

## ROLE OF A WOMEN ENTREPRENEUR IN AGCC (ARAB GULF COOPERATION COUNCIL) WOMEN EMPOWERMENT

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**"A woman is like a tea bag—you never know how strong she is until she gets in hot water."**

**--- Eleanor Roosevelt**

**Abstract:** *With the fast growing economies of the world, the role and contribution of women entrepreneurship to the growth and performance of the organisation cannot be marginalized. In present scenario the genesis of women entrepreneurship is perceived in most of the organizations across the world. This has enchanted the concentration of the theorists and ideologists paving the way for further researches and amendments in this area. In greater numbers than ever before, women are stepping away from traditional economic roles and venturing out to start their own businesses, enabling them to become self-dependent and set the examples for the organizations. Further women entrepreneurs have overcome seemingly impossible odds and reckoned to the high performance and growth of the organisation parallel to the masculine manpower exploring the new avenues of the business potential.*

*Needless to say, the significant changes in the world economy have greatly altered the status of women in the marketplace. New opportunities have generated new challenges—meeting the greater demand for skills and specialization of knowledge, maintaining the viability of those skills and that knowledge in an ever-changing marketplace, and accommodating the instability that can arise from such changes. As a result, new ways of thinking and doing have to be considered. At this juncture, the leadership style of women and their special capacities and qualities appear quite valuable. This paper is an attempt to spotlight the role of women entrepreneurs in AGCC commonly known as Gulf Cooperation Council (GCC). The scholar has evaluated the role of women entrepreneurs in AGCC which would create a base for sound apprehension regarding the women empowerment in emerging economy of the world.*

**Keywords:** *Emerging economy, Women entrepreneur, world economy, leadership* Abbreviation: **AGCC** -Arab Gulf Cooperation Council.

### **I. INTRODUCTION**

Today, more women are breaking free from the traditional, gender-specific roles and venturing into the business world. Not only are they holding high corporate positions but they are also successful women entrepreneurs who own almost half of all businesses in the United States. The steady rise in female entrepreneurs can be due to many different reasons, most of which share the same rational as their male counterparts—passion for their ideas, the desire to become their own boss, and the need to address philanthropic causes. A recent study indicated that 1 out of every 11 adult women is an entrepreneur in the United States. Women business owners contribute to the overall employment of 18 million workers and generate anywhere from \$2 to \$3 trillion in U.S. economy revenues

Women Entrepreneurs may be defined as the woman or group of women who initiate, organize and co-operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called “women entrepreneurs”

Women’s entrepreneurship is both about women’s position in society *and* the role of entrepreneurship in the same society. Women are faced with specific obstacles (such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Also, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. Women entrepreneurs can play a greater role than in the past—creating more and better jobs, diversifying economies into modern sectors, and empowering women. By contributing new ideas, technologies, and production methods, these businesses can boost productivity growth across the economy, even spurring existing firms to raise their productivity. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a more active role in society and the economy, inspiring academics to focus on this interesting phenomenon

The role of Women entrepreneur in economic development is inevitable. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the Nation's growth, their role is also being recognized and steps are being taken to promote women entrepreneurship. . Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

### 1.1 Objectives of the study

The study is based on AGCC (Arab Gulf Cooperation Council), here the author of this study has taken Six Arab GCC, namely:

1. Bahrain - or Kingdom of Bahrain
2. Kuwait
3. Oman - or Sultanate of Oman
4. Qatar
5. Saudi Arabia - or Kingdom of Saudi Arabia (KSA)
6. UAE - United Arab Emirates
  - i. To study the minutiae of Women entrepreneurship in AGCC.
  - ii. To essence out the role of Women entrepreneur in AGCC.
  - iii. To discern between Female entrepreneurs and Male entrepreneur.
  - iv. To find out how Women entrepreneurship aids the economic development of one’s country.

## 2. METHODOLOGY

For this study the researcher collected information from various published sources such as annual reports, relevant books, peer journals, and also current electronic publications (Valid

Websites), the analysis of this paper is totally depends upon secondary data and involves an extensive literature review.

The suggestions were also provided based on extensive literature review and the researcher have tried to draw a conclusion based on discussion covered in the literature review.

### 3. LITERATURE REVIEW:

In pre- and medieval-Islamic society, women engaged in a variety of economic activities in agriculture, craft and textile production, the tending of livestock, trade, and other areas. In fact, many women engaged in economic activity that not only supplied subsistence but also generated wealth, especially in agricultural and trade sectors of the economy. In some cases, women were engaged in trade that included the large scale buying and selling of commodities. One such example is Khadija, the first wife of the Prophet Mohammed, who was a renowned and wealthy businesswoman—though by no means the only one of her time—and incontestably an important female role model in Islam. Even where women engaged in local, small-scale trade, they could be very important to the growth and development of long-distance trade and of port towns and urban centres.<sup>1</sup>

Islamic law permits women to inherit and independently own property, women of the middle class often had property and engaged in various business activities, such as selling and buying real estate, renting out shops, and lending money at interest. A host of evidence attests to these activities. Studies of women in 16th and 17th century urban centres of the Ottoman Empire, 18th century Aleppo, and 19th century Cairo show that they inherited in practice, not merely in theory, and they were able and willing to go to court if they thought themselves unjustly excluded from inheriting estates.<sup>2</sup>

The sweeping economic transformations of the 19th century—including the commercialization of agriculture and erosion of indigenous craft industry as a result of European competition or outright control of local economies—held special implications for women and the family. Much of the historical literature on the period, however, insofar as it alludes to women at all, emphasizes one of two points about the impact of the economic transformation. First, many authors simply have assumed that women and the family were largely untouched by the economic changes of the period: women remained in the inviolate world of harem or in the “traditional” confines of the peasant family, pursuing an existence on the margins of economic life, making few contributions outside of the admittedly often strenuous work performed in the home. Second, this pattern of female marginality was disrupted by modernization and westernization: women began to undertake broader economic activities, to enter the professions or the working class, for example, only in the context of westernization and industrialization of the late-19th and 20th centuries. Both of these points have come under close scrutiny recently, and studies of women’s economic activities in the 19th century now suggest the complexity of women’s roles in the pre-capitalist era and contest the idea that 19th century developments brought automatic improvements.<sup>3</sup>

Since 1980s, policy makers worldwide have been considering the role of women entrepreneurs in the process of economic development. The participation of women in the global economy has been tremendous in the recent past. Worldwide, it is estimated that approximately one third of all businesses are owned by women (Lerner and Almor, 2002; OECD, 2000). The number of

<sup>1</sup> Tucker and Nashat (1999, 73–84).

<sup>2</sup> Ahmed (1992, 63).

<sup>3</sup> Nashat and Tucker (1999, 83–84).

women of women-owned businesses and enterprises are also on the increase in Asia, Africa, Eastern Europe and Latin America. This strong presence of women entrepreneurs is noticeable since many studies have shown that business creation and development is an even greater challenge for women than men. Access to credit, reconciliation of work and family, cultural barriers, among others, have been pointed out as obstacles that women business owners have to overcome in order to succeed in their venture (OECD, 2000).

In the Middle East countries and specially the AGCC countries (Arab Gulf Cooperation Council consisting of Oman, Saudi Arabia, UAE, Qatar, Bahrain and Kuwait), the process of participation of the women in enterprise and businesses has been given due attention in the recent past. The long term development strategy, "Vision 2020" adopted by Oman has provided an encouraging environment for women entrepreneurs to participate and contribute towards this effect. Availability of education, training and awareness has helped Omani women to emancipate in recent past and resultantly, Oman has a significant number of women entrepreneurs in the male dominated Arab society.

Today, many women have established their own economy i.e., entrepreneurial empire and are now ruling their world as they wished to. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures.

McIntosh and Islam (2010) conducted a study on women entrepreneurial activities in conservative Muslim countries. They used a sample of 180 Bahraini entrepreneurs to investigate the impact of Islam on their choice of business and whether women who demonstrate a strong commitment to Islam (like wearing the Hijab) are more successful in obtaining funding from Islamic banks and getting access to business networks. Both these hypotheses were supported in McIntosh and Islam's study showing that Islamic traditions played a significant role in women's lives. This clearly shows that some factors that affect women entrepreneurship in conservative Muslim countries are different from factors affecting women entrepreneurs in the North American and Western European context.

Women of individual countries in the GCC are starting to show more than just an interest but rather a willingness to take actions and risks to open up their own businesses. This propensity to overcome societal constraints has been noticed by governmental and non-governmental bodies and they are coming together in the different countries to try and develop programs to support women entrepreneurship activities in their own countries as well as across the region. In the past few years there seems to be movements toward integrating support programs among the Gulf countries (Grey, 2010). The range of entrepreneurship activities by women, the challenges they face and available support programs vary across the GCC countries. For example 54% of Saudi women are perceived to be the most challenged in finding access to capital, while only 12 % of Bahraini women seem to experience challenge in this area (Alturki and Braswell, 2010). As noticed the gap between these two countries in this area is significant. In terms of entrepreneurship activities, some countries such as Saudi, Bahrain and the UAE seem to be at the forefront, while the women of Kuwait, Qatar and Oman have not been as active as the former three. In terms of attitude, Saudi women seem to be the most optimistic about their short term business prospects (70%), followed closely by the UAE women at 60% (Alturki and Braswell, 2010).







Women business owners not only are contributing to the economic development of their countries but are also affecting the global economy. Countries with women active in the business arena have shown a steady economic progress and growth (Jalbert, 2000)

Women in the developing world are overwhelmingly clustered in a narrow range of low-investment, low-profit activities for the local market. In many of these industries, there are likely to be definite limits on the ability of small-scale independent women producers to increase their incomes because of intense competition from capital intensive or large-scale production. Despite their diversity, gender inequalities compound those of class to make small-scale entrepreneurship even more difficult for poor women than for poor men.

(**About AGCC:** Total and average figures for GCC countries - Total GCC population is about 42-45 million as of July 2014 (using an estimate of about 7-8m for the UAE). About 60% of the total is for Saudi Arabia)

Table-1 About AGCC

Country	Bahrain	Kuwait	Oman	Qatar	Saudi Arabia (KSA)	UAE
<b>Capital</b>	Manama	Kuwait City	Muscat	Doha	Riyadh	Abu Dhabi
<b>Ruler</b>	Hamad Bin Isa Al Khalifa	Sheikh Sabah Al Ahmad Al Jaber Al Sabah	Sultan Qaboos Bin Said Al Said	Sheikh Tamim Bin Hamad Al Thani	King Salman bin Abdulaziz Al Saud	Shaikh Khalifa bin Zayed Al Nahyan
<b>Population</b>	1,314,089 (2014, CIA)	2,742,711 (2014, CIA)	3,219,775 (2014, CIA)	2,123,160 (2014, CIA)	27,345,986 (2014, CIA)	9.2m (2013, World Bank)
<b>Land Area</b>	741 sq. km	17,819 sq. km	212,460 sq. km	11590 sq. km	2.15m sq. km	83,600 sq. km
<b>Currency</b>	Bahraini Riyal	Kuwaiti Dinar	Omani Riyal	Qatari Riyal	Saudi Riyal	Dirham AED
<b>Citizens</b>	Bahrainis	Kuwaitis	Omanis	Qataris	Saudis or Saudi Arabians	Emiratis
<b>Citizenship</b>	Father, not birthplace	Father, not birthplace	Father, not birthplace	Father, not birthplace	Father, not birthplace	Father, not birthplace
<b>Percentage expats</b>	55% (UN, 2013)	70% (PACI, 2014)	30% (UN, 2013)	85% (2014, estimate)	30% (UN, 2013)	80-90%

<b>Flag</b>						
<b>Airlines</b>	Gulf Air	Kuwait Airways	Oman Air	Qatar Airways	Saudia	Etihad Airways

(Source: <http://www.dubaifaqs.com/list-of-gcc-countries.php>)

Women perform 66 percent of the world's work, produce 50 percent of the food, but earn 10 percent of the income and own 1 percent of the property. (Women, Business and the Law, World Bank, 2011) Globally, women represent 49.6% of the total population, but only 40.8% of the total workforce in the formal sector. Since ages India has been men-dominated country. But, time is changing now. Women in India have outraged the fact that since hundreds of years they had been following the orders of men. They now know their rights and duties and with the spreading awareness amongst the women they are now no less than the men. They are walking with men at the same pace in each and every field. In former days, for Women there were 3 Ks- Kitchen, Kids, Knitting, then came 3 Ps Powder, Papad, Pickles and now at present there are 4 Es- Electricity, Electronics, Energy, Engineering.

Moving toward the true empowerment of women is not a technocratic goal—it is a political process. It requires a new way of thinking, in which the stereotyping of women gives way to a new philosophy that regards all people, irrespective of gender, as essential agents of change<sup>4</sup> In very few societies do women enjoy the same opportunities as men? Yet every country has made progress in developing women's capabilities. Across the globe, female life expectancy has increased 20 percent faster than male life expectancy over the past two decades.

The interest in women entrepreneurship has been fuelled by the increasing role women can play in economic development of both developed and developing countries alike (Chamlou and Yared, p.44, 2005) The available statistics also suggests that the economic involvement and number of women entrepreneurs in the Middle East and north Africa is far lower compared to that of the male entrepreneurs (Chamlou and Yared, p.45-47, 2005, Handoussa, 2005). Moreover, female entrepreneurship development has received less attention from the social science researchers in the in the Arab countries for quite a long time. Recently, however, a staggering body of literature has started to emerge. Although these studies have indicated little progress for female entrepreneurs, the general conclusion is that businesswomen are still at a disadvantage compared to businessmen (Chamlou and Yared, 2005, IFC, 2007, World Bank, 2007, Kobeissi, 2006, Bousetta, 2006, Abu Nahleh, 2006, Alia 2006, Al-Mahdi, 2006, El-Marhari, 2006 and El-Mahdi et al, 2006, Kobeissi, 2006, El-Osman, 2006, Fofana, 2006, Chennouf and Hafsi, 2006, Soliman et al 2006, Musa, 2006).

<sup>4</sup> Marilee Karl, Women and Empowerment: Participation and Decision Making (London: Zed Books, 1995)

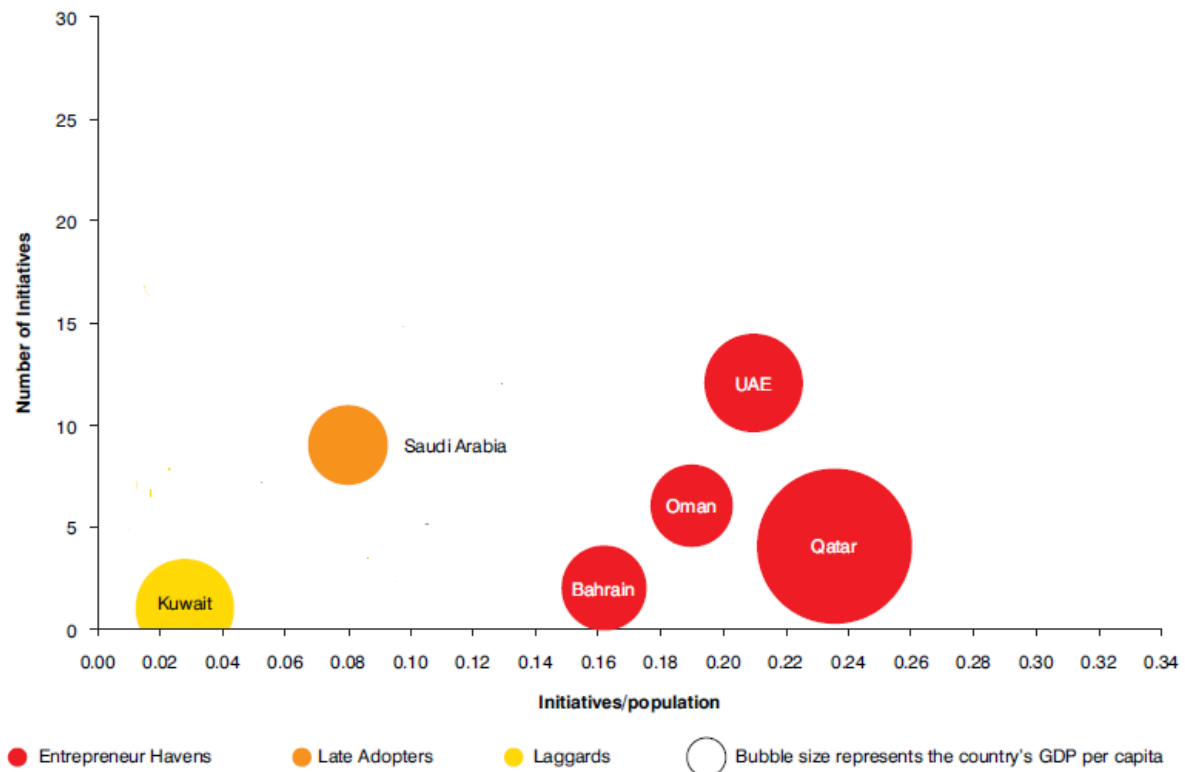


Figure 1: Economic involvement of women

### 3.1 Women entrepreneur in Bahrain:

Women entrepreneurs have become more successful than men in the last seven years in Bahrain, according to United Nations Industrial Development Organisation (UNIDO). The success rate of women entrepreneurs currently stands at 70 per cent compared with 40% seven years ago, and now women entrepreneurs are outnumbering men. The reason for their success is that women are more committed to their businesses in Bahrain.<sup>5</sup>

The figures and statistics obtained from the Bahrain Central Bank, Tamkeen, the Ministry of Trade and Industry and the Bahrain Chamber of Commerce and Industry. They have shown the growing role played by Bahraini women in the economy. In the past few years, Bahraini women have made enormous strides at all levels, which constitute a great achievement and a source of pride. However, Bahraini women, given their potential and energy, can overcome the difficult hurdles and, given the opportunity, can achieve more. Bahrain was awarded the first place among 134 countries included in the 2010 Global Gender Gap report issued by the World Economic Forum on female birth rate and enrolment in secondary schools and higher education. Despite this fact, in 2010, Bahrain occupied 115th place with regard to women's contributions to the economy and the opportunities available to them; 114th place in occupying professional and

<sup>5</sup> The voice of Bahrain –GULF Daily News- 19<sup>th</sup> May 2015, Vol.XXXVIII No.060

technical jobs compared with men; 123rd place in women's contribution to the labour market.<sup>6</sup> These results mentioned by the World Economic Forum report are in line with the 2009 general report regarding the proportion of working women's contributions to the labour force compared with that of men; the report of 2011-2012 puts the Kingdom in the 131st place among 142 countries.<sup>7</sup>

### **3.2 Women Entrepreneur in Kuwait:**

Before the discovery of oil in Kuwait, the country's economic situation was at its worse. This is reflected in the fact that during the Pre-Oil period, the nation was classified as one of the poorest countries in the world (Shelash, 1985).

Shelash (1985) concluded that such practices reflected the existence of immense discrepancies and inequalities between the rights of men and women. Men, in traditional Kuwaiti society enjoyed freedom to choose their wives while, women had no say in matters relating to marriage. This further stems the notion that the role of Kuwaiti women has traditionally been limited to accommodating to the needs and wants of the men of the society which for commentators such as Shelash (1985) is reflective of the submissive role of women in pre-independence Kuwait. Several commentators have sought to explore the relationship between the roles of women in countries of the Arabian Peninsula such as Kuwait, the cultural implications of their status in their countries and Islam. Shelash (1985) concludes that the seemingly passive role that Kuwaiti women were traditionally expected to abide by in the Pre-Oil era of the country was a result of culture rather than the teachings of Islam.

The Kuwaiti culture expected women to be docile and submissive citizens, whose roles were limited to that of mother, wife, daughter and sister (Keedie and Beck, 1978:26).

### **3.3 Women Entrepreneur in Oman:**

Omani women have come a long way in the last 10-15 years. In 1993, Women constituted 9 percent of the total Omani labour force and three-fourth of them were employed in government sector (Al-Lamki, 1999). Today, women participation in private and public sectors has increased significantly. In the last ten or more years there have been tremendous increases in women participation in employment. Women comprise 36 percent of employees in the Omani public sector as of now and most importantly, they are participating actively in decision-making and occupy leading posts in government sector (Oman Daily Observer, January 9, 2005).

Recently, the Sultanate of Oman has devised certain strategies to diversify the economic activities to sectors other than oil, on which the economy was heavily dependent earlier. The government encourages the private sector and focuses on the human resources with a special drive towards 'Omanisation', inducing Omani nationals to support and create enterprises (McElwee and Al Riyami, 2003; Al-Mansory and Nagee, 2003).

Although various sectors of the economy are open to Omani women for work, their participation is limited and does not exceed 12% of the total effective institutions (Omani Women Workshop, 2009). Collectively, in Arab states, 28% of the women participate in the work force (Nayeem, 2010). Although women have benefitted from the recent initiatives, they still represent a very small percentage of business owners in the Sultanate (Omani Women Workshop, 2009).

However, Oman marks a significant departure from its traditional and exclusive male dominated

<sup>6</sup> Haussmann, R., Ryson, L. D., and Zahidi, S., (2010), the global gender report, World Economic Forum, Geneva: Switzerland.

<sup>7</sup> World Economic Forum, (2011), The Global Competitiveness Report 2011–20, World Economic Forum, Geneva: Switzerland



decision-making situation. The era of exclusive patriarchal dominance in leadership positions is changing to an evolving phase of women's empowerment (Al-Lamky, 2007).

In Oman, two main programs namely "Fund for Development of Youth Projects" and the "SANAD" Program have been launched in recent years to promote entrepreneurship for both men and women.

Training and development plays important role in making women entrepreneurs successful. "Intilaaqah" program was established in 1995 by Shell Oil Co. in Oman to provide training, counselling and consultancy and its role in supporting women entrepreneurs has been very encouraging with its limited resource.

The Omani Women's Association (OWA) was established in 1970 as a voluntary organization and has played a significant role in the development of women in the Sultanate. It is envisaged that the OWA could be instrumental in providing a network for Omani women who are employed (Al-Lamki, 1999) or running their own businesses. It is the first women's organization in Oman that was formed with the main aim of providing quality education and training to women in increasing their knowledge so as to facilitate them to secure good jobs. OWA also promotes the traditional Omani custom and values so that the tradition culture continues to remain in the country. It encourages its members to actively contribute to the economy by whatever ways possible. At the end of the year 2003, there were 39 local OWA groups established all over Oman that had 2,738 members (Ministry of Information, 2003).

### 3.4 Women Entrepreneur in Qatar:

According to a recent Booz & Company's survey, conducted to understand students' voices across the GCC, young Qataris showed the least interest in becoming entrepreneurs. In particular, just 3% of Qatar's local high school and university students expressed interest in becoming entrepreneurs, compared with 11% regionally. There is also a striking imbalance in interest between female and male students, in part because young women lack female role models. In Qatar, 62% of interest in entrepreneurship came from males, and just 38% from females.

For Qatar, bringing women into the workforce and ensuring they have the tools to become entrepreneurs will advance the country toward sustainable economic growth, a core goal of the Qatar National Development Strategy 2011-2016. Women entrepreneurs also have the positive effect of helping more women to participate in the workforce and putting more women in higher-level positions. Women constitute about 25% of the workforce in female-owned firms in the MENA region, with many in professional and managerial levels, compared with 22% in male-owned firms, mostly in low-skills positions, according to research conducted by the World Bank's International Finance Corporation (IFC) and Booz & Company.

In Qatar, however, women are the fastest growing group in the labour force with potential to contribute significantly now and in the future to the growth of Qatar's economy. Their labour force participation rate grew from 14 percent in 1986 (Planning Council, 2005) to over 40 percent in 2003 (UNDP, 2005). Also their share in the total labour force more than doubled in the past 20 years despite the rapid growth of the labour force over this period due to the large influx of expatriate workers. Now, nearly as many Qatari women enter the labour force every year as Qatari men (Planning Council, 2005). Qatari women are also acquiring and working in their own businesses. Data obtained from the Qatar Chamber of Commerce show that 1,360 business licenses were issued to women from 2003 to 2005, and that women comprised almost 17 percent of active entrepreneurs by 2005 (Al-Ahmadi, 2005).

### 3.5 Women Entrepreneur in Saudi Arabia:

Female entrepreneurs contribute significantly to the economic growth and creation of jobs in developed and developing nations (Verheul and Thurik 2001).

In the Kingdom of Saudi Arabia female entrepreneurship is increasing and women are making economic contributions. Saudi Arabia has a high proportion of innovative women entrepreneurs (Kelley et al., 2011) reflecting the pattern of education. Moreover, there are intra-country differences in levels of support for female entrepreneurship. For example, Jeddah has been found to be the friendliest city for women entrepreneurs, where Alturki and Braswell (2010) found that more than half of nearly 300 business women surveyed registered the business themselves compared to one-third in Riyadh and one-fifth in the Eastern Province.

An increasing number of Saudi Arabian women are in employment though estimates are unreliable and range from 5.5 per cent (Parker, 2007) to 15 per cent (Minkus-McKenna, 2009, p. 1). It is estimated that women make up 30 per cent of all government employees, and most of them (83.4 per cent) are in education-based jobs (Ministry of Economy and Planning, 2008, p. 336). There are also cultural mores to grapple with in Saudi Arabia when it comes to matters relating to business. Information on challenges facing female entrepreneurs in Saudi Arabia is sparse.

It is well known that increasing the role of female entrepreneurs in Saudi Arabia can bring a number of strategic socio-economic benefits it can also provide a way of unlocking a significant amount of wealth. Privileged women in Saudi Arabia own considerable financial resources.

Almunajjed (2006, p. 28) cites interesting data on the wealth of Saudi Arabian women.

They own:

- 40 per cent of all private wealth in the country.
- 70 per cent of the cash savings and 18 per cent of current accounts in the country's banks.
- 40 per cent of real estate assets in the country.
- More than 20 per cent of investment funds and portfolios in the country's banks.
- Idle savings in the country's banks of about \$16.5 billion

Parker (2007) also found that women have other economic assets: they own 10 per cent of real estate in major cities such as Jeddah and Riyadh and 30 per cent of brokerage accounts in the country. Citing a recent study by the Khadija bint Khuwailid Businesswomen's Center at the Jeddah Chamber of Commerce and Industry (JCCI) it was reported that investment by Saudi businesswomen is, at about SR8 billion, equal to about 21 per cent of the total investment

A survey was conducted by the Saudi Arabia General Investment Authority (SAGIA, 2005). The survey interviewed 139 female entrepreneurs and asked them what economic activity they were engaged in and what their reasons for starting the business were. The research found that women were in the following businesses: services, retail trade, schools and nursery schools, wholesale trade, and industrial.

Women make up 45.5 % of the population in Saudi Arabia. This number is lower than the United States where females make up 50.9% of the population (CIA, 2008). This variation is the result of the approximately 5.6 million foreign workers in the Kingdom, the majority of whom are male. Female literacy rates as 71% (CIA, 2008), however, a breakout of literacy by age is not available. Today, education is mandatory for females and women make up 58% of University students. (Ba-Isa, 2007). More and more women are employed but the estimates range from 5.5% (Parker, 2007) to 15% (Abdullah, 2007a). Other key facts regarding women's business potential in Saudi Arabia are:

- I. Women control much of wealth in the country and thus women entrepreneurs have access to informal funding. Saudi women as a whole own estimated cash funds of SR45 billion, of which “75% is sitting idle in bank deposits.” (Parker, 2007).
- II. Women own about four percent of the total registered businesses in the Kingdom with 5,500 commercial registrations of women’s projects, representing 20% of the business in the retail, contracting, wholesale and transferable industries sectors (Parker, 2007). *Arab News* published Top 20 List of Saudi Women’s Business in March 2007.
- III. “Saudi men have traditionally been the entrepreneurs but our women are no longer standing in the shadows. They have stepped into the light and have become the backbone of society. We in the Kingdom are fortunate to have well educated, financially powerful women (Almaeena, 2007).
- IV. Some Saudi women participate in entrepreneurial efforts through their families. Women own some 40% of family run companies, very often as silent partners (Parker, 2007).
- V. Not all Saudi men are against women working or owning businesses. Some women entrepreneurs receive support psychological support and business advice from their husbands and fathers.

### 3.6 Women Entrepreneur in UAE

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

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

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

Many GCC nations have recently developed entrepreneurship education programs to develop young people’s interests and capabilities in entrepreneurship. Increasingly, these programs focus on women either explicitly or implicitly due to program design. Although the UAE offers no specific programs that target the needs of female entrepreneurs, women entrepreneurship is being supported through the Sougha initiative which was founded by the Khalifa Fund for Enterprise Development “with the aim to create socio-economic opportunities for Emirati artisans and preserve the Emirati heritage by providing the needed support to achieve social good” (El-Sokari et al., 2013, p. 23). Because the focus of the program is handicrafts, participants tend to be women. Sougha has resulted in sales over \$1 million and provided income to 148 Emirati families (El-Sokari et al., 2013). Similarly, in Saudi Arabia, the government “offers 3,000 Saudi Riyals a month for women to start new businesses” (Dubai Women Establishment, 2009, p. 40).

(UAE) Emirati women have contributed in the social, economic, and political history of the country from early on. According to Al Khateeb (1994), prior to the discovery of oil, the average woman was an active member of society. However, the discovery of oil has dampened the survival skills necessary for entrepreneurial development within the Emirati population and in particular has affected the lifestyle of the (UAE) Emirati woman. Al Khateeb (1994) states that after the discovery of oil, most women no longer needed to work outside of their homes as most households could now afford housemaids and other help. While the increased oil wealth has dramatically improved the standard of living of most citizens of the UAE, whether it has improved the status of women is debatable. In the UAE, the family is central to most aspects of a woman's life. Since women are responsible for maintaining the household, the primary concern for many women is the combined responsibility of work and family (Buttner and Moore, 1997). However, in the traditional Arab environment, women should not work in an environment where they would mix with men. Due to several socio-cultural and legal-political factors, UAE women are limited in their career and occupational choices, and for this reason they less prefer to choose traditional male professions (Rhouidi-Fahimi and Moghadam, 2004). The remuneration packages offered to women are not equal to men's due to the belief that a woman will be supported by a father or husband as the responsibility of financially supporting the family is shouldered by men. As Sayed (2002) highlights, women are not required by society, tradition, or religion to contribute financially to the family. Compounding this situation, social status is measured by the amount of leisure time a woman has on her hands (Al Khateeb, 1994).

Despite the dominant cultural beliefs towards the role of Emirati women in the UAE, Sheikh Zayed, the late president of the UAE, believed that both men and women need to play their part in society. He recognized that in the past, a lack of education and development had prevented women from playing a more active role in many streams of society.

The UAE government is now more committed to promoting the pivotal role of women in the social, economic and political development of UAE society. This has led to a strong increase in the Emirati female participation rate in the labour force - women's presence in the public sector comprises 41.5% of all employees in education, 35% in the health sector and 20% in social affairs.

Furthermore, women account for nearly 28% of civil servants in twenty-four Federal Ministries, while women total 57% of nationals working in the banking and financial services sector (United Arab Emirates Yearbook, 2006). Moreover, the number of female Emiratis completing their studies has risen drastically to the point where Emirati women now represent 76.8% of total enrolment in UAE national universities (AlKassadi, 2000).

#### 4. CONCLUSIONS

Women entrepreneurs have become a strong driving force in today's corporate world. Not only are they able to equalize their duties of both motherhood and entrepreneurship but they also comprise of almost half of all businesses owned today. Many women entrepreneurs have an average age of 40-60 years old because they have had previous careers in other areas. Their primary goal is not monetary reward but rather personal satisfaction and community involvement. Many of them are educated and assemble into groups in order to pool business ideas and resources together.

Women entrepreneurs also have more access to business capital and seed funding than ever before. Yet despite the many opportunities, many prospective women entrepreneurs are intimidated to move forward. Overall, there are many promising forthcoming predictions for

women business owners. They will continue to form female business networks, transition towards information technology, and rely strongly on e-commerce as their form of trade.

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