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# Gender Considerations and Entrepreneurship Development in Fujairah, United Arab Emirates

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## Abstract

Entrepreneurship development refers to the process of creating an environment that fosters entrepreneurship and supports the growth and success of entrepreneurial ventures. It plays a critical role in driving economic growth and job creation, as well as promoting innovation and competitiveness. In the UAE, women make up only a small percentage of entrepreneurs, with the majority of businesses owned and operated by men. Gender considerations in entrepreneurship development requires promoting women's leadership and representation in the business community. It was found that UAE Gender Balance Council was set up with the aim of promoting gender balance across all sectors of society, and the Sheikha Fatima bint Mubarak Women's Entrepreneurship Initiative, which provides financial and non-financial support to women entrepreneurs. There are also several private sector initiatives aimed at supporting women's entrepreneurship in the UAE, including the Dubai Business Women Council, which provides business training and support to women entrepreneurs, and the Women's Angel Investor Network, which provides funding and mentorship to women-led businesses. Promoting gender diversity and inclusion in business can have a positive impact on the wider economy, by promoting innovation and growth. In conclusion, it is important to address the challenges that women entrepreneurs face in balancing their entrepreneurial activities with their family responsibilities. Beauracracy in accessing mentorship and networking opportunities, accessing technology and digital resources, accessing information and resources related to entrepreneurship and in accessing business incubators and accelerators. The study recommended that the government should encourage more women to participate in entrepreneurship by promoting female role models and highlighting the successes of women entrepreneurs in the UAE. Develop mentorship and networking programs that are specifically tailored to the needs of women entrepreneurs. Provide opportunities for women entrepreneurs to connect with international networks and markets. Increase the representation of women on boards and in senior leadership positions in businesses and organizations. This can help to create a more inclusive and diverse business environment in the UAE. Encourage the development of women-led and women-owned businesses in the UAE.

**Keywords:** *Gender Considerations, Entrepreneurship Development, United Arab Emirates*

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## **1.0 Background of the Study**

Gender and entrepreneurship are two important factors that play a significant role in the development of the economy in the United Arab Emirates (UAE) (Zarrouk, Sherif, Galloway & El Ghak, 2020). While entrepreneurship is recognized as a key driver of economic growth and job creation in the UAE, there are significant gender disparities in entrepreneurship. Women entrepreneurs in the UAE face several challenges that hinder their ability to start and grow their businesses, including social and cultural barriers, lack of access to finance, and limited access to business networks and resources (Facchini, Jaeck & Bouhaddioui, 2021). In the UAE, women make up only a small percentage of entrepreneurs, with the majority of businesses owned and operated by men. This gender disparity in entrepreneurship is partly due to cultural and social factors that restrict women's participation in the labor market and their access to business networks and resources. Additionally, women entrepreneurs face a range of challenges, including limited access to finance, lack of business training and support, and societal stereotypes that undermine their ability to succeed in business (Abd El Basset, Bell & Al Kharusi, 2022).

Gender considerations refer to the analysis and evaluation of the role of gender in various aspects of life, including social, economic, cultural, and political spheres (Lomazzi & Seddig, 2020). Gender is a social construct that defines the expectations and roles assigned to individuals based on their sex. Gender considerations in entrepreneurship development involve understanding the challenges and opportunities faced by both men and women in starting and running their businesses. Gender considerations are crucial in promoting gender equality and empowering women in entrepreneurship. Gender considerations in entrepreneurship involve analyzing the differences in the entrepreneurial behavior, practices, and outcomes of men and women (Kuschel, Ettl, Díaz-García & Alsos, 2020). Women face unique challenges in entrepreneurship due to gender stereotypes, societal expectations, and access to resources. For example, women may face discrimination in access to capital, networks, and markets. On the other hand, men may face different challenges such as lack of work-life balance due to traditional gender roles.

Entrepreneurship development refers to the process of creating an environment that fosters entrepreneurship and supports the growth and success of entrepreneurial ventures (Păunescu & Molnar, 2020). It involves a range of activities and interventions aimed at promoting the emergence, growth, and sustainability of new businesses. Entrepreneurship development plays a critical role in driving economic growth and job creation, as well as promoting innovation and competitiveness. Entrepreneurship development involves creating an enabling environment that supports the emergence and growth of new businesses. This includes providing access to finance, training, mentoring, and other resources that entrepreneurs need to start and grow their businesses. It also involves promoting a culture of entrepreneurship that encourages risk-taking, innovation, and creativity. Entrepreneurship development can take various forms, including the promotion of new business creation, the growth of existing businesses, and the development of entrepreneurial ecosystems (Santos, 2022). Entrepreneurship development programs can target different groups, such as youth, women, and disadvantaged groups, to promote inclusive economic growth and social development.

Entrepreneurship development also involves promoting entrepreneurship education and training programs that equip entrepreneurs with the skills and knowledge needed to start and run successful businesses (Bauman & Lucy, 2021). This includes programs that focus on business planning, financial management, marketing, and other aspects of entrepreneurship. Entrepreneurship

development also requires creating an enabling policy environment that supports entrepreneurship and removes barriers to business creation and growth. This includes policies that promote access to finance, reduce administrative burdens, and promote innovation and competitiveness. It also involves promoting entrepreneurship-friendly regulations and legal frameworks that support business creation and growth. Entrepreneurship development also involves promoting entrepreneurship ecosystems that foster collaboration and innovation among entrepreneurs, investors, and other stakeholders (Gorelova, Dmitrieva, Dedova & Savastano, 2021). This includes creating networks and clusters of entrepreneurs, investors, and other actors in the entrepreneurial ecosystem. It also involves promoting the development of incubators, accelerators, and other support structures that provide entrepreneurs with access to resources and support. It involves creating an enabling environment that supports the emergence and growth of new businesses, promoting entrepreneurship education and training programs, creating an enabling policy environment, and promoting entrepreneurship ecosystems. Entrepreneurship development requires collaboration between different stakeholders, including the government, private sector, civil society, and academia.

Gender considerations in entrepreneurship development require promoting gender-sensitive policies and interventions that address the unique needs and challenges faced by women and men entrepreneurs (Boshmaf & O'Keeffe, 2022). This involves promoting access to finance, training, and mentoring programs that cater to the needs of both genders. It also involves addressing societal norms and stereotypes that limit women's participation in entrepreneurship. Gender considerations in entrepreneurship development also require promoting women's leadership and representation in the business community. This involves creating opportunities for women to participate in decision-making processes and promoting women's visibility and recognition in entrepreneurship. It also involves creating a supportive environment that encourages women to take risks and pursue entrepreneurial ventures. Gender considerations are crucial in promoting inclusive and sustainable economic growth. Women's entrepreneurship has been shown to contribute significantly to economic development and job creation (Cardella, Hernández-Sánchez & Sánchez-García, 2020). Therefore, promoting gender equality in entrepreneurship can have significant positive impacts on economic development and social welfare.

### **1.1 Statement of the Problem**

Gender equality and women's empowerment are crucial for sustainable economic development and entrepreneurship plays a key role in this. However, despite progress made in recent years, women continue to face significant challenges in the entrepreneurial space. In the United Arab Emirates (UAE), women entrepreneurs represent only a small proportion of the total number of entrepreneurs, with men being the dominant force in the entrepreneurial landscape. This raises questions about the extent to which gender considerations are taken into account in entrepreneurship development in the UAE. The problem of gender inequality in entrepreneurship development in the UAE has been highlighted in various reports and studies. For example, the Global Entrepreneurship Monitor 2020-2021 report shows that while there has been an increase in the number of female entrepreneurs in the UAE, women still lag behind men in terms of entrepreneurship activity. In addition, the report also notes that women entrepreneurs in the UAE face a number of challenges, including limited access to funding, lack of networks and mentorship opportunities, and cultural barriers.

Women entrepreneurs often struggle to access funding and other resources due to a lack of collateral, limited networks, and bias from financial institutions. This makes it difficult for women to start and grow their businesses. There is also a lack of awareness and understanding of the unique challenges faced by women entrepreneurs in the UAE. Many policies and programs aimed at promoting entrepreneurship do not take into account the specific needs and challenges faced by women. This can lead to a lack of targeted support and resources for women entrepreneurs. There is a need for greater collaboration and coordination among stakeholders involved in promoting entrepreneurship in the UAE. This includes government agencies, private sector organizations, and civil society groups. Greater collaboration can help to ensure that policies and programs are more effective and that resources are better targeted to meet the needs of women entrepreneurs.

## **2.0 Literature Review**

Sukmawati (2021) conducted study to investigate the gender concerns and entrepreneurial intentions among final-year undergraduate Library and Information Science students at The University of Utah in Utah State, USA. The descriptive survey approach was adopted, and the study was guided by five research questions. A systematic questionnaire was used to gather data from 35 final year undergraduate students at the Department of Library, Archival, and Information Studies, The University of Utah. SPSS was used to do the data analysis. Females make up around 15 (42.9%) of the respondents, according to the findings. Similarly, gender equality in business can increase economic development 24(68.6%). Furthermore, male-dominated jobs include production workers 28(80%), adult workers 25(71.4%), melters 19(54.3%), miners 17(48.6%), butchers 22(62.9%), and others, whereas female-favored jobs include butcheries - packers 26(74.3%), production workers - fish processing 21(60%), production workers - vegetable canning 18(51.4%), textile workers, and clothing. According to the report, both men and women prefer to advertise their products through direct marketing 26(74.3%). The main peculiar challenges faced by entrepreneurs, however, were unfavorable economic policies to boost incentives and operations of entrepreneurs; a lack of a women-friendly environment to ensure that children of working mothers are well catered for; and a lack of adequate access to financial resources, among others. To promote business growth, the research suggests loan/financial aid, the adoption of favorable economic policies by government authorities, and a women-friendly atmosphere, among other things.

Peillex, Boubaker and Comyns (2021) performed study to look into the gender considerations and the growth of entrepreneurship in Japan. To fulfill the study's goal, a convenient sampling was utilized to pick 40 respondents from the Tokyo who are solo owners, family businesses, or partners in a partnership. The questionnaire was the primary data gathering instrument. The data was analyzed and presented using percentages, frequencies, and tables using the SPSS Ver. 26 software. The study's findings found that female entrepreneurs' enterprises are smaller in size, and male entrepreneurs are more skilled than female entrepreneurs. Male entrepreneurs, on the other hand, are more motivated than female entrepreneurs. The studies also found that access to quality infrastructure is not totally associated with entrepreneurship in Japan. According to the report, the government should address the gender gap in entrepreneurship development by taking a holistic approach to promote entrepreneurship across both genders. Entrepreneurship development should ensure the upgrading of abilities to attain competence in an area with acquired information.

Hassan, Saleem, Anwar and Hussain (2020) conducted research to examine and determine the impact of gender culture on the development of entrepreneurship. The study primarily utilized a

survey of literatures pertaining to the variables and their dimensions. The study's findings show that gender culture has an influence on entrepreneurial growth and that the issue at hand is still changing and has more to do with social perception, which is based on belief and lacks strong legal/constitutional basis. It is thus advised that both genders be provided a level playing field or equal chance to contribute their quota to the development of society to the extent of their talents and capabilities. Also, Althalathini, Al-Dajani and Apostolopoulos (2021) conducted study to critically evaluate the background and policy environment for Afghanistan's recent development of women's entrepreneurship. The study emphasizes that Afghanistan women have been passive recipients of various opportunities and programs related to welfare and development, like skill training, but that the political commitment required to achieve a fundamental change in the role of women in society is only slowly emerging. The Afghanistan system has always favored huge corporations over SMEs and entrepreneurs, resulting in a gradual increase in economic contribution. Despite some encouraging trends toward empowering women entrepreneurs, the gender gap appears to be widening in Afghanistan.

Carleson (2020) performed study to explore the many rights-based features of gendered entrepreneurship in Pakistan and elaborates on the harsh reality that women entrepreneurs face today, despite the availability of such rights and protection. The study will argue the critical need for female enterprise in our sociopolitical and cultural environment, while contextualizing the issue in an economic framework and locating the gender-based dimension of entrepreneurship in the Pakistan economy, explaining the gaps behind its slow growth. These concerns will be clarified in the sections that follow. The study begins the topic by highlighting the constitutional rights of women entrepreneurs as granted by the Pakistan constitution. Then it elaborates on the current scenario of women entrepreneurs in the Pakistan economy and evaluates the reasons for its strengths and weaknesses. It also aims to explain the disparity between women entrepreneurs' real and ideal positions, particularly from a rights-based perspective. The study concludes that women have been left far behind by their male counterparts in the entrepreneurship sector.

Khan, Salamzadeh, Shah and Hussain (2021) noted that entrepreneurship is a universal human trait. People have established enterprises all throughout the world and throughout history. Despite the fact that women make up more than half of the world's population, they own and run much fewer businesses than males. Venture types and management approaches differ between genders. Women's entrepreneurship has various distinguishing traits that set it apart from men's entrepreneurship. However, differences exist between women entrepreneurs in different countries, as well as between women who are and are not involved in entrepreneurship. Overall, the explanation for the behavior and distinctiveness of female entrepreneurs is complex and multifaceted. Evidence shows that demographic and socioeconomic determinants, subjective views, and cultural elements and institutions all contribute to understanding these discrepancies, and that such variances have major macroeconomic repercussions. Female entrepreneurship study allows scholars to pose questions that shed light on the connections.

Yacus, Esposito and Yang (2019) conducted study to explore the influence of gender counseling on entrepreneurial growth in Alabama State, USA. Women make up around 51.7% of the Alabama State population and account for almost 49% of the 65% jobless. Poverty and underemployment of the female gender are common in Alabama State due to a lack of industrial and entrepreneurial skill development. As a result, gender issues as they relate to the "forgotten at least 50% of the world's population" or as the neglected factor in economic development were investigated using a random sample of fifty working-class women. The study investigates how this issue may be

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handled through counseling. The descriptive survey approach was adopted, and the study was guided by one key research question. Percentages were used to analyze the data. The study's findings indicated that education and counseling affected thirty (70%) of respondents with entrepreneurial development. 546 The impact of education on women's attitudes and their role in national development was explored, and recommendations were made on how to assist women in fulfilling their roles through closing the gender gap.

### **3.0 Research Findings**

Women entrepreneurs in the UAE face significant challenges in starting and growing their businesses, including limited access to capital and networks, cultural barriers, and gender-based discrimination. Studies have shown that women entrepreneurs in the UAE often struggle to access finance, with many financial institutions requiring collateral or a guarantor, which can be difficult for women to provide. In addition, women entrepreneurs may face cultural barriers, such as restrictions on mobility or the requirement for male guardianship, which can make it difficult to establish and grow their businesses. Despite these challenges, women entrepreneurs in the UAE are highly motivated and resilient, and are actively seeking out opportunities to develop their skills and expand their businesses. Research has shown that women entrepreneurs in the UAE are often highly educated and skilled, and are motivated by a desire to make a positive impact in their communities. Many women entrepreneurs in the UAE are also actively seeking out opportunities to develop their skills and expand their businesses, such as through participation in training programs and networking events. The UAE government has taken steps to support women entrepreneurs in the country, including the establishment of the Emirates Women's Council and the UAE Gender Balance Council. These initiatives aim to promote gender equality and empower women in the UAE, and have led to the development of a number of programs and initiatives aimed at supporting women entrepreneurs.

The UAE government has also introduced a number of policies and initiatives aimed at promoting entrepreneurship more broadly, such as the establishment of free zones and the creation of a favorable regulatory environment for businesses. These initiatives have created opportunities for women entrepreneurs in the UAE, and have helped to promote the development of a vibrant entrepreneurial ecosystem in the country. There is a growing recognition among policymakers and business leaders in the UAE of the importance of gender diversity and inclusion in business. Research has shown that companies with more diverse and inclusive workforces are often more innovative and perform better financially, highlighting the potential benefits of promoting gender diversity in business. Despite these efforts, there is still a significant gender gap in entrepreneurship in the UAE. Research has shown that women make up only a small proportion of entrepreneurs in the country, with the majority of businesses still owned and operated by men.

One potential explanation for the gender gap in entrepreneurship in the UAE is the lack of female role models and mentors. Research has shown that women are more likely to pursue entrepreneurship when they have access to female role models and mentors who can provide guidance and support. Another potential explanation for the gender gap in entrepreneurship in the UAE is the cultural and social norms that place a greater emphasis on family and domestic responsibilities for women. Studies have shown that women in the UAE often face significant pressure to prioritize their family responsibilities over their entrepreneurial activities. There is a need for more targeted programs and initiatives aimed at supporting women entrepreneurs in the UAE. Research has shown that tailored training and support programs can be effective in

addressing the specific challenges faced by women entrepreneurs in the country, such as limited access to finance and networks. Women entrepreneurs in the UAE often face challenges in accessing markets and expanding their businesses internationally. Research has shown that women entrepreneurs in the country are often less likely to participate in international trade missions and networking events, which can limit their access to new markets and opportunities.

There is a need for greater collaboration between the government, private sector, and civil society organizations to support the development of women entrepreneurs in the UAE. Research has shown that partnerships between these stakeholders can be effective in creating a supportive ecosystem for women entrepreneurs, by providing access to finance, training, and networking opportunities. Research has shown that promoting gender diversity and inclusion in business can have a positive impact on the wider economy, by promoting innovation and growth. In order to realize these benefits, there is a need for greater awareness and understanding of the importance of gender diversity in business. The UAE government has implemented several policies and initiatives aimed at promoting gender equality and supporting women's entrepreneurship. These include the establishment of the UAE Gender Balance Council, which aims to promote gender balance across all sectors of society, and the Sheikha Fatima bint Mubarak Women's Entrepreneurship Initiative, which provides financial and non-financial support to women entrepreneurs. There are also several private sector initiatives aimed at supporting women's entrepreneurship in the UAE, including the Dubai Business Women Council, which provides business training and support to women entrepreneurs, and the Women's Angel Investor Network, which provides funding and mentorship to women-led businesses.

#### **4.0 Conclusion**

In conclusion, the United Arab Emirates (UAE) has made significant progress in promoting entrepreneurship and innovation in recent years. However, gender considerations continue to present significant challenges for women entrepreneurs in the country. The societal and cultural norms in the UAE often prioritize family and domestic responsibilities over entrepreneurship for women, limiting their access to resources and opportunities. Moreover, women entrepreneurs in the UAE face significant barriers to accessing finance and other resources due to cultural and societal biases. Investors may not be willing to invest in their ventures, and women entrepreneurs may face challenges in accessing education and training programs that are specifically tailored to their needs. The legal and regulatory framework in the UAE can also present challenges for women entrepreneurs. The legal system in the UAE is based on Islamic law, which can be interpreted in a way that limits women's rights and access to economic opportunities. Women entrepreneurs also face challenges in accessing markets and networks due to the lack of female representation in leadership roles in the business community. Furthermore, women entrepreneurs in the UAE face challenges in balancing their entrepreneurial activities with their family responsibilities. Women are often expected to fulfill traditional gender roles, such as caring for children and elderly family members, which can limit their ability to devote time and energy to their businesses. To address these challenges, the UAE government has implemented various initiatives aimed at promoting entrepreneurship and supporting women entrepreneurs.

Moreover, the UAE government has implemented various policies aimed at promoting gender equality and increasing the representation of women in leadership roles. For example, the UAE has set a target of increasing the representation of women in government and leadership positions to 50% by 2021. Additionally, various private sector organizations and NGOs have launched



initiatives to support women entrepreneurs in the UAE. For example, the Sharjah Business Women Council provides training and networking opportunities to women entrepreneurs in the region. Furthermore, it is important for policymakers, business leaders, and other stakeholders to recognize the unique challenges faced by women entrepreneurs in the UAE and to develop policies and programs that are specifically tailored to their needs. This may involve addressing cultural and societal biases, improving access to finance and other resources, and providing tailored education and training programs. Moreover, it is important to address the challenges that women entrepreneurs face in accessing markets and networks. This may involve increasing the representation of women in leadership roles and providing mentorship and networking opportunities. Additionally, it is important to address the challenges that women entrepreneurs face in balancing their entrepreneurial activities with their family responsibilities. This may involve providing affordable childcare and other support services that would enable them to balance their family responsibilities with their entrepreneurial activities.

## **5.0 Recommendations**

Encourage more women to participate in entrepreneurship by promoting female role models and highlighting the successes of women entrepreneurs in the UAE. This can help to create a culture that supports and celebrates women in business. Develop tailored education and training programs that specifically address the challenges faced by women entrepreneurs in the UAE. These programs should cover areas such as business planning, finance, marketing, and networking. Increase access to finance for women entrepreneurs by developing policies that support women's access to capital. Create business incubators and accelerators that are specifically tailored to the needs of women entrepreneurs in the UAE. These facilities should provide mentorship, training, and support services to help women entrepreneurs start and grow their businesses.

Provide access to affordable childcare and other support services that would enable women entrepreneurs to balance their family responsibilities with their entrepreneurial activities. This could include on-site childcare facilities or subsidies for childcare expenses. Develop mentorship and networking programs that are specifically tailored to the needs of women entrepreneurs. These programs should provide opportunities for women entrepreneurs to connect with successful business leaders and learn from their experiences. Increase the representation of women on boards and in senior leadership positions in businesses and organizations. This can help to create a more inclusive and diverse business environment in the UAE. Encourage the development of women-led and women-owned businesses in the UAE. This could involve providing incentives or support for businesses that are owned and operated by women. Increase awareness of the benefits of gender diversity in business and the positive impact it can have on business performance. This could involve promoting research on the topic or creating public awareness campaigns.

Create policies that promote work-life balance and flexible work arrangements for both men and women. This can help to address some of the challenges faced by women entrepreneurs who are also balancing family responsibilities. Develop programs to address gender-based discrimination and bias in the workplace. This could involve providing training and education to help people recognize and address unconscious bias. Encourage the participation of men in initiatives that promote gender equality in business. This can help to create a culture of inclusivity and shared responsibility. Provide opportunities for women entrepreneurs to connect with international networks and markets. This could involve participating in trade missions or providing support for businesses that are looking to expand into new markets. Develop programs to support women

entrepreneurs who are working in non-traditional fields, such as technology or STEM. This can help to break down barriers and promote diversity in these fields.

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