2.3 Challenges facing women entrepreneurs in UAE

A Dubai School of Government report (Grey, 2010) highlighted regulatory changes in the UAE that support women entrepreneurs, such as allowing them to start businesses and serve on family business boards. However, Itani et al. (2011) identified barriers like societal traditions, lack of support, and family obligations. Sandybayev (2018) categorized these challenges into economic, educational, and cultural barriers, including traditional gender roles and societal expectations. The United Nations (2006) and Kelley et al. (2011) also noted challenges like limited access to finance

and management regulations, which disproportionately affect women. Trad (2016) confirmed that Emirati women face ongoing social, cultural, and economic obstacles in the workforce.

2.3.1 Cultural barrier and lack of social support

Culture, defined by Leung et al. (2005), influences the norms, values, and behaviors of a group. In some regions, women's roles as caretakers limit their entrepreneurial opportunities (Ituma & Simpson, 2007). Ahmad et al. (2017) and Zakaria (2001) found that cultural norms in the UAE, shaped by religion, limit women's business involvement. The 2007 World Bank report emphasized negative cultural attitudes toward women working outside the home, compounded by family customs and legal restrictions (Zeidan & Bahrami, 2011). Additionally, women are often seen as risk-averse, further hindering their entrepreneurial efforts (World Bank, 2007). In conservative areas, some families do not support women entrepreneurs due to cultural norms (Minkus-McKenna, 2009; Calvert & Al-Shetaiwi, 2002). Cultural practices across the Middle East, especially in Saudi Arabia, significantly affect women's roles, limiting their opportunities in various spheres (Alsahlawi & Gardener, 2004; Mazawi, 2002).

2.3.2 Lack of Access to Financial Resources

Access to financing is a key challenge for women entrepreneurs. Studies show that women face significant barriers to capital, starting with lower initial funding and fewer debt financing options compared to men (Coleman, 2002; Bruin et al., 2007). McClelland (2004) noted that women in Ireland, as elsewhere, struggle with funding due to family-work conflicts. Watson (2003) observed that women-led businesses often suffer from underfunding, leading to long-term underperformance. Women also rely more on personal savings, but limited access to these resources due to interrupted work histories and lower wages exacerbates the issue (Heffeman, 2007; Carter & Kolvareid, 2020). Hamdan (2019) highlighted the need for a national strategy to support female entrepreneurship in the UAE, including funding and institutional support. Legal constraints and limited access to financial resources further hinder women's economic contributions in the UAE and GCC countries (Shediac & Samman, 2011).

2.3.3 Lack of Education

A significant barrier for women entrepreneurs is insufficient business experience and skills (Cliff, 1998; Fischer et al., 1993). Despite advances in education, dropout rates remain high, especially among girls (Nasser, 2018). Cultural norms often shape educational decisions, limiting women's opportunities (Tlaiss & Kauser, 2011). Family duties often restrict women's work experience, even when education levels are similar to men's (Tlaiss & Kauser, 2011). Youth literacy rates are high, yet gender gaps persist, with girls representing 60% of out-of-school children (UNESCO, 2015). Raghuvanshi et al. (2017) identified inadequate education, lack of support, and poor institutional structures as key constraints. However, in the UAE, women benefit from good educational opportunities, and the government actively encourages women's education (GEM, 2016).

2.3.4 Work-Family Interface

Balancing work and family responsibilities is a major challenge for women entrepreneurs (Welter & Friederike, 2011). Many women opt for self-employment to gain more control over their schedules (Ward, 2007). Family duties influence Emirati women's motivations to pursue education and leadership roles (Clarke, 2007). Hutchings et al. (2010) identified corporate resistance, prejudice, personal disinterest, and lack of family support as key barriers for women seeking international roles. In the UAE, family obligations, especially with young children, discourage women from pursuing higher education or international career opportunities (Grinlund, 2007). Family-run businesses provide a way to balance work and family demands, though these are often seen as less "authentic" by customers and creditors (Marlow, 2002). A lack of strategies for integrating family support into business operations exacerbates this challenge (Tlaiss & Kauser, 2011).

2.3.5 Personal Obstacles

Personal obstacles, such as low self-confidence and fear of risk, significantly hinder women's entrepreneurial potential (Zeidan & Bahrami, 2011). In the Gulf, cultural and religious beliefs often lead to poor self-image and low self-esteem, preventing women from pursuing entrepreneurship (Rawaf & Simmons, 1991). Personal factors such as emotional ties to family and business partners also affect business development (Nassif et al., 2016). Traits like proactivity and assertiveness are vital for entrepreneurial success, but in the UAE, personal barriers rooted in cultural and religious contexts often limit women's market engagement (Akrivos et al., 2007; Parboteeach, 2000).

3 Research Method

Given the limited research on women's entrepreneurship in the UAE, selecting the most suitable methodology is crucial. This study aims to explore and contribute to understanding the barriers to women's entrepreneurial success in the UAE. An exploratory approach is necessary to gain detailed insights into the real-world experiences of Emirati women entrepreneurs. While descriptive and correlation studies could measure the extent to which certain factors influence success, they would not capture the dynamic and complex nature of entrepreneurship. As Denzin and Lincoln (2000) argue, understanding women entrepreneurs requires examining their experiences within the broader context of their social and cultural environments. Therefore, this research adopts a qualitative approach, which enables a deeper exploration of the factors influencing women entrepreneurs, such as social norms, gender roles, socioeconomic status, ethnicity, and religion. This method is particularly appropriate given the limited literature on women entrepreneurs in the UAE. Furthermore, qualitative research offers flexibility, allowing for more spontaneous interactions between the researcher and participants, which fosters a deeper understanding (Woodsong, 2011).

3.1. Sampling and Recruitment

Sampling in qualitative research involves selecting a representative subset of the population. Rukmana (2014) and Preissle (1994) emphasize that sampling aims to capture diverse perspectives or facilitate meaningful comparisons. For this study,

purposive sampling was used to select Emirati women entrepreneurs based on specific characteristics relevant to the research objectives. This method is well-suited to qualitative research, where smaller, targeted samples can provide rich, in-depth data (Mack et al., 2011).

3.2 Recruiting participants

Effective recruitment is vital for obtaining reliable data. Woodsong (2011) defines recruitment as a strategy for identifying and enrolling participants, including criteria for selection and the approach to be used. Recruiting Emirati women entrepreneurs poses challenges, including concerns about confidentiality, potential stigmatization, and population mobility. Participants were recruited from the Khalifa Fund's database. Thirty Emirati women entrepreneurs were purposively selected for in-depth interviews, yielding valuable insights into the barriers they face in entrepreneurship.

Table 1. Number of SMEs funded by KF

Sectors	Total	Percentage
Agriculture	52	4.25%
Food and Beverage	382	31.3%
ICT	53	4.34%
Manufacturing	43	3.51%
Retail	68	5.56%
Service	602	49.31%
Tourism	21	1.73

3.3 Interview design and process.

The literature review guided the design of interview questions, focusing on key themes related to barriers to women's entrepreneurship. The researchers created an interview guide and tested it with a sample of women entrepreneurs from the Khalifa Fund's database. This pilot test revealed issues with the clarity of the questions, particularly in English, which many participants found difficult. As a result, the researchers developed two versions of the interview questions, one in Arabic and one in English. The test also highlighted logistical challenges, such as coordinating interviews across different emirates.

3.4 Interview challenges

Despite careful planning, the researcher faced several challenges categorized as cultural, logistical, and cognitive. The conservative cultural and religious context of the UAE posed challenges, particularly for male researchers interacting with Emirati women. All participants were accompanied by male relatives or groups of women, which reflected the difficulty many women entrepreneurs face in discussing personal or sensitive issues related to their entrepreneurial experiences. Logistically, conducting interviews required significant time and resources, leading to delays. Additionally, as most interviews were conducted in Arabic, translating responses and analyzing themes and sub-themes created cognitive challenges for the researchers.

3.5 Data collection

The authors used in-depth, face-to-face interviews, involving one interviewer and one participant. The process includes neutral questioning, active listening, and follow-up probes based on responses. Interviews are a common method to explore people's experiences, perceptions, and feelings. According to Fontana and Frey (2005), interviews can be categorized as unstructured, semi-structured, or structured based on the level of guidance provided. For this study, interviews were conducted in private, secure locations to ensure confidentiality. Although finding such settings can be challenging, protecting participants' privacy is a priority. This research sampled 30 Emirati women entrepreneurs, with participation across various sectors, as shown in the table below:

Table 2. Sample of women participating in the interview

Sectors	Women interviewed	Percentage
Agriculture	1	4.25%
Food and Beverage	10	31.3%
ICT	1	4.34%
Manufacturing	1	3.51%
Retail	2	5.56%
Service	14	49.31%
Tourism	1	1.73

3.6 Data analysis

After data collection, the researcher analyzes the data, which can take various forms, including audio, written, and visual content. Audio data, such as interviews and focus groups, are typically transcribed into written form before analysis (Bennett et al., 2018). It is important to note that qualitative data analysis can be subject to potential biases, such as the researcher's interpretation of key issues, participant self-selection, and over-generalization of findings.

For this study, a thematic analysis approach was employed to identify patterns and develop a framework for understanding the success of women entrepreneurs in the UAE. The primary goal of the interview process is to interpret the meaning of participants' responses. Each interview transcript was analyzed using this approach, resulting in a written profile of each participant. A thematic analysis was then conducted, incorporating relevant literature and linking key themes. To maintain confidentiality, the participants' names were changed. In total, nine themes and forty subthemes were identified across the thirty interviews.

3.7 Validity of the study

While quantitative research often emphasizes validity and reliability, qualitative research focuses on the quality of the study. One key concern in qualitative research is ensuring the objectivity of the methodology and data analysis (Tracy, 2013), as the researcher must balance personal insight with a comprehensive understanding of the

data (Treharne & Riggs, 2015). To assess the quality of qualitative research, Guba, Lynham, and Lincoln's (2011) criteria for credibility, transferability, dependability, confirmability, and authenticity are widely recognized. For this study, the researcher adopted the criteria of credibility, transferability, and dependability to demonstrate the quality of the research.

4 Findings

The process of preparing and conducting the interviews was challenging, but analyzing the data was even more complex due to the volume of information from the ten interviews, particularly as some participants responded in Arabic. Thematic analysis was employed to extract key concepts, align them with the literature, and identify patterns across the data.

The responses were based on the narratives of the women selected for this study. Thematic coding helped identify the main concepts, categorized according to various barriers. Each interview transcript was analyzed using the thematic approach, which resulted in detailed profiles of the participants, followed by a thematic analysis that incorporated relevant literature and key themes. For confidentiality, participants' real names were changed.

Table 4.1. Women Entrepreneurs profiles:

		Marital Status	Age	Education	Years in Business	Company Activity	Sector	Financial sources
1	WP1	Married	30	Diploma	2	Coffee shop	Food & Beverage	KF
2	WP2	Widow	54	Elementary le.	6	Tailoring	Service	Personal
3	WP3	Divorced	32	High school	2	Bakery	Food & Beverage	Family
4	WP4	Single	27	Diploma	Less of 1	Coffee shop	Food & Beverage	KF
5	WP5	Married	42	Bachelor	4	Cosmetics	Retail	KF
6	WP6	Single	28	Diploma	2	Bakery	Food & Beverage	KF
7	WP7	Married	33	Diploma	4	Cleaning	Services	KF
8	WP8	Widow	49	High school	5	Beauty Spa	Service	Personal
9	WP9	Married	28	Bachelor	4	Training center	Service	KF
10	WP10	Widow	62	Elementary level	7	Organic Farm	Agriculture	KF
11	WP11	Single	29	Diploma	Less of 1	Laundry	Service	Personal
12	WP12	Married	47	Bachelor	5	Consulting	Service	KF
13	WP13	Married	39	High school	4	Coffee shop	Food & Beverage	Family
14	WP14	Divorced	51	High school	6	House services	Service	Personal
15	WP15	Widow	59	Elementary le.	Less of 1	Traditional clothes	Retail	Personal
16	WP16	Married	32	High school	6	Coffee shop	Food & Beverage	KF
17	WP17	Married	44	Diploma	5	Event organizer	Service	KF
18	WP18	Single	28	Bachelor	4	Software developer	ICT	KF
19	WP19	Single	29	Bachelor	2	Moving Services	Services	KF
20	WP20	Single	30	Diploma	4	Beauty Salon	Services	KF
21	WP21	Married	26	High school	4	Bakery	Food & Beverage	KF
22	WP22	Married	40	Diploma	5	Beauty Spa	Service	Personal
23	WP23	Married	47	Diploma	4	Desert Safari Orgnizer	Tourism	KF
24	WP24	Single	29	High school	5	Food truck	Food & Beverage	KF
25	WP25	Married	60	Elementary le.	8	Beauty Spa	Service	Family
26	WP26	Single	31	High school	4	Spa-Massage	Service	Personal
27	WP27	Married	56	High school	Less of 1	Bakery	Food & Beverage	KF
28	WP28	Single	27	Diploma	5	Burger Restaurant	Food & Beverage	KF
29	WP29	Married	34	Bachelor	7	Pharmaceutical	Manufacturing	Sponsors
30	WP30	Married	41	High school	2	Beauty Spa	Service	KF

4.1. Profile of Women Entrepreneurs

While choosing the participants for this research, I tried to select different women entrepreneurs from other sectors. Thus, many profiles can be found. The participants are all successful Emirati women entrepreneurs, thirty women of various ages and educational backgrounds. However, as mentioned previously, for confidentiality reasons, I decided not to write their names, the names of their businesses, or any indications of their identities.

Several answers were received in Arabic and English regarding their backgrounds. WP1 said, "…. I am the owner of a coffee shop located in Al Ain. I started the idea in 2013, but I only started it three years ago, when I got the capital from the Khalifa Fund. I am 30 years old, married, and a mother of two kids. I have a diploma, but I have never worked before…"

WP2 said, "My name is H. I am the manager and founder of a successful tailoring shop in my city. I do Abayas for women in UAE and other GCC countries…I am 54 years old, with an elementary school level. Since I lost my husband, life has become more stressful, especially at work, so I decided to open my business more than six years ago with my fund…"

WP3, in turn, introduced herself, saying this: "I am a 32-year-old divorced and proud mother. Although I only have a high school degree, I opened my own business, which became successful and allowed me a great profit since the first year. As you know, there are many bakeries, but I brought a new concept, and it worked…"

WP4 said, "I am a young graduate, an ambitious lady who always had a dream to be her boss, so I decided to find and manage a small coffee shop that would become famous in my town, especially because I targeted ladies the decoration and services I applied in my coffee shop."

On the other hand, results from this survey show that ladies who decided to do business in the beauty sector have more or less the same motivations and somehow, the same profile. Those Emirati entrepreneurs are WP5, WP8, WP20, WP22, WP25, and WP30, and they are all founders and managers of businesses related to beauty and cosmetic services. WP5, for instance, said, "As a Married woman and mother of 3 children, it was so hard for me to keep working, so I decided to found my own business. It started as a hobby with my friends, by importing some cosmetic products and selling them. Then, I opened the first shop, and now I have three shops specializing in cosmetics and getting a reputable brand name."

WP8 said, "When I opened my beauty spa more than five years ago, people were blaming me, especially because I am a widow, with only a high school diploma, and financing it from my savings. A few years ago, my business became so successful that I couldn't satisfy all my customers, which led me to open another beauty spa, and now, alhamdulillah, I am very happy and more committed to my business."

Regarding WP20, she said "Thanks to Khalifa Fund, I could transform my project into a real cash cow giving me so much freedom and so much confidence. Being a single lady with a modest job, I couldn't be more independent and accepted in the society without my own business".

WP30 attested the following: "Since I was young, I had the idea to open a beauty salon or beauty spa, but after my marriage, my dreams were a bit stopped for a while. You know, there are so many responsibilities and so many commitments. Then, one of my friends encouraged me by telling me that Khalifa Fund can give me the capital I need and also the necessary guidance, and I started my business…"Other women chose to invest in some hazardous businesses like WP10, WP18, and WP29.

WP10 said when introducing herself, "Being a retired woman who spent her childhood eating healthy, I have always thought about my grandsons and the next generations. A few years before I retired, I decided to invest my savings as well as a loan from Khalifa Fund to open an organic farm…"

In her introduction, WP18 said, "After getting my Bachelor's degree in Information Technology, I worked for a year in a big Tech company in Dubai, but then I got the financial opportunity to open my small business in software development with only me as an employee. Four years later, I have six employees and work with customers in more than ten countries.

WP29 said, "I am a young, passionate lady who decided to found her small business in a different sector. Most of my friends are businesswomen who invest in the food and beverage sectors. Nevertheless, I had a different motivation and a different dream, so I decided to invest in the pharmaceutical sector for seven years. I specialize in herbal medicine, and it works well. I deal not only with the Emirati Market but also GCC and Europe…"

From the interview results, the thirty women entrepreneurs who are picked for this research based on purposive sampling are all Emiratis from different Emirates (12 from Abu Dhabi, three from Dubai, and five from Sharja, 6 from Ras Al Khaimah, 2 from Fujairah and 2 from Ajman). They also have different educational backgrounds such as Diploma, Bachelor, High school, and elementary level. In addition, their businesses operate in different sectors like services, food and beverage, agriculture, tourism, retail, and ICT.

4.2 Challenges facing the success of Emirati women entrepreneurs in UAE

Although I have chosen successful women entrepreneurs, some challenges need to be overcome for women entrepreneurs. Based on the interview analysis, many challenges were found. These challenges are categorized into three categories: cultural, trustful, and educational.

4.2.1 Cultural barriers

Although most of the women entrepreneurs interviewed confirmed that they received financial or moral support from their families, most of them highlighted the culture as a barrier to their success.

Despite a few women entrepreneurs (7 out of 30) who claimed that the culture played an important role in their success, such as WP1, WP6, WP9, WP10, WP18, WP19, and WP25, all others highlighted the challenge represented by the culture.

WP1 said, when asked about the impact of the culture on her success, "Regarding the culture, I don't think it is a challenge for me, I received support from my husband and my family to open my coffee shop, and that is why I believe that culture has

changed toward maybe some businesses…" Meanwhile, WP6 said, "I have never seen the Emirati culture as an important factor in opening or succeeding the business. For sure, some people still think that entrepreneurship (either for men or women) is an activity to get prestige and status, especially that jobs in UAE come with high salaries".

In addition, WP9 also supported the strength of the culture when answered the question about the culture by saying "During my four years as the manager of my training center, I faced some challenges that companies mainly are avoiding to deal with my center because I am the manager and the founder, but most of the times, I can see that our culture is becoming more encouraging."

In the same direction as WP9, WP10 said, "As an old lady who spent many years at work and more than seven years as a director of my company, I can assure you that the culture is getting more and more supportive. I remember when I started my organic farm seven years ago, my sons and family were surprised about my move, but nowadays, the culture supports and encourages Emirati entrepreneurs, mainly females."

However, all 23 other women entrepreneurs stated that culture represents one of the biggest challenges either before starting their business or during its operations.

WP2, for instance, said, "… I was facing many barriers from banks or government institutions when I was applying for my business. Most of the employees in such organizations were making it very hard for me compared to men…If we were in a different culture, it would be easier for women entrepreneurs to get the same treatment…"

WP3 criticized the culture by saying, "As a divorced lady, already the culture looks at me differently, but the culture is not supporting women, and you can see this in many fields…Regarding my experience, I found that culture is the main challenge, mainly in the first phases of my business."

These statements suggest that the country's traditional gender attitude is still dominant, which represents a crucial barrier to the success of Emirati women entrepreneurs who want to start their businesses.

Moreover, the survey also showed that culture does not give women entrepreneurs fair treatment to succeed in their businesses, as the following examples show. WP4 said, "For many years, I wanted to create a business different than the one I have now (coffee shop), but I realized that I was stuck because culture doesn't support women entrepreneurs, and people look at us as entrepreneurs who can only make cupcakes and sell coffee…"

WP12 added, "Based on my experience, I believe that the culture is still a big challenge mainly for women entrepreneurs who want to expand their business or to build up partnerships with other companies…"

4.2.2 Trustful barriers

Many of the women entrepreneurs interviewed stated that they tried to build partnerships with other companies, but they were not successful due to the lack of

credibility and trust in big organizations. Some claimed that they did not plan yet to consider partnerships, and some others felt pessimistic and afraid to take this step.

Answering question 17A, regarding the trust of women entrepreneurs, most participants claimed that the lack of trust made their success harder and more challenging. WP1 and WP2 highlighted that trust comes after a long time. WP2 said, "Speaking about trust, no one will trust you if you are a woman who is new to the business. During the first three years, I tried to contact banks for more capital and some textile companies to offer my services, but I was always rejected. The turning point started when a local magazine wrote about my business and praised me as a successful entrepreneur. I think only success can allow stakeholders to trust women entrepreneurs."

WP10, who spent more than seven years as an entrepreneur, said, "Managing a company (organic farm) in a sector considered somehow new in the UAE was a big challenge, not because of lack of expertise, but as I said earlier, due to the fact a women is succeeding in this sector which men dominate. I faced a lack of trust from suppliers, consultants, and even banks. However, with handwork and perseverance, I could make my name in the market".

WP11, in turn, told the researcher, "Most often companies don't answer my emails regarding my request to meet some of the managers. I think the culture is playing a negative role toward women, and that impacted the lack of trust companies and people have about women entrepreneurs."

In this matter, WP12 said, "I have tried for years to build up partnerships with companies in UAE, especially since my small business offers high-quality consulting based on many international certificates, but unfortunately, companies don't trust me only because I am a woman."

WP20, owner of a beauty Salon, said, "…people don't trust women entrepreneurs as they don't trust women drivers. Unfortunately, the culture is still a man-dominating one where women are seen with caution and less trust…"

This survey showed that many Emirati women entrepreneurs are unable to develop their businesses and, hence, succeed in them due to a lack of trust. As shown from these statements, one can conclude that the lack of trust in women entrepreneurs from banks, society, and companies…represents a big challenge to their success in starting their businesses.

4.2.3 Educational Barrier

When women entrepreneurs about the role of education in their achievements, most of them took the opportunity to express the challenge of finding the right education or training for them to start and mainly to succeed in the business. Which can be seen as an important barrier to their success.

Said "…as I told you, I only have a Diploma, which didn't allow me to get great jobs, and then open my business. However, I tried to enhance my managerial and entrepreneurial skills, but it was not easy to find the appropriate training or courses. Yet, Khalifa Fund gave me and another group of entrepreneurs some training, but it was even before I started my business, and as you know, we need it more when we

are in the middle of our work too. To be honest, I still believe if I could some training, I would do much better…"

WP2 answered the question, "I completed my education more than 30 years ago, as I am in the tailoring business, things are developing so fast when dealing with suppliers from different sectors and attending some events and fairs. Although I have an elementary school, I try to develop myself and seek new things that can help me in my daily management. However, I never found a course in Arabic. This represents somehow a missing point to me to make myself and my business better…"

WP4 joined WP2 with the same idea, and said "…it is hard for me to find a good training about entrepreneurship in Arabic as my English is not that well..."

WP9 had a different opinion as she said "I think education helped me a lot to be who I am now, but based on my experience in my business as a Training center manager. I can tell you that in the UAE there are many training-based entrepreneurs, but they are either so general and theoretical or not targeting the right groups. I feel lucky that I got a Bachelor's in Management, and I had the chance to do many internships and also many entrepreneurial projects during my studies."

WP10 had shared her opinion on this matter "…although I have a Bachelor's degree, I never had the chance to study entrepreneurship at university. Even I had the chance to attend several entrepreneurship training sessions, but none was that good and helpful to perform better in the company…" From what is said, the researcher found that the lack of education and training about entrepreneurship represent a very important barrier to the success of Emirati women entrepreneurs to start their businesses.

WP14, a high school diploma holder, said "I am suffering to get the good knowledge and skills to make myself a better manager of my house services company, also, I couldn't find anything in my town, which is disappointing…"

WP21 claimed the opposite as she said "I don't think education has a big impact on my job as an entrepreneur. I always wanted to have a bakery, as I am good at baking and doing all these pastries. So I never thought education was important, and I never found myself in need of any course or program to well manage and succeed in my business."

WP29 who is a founder and manager of a pharmaceutical company said, "I was very scared at the beginning because my education background is in science, and has nothing to do with management skills. However, I attended some training online about accounting, marketing, and leadership, which helped me in my business. However, let me confess that it is very expensive and very difficult to find good training in an appropriate place and time. As you know, it is hard for women in UAE to travel alone and spend days in a place alone..."

From the above findings, the researcher concludes that women consider that the lack of trust they get from society or companies represents a crucial barrier to their success. There is no doubt that Emirati women entrepreneurs are challenged by many barriers (themes) such as cultural barriers, the lack of entrepreneurial education, and the lack of trust in women toward their success. The cultural barriers can be explained by the traditional gender attitude where women are seen as wives, mothers, or in the

best cases employees. The lack of entrepreneurial education led women entrepreneurs to face many issues related to the management or the expansion of their businesses. Moreover, the lack of trust in women discourages Emirati entrepreneurs from building relationships with companies or benefiting from loans.

4.3 The impact of challenges in hindering the success of Emirati women entrepreneurs

Women entrepreneurs face numerous challenges, as identified in the literature. Yunis et al. (2019) highlighted financial resources, religion, lack of family support, and bureaucracy as primary obstacles. Studies (Mastercard, 2018; UN, 2017; GEM, 2016) further underscore significant barriers, including high domestic responsibilities, lower education levels (especially in developing countries), limited business networks, and insufficient capital. Cultural, religious, and societal biases against female entrepreneurs have also been identified in both developed and developing economies (Simon et al., 2017). Tanusia et al. (2016) noted barriers such as lack of knowledge, excessive regulations, and inadequate business support.

In the context of Emirati women entrepreneurs, challenges related to culture and family are prominent (Brush, 2008; Grey, 2010). However, this study found that family support is more of an enabler than a barrier, contradicting previous research suggesting that conservative cultural attitudes hinder women's entrepreneurial success (Minkus & McKenna, 2009; Rosen, 2014; Raghuvanshi et al., 2017; Boniface, 2019).

Regarding education, this research confirms the findings of Calvert & Al-Shetaiwi (2002), which indicated that while Gulf governments invest in women's education, specialized entrepreneurial training remains insufficient. However, it was found that more educated women are more likely to pursue entrepreneurship, aligning with GEM's 2016 report on the UAE. This highlights the role of education in Emirati women's entrepreneurial success, as emphasized in institutional theory.

On financial access, while many studies (e.g., Alakaleek & Cooper, 2018; Naegels et al., 2018) highlight the challenges women face in securing funding, this research found that Emirati women entrepreneurs rarely encounter financing issues. Government initiatives, such as the Khalifa Fund and the Soud Bin Saqr Foundation, provide essential financial support, which facilitates business success. This finding supports Hamdan (2019), who advocates for a national strategy to promote entrepreneurship through institutional support and funding.

Finally, regarding trust, this study corroborates previous research (Wang, 2018; Heffeman, 2007; Brush, 1997) that found women entrepreneurs face gender-based discrimination in access to capital and networks, a key barrier to their entrepreneurial success.

5 Conclusion

This study provides a comprehensive framework to understand the factors contributing to the success of women entrepreneurs in the UAE, using qualitative data to offer a nuanced perspective of Emirati women navigating the entrepreneurial landscape. The primary aim was to identify the unique barriers and enablers faced by

Emirati women in entrepreneurship, contributing valuable insights to the discourse on women's entrepreneurship in developing countries, particularly within the UAE.

Given the limited research on women's entrepreneurship in the UAE and developing nations, this study fills a critical gap by exploring the personal and business backgrounds of successful Emirati women, along with the specific drivers, supports, and challenges influencing their achievements. The literature review highlights a lack of in-depth studies on Emirati women entrepreneurs, with most research focusing on generalized entrepreneurship, making this work pivotal in understanding their distinct experiences and success factors.

The study's findings offer a framework for policymakers, educational institutions, and aspiring entrepreneurs, emphasizing key success factors that can enhance Emirati women's participation and success in business, thereby contributing to national economic growth.

Acknowledging the study's limitations, particularly the scarcity of UAE-specific literature, future comparative research across other GCC countries such as Bahrain, Saudi Arabia, Kuwait, and Oman could provide broader insights into the success factors for Arab women entrepreneurs in similar cultural and economic contexts.

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