

# Female entrepreneurship in the UAE: a multi-level integrative lens

Multi-level  
integrative  
lens

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135

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## Abstract

**Purpose** – This paper aims to propose a multi-level integrative research framework anchored in an institutional theory that can successfully capture the multitude of factors affecting the expression of female entrepreneurship in context. Although female entrepreneurship is known to contribute to economic growth and vitality, and to enhance the diversity of employment in any economic system, there is very little research pertaining to female entrepreneurship in the Middle East. The authors use this framework to provide insights into multi-level factors enabling and constraining the experience of female entrepreneurship in the United Arab Emirates (UAE) and advance knowledge of female entrepreneurship in a particular Middle Eastern context as well as cross-nationally.

**Design/methodology/approach** – Analytical framework and qualitative research methodology consisting of focus group meetings and interviews with 15 female entrepreneurs and five male partners in the UAE.

**Findings** – Our findings aptly highlight the salience of a complex set of entangled factors lying at multiple levels of analysis in shaping female entrepreneurship in the UAE. Our findings also accentuate the importance of the institutional and social contexts in shaping the situational opportunities and constraints that affect female entrepreneurship and its complex expressions in a particular society. Although our findings document a positive tide of change in favor of female entrepreneurship, they also reveal the persistence of various traces of stereotypes and patriarchy that continue to constrain the free expressions of female entrepreneurship in the UAE.

**Research limitations/implications** – This study contributes empirically by conveying the lived experiences of a sample of women entrepreneurs in the UAE, but the results cannot be generalized given the limited size of the sample investigated. Conceptually, the analytical framework proposed in this paper represents a simplified heuristic tool rather than an explanatory model of the complex dynamics and interplays between different levels of analysis and institutional pressures when examining female entrepreneurship.

**Originality/value** – The value added of this research is to present original insights into female entrepreneurship from a vibrant Middle Eastern context, namely, the UAE, a country that has attracted and witnessed increasing attention in recent years in the context of globalization. In view of the Western-centric nature of academic publication on the topic, there is a real need for fresh theoretical and empirical insights stemming from an Arab-Middle Eastern context to advance knowledge and scholarship in this area.

**Keywords** UAE, Multi-level analysis, Constraints, Gender, Women entrepreneurs, Institutional theory

**Paper type** Research paper



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## Introduction

Entrepreneurship has long been regarded as a significant factor in national economic growth and development (Schumpeter, 1934; Baughn and Neupert, 2003; Wennekers and Thurik, 1999). Previous studies found a positive relationship between the level of entrepreneurship and economic growth for many countries (OECD, 2004; Valliere and Peterson, 2009). However, the focus in organization and entrepreneurship research has been mainly on the West (Alcadipani *et al.*, 2012; Boje and Khan, 2009), specifically on North America and Western Europe (Cetindamar *et al.*, 2012). However, the female entrepreneurship stream has paid little attention to the non-Western context including the Middle East region (Chamlou, 2007). The few studies that have explored female entrepreneurship in the Middle East have tended to converge on the conclusion that entrepreneurship is as much a social as an economic phenomenon, similar to Thornton *et al.*'s (2011) assessment. It is embedded within a specific cultural context which invariably serves to incentivize and/or constrain female entrepreneurial activities (Granovetter, 1985). Thus, there is an embryonic research effort in the wider field of female entrepreneurship that has begun to focus on the socio-cultural contexts of the Middle East North Africa countries and the Arab world and unearth the peculiar determinants and expressions of entrepreneurship in these contexts utilizing data from countries ranging from Egypt to Bahrain including Iran, Kingdom of Saudi Arabia, Lebanon, Oman and Jordan (Dechant and Al Lamky, 2005; Gray and Finley-Hervey, 2005; Jamali, 2009; Al-Dajani and Marlow, 2010; Ahmad, 2011; Javadian and Singh, 2012; McElwee and Al-Riyami, 2003; Dechant and Al Lamky, 2005; Al-Sadi *et al.*, 2011; Mostafa, 2005; Itani *et al.*, 2011).

In this paper, we build on this nascent effort and present an in-depth systematic qualitative research study of female entrepreneurship in the United Arab Emirates (UAE). Our research is distinctive, however, in that it seeks to document systematically the dynamic interplay of different factors (micro, meso and macro) affecting female entrepreneurship in a particular context. We therefore adopt in this paper an integrative multi-level research lens, which acknowledges the influence of the societal context on individuals' actions as well as the influence of the individual actions and perceptions on the wider environment and context, thus bridging the traditional micro – macro divide permeating organizational inquiry (Klein *et al.*, 1999). We combine this with an institutional lens to sensitize the analysis throughout the paper to the institutional factors (both formal and informal), impacting female entrepreneurship and how women entrepreneurs are reacting to these institutional cues through selective interpretation, sense-making and agency. Along the lines of new-institutional streams of inquiry, our analysis, therefore, recognizes the iterative reciprocal influences between organizational context and organizational actors and the uncontested institutional embedded-ness of organizational phenomena, including entrepreneurship (Scott, 2008; Jamali and Neville, 2011).

Our paper makes a number of important contributions. It responds to the recent calls for integrating multi-level research designs in entrepreneurship research (Davidsson and Wiklund, 2001; Tolbert *et al.*, 2010; Thornton *et al.*, 2011) and for investigating the influence of various types of cultural institutions on gendered patterns of business start-ups (Verheul *et al.*, 2006; Gupta *et al.*, 2009). Through a multi-level research design framework and an institutional lens, this paper, thus contributes to the growing research agenda on cross-national patterns of female entrepreneurship and gendered

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institutions. Moreover, capitalizing on primary fieldwork and focus groups probing the perceptions and experiences of female entrepreneurs in the UAE, our paper presents original findings from a non-familiar context (Welter, 2011), helping to advance knowledge of female entrepreneurship in context as well as cross-nationally.

The paper is organized as follows. We present a framework for understanding female entrepreneurship in context. The framework allows us to simultaneously integrate the levels at which entrepreneurial processes unfold with the various institutional forces that shape and condition these processes. After presenting our analytical framework, we describe our research methodology that guided the data collection and analysis for this research effort. The methods section is followed by our study's findings through which we illustrate the use of our integrative framework and draw out the important insights that emerge from our data. This leads to our discussion section where we identify our paper's key theoretical and empirical contributions to the small but growing research work on women entrepreneurs in the Middle East. The paper concludes with implications and future research directions emerging from our study.

### **A framework for understanding female entrepreneurship**

There have been significant advances in understanding female entrepreneurship (McLaurin and Kuchta, 2008). Research has shed light on multiple variables affecting female entrepreneurship (e.g. personality traits, age, education, motivations, marital status, business characteristics, types of activities, government policies, financial resources, socio-cultural factors, etc.). Available research to date has helped shed light on a range of issues relating to female entrepreneurship, varying from what motivates women to become entrepreneurs at the micro level (e.g. push and pull factors) to the meso- and macro-level constraints they encounter such as uneven access to capital markets and discriminatory institutionalized societal values in some contexts (Robinson, 2001; Marlow and Patton, 2005; Carter *et al.*, 2001).

The above research effort has been, however, confined to the developed world. Recently, the female entrepreneurship literature has begun to probe and unearth relevant factors, enabling and constraining female entrepreneurship in the Middle East (Dechant and Al Lamky, 2005; Chamlou, 2007; Jamali, 2009; Itani *et al.*, 2011). This nascent research stream has identified important trends and new insights that have helped in advancing our understanding of the dynamics of female entrepreneurship in the Middle East. The most important one is the interplay between different levels of analysis in considering the experiences of women entrepreneurs in relation to their surrounding context and the culture in which they are embedded. For example, in his study of women's characteristics in the Kingdom of Saudi Arabia, Ahmad (2011) unveils the "unique social norms" salient in such context (e.g. gender-segregated social relations, patriarchal society), which serve to constrain or undermine women's entrepreneurial activities. Similarly, after examining factors impacting Iranian women entrepreneurs, Javadian and Singh (2012) refer to the challenges caused by the "negative stereotypes and traditions of Iranian society", and the uncontested influence of culture. Along the same lines McElwee and Al-Riyami (2003) and Al-Sadi *et al.* (2011), pinpoint "traditional practices" and "social determinants" in addition to "behavioral constraints" as factors to account for, when analyzing the barriers facing women entrepreneurs in Oman. In an attempt to understand Arab women entrepreneurs and their personal characteristics through a sample by Bahrain and Oman, Dechant and Al-Lamky (2005)

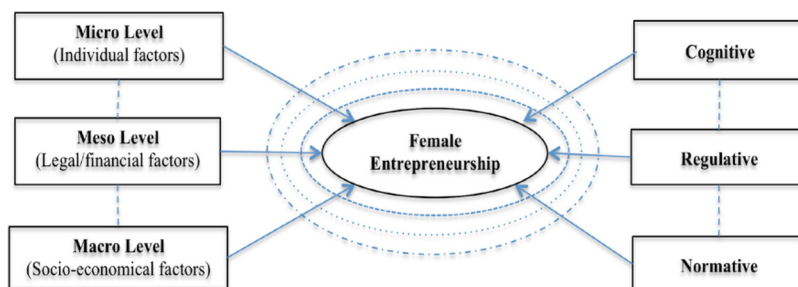
highlight the “unique socio-cultural context of the Arab Muslim milieu” in these countries. In comparable studies seeking to identify the entrepreneurial motivations and barriers to women in the context of the UAE, *Nasser et al. (2009)* and *Itani et al. (2011)* refer to personal characteristics (e.g. self-fulfillment, knowledge, skills and experience) and financial support as enabling factors and to society and traditions, and personal/family reasons as barriers to female entrepreneurship. Previous studies related to women entrepreneurs in the UAE have tended to focus on factors operating at various levels of analysis taken separately. For example, *Haan (2004)* and *Erogul and McCrohan (2008)* concentrate on the micro level, identifying the characteristics of women entrepreneurs based on their age, education (relatively old and modestly educated women are carrying traditional activities, while young and well-educated women are managing modern activities) and motivations (dominance of pull factors, the primary motivations for Emirati women to become entrepreneurs being the desire for independence and nationalism by promoting the development of their country). Only a handful of studies have considered two levels of analysis simultaneously in studying these dynamics (*Nasser et al., 2009; Kargwell, 2012*). Taking into consideration the meso level, *Haan (2002)* and *Preiss and McCrohan (2007)* mainly explore the legal and financial factors highlighting typical obstacles facing entrepreneurs such as bureaucracy, inflation, lack of funding, soaring operational costs.

From this succinct seminal review, we clearly see the potential of a research stream on female entrepreneurship in the Middle East for informing and extending the wider conversation relating to female entrepreneurship. However, for this research stream to realize its potential, it needs considerable strengthening starting with a holistic and integrative analytical framework. To date, the limited available research on this topic has looked at the micro-, meso- and macro-level factors, conditioning female entrepreneurship but considered these levels independently or in isolation. Our paper takes nascent research in this area a step forward through systematic consideration of the micro-, meso- and macro-level factors, affecting female entrepreneurship in a particular context. Individual-level characteristics (education, age, choice/motives of becoming self-employed, self-perception/self-confidence, personal characteristics) are invariably salient in affecting the expressions of female entrepreneurship. Micro-level factors are used to explain the influence of individual behavioral characteristics and orientations on the founding, growth and performance of female entrepreneurial ventures as well as their change over time (*House et al., 1995*). Macro-level factors are intended to capture more broadly labor market dynamics, economic conditions and informal economy’s effect on female entrepreneurship. Hence, macro-level factors seek to explain entrepreneurial venturing, growth and change by considering a generic set of broader impersonal institutions, including political, economic, historical, social, cultural and educational institutions. The meso level of analysis occupies a middle ground between the two, focusing on phenomena that occur at the level of the organization, including processes for setting goals and objectives, planning, budgeting and accessing capital; it thus yields insights and knowledge about organizational behavior over and above what is contributed by micro and macro-level perspectives (*House et al., 1995*). The three levels of analysis are captured on the left-hand side of our proposed analytical framework (*Figure 1*). The integration of all three levels of analysis, although necessarily more complex, provides for a more systematic account of the multitude of factors impacting female entrepreneurship. It is precisely this complexity which yields

important practical insights according to Klein *et al.* (1999), allowing to illuminate the context surrounding individual-level processes, as well as identify the individual level characteristics, behaviors, attitudes and perceptions that underlie and shape organizational level outcomes.

Institutional theory is moreover explicitly integrated on the right-hand side of our proposed framework in Figure 1, with specific reference to the normative, cognitive and regulative pillars affecting and constraining organizational behavior. The regulative pillar comprises institutions such as codified rules and laws enforced by state machinery (Scott, 2008). The normative pillar refers to institutions in the form of moral beliefs and norms, obligations or standards of behavior that provide a basis for social meaning and social order (Scott, 2008). Individuals in this respect are strongly influenced by collective norms, values, representations or normative frameworks that impose social obligations on them, constraining their choices and behaviors. Finally, the cultural-cognitive pillar refers to institutions that take the form of cognitive social constructions and internalized interpretations of the culture, customs and traditions. Cognitive institutions are governed by cognitive schema, scripts or frames (Markus and Zajonc, 1985). In other words, cultural-cognitive institutions influence behavior by controlling conceptions of what the world is and the types of actions that are considered appropriate/suitable based on those conceptions (Scott, 2008). In this respect, the institutional theory allows us to capture the influence of formal and informal institutions on particular phenomena, which helps complement the multi-level factors on the right-hand side, through a sharper focus on context and the formal and informal institutions which either create or restrict opportunity for female entrepreneurship (Welter, 2011). The institutional lens is a worthy addition to the model, given that institutions (both formal and informal) shape entrepreneurial activities and that “cross-national differences in entrepreneurship are best explained by a broader set of institutions that guide and constrain private business behavior in every national economy” (Busenitz *et al.*, 2000, p. 995).

We therefore propose an analytical framework for our research that combines a multi-level research lens with an institutional theory (Figure 1). The framework shows with striking clarity how the institutional theory can be used in combination with multi-level research design to enhance our understanding of the multi-dimensional factors affecting entrepreneurship in context. While these three levels are delineated separately for analytical purposes, it is important to recognize the entangled influence of these multiple-level factors on female entrepreneurship and the moderating effect of context and national institutions captured through the institutional lens that further



**Figure 1.** Multi-dimensional integrative framework for understanding female entrepreneurship in context

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permeates and shapes these complex dynamics. Using data on women entrepreneurs from the UAE, we proceed to illustrate how this framework can be used to bring to surface and analyze the complex factors influencing female entrepreneurship in the Middle East.

### Research country context

Each context is made of distinct institutional orders, for example, the family, the dominant religion, the market, the professions and the state (Thornton, 2004). These institutional orders embody competing and conflicting sources of norms, values, legitimacy and justifications of worth that have consequences for supporting or discouraging entrepreneurial behavior (Thornton *et al.*, 2011, p. 110). Therefore, to identify the factors enabling or constraining women entrepreneurs and explore the interactions and dynamics between these institutional orders, we need a context-based research. For multiple reasons including the access to data, lack of related studies adopting similar approach and peculiar features pertaining to geography and demography and the supportive role of the government, we have opted for the UAE an interesting and appropriate context for this research.

The UAE is the youngest political state in the Middle East. It has been formed as a federation in 1971 out of seven individual sheikhdoms (Abu Dhabi, Dubai, Sharjah, Ajman, Ras Al Khaimah, Umm Al Quwain and Fujairah). Due to substantial oil revenues over the past three decades, the UAE has witnessed an unprecedented economic boom and urban development (Davidson, 2008). The population of the UAE estimated at 8.26 million in 2010, is composed of Nationals (i.e. total: 947,997; Female: 468,888) and non-Nationals (i.e. total: 7,316,073, Female: 1,633,362). So, less than 20 per cent of the population of the UAE is comprised of Emirati citizens, with East Asians making up the largest majority of the population at around 40 per cent, Arabs a little over 20 per cent, 12 per cent for other Asians and approximately 6 per cent are from Western countries (National Bureau of Statistics, 2011). This population structure has become common to many countries in the region, especially in the Gulf Cooperation Council (GCC Arabic is the official language, making the UAE part of the Arab world). The vast majority of the UAE's citizens are Muslims like the majority of the population in the Middle East countries. The UAE's constitution declares Islam as the official religion of all seven of the constituent emirates of the federal union. Though Islam is considered as the basis of the UAE culture, political system and way of life, tribal traditions prevail and the patriarchal family represents the strongest institutional order (Mostafa, 2005). Sharia, translated as "Islamic Law", is considered as the basis of the legal system in the UAE. It has two primary sources: the Quran, the holy book containing religious teachings and precepts, and the Sunnah, illustrating the practices of the Prophet Mohamed (peace be upon him [PBUH]). Although the principles of Sharia influence criminal and civil laws, they are primarily confined to social laws, such as family law, divorce or succession. Most commercial matters are dealt with by either civil courts or permanently established arbitration tribunals. The UAE provides a fertile context for this research, given that within the small but growing research on female entrepreneurship in the Middle East, there is hardly any data on women entrepreneurs in the UAE (McLaurin and Kuchta, 2008; for exceptions, see Itani *et al.*, 2011; Nasser *et al.*, 2009). The UAE also provides an interesting context for the study, given the rising national interest in the cause of female advancement, although this continues to be

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propagated within an overall conservative religious framework and context (Gallant and Pounder, 2008).

The UAE has indeed been featured as having made significant strides in relation to women's rights (UAE Interact, 2012). Rankings on measures related to gender suggest lingering large discrepancies between Arab nations, with the UAE scoring higher than most other nations in the region. For example, using the United Nations Development Programme's Gender Inequality Index (GII), which shows the loss to potential achievement in a country due to gender inequality across reproductive health, empowerment and labor market participation, the UAE ranks as 38th with the Kingdom of Saudi Arabia (KSA) ranking as 135th in a region that has a GII range from 37 (Kuwait) to 146 (Yemen). Despite the UAE Government's initiatives to empower women and the growing percentage of educated women (77 per cent), the level of female entrepreneurial activity in the UAE is still very low compared to other countries with similar levels of GDP per capita such as Singapore, Finland and Norway (Erogul and McCrohan, 2008).

Concretely, although the UAE ranks high in the level of entrepreneurial motivation, it is amongst the lowest in intention rates to start a new business, with only 2 of 100 adults expecting to start a business in the next three years. According to the 2011 global entrepreneurship monitor (GEM) survey, the UAE has the second lowest rate of established firm entrepreneurs at 2.7 per cent, behind the third lowest Singapore at 3.3 per cent; well below the average of the 23 innovation driven economies of 7.2 per cent (Van Horne *et al.*, 2011). Moreover, women owners of established businesses are still very low, at nearly third of the rate of men (0.9 per cent of women only run an established business compared with 3.1 per cent of men). Though a steady increase has been noticed in the rate of women who are established business owners, from an extreme low of only 0.1 per cent in 2006 to 1.4 per cent in 2011, it is still low compared to both men and the local Emirati population. Moreover, from an adult population survey, women's expectations to start a new business in the next three years seems to be consistently lower than men's (31 per cent to 47 per cent in 2009, and 5 per cent to 7 per cent in 2011) (GEM, 2011).

These results are intriguing, given the government support initiatives to ensure an enabling entrepreneurial ecosystem. The UAE Government has effectively introduced several initiatives to empower women and promote female entrepreneurship (e.g. Tanmia, Business Women Councils, General Women's Union, Department of Economic Development, the Chambers of Commerce and Industry and organizations such as the Mohammed bin Rashid Establishment for Young Business Leaders and the Khalifa Fund offering finance for small entrepreneurs seeking to encourage the small and medium sector). These are some examples of government support and programs that are geared toward fostering an entrepreneurial mindset and catalyzing the start-up of new ventures in the UAE. Still, UAE's entrepreneurial activities remain low. Van Horne *et al.* (2011) pertinently attribute this fact to an intersection of individual, organizational and environmental factors. Meanwhile, they ascertain the difficulty to determine the precise impact of any one factor given the "very little understanding of how these factors individually or in combination, work to produce a certain level of entrepreneurship". (p. 88). Therefore, our study has the merit to explore the complex interplay between dimensions from different levels and perspectives offering a holistic and integrative approach to study female entrepreneurship in a particular context including:

- *individual level factors* (e.g. education, age, choice/motives of becoming self-employed, self-perception/self-confidence, personal characteristics);
- *meso-level factors* (e.g. type of activity, access to finance, legal procedures); and
- *socio-cultural-level factors* (e.g. social norms, religious interpretations, perceptions/conceptions of the role of women).

### Research methodology

To explore deeply the obstacles and challenges facing women entrepreneurs in the context of the UAE, we used focus groups to collect data. This research method consists of semi-structured interviews or planned discussions designed to elicit specific information, thoughts or opinions from a targeted group of people. Winslow *et al.* (2002) adopted this technique of data collection to identify Emirati women's health needs. They found this approach more appropriate to collect rich and diverse data, as it allows participants' perspectives to be revealed in ways that are different from individual interviews. In fact, debate which is encouraged in the context of a focus group provides new and unexpected insights, while a more structured approach to questioning might inhibit such spontaneity. Moreover, the use of the focus group method in the context of the UAE fits well with the oral traditions of the society and the Arab patterns of socialization (Winslow *et al.*, 2002). However, for this approach to be effective, some conditions need to be respected such as the size (four to five participants) and group homogeneity (have participants who are close in age and sharing similar cultural and religious background for meaningful discussion and interactions).

For the purpose of our study seeking to identify and understand the factors influencing women entrepreneurs in the UAE, participants were identified through the services of a market research firm (special ways marketing consultancy [SWAT]) using a database of women entrepreneurs and a free recruitment methodology to select the right respondents and invite them to different sessions of focus group discussions. We divided our sample into three categories comprising five participants each: two groups of local females divided into two age groups, and one group of female Arab expatriates (taking age and cultural background as moderating variables). Given that males are reported to represent a serious obstacle to women's work and economic participation in the Arab region (Mostafa, 2005, Dechant and Al Lamky, 2005; Javadian and Singh, 2012; Kargwell, 2012), an additional focus group was conducted with five males to gauge male perceptions regarding female entrepreneurs and triangulate findings in relation to female entrepreneurship. In total, 20 participants were interviewed for this study with 15 of them comprising women entrepreneurs and the majority being home-based entrepreneurs (Table I). The sample mix is very interesting and likely to provide original insights pertaining to female entrepreneurship in the UAE.

A semi-structured interview protocol was deployed comprising open-ended questions grouped into themes organized to probe around the factors captured in Figure 1, including the regulative, normative and cognitive institutions as well as the micro-, meso- and macro-level factors influencing the entrepreneurial activities of the respondents (Table II). The same interview guide was used across all four focus group meetings. The average duration of focus group sessions was 90 minutes. The sessions were conducted in Arabic and were recorded. The recordings were then translated into English by the market research firm. They were then re-checked by the authors to ensure that the translations were faithful to the meanings in Arabic.



No.	Age	Marital status	Type of business	Household monthly income	Registered/ not registered	Years in business
<i>Group 1: Emirati women entrepreneurs (Age between 25 and 30)</i>						
1	30	Married	Home-made perfumes	25,000	Registered	8
2	25	Single	Abaya shop	50,000	Registered	2
3	26	Married	Home-made perfumes/creams	+20,000	Not registered	3
4	27	Married	Abaya designer	40,000	Not registered	5
5	25	Single	Dresses designer	25,000	Registered	3
<i>Group 2: Emirati women entrepreneurs (Age 30+)</i>						
6	35	Married	Tailor shop	50,000	Registered	2
7	31	Single	Accessories for Abayat	30,000	Registered	4
8	40	Married (five children)	Flower designer	30,000	Not registered	12
9	40	Married	Accessories Shop	25,000	Registered	9 months
10	35	Married	Beauty center	30,000	Registered	2

No.	Nationality	Age	Marital status	Type of business	Household monthly income	Registered/ not registered	Years in Bus
<i>Group 3: Expatriate women entrepreneurs (Age 25+)</i>							
11	Jordanian	52	Widow (three children)	Home-based (cooking)	15,000	Not registered	3
12	Palestinian	39	Married (four children)	Clothes shop	15,000+	Registered	10
13	Syrian	35	Married (three children)	Beauty shop	20,000	Registered	2
14	Jordanian	35	Married (two children)	Beauty shop	25,000	Registered	1
15	Egyptian	25	Single	Designer	12,000	Not registered	3

No.	Age	Nationality	No. of children	Household monthly income	Wives' business activities	Years in Bus	Registered/ not registered
<i>Group 4: Local and Expatriate Males</i>							
16	33	Emirati	2	50,000	Abaya shop	1	Registered
17	40	Emirati	8	200,000	Saloon/Beauty center	14	Registered
18	29	Egyptian	2	14,000	Home-based (cooking)	7	Not
19	34	Jordanian	1	15,000	Home-based (accessories/ tailoring)	3	Not
20	45	Emirati	5	70,000	Home-based (perfumes/creams)	5	Registered

**Table I.**  
Profile of  
participants in focus  
group interviews

**Table II.**  
Focus group  
interviews guide

Level of analysis	Factors	Category	Script
Micro	Motives	Personal orientations and motivations of women for entering entrepreneurship	Ask the participants to spontaneously describe themselves, elaborate on the motives for being entrepreneurs/self-employed
	Personal Characteristics	The personal traits and predispositions of women entrepreneurs	Explore with the interviewees the characteristics of women entrepreneurs and the work habits and personal predispositions that would enable a woman to be a successful entrepreneur
	Financial	Access to capital	Explore participants' perceptions toward women taking loans and the obstacles/opportunities related to the access to capital
	Legal	Business rules and regulations	Type of business activities women are involved in and associated with. Perceptions regarding access to trade license and related issues
Meso	Logistic	Availability of networks and associations that support female entrepreneurship	Explore if the participants are aware of the existence of special workshops and seminars for promoting female entrepreneurship
	Religious	Contribution of women to family income	Discuss issues related to business activities (marketing, advertising, distribution channels)
	Socio-cultural	Socio-cultural perception of business women	Reactions of the participants to a verse of Quran (4:34) to explore the religious interpretation of the participants and their perception of the contribution of women to family income
Macro	Economic	Government policies	Explore the opinion of participants about the perceptions in the Arab societies of business/entrepreneur women. What cultural perceptions and challenges do they face Perceptions regarding the role of the UAE Government in encouraging women to become entrepreneurs

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Once the transcripts were prepared, the data analysis commenced. We adopted “the large-sheet-of-paper” approach (Gordon and Langmaid, 1988). This approach involves breaking the transcripts down into text segments and allocating these under themes and headings identified deductively and/or inductively. We systematically organized and classified responses in light of our conceptual framework identifying and highlighting the micro-, meso- and macro-level factors. We subsequently attempted to link these factors to the institutional dimensions (normative, regulative and cognitive) contained in the transcripts. This coding effort then enabled us to analyze and articulate our study’s findings which document the dynamic interplay between the different types of institutions and the micro-, meso- and macro-level factors affecting UAE women entrepreneurs.

### Research findings

Multiple factors at different levels of analysis were identified as impacting female entrepreneurship in the UAE. We classify them into micro, meso and macro levels, respectively, and in relation to their fit to socio-cultural, economical, legal and individual variables. We use direct quotes from the narratives for each level as appropriate to illustrate the language and wording of both females and males and provide a realistic flavor of the tone of these conversations.

#### *Micro-level factors and institutional dimensions*

At the micro level, female participants referred to various individual and psychological factors that motivated them to be entrepreneurs. The expressed motives reveal the coexistence of push factors (e.g. financial security, lack of job opportunities, low income) and pull factors (e.g. self-esteem, social status recognition, self-actualization, independence and nationalism). Noticeably, the group of expatriate women referred mainly to the former factors, while the Emirati participants pointed to the latter ones. These factors were experienced by women as legitimate institutionalized motives that were both normative (part of the societal context) and cognitive (deeply internalized) as conveyed by some of the expatriate and Emirati female participants in the following quotes:

Why a woman would not participate financially in household payments? Religiously a woman is not enforced to pay but generally any women would participate by her own will.

I wanted to contribute financially by having my own business [...] Of course, I help my husband in the expenses but I like to be independent.

Girls don’t work now for financial necessity. It is the openness we live nowadays. Living standard in UAE is still good. They work to prove themselves they are as successful as men.

I feel Loyal to my country [...] I feel that I will be part of the development process for my country [...] We know about famous female designers from Lebanon and everywhere. Now, people will know about Gulf and Emirati women.

Individual factors such as the level of education, personal traits and aspirations combined to age seem to play an important role in enacting agency and becoming an entrepreneur as expressed in the following quotes:

Now, almost all women receive education. They study for the whole of their lives, so it is not reasonable to stay at home after all this. She should work. Now, girls and young women think that they are peers to men.

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Business can be potentially very rewarding to the woman when she sees her achievements [...] I feel happy, I feel empowered [...] I feel experienced [...] I feel self-confident.

If she is not self-confident and if she didn't receive encouragement, she would not be able to show her talent.

Another participant shared her thoughts in the following words:

The first thing is to be known among people [...] I feel that I have my own business, that I do what I like and what I am good at, I want to show it to people [...] I first thought of sharing my talent [...] I wanted to be a prominent figure in my society.

Women participants recognized, however, the complexity of balancing multiple responsibilities. They referred mostly to the work – family balance, the feeling of guilt for giving less time and attention to the family and children. This resulted in, according to the participants, psychological stress accompanied with intense physical exhaustion associated with handling multiple tasks simultaneously. Factors such as the fear of failure, the lack of self-confidence and some internalized gender stereotypes were mentioned as inhibitors to entrepreneurial activities at the individual level.

Male participants were also asked to comment on these micro-level factors. All agreed that the contribution to the family income is a shared responsibility between men and women. However, there is a noticeable difference between Emirati males and expatriates' perspectives. While for Emirati men, the work of women is a choice and a way to keep the woman busy and help her use her free time productively, for expatriates, it is more a necessity and a way to help the husband financially. The following quotes from two Emirati and two Arab expatriate participants capture this distinction:

For my wife, she started a business because she had nothing to make her busy at home. In the past, a woman used to do the households by herself but now she doesn't. She has a washer and all modern things.

When my wife thought about having a job, she did so because she had free time and she wanted to do something useful. The aim wasn't at all that we have to pay certain obligations or debts.

I don't mind my wife sharing with me the expenses. Life needs co-operation. She mustn't differentiate between my money and hers as the house is ours and kids are also ours.

I don't force my wife to work. But we both believe that life is a partnership, it doesn't matter who pays money. It's like a boat we are both responsible for. Anyway, we have never considered whose money is being paid, we consider it as a one source.

Meanwhile, males' participants also expressed some negative views about the detrimental effects of women's work in general at the level of the family as depicted in the following quote:

When the wife works there are too many things to be compromised. Kids will miss her. I will be affected. We may need to have a nanny. Kids will miss her most of the time and they may grow closer to the Indian nanny than to her. These are her own responsibilities that she must find a way to compensate.

As for feelings of self-actualization and empowerment that women considered legitimate at the normative and cognitive institutional levels, they were seen by the majority of men interviewed in this study to translate into transgressing traditional boundaries in the context of marriage and relationships. For example, some men felt that work would provide women with opportunities to engage in offending or disrespectful behavior *vis-à-vis* men. This would end up violating, according to the male respondents, both macro normative socio-cultural understandings and micro cognitive schemas guiding the behavior of men and women *vis-à-vis* each other. One of the male Emirati interviewees expressed his concerns in the following words:

While men used to support their families, as women started to earn money, the role of the husband as supporter and bread earner has been questioned. Some ladies undermine the role of their husbands and find that they are alike as both can bring money. This may lead at times to disrespectful and offensive behavior.

Thus, contrary to women who derived meaning and legitimacy from their entrepreneurial activities at the individual level (albeit with some reservations about potential neglect of family commitments), the men interviewed in this study seem to be exhibiting a more pronounced ambivalent attitude toward these same individual-level factors, with pronounced concerns about the implications of female self-assertion and independence through work and the potential undermining or violation of the normative and cognitive social institutional orders shaping female entrepreneurship dynamics in the UAE.

#### *Meso-level factors and institutional dimensions*

Access to capital and the cost and process of registering a business (organizational/meso-level factors) were repeatedly mentioned by the interviewed female entrepreneurs as disabling factors discouraging women to engage in business activities. The majority of interviewed females expressed cognitive fears against taking bank loans that were institutionalized at the cognitive level as shown in the following quote:

A woman may not be able to settle her installments. She will end up having many problems [...] A woman is responsible for many things. She has her home, children and work responsibilities if she added to this her loan, she won't be able to manage all these responsibilities together.

Participants admitted being risk averse, lacking confidence in their financial capabilities and relying, therefore, on male assistance in this regard as illustrated in the following quote:

I feel that women need men's help in the financial matters [...] At the beginning, I definitely needed my husband's support.

Expatriate women entrepreneurs experienced not only cognitive institutional impediments but also regulative ones that made it difficult for them to forge successful business start-ups. Expatriate female participants pointed to a legal regulation about having a local "guarantor/sponsor" as a condition for an expatriate to establish a business in the UAE. Opening a business requires a trade license which in turn needs a local guarantor under whose name the business will be registered. This seems to be problematic and a matter of concern for expatriates as can be seen by the quote below:

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We definitely faced difficulties to obtain a trade license and find a good guarantor. Imagine you are putting all your capital in the hands of a stranger and you may end up losing it [...] Sometimes you trust your guarantor and hand over all your business matters and suddenly one day he turns back on you and you end up losing everything.

Male participants also shared the above views regarding the desirability of women avoiding debt financing. While men did not in general discount the financial capabilities of women, they commonly disapproved of the practice of women taking loans. Their disapproval was not based on a desire to put women down. Rather, as illustrated in the following quotes, it was coached as a way to protect women and avoid any potential risks given the country's bankruptcy laws penalizing debtors with prison terms:

She may be unable to pay back and her husband holds that responsibility [...] I won't let my wife go to jail or face any legal troubles. As mentioned in the Qur'an "men should take good care of women" (verse 4: 34).

Men in general agreed that banks in the UAE maintain equality of opportunity in providing loans to deserving applicants, irrespective of gender. However, there is a lingering perception among the men interviewed that women are weaker, that they need protection, that they are not always capable of fulfilling monetary commitments. This perception constitutes in essence an entanglement of both normative and cognitive constraints that certainly continue to affect the pursuit of female entrepreneurship in the UAE. Meanwhile, contrary to the generalized negative gender stereotypes portrayed in the Arab world, the quote below from one Emirati participant nicely captures a more positive and supportive perception:

At the beginning, it is better if I finance her business. At a later stage she can deal with the bank when she proves herself being able to handle the business once it is secure in that phase. Of course, a man or husband is the main guarantor for his wife. If she faces any obstacles, he should support her unconditionally.

#### *Macro-level factors and Institutional dimensions*

When probing into relevant macro contextual factors affecting female entrepreneurship, female participants referred to family/husband resistance to female entrepreneurial activities, particularly those activities involving travel and mixing with other men as the following excerpts suggest:

My husband didn't agree with the idea of traveling to get some goods and staying there for couple of days leaving my children alone.

My husband didn't support the idea of opening a shop. He didn't accept the concept of traveling and being out from home for a couple of days.

Among the various restrictive norms mentioned by the participants, the disapproval of women leaving their children for work travel purposes and mingling or interacting with non-familial men stood out as prominent. In the words of one Emirati woman entrepreneur:

Our society does not agree with women going out and mixing with men other than close relatives; therefore the frequent mixing with men, which may be required in my work invariably meets with disapproval by both family and friends. But leaving my children when traveling for work seems to top it all off.

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These restrictions correspond mostly to the normative pillar, as they refer to the prevailing beliefs, norms and standards of behavior that provide a basis for social meaning and social order. Some of these norms, however, are even internalized by the women themselves. In other words, these norms pervasive at the macro level are trickling down to the cultural cognitive pillar and influencing, in turn, women entrepreneurs' conceptions of appropriate action at the micro level. The following quote offers a good illustration of this internalization process:

I have a friend who has a contracting company. For me, this is a man's job. It is related to buildings maintenance etc. I didn't accept it [women working in construction industry] as this job will make her struggle a lot but I don't know how she really thinks about this.

However, this sort of internalization of societal norms and pressures was certainly not generalizable across the board, as some women entrepreneurs shared with us that by enacting entrepreneurship they were taking a stand against these repressive normative standards and negative stereotypes. As one of the Emirati female entrepreneurs aptly put it:

They used to think of what we do as inappropriate but now they got used to it. First, people used to talk badly about a woman who would promote her business and who participates in fairs to display her products. But, they got used to it over time. People's way of thinking changes over the years. So, you should insist on accomplishing what you want.

Referring to the restrictions and constraints imposed on women such as the request to have a "guardian" to travel or the husband's permission to set up a business, it appears that in the context of the UAE, it is more a socio-cultural norm women feel they have to respect than a legal requirement. The entrenched social traditions legitimized by individuals through cognitive mechanisms are very well captured in the following quote from an Emirati woman:

Unlike the KSA, in the UAE women don't have any official obligation to take the permission of family's head. Still, the tradition imposes on women to take the permission from their husband/father [...] It is cultural not legal.

However, changing attitudes toward the institutionalized macro-level normative constraints hindering female participation in entrepreneurship were discernible among some of the males interviewed in this study. The following quote from one Emirati expatriate male participant illustrates this reality:

The reaction to the Emirati working lady has changed. Women have recently taken jobs which used to be monopolized by men. I personally see that a businesswoman is looked at with respect and appreciation.

Similarly, another Arab expatriate reinforced this point by saying:

Some people disagree with the idea of a wife working and find it insulting to let a woman contribute to funding the family. This may be so in societies like Jordan, Egypt, Syria, but here in the UAE life is more practical. There are obligations, debts [...] The word insult is relative.

Males' participants referred unanimously to the generational gap and the distinction between traditional (Bedouin) and modern (urban) mentalities as important factors affecting female entrepreneurship as portrayed in the following quotes:

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There are differences between men in the past and at present. Men used to feel insulted and ashamed if women shared them in the income and expenses as they feel that this affects their dignity. But, not any more.

It used to be the man's role 100 per cent [the financial responsibility]. But because of increasing demands and needs, both of men and women are responsible for the income. Sharing responsibility is very good. Each one can feel how his partner feels and none of them leave the entire burden on the other one.

For most of the male and female participants, the normative macro-level institutions described above (e.g. women not traveling or mixing with men) spring from social norms and traditions and do not derive necessarily from religious prescriptions. Many women participants when making sense of the legitimacy of female entrepreneurship pointed to the example of Khadija, Prophet Muhammad's first wife, who was a successful business woman as a role model. In their reading of Islam, there is plenty of space for women to become entrepreneurs even though they also acknowledged that this inclination puts certain constraints on entrepreneurial behavior (e.g. not transacting in items such as alcohol or dealing with *riba*/interest that are prohibited in Islam).

Probing further in relation to the potential influence of Islam, given its prevalence it was interesting to note that women participants had a different understanding of a specific Quranic verse (4:34), that is, at times in their view erroneously interpreted as "Men are the custodians of women" or "Men are the directors and superiors of women" to discourage women from working. This verse was interpreted by the female participants to mean "Husbands should take good care of their wives, with the bounties God has given [...]", thus implying by this reading that the verse is talking about male obligations *vis-à-vis* women rather than women being obliged not to seek work. We thus see a creative engagement with macro-level normative institutions with some being internalized at the cognitive level and others discursively reconstituted to create space for agency and the leashing of creative entrepreneurial behavior.

These various micro-, meso- and macro-level factors are succinctly illustrated in [Table III](#), highlighting the need to account for multiple influences in explaining female entrepreneurship in context.

## Discussion

This study is an endeavor to document not only theoretically but also empirically the entangled interplay of a specific mix of micro-, meso- and macro-level factors and the moderating influence of formal and informal institutional pressures in shaping and molding the expressions of female entrepreneurship in the UAE context.

Our findings highlight the importance of taking into consideration all these factors more comprehensively and systematically when trying to analyze female entrepreneurship in any particular context. This approach to considering entrepreneurship from a holistic multi-level perspective is certainly enhanced when complemented with an institutional lens. Institutional theory offers a useful lens for conceptualizing the institutional pillars that invariably serve to shape female entrepreneurship as highlighted in previous studies ([Busenitz et al., 2000](#); [North et al., 2001](#); [Wai-Chung, 2002](#); [Welter, 2005](#); [Baughn et al., 2006](#)). Prevailing national rules and regulations pertaining to female entrepreneurship and employment more broadly, pervasive societal norms and beliefs and salient cognitive schemas represent social



	Normative	Regulatory	Cognitive
Micro	<p>Agency, social constraints, work-family balance: "The society' view of the local females who go out and share in fairs and exhibitions. People talk about that."</p> <p>"May be the husband/ father does not allow her to go out for business."</p> <p>"There are certain conditions about the working hours[. . .] I don't mind the kind of job because she can impose her own rules upon others and force others to respect her. But I do mind the timing. I won't let her work at night, for example. Besides this, she should be available for kids."</p>	<p>Husband's permission to work and travel: "Unlike the KSA, in the UAE women don't have any official obligation to take the permission of family's head. Still, the tradition imposes on women to take the permission from their husband/father[. . .] It is cultural not legal."</p>	<p>Internalization of social norms, Personal characteristics, expectations: "I have a friend who has a contracting company. For me, this is a man's job. It is related to buildings maintenance etc. I didn't accept it [women working in construction industry] as this job will make her struggle a lot but I don't know how she really thinks about this."</p> <p>"If I feel shy, that means that I am doing something bad so it is better to stop doing it. But what we do is good and productive[. . .] I definitely feel proud for being owner of a small business[. . .] It is a great feeling when someone asks you what do you do and you reply: I am a business owner."</p> <p>Imitation, network, fear of failure, risk aversion: "I feel that women need men's help in the financial matters[. . .] At the beginning, I definitely needed my husband's support." "She may be unable to pay back and her husband holds that responsibility[. . .] I won't let my wife go to jail or face any legal troubles."</p>
Meso	<p>Type of activity, gender perceptions: "The type of business a woman runs affects the way she is perceived by the society[. . .] It depends on what type of business they operate. Example of businesses the society accepts for women are a saloon, cooking from home and other jobs which are related to women. Once you put your hands in something that you don't know it will not succeed." "The loan is under the name of my father because there would be more trust. There is that idea about women that they may not repay, that they may not have a career path or successful business to gain money from. They fear that women may fail."</p>	<p>Business rules and regulations, access to capital, government initiatives (special funds and specialized institutions), registration fees, trade license, sponsor issue: "The bank requires in order to give me a loan that I should have a fixed monthly income."</p> <p>"There are some laws causing many problems and too many people entered jail for this reason." "Even being from Dubai, I opened in Ajman because the rent is less expensive. It was difficult at the beginning, I had to start my business from home."</p>	

(continued)

**Table III.**  
Illustration of multi-level factors and institutional dimensions affecting women entrepreneurs in context

Table III.

	Normative	Regulatory	Cognitive
Macro	<p>Social norms, traditions, religious interpretations, social changes:</p> <p>“Our society does not agree with women to go out and consider that business women always interact with men mainly and most don’t agree with this.”</p> <p>“There are restrictions for women working. She should be working among women only.”</p> <p>“There are differences between men in the past and at present. Men used to feel insulted and ashamed if women shared them in the income and expenses as they feel that this affects their dignity. But, not any more.”</p>	<p>“In general, the guarantor matter is a problem. We all here need a guarantor. It’s really difficult to find a good guarantorf. . .] The registration of everything is under the guarantor’s name. This is a problem.”</p>	<p>“People exchange messages on Blackberry about my store and production. Now, you find ads about entrepreneur women in the classified ads and Emirati women try to spread the word about us.”</p> <p>“Now, I have clients from the entire Arab world.”</p> <p>“We know about famous female designers from Lebanon and everywhere. Now, people will know about Gulf and Emirati women.”</p> <p>Stereotypes, collective Internalization of social norms:</p> <p>“Man used to support his family, but when the wife earned money she managed without her husband, and becomes mighty. Some ladies disrespect the role of their husband and find that they are alike as both can bring money.”</p> <p>“Some people disagree with the idea of a wife working and find it insulting to let a woman contribute to funding the family. This may be so in societies like Jordan, Egypt, Syria, but here in the UAE life is more practical. There are obligations, debts[. . .] The word insult is relative.”</p>

dimensions shaping the rules of the game and providing stability and meaning in social behavior (Scott, 1977; Meyer and Rowan, 1977). Institutional orders constitutive of a state or societal system (e.g. society, family, religion, government and market) are pervaded by multiple sources of rationality and logics that can be differentiated, fragmented and contradicting (e.g. patriarchy, community, hierarchy, equality, self-interest and individualism). Individuals import and export elements of institutional logics across institutional orders (Thornton, 2004). Therefore, by relying on their understanding of institutional logics, they generate the conditions for the reproduction of prevailing logics. A striking example is male's interpretation of some religious precepts in a way to reinforce the patriarchal logic or female's internalization of some negative stereotypes or habits maintaining the traditions of their society.

Meanwhile, this differentiation and contradiction inherent in the set of institutional logics provide individuals with resources for enacting agency and engaging in social changes. This explains the changing attitude toward female entrepreneurship and the role of women in general in the UAE by transcending the cognitive influence of the patriarchal society. Our findings using the context of the UAE attempt to capture and illustrate the dynamic interaction between these institutional orders and how they function as constraints and opportunities in shaping women entrepreneurship in the region. Starting with the micro-level factors, our findings show the salience of a combination of personal traits and individual motivations with social and economic conditions influencing female entrepreneurship. Literature refers to pull factors (need for achievement) as being the main motivating driver to women entrepreneurs in the developed countries, while those in developing countries are pushed by financial necessities (Orhan and Scott, 2001). Empirical evidence from the Arab world shows that the motives vary across countries. For example, in their study of Palestinian women in the context of Jordan, Al-Dajani and Marlow (2010) found that a key motivating factor in becoming entrepreneurs was alleviating poverty. In contrast, Dechant and Al Lamky (2005) note that in Bahrain and Oman, women entrepreneurs and their families do not worry about poverty, and their motivations are similar to those encountered among women in developed countries. While in Iran, women entrepreneurs are motivated mainly by necessity (Javadian and Singh, 2012), in the context of Lebanon, both push and pull factors are present (Jamali, 2009). In the UAE, Itani *et al.* (2011) refer predominantly to pull factors (i.e. self-fulfillment) as major factors for women to start their business. Our findings show a combination of pull and push factors in the context of the UAE with a noticeable variation between Emirati and Arab expatriates. While the former are motivated by self-fulfillment, achievement and a desire to contribute to their society, the latter are primarily driven by financial need. This observation concurs with the results of the 2011 UAE GEM report showing an average of 14.8 per cent motivated by necessity and 71.2 per cent motivated purely by opportunity (Van Horne *et al.*, 2011).

At the meso level, starting with the type of business activities women are involved in, our findings show a concentration in trade and fashion sectors. This concurs with previous and recent studies classifying businesswomen activities into two segments: traditional activities (e.g. dress-making and tailoring) and modern activities (e.g. hairdressing, beauty saloon, interior decoration and painting) (Haan, 2004; Eroglu and McCrohan, 2008; Kargwell, 2012). The limited choice for women activities can be explained by the institutional perception of the appropriateness of entrepreneurship according to some prevailing social-cultural norms. These norms operating at the

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macro-level are legitimizing and delegitimizing certain business activities. They are then internalized at the individual level and exert influence on female entrepreneurial choices and practices through cognitive mechanisms pushing toward more conformity with the normative expectations of the surrounding environment. However, when these norms are not internalized by individuals, change occurs through active agency.

Our findings reveal that access to capital is repeatedly mentioned as one of the important inhibiting factors when it comes to female entrepreneurship in the UAE, which is similar to what is reported in the literature (Maysami and Goby, 1999; Dechant and Al Lamky, 2005; Nasser *et al.*, 2009). Interestingly, both males and females in our study did not refer directly to gender discrimination. The respondents dwelled on the reservations and disapproval of taking loans which are attributed to a sort of risk aversion on the part of women and fear of legal pursuits. Institutional regulative mechanisms seem to play an important role in enabling or constraining female entrepreneurship. While the UAE Government has undertaken many initiatives and created institutions – such as Khalifa fund and Mohamed bin Rashid Establishment for Young Business Leaders – to fund small businesses and stimulate entrepreneurship, some bureaucratic regulations, rules and requirements reveal to be onerous and detrimental to women business activities in many cases. As pointed to by Van Horne *et al.* (2011), the current laws in the UAE regarding both personal and commercial insolvency, which can result in imprisonment and the use of personal guarantees of loans in place of collateral for business loans (coupled with expulsion from the country for expatriates), create an environment which leads to risk aversion and fear of failure, and reduces the amount of entrepreneurial activity in the country. This example illustrates the importance of a supportive legal environment, the interplay between the regulative institutional pressure and the individual cognitive level and explains the high rate of “fear of failure” constraining entrepreneurial initiatives and new venture creation. The rate of adults who do not start a new business due to a fear of failure is estimated to 51 per cent of adults in the UAE positioning the country among the top five innovation-driven economies (Van Horne *et al.*, 2011).

In the same vein, our findings voice the concerns of expatriate participants who complained about the lack of support from the UAE Government, which is overlooking a large part of the society representing over 80 per cent – given the demography of the country. The current labor strategy and immigration legislation, linking visas to employment, do not encourage expatriates to pursue entrepreneurial activities. In fact, several of the expatriate female entrepreneurs referred to the “guarantor/sponsor issue” as a serious legal hurdle, which demonstrates how regulative pressures might have a varying influence within the same context depending on nationality.

At the macro level, religion is generally considered as a salient societal level institutional order affecting the expression of female entrepreneurship in general (Thornton *et al.*, 2011), and in the Middle East in particular (Metcalfe, 2008). In the context of the Middle East, Islam is the dominant religion. Although the majority of these countries adhere to Islam, they are far from representing a monolithic group (Gray and Finley-Hervey, 2005). There are significant variations in social norms and practices toward women (Kabasakal and Bodur, 2002). The practices of Islam are indeed varying between countries such as the Kingdom of Saudi Arabia, Iran, Oman, Bahrain and the UAE (Ahmad, 2011; Javadian and Singh, 2012; Dechant and Al Lamky, 2005; Al-Sadi *et al.*, 2011; Mostafa, 2005; Itani *et al.*, 2011). Islam is often referred to as an inhibiting

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factor restricting women's participation in the workforce and promoting gender discrimination. This cliché is translated into some erroneous statements such as: "gender differences are enshrined in the Muslim Holy Book, the Qur'an, and in the Shari'a, the Islamic Law" (McElwee and Al-Riyami, 2003, p. 340). These Orientalist misconceptions (Abu-Lughoud, 2001) added to patriarchal religious interpretations (e.g. the Quranic verse related to men's financial responsibility toward women) reveal to be more detrimental to women and can be differentiated from local customs and entrenched traditions embedded in culture.

Our findings indeed reveal that both males and females commonly agreed on the legitimacy and positive perception of female entrepreneurship from a religious perspective. Most of the participants viewed Islam as giving women strong economic and legal rights, allowing them to establish businesses, manage finances and maintain financial assets independently of their husbands. Meanwhile, female entrepreneurs in the UAE still experience various constraints on their mobility, and the mixing with men continues to be discouraged. The main and sole responsibility of women for the household and child rearing is hardly challenged. Apparently, while Islam continues to provide the normative foundation, the patriarchal social contract continues to be alive and well in the UAE, restricting in turn the particular expressions of female entrepreneurship in this context.

These findings concur with those of Dechant and Al Lamky (2005, p. 127) where all the female entrepreneurs in their study pointed to the values and tenets of Islam as supportive of their roles as working women, but did allude to some cultural practices that impaired the ability of Arab Women to function as freely as their male counterparts. Similarly, it has been noticed that despite the egalitarian Islamic teachings empowering women, dominant male interpretations of religious traditions often limit the basic rights given to her by religion (Syed, 2008; Al-Lamki, 1999; Sidani, 2005; Itani *et al.*, 2011). These empirical observations illustrate perfectly the differentiation and contradiction inherent in prevalent institutional logics in the UAE in relation to women engaging in productive work in general and in entrepreneurship more specifically. Thus, while religion can provide an emancipatory path for females seeking entrepreneurship in the Middle East, social customs and tribal traditions work as constraining factors due to the phalanx of patriarchal attitudes and internalized cultural norms. Obviously, cultural and social pressures are pervasive in the Arab World, providing conflicting norms, values and legitimacy that have consequences for supporting or discouraging entrepreneurial behavior. By internalizing these norms, women transform them into a continuous cognitive pressure that they have to grapple with as they set up their businesses. These processes help us understand how the normative and cognitive institutional dimensions intermingle. However, not all women are undergoing this process of internalization, and these norms are not uniformly respected especially among the youngest and more educated generation. There is apparently an emerging trend among women to enact agency and challenge prevailing cultural norms, through engagement with the full spectrum of activities that can lead to entrepreneurial success, even at the expense of earning the label of non-conformity or outright disobedience (Gray and Finley-Hervey, 2005; Al-Dajani and Marlow, 2010).

What is often overlooked in research on female entrepreneurship in the Middle East is the fact that change is unlikely to be catalyzed by women only but also through the support of men. Male's dominance and negative perception toward working women is

often mentioned in the literature as a constraint and inhibiting factor to female entrepreneurship (Mostafa, 2005; Kargwell, 2012; Al-Dajani and Marlow, 2010; Ahmad, 2011). Our findings somewhat challenge these commonly prevailing misconceptions and stereotypes, revealing that males seem to be overall more supportive today of female business activities and generally welcome sharing the financial burden of the household with their wives. Nevertheless, our findings also reveal that the equality of genders is still sub-consciously questioned in the UAE, as in other parts of the Middle East, as was nicely revealed when talking about the often noted aggressiveness and assertiveness of women that come with economic empowerment, and the fact that with the added income and independence, some women start emulating men and transgressing traditional roles and boundaries. Thus, our findings suggest that interpretations of institutional logics are differentiated across generations (older and younger generations) and between rural (Bedouin) and urban women and individual characteristics are invariably important in making sense of female entrepreneurship. Furthermore, normative expectations and the cognitive understandings of acceptable practices are linked to both macro and micro level factors simultaneously and can change over time and within the same society.

#### **Limitations and future research direction**

Our current research presents definitely some limitations both at the conceptual and empirical levels. Given the lack of an integrative framework and systematic documentation of the peculiarities of the female entrepreneurship experience in the Middle East, we attempt to fill this gap through an exploratory research. Though this study has the merit to contribute empirically by conveying the lived experiences of a sample of women entrepreneurs in the UAE, the results cannot be generalized, given the limited size and nature of the sample investigated. Conceptually, the analytical framework proposed in this paper represents a heuristic tool rather than an explanatory model of the complex dynamics and interplays between different levels of analysis and multiple institutional pressures. Efforts have been deployed in this research to capture and illustrate the entangled influence and interplay of complex related factors in shaping the female entrepreneurial experience in specific contexts. Certainly, there is much more work to be done opening the door to future researches and contributions in this field.

#### **Conclusion and research implications**

This paper makes a number of significant contributions that are likely to advance our understanding of female entrepreneurship in context. Theoretically, our paper synthesizes an integrative multi-level framework for analyzing entrepreneurship in context. This framework mirrors with greater adequacy the actual complexity of entrepreneurial processes by capturing the interplay of micro-, meso- and macro-level factors impacting female entrepreneurship. By further integrating the normative, regulative and cognitive institutional pillars with the three levels of analysis commonly employed in organizational inquiry, we highlight how these institutional pressures permeate the various levels (micro, meso and macro) to shape in peculiar ways the entrepreneurship processes in a particular society or context. The multi-dimensional integrative framework for understanding female entrepreneurship in context thus allows us to simultaneously integrate the levels at which entrepreneurial processes

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unfold with the various institutional forces that shape and condition these processes. This is an important contribution particularly as we try to gain a better understanding of female entrepreneurship in specific contexts.

Our paper also makes an empirical contribution to the entrepreneurship field by documenting the female entrepreneurs experience in the UAE adding to the limited available research on Muslim and Arab countries which have tended to be overlooked in the literature. Most of the available research on female entrepreneurship drawing on the institutional theory has been confined to national and cultural contexts located in the West (e.g. Denmark, Spain and the USA) and the Far East (e.g. China and Singapore) (Thornton *et al.*, 2011). Through a phenomenological approach, our paper explores the understudied context of Arab countries, allowing the female participants to have a voice and describe their experiences of female entrepreneurship in their own words and language. We triangulate this by also integrating the views of men in this paper, with the combined voices of both men and women leading to a more rounded understanding of entrepreneurship in context.

Our findings reveal an interesting constellation of micro-, meso- and macro-level factors and wider institutional factors that are shaping the female entrepreneurship experience in the UAE in significant ways. At the micro level is the amalgamation of push and pull factors that are incentivizing more educated females to pursue entrepreneurship. Yet, these females encounter a range of meso- and macro-level constraints, ranging from restricted access to networks and capital to patriarchal religious interpretations and cultural norms that disapprove of a purely independent and emancipated role for women in business and in the sphere of the family. The findings reveal cognitive patriarchal norms to be particularly salient and often internalized by women to the point of attenuating their drive and potential for self-fulfillment and actualization through entrepreneurial behavior. This reality is salient not only in the UAE but in many Middle Eastern countries as well (Javadian and Singh, 2012; Al-Sadi *et al.*, 2011; Ahmad, 2011; Mostafa, 2005).

Our findings help us discern more lucidly the difference between the inhibiting social norms and the fostering religious values and understand the presence of contradicting institutional logics. There are, however, institutional entrepreneurs who are able to break away from scripted behavior and champion new practices. As shown in this study, while some men and women are reinforcing the male dominant logics prevailing in many socio-cultural norms by focusing on the past (customs/habits), others enact agency by transcending the cognitive influence of the patriarchal institution. They struggle to step out of their established roles, and engage in social changes. This observation resonates with what Moghadam (2004) refers to as the “patriarchy in transition” and the changing family in the Middle East. Our study confirms that there are some noteworthy cognitive and behavioral changes occurring in Arab societies and that these are often linked to macro-level institutional changes, necessitating the participation of women in the labor force and the economy. Changes in Arab societies are attributed to exogenous factors (e.g. financial crises, economic downturn, social uprising) as well as to endogenous variables (e.g. generational gap, urbanization, education). Perception and attitudes toward female entrepreneurship from both men and women change over time. Therefore, longitudinal research and more spatiotemporal investigations of this social reality would certainly be useful and highly recommended.

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