

The Dissatisfied Few: Female Emirati Business Owners In the United Arab Emirates

By John W. Willingham
D3 Systems, Inc. – January 29, 2010

Introduction

Survey results indicate that a large portion of female Emiratis living in urban areas of the UAE claim satisfaction with their level of personal happiness and require no change to make their lives happier. They also believe their rights under the CEDAW are protected and promoted within shari'a. A small minority segment indicate otherwise.

This report provides an overview of UAE women's general satisfaction with their lives. It provides insight into Emirati female perceptions about certain policy issues in the UAE that are either directly or tangentially relevant to the exercise of women's rights.

This report also discusses the media-usage habits of those UAE women who are still somewhat disaffected so that they can be reached and empowered. WIMC data suggests that a combined campaign through television and print media is the best method to reach women. Survey results clearly suggest the use of television programming as a way to raise awareness of current and future gender initiatives in the country and educate women in the general population about their rights. However, print media in the form of newspapers and magazines, should also be considered for the disaffected subgroup and warrants further examination.

As part of an effort to understand the status of rights (in practice and beliefs) of Muslim women around the world, D3 Systems, Inc. sponsors and manages the 23 country WIMC study.¹ The nationwide UAE survey, the focus of this report, consists of 428 women, virtually all of which are Muslim. The respondents were interviewed in person, from January 16th to February 19th, 2009. With 95% confidence, results from this survey can be expected to have a margin of error of +/- 4.7 percent. The sample is taken from nine cities in the UAE: Abu Dhabi/Dubai, Al Quwain, Fujairah, Jebel Ali, Ras-al-Khaimah, Sharjah, and Umm Al Quwain. The majority (66%) of respondents in this survey come from the Abu Dhabi/Dubai areas. The results presented here do not include the opinions of expatriates living in the UAE.

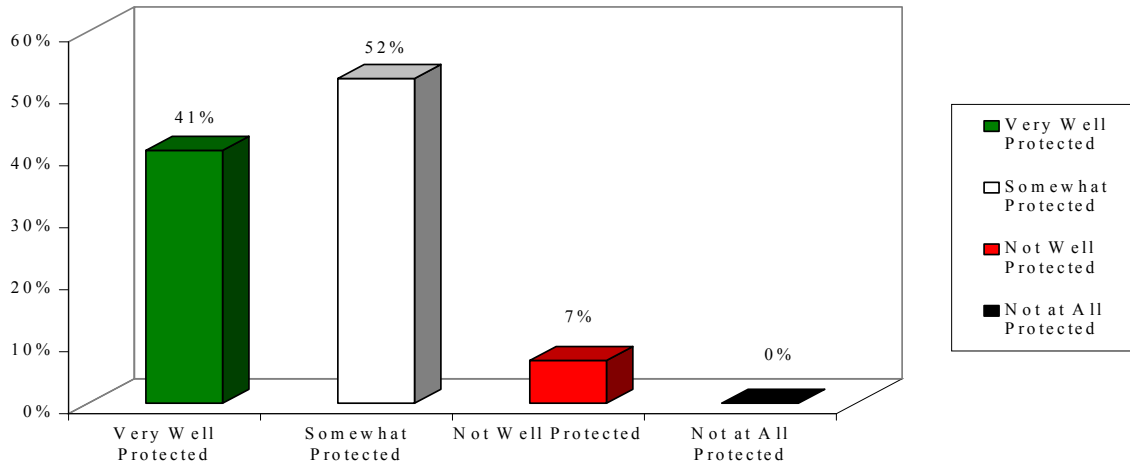
Female Attitudes in the UAE

The large majority of Muslim women in UAE cities find no contradiction between shari'a laws and the rights afforded to them under the CEDAW. When these women were asked how well they believe their rights under the CEDAW convention can effectively be protected and promoted within shari'a, 93% believe their rights are protected ("very well protected" to "somewhat protected"). Only 7% of respondents claim their rights are "not well protected."

Figure 1.

¹ WIMC is sponsored and managed by D3 Systems (www.d3systems.com) and will include at least 23 Muslim majority countries of the world. At the time of this report, results from 23 countries were made available for analysis. UAE opinion throughout the report may be analyzed and compared against opinion from the other 22 countries: Egypt, Jordan, Afghanistan, Iraq, Kosovo, Pakistan, Saudi Arabia, Bangladesh, Iran, Lebanon, Bosnia, Kazakhstan, Kyrgyzstan, Tajikistan, Syria, Bahrain, Qatar, Oman, Kuwait, and Yemen.

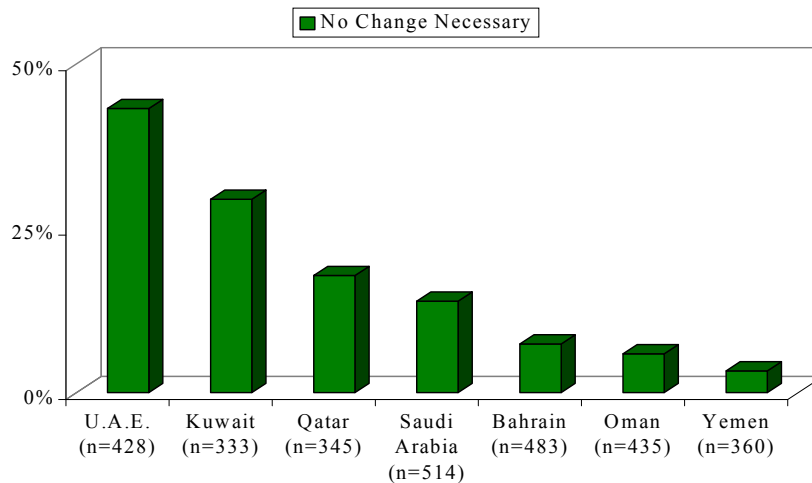
How well do you believe that your rights under this convention can be effectively protected and promoted within shari'a (Islamic law) in your country?



The WIMC survey also attempts to measure attitudes of personal happiness. Namely, what factors in a woman's life require improvement to increase her personal happiness? The results show that a plurality (43%) of respondents find that no change is necessary to increase their personal happiness. Of these women, 98% find no apparent contradictions between the rights afforded to them under the CEDAW and their status within shari'a law. A large portion of UAE women are also satisfied with their government, in fact, 86% of women in this survey believe the UAE government is successful in dealing with most issues of public policy, such as health care and the economy.

Figure 2.

If you could change one thing to make your life happier, what would it be?



In many Muslim majority countries, women's desires are strongly correlated with the economic status of their country. The states with the highest rank in terms of GDP tend to have higher percentages of women who believe that no change is necessary to improve their happiness in life. According to data released by the US government, the UAE ranks 12th in the world in GDP per capita, while Yemen ranks 175th.² In short, women in urban UAE have more and require less change than their counterparts in other Muslim Majority countries.

Across all 23 countries in the WIMC study, respondents in the UAE (6%) and Kuwait (6%) are least likely to express a desire for more money or greater income, followed by Saudi Arabia (11%). These three Gulf States rank highly in terms of GDP per capita, and significantly outrank many of the countries featured in the WIMC survey. Respondents in these countries have the advantage of benefiting from a higher standard of living making them less likely to desire a change in their lives to improve their personal happiness, even if it means an improvement in their personal wealth.

Economic Opportunity and Healthcare

Women in the UAE do not see their gender as an obstacle to receiving health care. When asked if they believe they have ever been denied healthcare because of their gender, 90% say no.

Currently, 14% of the UAE labor force is made up by women.³ With respect to the workplace, the UAE government is seeking to increase the country's labor force by promoting an increased female presence in the workplace.⁴ When asked about their current work status, 48% of women in the UAE self-identify as homemakers. Twenty percent own a business, while 16% are currently unemployed. In addition, 16% say they are paid by someone else.

Figure 3.

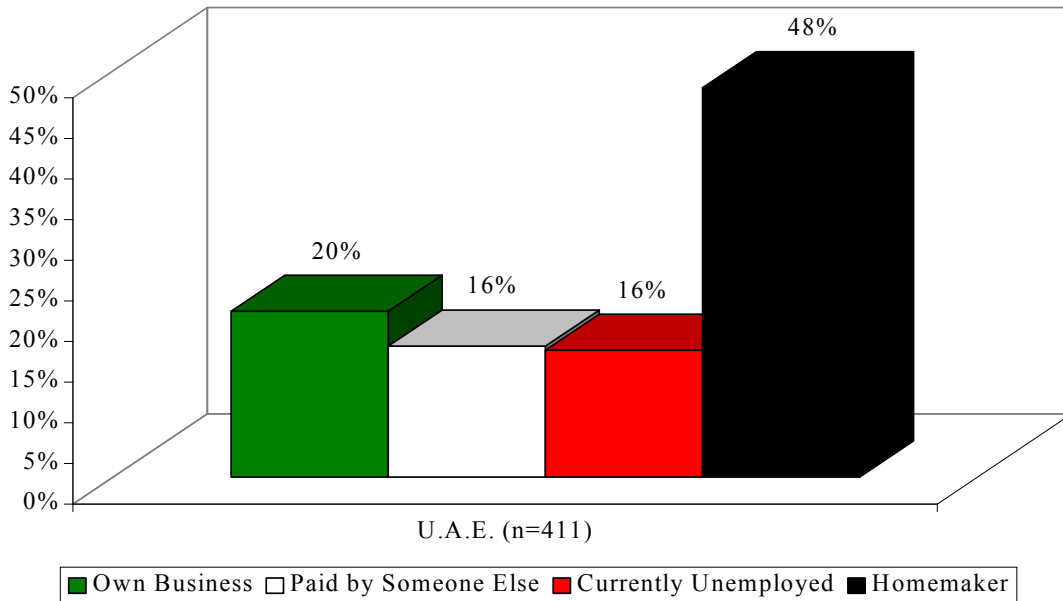
² Please see <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2004rank.html> (December 2009).

³ Provided by the International Labor Union (ILO) found online at NationMaster.com (2009).

Please see http://www.nationmaster.com/graph/lab_emp_ind_fem_of_fem_emp-labor-employees-industry-female-employment.

⁴ Please see <http://gender.pogar.org/countries/country.asp?cid=21> (2009).

Do you currently own your own business, are you paid by an employer to work, you are looking for work but are unemployed, or are you a homemaker?



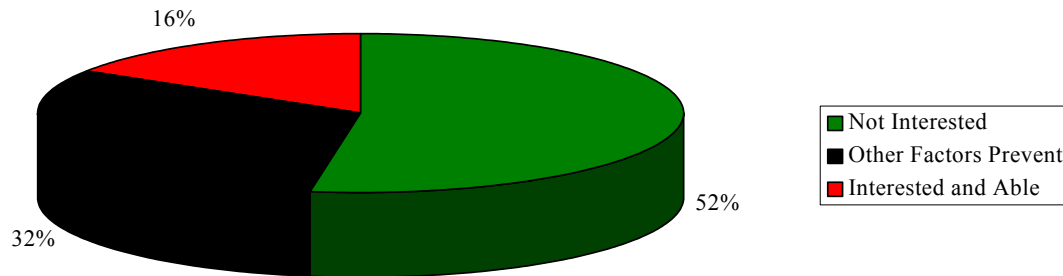
When asked if they would be interested in starting their own business with access to training and start-up money, just over half of the women surveyed say they are “not interested.” Sixteen percent say they are both interested and able, and 32% say that they are interested, but that other factors prevent them from starting their own business.

Women in the latter group are somewhat more likely to turn to printed sources for news over television, than are women who are not interested in starting a business. This suggests that there may be a cohort of frustrated women entrepreneurs who might benefit from an information campaign that includes newspapers and magazines, as well as TV.

Figure 4.

If you had access to training and startup money to start a business, would you not be interested, be interested but prevented by other factors in your life, or be interested and able to take advantage of the opportunity?

U.A.E. (n=275)



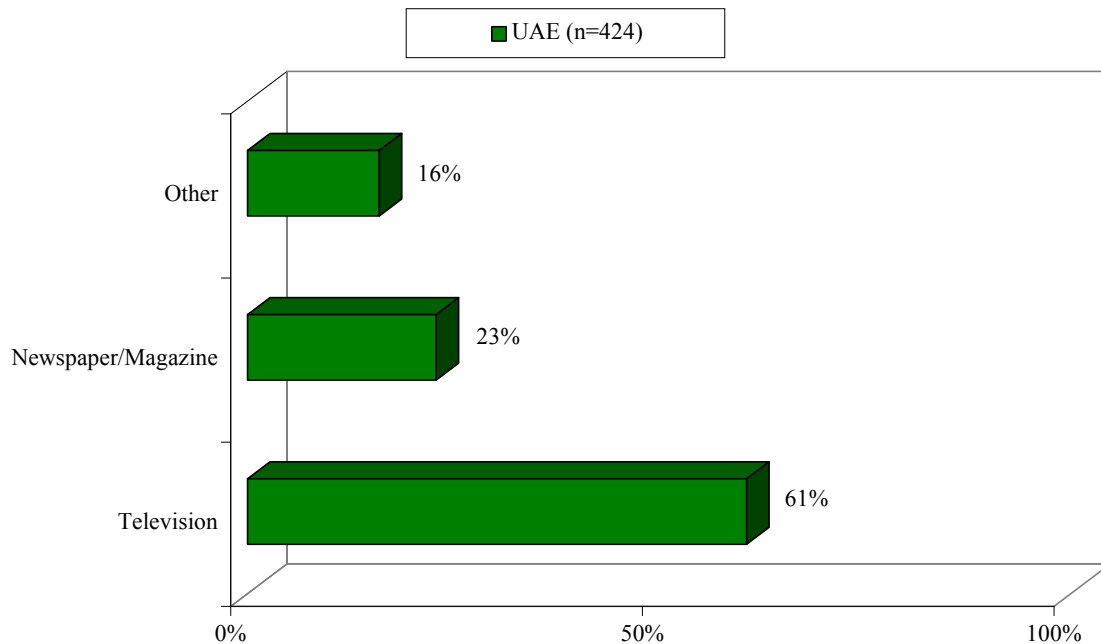
Turning to issues of compensation and household economics, the data suggests that women in the UAE exercise control (at some level) over their own finances. Eighty-eight percent of respondents claim to receive payment directly. In regard to household finances, 48% of women in the UAE are involved in joint decision-making about what purchases need to be made in order to meet daily household needs. Thirty-three percent of respondents rely on their spouse to make household purchasing decisions, while 15% make these decisions alone. Even if the majority of women fail to have complete control over their finances, it appears they have some form of financial influence in their households. While only 12% control their household savings, 54% have joint control over household savings.

Media Habits

Both television and print media represent viable media for transmitting information to women in the UAE, and these two sources are the most prevalent among urban women, attracting 84% of that audience.

Figure 5.

Which source do you rely on most for news?



While more than twice as many women cite TV as their primary source of news than cite newspapers and magazines, printed material still captures a sizable audience, and a slightly different audience. For example, they are typically better educated, are more likely to be frustrated entrepreneurs, and are less likely to vote than television viewers.

Following is a list of similar and distinguishing characteristics for TV and print consumers:

Women in the UAE relying on television share the following characteristics:

- Married
- Require no change in their lives to increase their personal happiness
- Are content that their rights are protected and promoted under the CEDAW within shari'a
- Homemakers
- Between the ages of 25 and 44
- Less educated
- More likely than print media consumers to vote
- Earning between 108,001 and 144,000 AED monthly
- Found primarily in metro areas of Abu Dhabi and Dubai

Women in the UAE relying on print media share the following characteristics:

- They are married (however, 30% are single)

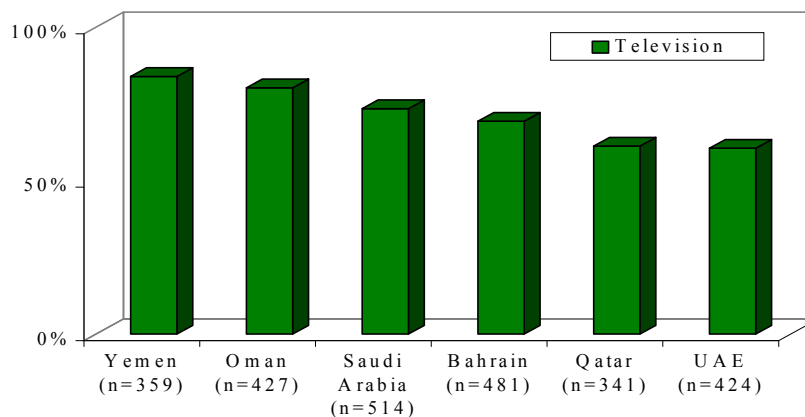
- Require no change in their lives to increase their personal happiness
- They believe their rights are protected and promoted under the CEDAW within shari'a
- They occupy a wide-array of positions in the UAE economy from homemakers to business owners.
- Between the ages of 25 and 44
- They are less likely than television viewers to vote
- They are likely to share joint control over household decision-making related to purchases and financial savings
- Better Educated
- They earn between 144,001 and 180,000 AED month

The commitment to printed sources of news is actually stronger in UAE than in any other Muslim country surveyed. Keeping in mind the primacy of television overall, Figure 6 shows that the portion of women in the UAE who rely on television the most for news is the lowest among the Gulf States, tied with Qatar.

Figure 6.

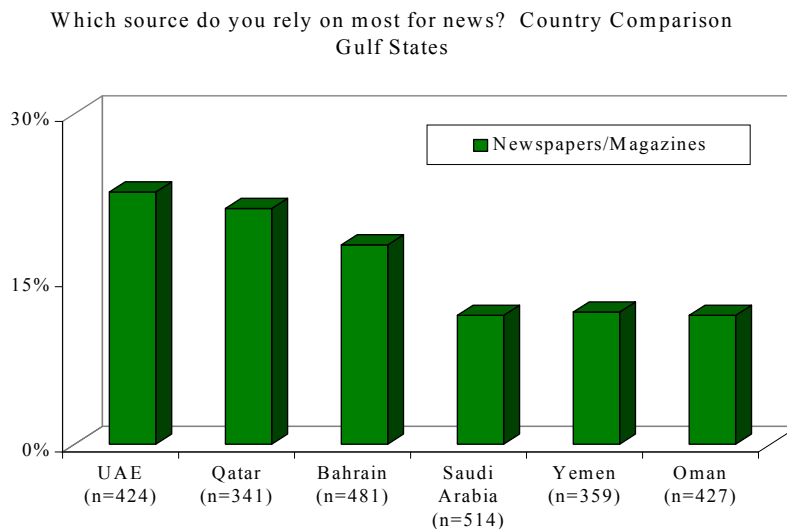
Which source do you rely on most for news? Country Comparison

Gulf States



As expected, the UAE has the highest percentage of women who rely on newspapers and magazines as a primary news source in the region, as shown in Figure 7 below. The data is not clear on “other” sources of information (see Figure 5), although few claim to use the internet as their primary source of news, it is likely that a significant number of women use mobile phone technology as an information source. None of the respondents claim to use the mosque, religious leaders, or community meetings as a source they use most for news. Women who rely on newspapers and magazines and who also tend to be better educated and have higher income, have much better access to the Internet compared to those women who rely on television.

Figure 7.



The most striking differences in opinion are found when the data is broken down by employment status. Among those who desire no change in their lives, 64% are homemakers. Fifty-five percent of respondents who desire better health also identify as homemakers. Respondents desiring greater personal wealth are more likely to own their own business (48%) suggesting the influence that entrepreneurial spirit may have in driving their answers to questions of personal desire.

Also, we find that higher percentages of business owners believe their CEDAW rights are not well protected under shari’a, and that business owners are more likely than women who are employed, unemployed, or homemakers, to rely on other sources for news. In fact, they’re the least likely to rely on television across all four socio-economic groups.

While television use for news is generally high across all categories of respondents, the portion of respondents who use print media and other sources for news is found among respondents who desire better health. Close to a quarter of respondents who believe their rights under the CEDAW are not well protected within shari’a, rely on print media, while another 24% rely on some other source for news. These portions are slightly higher than those respondents who rely on print media or other sources yet find no contradiction between the CEDAW and shari’a with respect to women’s rights.

Recommendations and Conclusion

This study reveals three important findings: 1) female nationals of the UAE generally find no apparent contradiction between their rights under the CEDAW and shari'a law, 2) women in the UAE are generally satisfied with aspects of their lives protected by the CEDAW, and 3) the majority of women in the UAE rely on television most for news and information, but newspapers and magazines still play an important role for an important segment of women, which includes the remaining disaffected. Reaching this segment effectively would include a multi-media communications campaign.

Special emphasis should be placed on reaching business owners. Among respondents who believe their CEDAW rights are not well protected within shari'a, 74% of them are business owners. Moreover, those who own their own business are less likely than those who are employed, unemployed, or homemakers to rely on television. In fact, 63% of business owners rely on newspaper, magazines or 'other' forms of sources for news. The inclusion of female business owners may be a vital component in an effort to spark a national renaissance. The status of these women as business owners already suggests a sense of personal drive and economic motivation. These traits might prove to be tremendous resources for any national strategy that seeks to create awareness and raise national standards.