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## Exploring the Dynamics of Women Entrepreneurship: A Case Study of UAE

Gouher Ahmed\*, Christian Tabi Amponsah, Shohab Sikandar Deasi

*This study explores the dynamics of women entrepreneurs in the context of the United Arab Emirates. A review of the entrepreneurial environment and female entrepreneurship in UAE was first carried out through an analysis of extant literature and the exploration of personal characteristics and motivations with data drawn from 178 female entrepreneurs. The results of factor analysis show that self-determination, desire for change, crave for family life balance, occupational flexibility, work responsibility, career advancement, and independence were the most important attributes for women entrepreneurs. Further, the result shows that majority of female entrepreneurs are less likely to settle down with their family before they decide to become entrepreneurs. In terms of education, majority have at least secondary education and some even post-graduate qualifications. In conclusion, women entrepreneurs should not be treated as a monolithic category: rather, policies and programs to support them should begin with a diagnosis of their personal characteristics and motives aimed at strengthening pull motives that comprise a base for more viable and innovative entrepreneurial activity.*

**Keywords:** Women entrepreneurs, personal characteristics, motivating factors, United Arab Emirates

### Introduction

As women entrepreneurial continue to be visible within the business environment their activities have been of interest to policymakers, practitioners and researchers all over the world. This has become necessary due to the vibrant role played by women in businesses and the changing business landscape associated with dynamic changes leading to high levels of unpredictability of the business environment (Grant, Nurmohamed, Ashford, & Dekas, 2011). Although the number is still small (GEM, 2015) as compared to businesses owned by men, this is encouraging as it shows that women no longer adhere to the stereotype that only men can be “frontliners” in businesses.

Recent statistics suggest women’s economic activities play a crucial role in the growth of many of the world’s economies and the number of women entrepreneurs is steadily increasing (Davidson & Burke, 2004; Minniti, 2009; GEM, 2015). In the USA, for example, it is estimated that, as of 2014, there were nearly 9.1 million majority-owned and privately-held women-owned firms, employing almost 7.9 million

workers and generating over \$1.4 trillion in revenues (American Express Open, 2014). There is also a strong belief that entrepreneurship is a crucial driver to economic growth for both developing and developed countries (Stel, Caree and Thurk, 2005; Dana 1987 & 1990) and the involvement of women entrepreneurs will continue to influence entrepreneurship in the coming years. Middle East has one of the lowest rates of the female entrepreneurship and female labor participation in the world (WEF, 2017).

According to His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of UAE and Ruler of Dubai, women comprise of 70 percent in his team. Around 70 per cent of the students are girls, the UAE female participation rate in the workforce is 46.6 per cent, and 66 per cent of all government employees are women.

Despite the evidence of the importance of these women’s economic integration, research shows that there are still discrepancies between men and women in economic participation, opportunities and entrepreneurial activities (Boz & Erganeli, 2013), in particular when it comes to the role that personality and motivation plays in entrepreneurship. Entrepreneurial women have been described as those with achievement motivations (Babb and Babb, 1992); tolerance for ambiguity, (Bonnett & Furnham, 1991); personal efficacy (Gateword, Shaver, Powers, & Gartner, 1995; Rotter, 1966; Paulhus and Van Selst, 1990; Shaver and

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Scott, 1991); risk takers (Willebrands, Lammers and Hartog, 2012); desire for independence, self-realization, and creative activity (OECD, 1998). It is not surprising therefore that many studies involving women entrepreneurs mostly relate to either on the reasons that women choose to become entrepreneurs (Buttner and Moore, 1997; Lee, 1997; Sarri & Trihopoulou, 2005) or on the barriers that these women face while attempting to initiate their businesses (Brindley, 2005). These studies provide some insight into the nature of entrepreneurship and the motivations, characteristics and dispositions of entrepreneurs motivated by partly empirical evidence in the conceptualization of personal traits and characteristics that were influencing the propensity of the individual to engage in and develop a career in entrepreneurship. These may be affected by the individual contextual factors through many other factors would prove significant. There are other personal characteristics recorded in literature that may be of influence including attitudes to self-employment, risk-taking behavior, self-confidence, and personal management values. Previous empirical studies (e.g., Ljunggren & Kolvereid, 1996; Brindley & Ritchie, 1999) suggest that differences in situational or individual circumstances, for instance, affect entrepreneurial behavior. They argue that gender differences significantly influence entrepreneurship. Other researchers have also used psychological traits such as high need for achievement, greater internal locus of control, moderate and calculated risk-taking and high protestant work ethic (Green & Cohen, 1995) as the focus of the investigation.

One of the reasons that have been discovered by the World Bank is the difficulty of women to advance through existing corporate structures, which serves as the impetus for becoming entrepreneurs (World Bank, 2015). A survey by the World Bank on Enterprise shows that firms with female ownership account for 35% of firms worldwide and firms with women at the top position account for 18% of firms around the world. However, there is limited work in entrepreneurial intentions and what factors motivate them for entrepreneurship.

There is a trend towards a search of country-specific studies to shed more light on the role of personal characteristics and what motivates women in the entrepreneurial nexus. Kelley, Candida, Greene, Herrington, Abdul, & Kew, (2015) and the Global Entrepreneurial Monitor Report 2013 (2014), for example, shows that factor endowed economies are more likely to have necessity-driven entrepreneurs as opposed to opportunity-driven entrepreneurs in more developed economies. The value of this statement is highlighted by a meta-analysis conducted by Rauch, Wiklund, Lumpkin, & Frese (2009), who conclude that national culture is a powerful moderator of the entrepreneurial and characteristics/motivation dichotomy. Aldrich (2009) contributes to the discussion and asserts that the 'all are alike' approach of entrepreneurship scholarship results

in extreme decontextualisation. Roth & Dana (2016) adds to the self-made expats; Dana et al. (2015) contribute to the family businesses in transition. It is not surprising therefore that entrepreneurship scholars are paying more attention to the context in which entrepreneurship takes place (Welter, Brush, & De Bruin, 2014; Brush, de Bruin, Gatewood, Henry, 2010; Ahmed, 2015a). Ahl, & Marlow (2012) analyze the dynamics of gender, feminism and entrepreneurship.

Our study contributes to this line of literature by examining the relationship between engagement of entrepreneurial and the motivation/personality characteristics by focusing on UAE women entrepreneurs. Currently, the UAE is witnessing a growing interest in women entrepreneurs given their growing numbers (Joekes, 2013; Ahmed, 2014 & 2015b, 2018, Sarwar, 2018). Even though there seems to be a higher frequency of women's involvement in new businesses, very little is known about the profile of such entrepreneurs. Additionally, there is a debate in the literature as to whether being entrepreneurial is enough to enhance performance. The question therefore is, what are the effects of personal characteristics and motivation on women entrepreneurship? This is one of the first studies to our knowledge to examine the role of individual characteristics and motivation of women on entrepreneurship in UAE.

This study differs from previous studies of women entrepreneur in that it focuses on the issue of gender and business performance. Green and Cohen, (1995) analyze women entrepreneur as a monolithic category. We view them as a diverse and complex group with varied backgrounds, circumstances and worldviews. Besides, we study both female entrepreneurs' personal characteristics and their motivation. Further, the study contributes to a deeper understanding of the role of female entrepreneurship which is important to the country's economy.

## Literature Review

A growing body of literature examines the determinants of entrepreneurship and in particular personality traits. This stems from the fact that in the twentieth century, researchers have defined the person of the entrepreneur by drawing up a set of characteristics a person needs to possess to become a successful entrepreneur (Peverelli and Song, 2012). The assertion started with Schumpeter (1934) who looked at an entrepreneurial as an extraordinary person who brings about extraordinary events, an innovator, new technology. This was reinforced by Kirzner (1973) who alert opportunities for profitable exchange (can be anybody) a middleman of a sort who facilitates exchanges, an intermediary function. Casson (1982) followed up when he affirmed through his influential contribution about the attributes/concepts about skills to judge and coordinate scarce resources, environment (supply of sources) and capital as essential for success.

### ***Entrepreneurial Personality Dimensions***

Women entrepreneurial activity has been the interest of many researchers, as they have become the main contributors to today's economy. However, not much is known about the role of personal characteristics and motivation of women entrepreneurs, particularly in the developing world. As such some have argued that economic development combined with cultural values, may influence entrepreneurial (Gadar & Yunus, 2009), (Ahmed, 2016). Such arguments have been influenced by the seminal works of researchers including Hisrich and Brush (1984); Kuratko and Hodgetts (1992 & 2007); and Schollhammer & Kuriloff (1979). Empirical researches document the psychological dispositions of entrepreneurs such as by Brockhaus (1982) and Begley and Boyd (1987). Other studies have also been conducted to determine the gender difference between entrepreneurial males and females regarding psychological dispositions (Kalleberg & Leicht, 1991; Sexton & Bowman-Upton, 1990). One of the formative pictures of entrepreneurial talent in the Schumpeterian sense is the person mercilessly taking advantage of any market opportunity. In this context, Urbig, Weitzel, Rosenkranz and Witteloostuijn (2012) ask if entrepreneurial talent could also be potentially destructive.

Personality traits related to entrepreneurship can be drive and energy level (Zhao and Seibert, 2006), extraversion, openness to experience, agreeableness, conscientiousness and emotional stability (Barrick and Mount, 1991). Other traits are, self-confidence, setting challenging but realistic goals, using money as a performance measure, persistent problem solving, risk-taking, learning from failure and using criticism (Rauch and Frese, 2007). Certain feminine characteristics and traits have been found to be particularly suitable for performance in some locations in international businesses (Tung, 2004).

Some are based on the psychological and contextual school of thought in their approach. Such approaches contend that entrepreneurs are driven by unique attitudes, needs, and values. These characteristics are thought to stimulate the entrepreneur to behave in a particular manner. Some psychological components have been found to include the various needs (McClelland, 1961), such as propensity of risk-taking behavior and personal values a confirmation of the seminal work of Barricks and Mount (1991). Studies also indicate that there are psychological factors associated with ethnic entrepreneurship (Ward & Jenkins, 1984; Waldinger, Aldrich & Ward (1990), which is a set of connections and regular patterns of interaction among people sharing a common national background or migration experiences. Shaver and Scott (1991), concluded that female who display the behavior of aggressiveness, emphasis on business growth and making a profit can be classified as entrepreneurs. Within this context, a common way of explaining why women start a business is associated with the individual

needs for independence, self-achievement and job flexibility. Another approach to understanding the nature of the entrepreneur is focused on their socio-economic outlooks. These factors include family history and tradition of entrepreneurship, cultural background, family support, work ethics and education level.

Notwithstanding the achievements, research on the relationship between entrepreneurship and personality have been subject to several criticisms because personality is made up of the characteristic patterns of thoughts, feelings and behaviors that make a person unique and cannot be generalized. In the discussion of the personality traits, some studies focus on the Big Five dimensions, which are neuroticism, extraversion, conscientiousness, openness to experience and agreeableness. Neuroticism refers to the degree to which an individual has emotional stability. Individuals high on neuroticism tend to experience many negative emotions including anxiety, hostility, depression, impulsiveness, and vulnerability (Costa & McCrae, 1992). Extraversion illustrates the extent to which people are assertive, dominant, energetic, active, positive and enthusiastic. People who score high on extraversion tend to be cheerful, they like to be with people and large groups, and seek excitement and stimulation (Costa & McCrae, 1992), which can be helpful in entrepreneurship. Openness to experience means people tend to be creative, curious, adventurous and receptive to the new experience. Agreeableness assesses one's tendency to be compassionate and cooperative rather than suspicious towards others. Individuals high on agreeableness can be characterized as trusting, forgiving, caring, altruistic, and gullible. Conscientiousness indicates an individual's degree of organization, persistence, hard work and motivation in the pursuit of goal accomplishment (Barrick & Mount, 1991). Entrepreneurship process contains both individual and environmental factors. For this reason, to understand entrepreneurship, examining the personality characteristics and the environment in which individuals grow up would be appropriate. Looking to examine personal characteristics of entrepreneurs will require in-depth scrutiny of these attributes and therefore were decomposed into various factors for the investigations and categorization that formed the variables for the study.

### ***Entrepreneurial Motivation Dimensions***

Empirically motivation of women entrepreneurs has been classified in a number of ways by in the extant literature. The "push and pull" factors or intrinsic and extrinsic which is understood as implicit and explicit factors are often cited. McElwee (2006) describe the push entrepreneurship as a diversification activity and the pull as an effort to expand the business proactively. Examples of the push factors may include frustrations, unstable or unsatisfactory job condition, unemployment, underemployment, divorce and boredom in the workplace. Some noticeable pull factors are personal ambition, creativity, a desire for independence to be

one's own boss, self-realization and an aspiration to improve the quality of working conditions, to raise economic returns, and to develop a flexibility that caters for the combination of family responsibilities with gainful employment (Buttner, 1997; Epstein, 1993; Shabbir and Gregorio, 1994; Goffee and Scase, 1983; Brush, 1990; Brush, 1992).

Aside from these factors, recent researchers have devoted more attention to the issue of 'glass ceiling' which is barrier that prevent female mid-managers from moving up to the executive suite (Morrison, White and Velsor, 1987; Lawlor, 1994; Griffin, 1995; Walbert, 1995; Familoni, 2007). This is in line with the contribution of Hisrich and Brush (1984) who see the 'glass ceiling' as an organizational push factor that can motivate women to leave their corporate positions to become entrepreneurs. Similar to the seminal contributions, Gelin (2005) argued that "pull and push factors" may include: survival, desire to achieve personal goals, to feed one's family, to be respected, quest for pride of ownership, peer pressure, desire for social recognition, desire to deal with the issue of gender discrimination in the labor market and loss of job are some examples of factors for motivation. Bartol and Martin (1998) cite personal characteristics, life-path circumstances and environmental factors as well.

Another motivating driver of entrepreneurship in literature is the need for autonomy, that is to say, stepping into self-employment by becoming one's own boss with the benefit of both financial and non-financial values. A number of empirical papers supporting the autonomy driver consider 'self-employed'. Among them are Carter, et al., 2003; Carter & Shaw, 2006; Feldman and Bolino, 2000, who suggest when people are in an entrepreneurial dilemma an important motivating factor is job autonomy (Corman, Perles, & Vancini, 1988).

In their theoretical study, Croson and Minniti (2011) use the neoclassical model and framework to delineate the trade-off between increased autonomy from self-employment and the higher income that traditional employment may offer. Psychologically orientated literature shows that the need for independence as an essential motivator is rooted in the desire to determine one's own goals (Breugh 1999). This is similar to self-determination theory (Ryan and Deci, 2000), which implies that autonomy leads to well-being and explains why independence in the work environment might be a compensator for higher incomes in a less autonomous position. Accordingly, with their heuristic approach, Croson and Minniti show why individuals move to self-employment despite the economic disadvantage of doing so, without assuming that entrepreneurs are inherently irrational or making a decision error.

According to Shane and Venkataraman (2000), there are three vital interactive elements that influence different types of entrepreneurship and varying degree of competitiveness. Those elements are macro, individual and development process. One can make a comparison of entrepreneurship between two nations or so, and one

can also suggest recommendations according to situational and cultural dimensions. Previous studies have made attempts to integrate macro and individual elements but so far very few have integrated psychological and socio-economic factors to examine what motives women into entrepreneurial activity.

Adapting the contingency approach, some studies first investigates the primary determinant of entrepreneurship such as infrastructure and the family tradition of entrepreneurship (macro), second includes proper disposition such as attitude to self-employment, risk-taking behavior, self-confidence, educational background and gender.

A gender split concerning motivating factor and individual characteristics provide divergent views on entrepreneurship. The motivation for women and men to start their own business differs from personal economic aspiration. According to Still & Timms, (2000) men are more likely than women to build an empire or enter the new market. Marlow, Henry, & Carter, (2009) analyzed the impact of gender on women's business ownership. Many studies have looked at the role of motivation and how it affects an entrepreneur's development. For example, Kariv (2011) examining the link between motivation and entrepreneurial in Canadian business founders reported that the relationship was stronger for opportunity driven orientation than for those driven into entrepreneurship by necessity.

The difference between men and women's orientation was minimal, and though pull factors were related to improved performance, the push factors did not yield consistent results. Unlike, Kariv (2011), however, Parker et al. (2006) demonstrate that motivation affects the entrepreneur through an indirect route by affecting the proactive orientation of the firm. Another similar study by Minniti, Arenius, and Langowitz (2005), argue that for women more than men, the decision of starting a new enterprise is usually related with need or the flexibility of the hours or location; that is to say, the kind of independence that allows them to conciliate family needs and child care. Minniti et al. (2005) and Hisrich and Brush (1984) suggest that women-owned enterprises are more dissimilar than similar to those owned by men. Men are usually motivated by the desire to control their destiny, whereas women tend to be driven by a need of independence and achievement as a result of the frustration they feel by not being able to perform at work at the level they know they could. There is, however, the issue when occupationally, men tend to be more competitive in their business management skills, and women usually have limited administrative experience at the average level and in service areas.

Similarly, research by Taylor (1988), Fierman (1990) and Zellner (1994), reported that flexibility to manage their dual responsibilities and to live a more balanced life are the major factors why women leave paid job to start their businesses. In support of this, Konrad and Langton (1991) and Morris et al. (1994)

reported that family issues and responsibility are essential to women and can influence their career choices.

Kjeldsen and Nielson (2000) classified motivational factors into personal characteristics, the surroundings, types of enterprise and the entrepreneurial process. Parboteeah (2000) categorized women motivational factors into three by looking at the entrepreneur's background, the entrepreneur's personality and the entrepreneur's environment. Bird (1988) on the other hand classified these factors as personal and contextual elements. While personal elements include: entrepreneur's experience, abilities, and personality characteristics, contextual elements include social, political, and economic variables such as changes in markets, displacement and government deregulation. Entrepreneurs have been seen as risk-takers, though there is disagreement between the levels of risk that are taken by entrepreneurs.

Itani et al. (2011) research on UAE show that there are no conflicts between women entrepreneurial life and their personal, family, social, leisure, and friendship lives, according to them women face some barriers at the beginning of the venture from the lack of support, society and traditions and personal and family reasons.

Tlaiss (2015) analysis on women entrepreneurs shows the impact of macro social force and cultural values and how the Emirati women navigate through the patriarchal and Islamic context and become successful. According to the Women's Entrepreneurship 2016-17 Report by GEM indicate that "there is no longer a question regarding the role that women play in contributing to global economic development. The phenomenon of women's entrepreneurship, both women business owners and their businesses, is viewed as a potential source of economic and social development." (GEM, 2017).

Raina (2016) shows that the female partners improve the chances of success for the female-led startups they finance. Lee & Huang (2018) research found that women entrepreneurs are expected to get funding if they emphasize their social mission in their objective.

In sum, the UAE is a strategic place to study entrepreneurship, particularly women entrepreneurship. UAE has grown from a desert economy to a developed economy in a short period providing an array of opportunities for both men and women entrepreneurs (Ahmed, 2018). It has a diverse population from 200 countries in the world with innovative business activities every day. At the same time, the women entrepreneurs trying to capitalize on the economic opportunities that exist in the country through innovative ways.

### Methodology

#### *Sample, Data Collection Procedure, and Instrument Development*

The respondents consisted of women entrepreneurs drawn from women organizations such as Women's organization in Abu Dhabi, the Businesswomen Council

in Sharjah, the Mohammed Bin Rashid Establishment for Young Business Leaders (MREYBL) and the Department of Economic Development (DED). A judgmental sample of 178 women entrepreneurs were used in the study. University students were appointed as enumerators to distribute the questionnaire for the face-to-face process. When feasible, the respondents were provided with the questionnaire for self-administration. The survey was administered in 2017 with the help of trained graduate students. Based on the research definition of who a woman entrepreneur is and who a successful woman entrepreneur is, out of 200 questionnaires that were sent out, and 178 completed responses were used for further analysis as primary data representing a response rate of 89%.

**Table 1** Sample Description

Background Information		Percentage
Age (in years)	Less than 25	48.3
	25 - 29	30.9
	30 – 34	11.2
	35 and above	9.6
	Mean age in years	26.3
Educational attainment	Post graduate	2
	Graduate	85
	Diploma	12
	Other (Professional qualifications (CA, ACCA, CIMA, etc.)	– 1
Nationality	Emirati	63.5
	Arab Expatriate	21.9
	Others	14.6
Marital status	Married	72
	Single	28
	Other	0
Age of children	>18 year	66
	15 to 17 year	18
	10 to 14 years	15
	< 10 years	1
Occupation of husband	Professional	56
	Business	42
	Unemployed	2
Family income (in AED)	Less than 25,000	22.5
	25,000 – 50,000	22.5
	50,000 – 75,000	15.7
	75,000 – 100,000	16.9
	100,000 and above	18.5
	Not reported	3.9
Total number of respondents	178	

As presented in Table 1, the majority of the respondents (48.3%) were less than 25 years of age, 31 per cent were in the age group of 25-29 years, and little more than one-fifth of them were 30 years of age or more. The mean age of the respondents in this study was 26.3 years. A majority of our sample constitute with Emirati respondents (64 per cent) while the proportion of Arab expatriate and other non-Arab expatriate was 22 per cent and 15 per cent respectively. Concerning family income, more than half (51 per cent) of the respondents had family income more than AED 50,000 per month. The family income for about 23 per cent of the respondents was less than AED 25000 per month and AED 25000-50000 per month.

To accomplish the research objectives, a survey instrument was developed through the review of the literature, and initial interviews to assemble factors essential for entrepreneurial success and a five-point Likert scale ranging from (1) as strongly disagree and (5) as strongly agree was used. The first part of the questionnaire relates to the respondents' background and the second part focuses on entrepreneurial related factors. The instrument was pilot tested using ten selected professionals, entrepreneurs and academics. In the process, some of the items were modified, and others dropped.

#### Statistical Analysis

As mentioned earlier, the five-point Likert scale was used to collect the information hence test for internal consistency was applied for reliability. The Cronbach's alpha was 0.83 for all the variables.

Based on extant literature, 13 variables were used as factors required to be an entrepreneur. In order to extract the various elements which indicated the motivational factors to be an entrepreneur, Principal Component Analysis (PCA) was applied on all the variables. The Principal Component Analysis extraction method with varimax and Kaiser Normalization rotation method were used to determine the factor loading and commonalities. Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was found to be 0.804. Similarly, Bartlett's Test of Sphericity, another indication of the strength of the relationship among the variables was found highly significant at 0.000.

#### Descriptive Statistics

The mean and standard deviation for all the variables is presented in Table 2. 'Opportunity to create your own destiny' was found one of the most important factor that influenced the respondents to be an entrepreneur as it has the highest mean score of 4.38, followed by 'Opportunity to do what you enjoy', 'Opportunity to contribute to society and be recognized for your efforts' and 'Opportunity to reach your full potential' at 4.28, 4.25, and 4.21 respectively.

**Table 2** Descriptive Statistics for Motivational Factors of Entrepreneurs

Motivational Factors		Mean	Standard Deviation
M1	Opportunity to create your destiny	4.38	0.75
M2	Opportunity to reach your full potential	4.21	0.76
M3	Opportunity to reap impressive profits	4.12	0.75
M4	Opportunity to contribute to society and be recognized for your efforts	4.25	0.81
M5	Opportunity to do what you enjoy	4.28	0..80
M6	Technological advancements in UAE	4.08	0.74
M7	Government is very supportive of new businesses	4.17	0.91
M8	International opportunities	4.05	0.81
M9	Independent life style	4.08	0.74
M10	My qualification suits me to be an entrepreneur	3.92	0.92
M11	My knowledge and skills about entrepreneurship give me the confidence to be an entrepreneur	4.03	0.84
M12	My personality qualifies me as an entrepreneur	4.01	0.89
M13	My parents/family members want me to pursue a career in self-employment/business	3.99	0.95

As shown in Table 2, 'Government is very supportive for new businesses' and 'Technological advancements' were 4.17 and 4.08 respectively, which indicates the people believe in government support for new businesses.

Additionally, personal factors also contribute to the success of the new business, the mean score for personal factors (from M10 to M13) was found to be in the range of 3.92-4.06, 'My knowledge and skills about

entrepreneurship gives me confidence to be an entrepreneur’.

Table 3 shows the result of the inter-correlations of the variables. As can be seen from the table all the variables are positively related with ‘Government is very supportive for new businesses’, ‘Opportunity to create your destiny’, ‘Opportunity to reap impressive profits’,

‘My knowledge and skills about entrepreneurship gives me a confidence to be an entrepreneur’, and most of them were highly significant at 1 per cent level of significance. However, most of the remaining variables are also significantly associated with each other.

**Table 3** Correlation Matrix

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13
<b>M1</b>	1												
<b>M2</b>	.493**	1											
<b>M3</b>	.360**	.568**	1										
<b>M4</b>	.377**	.449**	.500**	1									
<b>M5</b>	.172*	.452**	.463**	.446**	1								
<b>M6</b>	.137	.221**	.155*	.174*	.297**	1							
<b>M7</b>	.270**	.201**	.193**	.227**	.192*	.181*	1						
<b>M8</b>	.265**	.368**	.083	.214**	.197**	.286**	.348**	1					
<b>M9</b>	.186*	.208**	.154*	.333**	.227**	.421**	.129	.377**	1				
<b>M10</b>	.185*	.334**	.357**	.272**	.396**	.353**	.132	.157*	.176*	1			
<b>M11</b>	.295**	.389**	.325**	.348**	.232**	.262**	.200**	.222**	.259**	.481**	1		
<b>M12</b>	.317**	.299**	.352**	.312**	.237**	.266**	.277**	.195**	.229**	.434**	.560**	1	
<b>M13</b>	.259**	.223**	.309**	.225**	-.003	.098	.335**	.096	-.047	.277**	.263**	.333**	1

\*\* Correlation is significant at the 0.01 level (2-tailed).

\* Correlation is significant at the 0.05 level (2-tailed).

**Results of Factor Analysis**

As earlier mentioned a total of 13 variables were used for the analysis and Principal Component Analysis was applied. Retaining only those variables which had Eigenvalue more than one a total of four factors emerged from the study. These four factors explained 63.13 per cent of total variance (Table 4).

**Table 4** Variance

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
Factor 1	2.598	19.986	19.986
Factor 2	2.170	16.695	36.681
Factor 3	1.770	13.616	50.297
Factor 4	1.669	12.836	63.134

After removing items with factor loading less than 0.50, data presented in Table 5 with the communalities. As indicated in the table, ‘Opportunity to reach your full potential’, ‘Opportunity to reap impressive profits’, ‘Opportunity to contribute to society and be recognized for your efforts’, and ‘Opportunity to do what you enjoy’ are substantially loaded on Factor 1. However, ‘My

qualification suits me to be an entrepreneur’, ‘My knowledge and skills about entrepreneurship gives me a confidence to be an entrepreneur’, and ‘My personality qualify me as an entrepreneur’ are substantially loaded on Factor 2 while ‘Technological advancements in UAE’, and ‘International opportunities’, are substantially loaded on Factor 3. The remaining two variables ‘Government is very supportive for new businesses’, ‘My parents/family members want me to pursue a career in self-employment/business’ and ‘Opportunity to create your own destiny’ are substantially loaded on Factor 4.

The first factor accounts for about one-fifth of total variance and explains the drive to launch a business and to prove themselves in the competitive environment. The second factor explains about 16.7 per cent of the variance. It shows that qualification, knowledge & skills, and personality play a vital role for the entrepreneur. The third factor accounts for 13.6 per cent of the variance. This factor signifies the importance of a supportive environment in the country regarding technological advancements and international opportunities provided by the government. The last factor explains 12.8 per cent of the total variance. This factor mainly signifies the importance of government support and family support (see Table 4 and 5).



**Table 5** Principal Component Factor Analysis (Varimax Rotation), Factor Loadings and Communalities for Motivational Variables

Motivational Factors	Factor 1	Factor 2	Factor 3	Factor 4	Communality
Opportunity to create your own destiny				.545	.544
Opportunity to reach your full potential	.747				.669
Opportunity to reap impressive profits	.774				.710
Opportunity to contribute to society and be recognized for your efforts	.703				.574
Opportunity to do what you enjoy	.700				.639
Technological advancements in UAE			.660		.603
Government is very supportive of new businesses				.718	.573
Independent lifestyle					.638
International opportunities			.642		.680
My qualification suits me to be an entrepreneur		.754			.672
My knowledge and skills about entrepreneurship give me confidence to be an entrepreneur		.701			.603
My personality qualifies me as an entrepreneur		.719			.633
My parents/family members want me to pursue a career in self-employment/business				.592	.670

### Conclusions

This study examined motivational factors of women entrepreneurs using data collected from the United Arab Emirates. The findings reveal that motivations were a complex function of personal aspirations and organizational influences. The factor analysis of the entrepreneurs' motivations provides themes and reasons that women start their ventures. "Pull" factors like seeking challenge and the opportunity for self-determination were the most important qualification, knowledge and skills, and personality also play an essential role for entrepreneur, as well as a supportive environment in the country in terms of technological advancements and international opportunities. Through entrepreneurship, women sought the opportunity to stretch their skills and experience and the freedom to determine their destiny.

Thus, most entrepreneurs in developing countries and particularly in UAE are known to be necessity driven or push factors as opposed to developed economies. Overall, the findings are and thereby suggest that individuals have different underlying motivations for similar tasks and activities.

The study contributes in three ways. First, is in terms of the scarcity of research on women business owners and the finding that the motivation has a significant effect on business performance, especially the non-financial goals. Second, is in identifying the relationship

between motivation personality relationships, and third, is the revelation that push factors are more important in promoting the performance of UAE women entrepreneurs.

The findings of the present study provide several avenues for future research. The women entrepreneurs in the present study were career-oriented, former managers and professionals. While they were representative of the general UAE population of self-employed women in terms of age, race, and business distribution, they were somewhat less likely to be married and thus may not reflect the weight of family responsibilities and concerns of all women business owners. Future research could examine this particular issue for women entrepreneurs in greater depth. Such a study could more conclusively determine whether male and female venture initiators differ in their entrepreneurial motivations. Finally, while entrepreneurial success has traditionally been measured in terms of business growth and profits, it is possible that many male entrepreneurs also seek self-fulfillment and other life-work goals through entrepreneurship. This question deserves further investigation in studies of male entrepreneurs.

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