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جامعة الإمارات العربية المتحدة
United Arab Emirates University

Women's Entrepreneurship in the UAE:

Mapping the Entrepreneurial Ecosystem

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UAEU

مركز الإمارات لدراسة ريادة الأعمال
Emirates Center for Entrepreneurship Research



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EXECUTIVE SUMMARY

It is our great pleasure to introduce this inaugural edition of the Women's Entrepreneurship in the United Arab Emirates (UAE): Mapping the Entrepreneurial Ecosystem Report. This report presents our attempt at mapping the entrepreneurial ecosystem supporting women entrepreneurs in the UAE, a country that is actively encouraging entrepreneurship as part of its economic diversification. Our mapping identifies the key actors, programs, policies, and institutional mechanisms that enable women to start, sustain, and grow businesses across the country. It covers government entities, incubators and accelerators, financial institutions, business networks, educational institutions, and private-sector initiatives, with attention to both Emirati and expatriate women entrepreneurs that reflect the diverse society in which we co-exist.

Our findings indicate that women's entrepreneurship in the UAE has expanded significantly in scale, visibility, and institutional support over the past decade. National-level indicators suggest that women's participation in entrepreneurship exceeds global averages²³, supported by strong policy alignment^{1,6}, high levels of education¹⁰, and widespread adoption of digital tools⁹. The ecosystem is characterized by a dense concentration of early-stage support mechanisms, including training programs, mentorship initiatives, and startup competitions^{1,2}. In addition, the ecosystem mapping highlights persistent gaps. Access to growth-stage finance¹⁵, structured scale-up pathways, and consistent mentorship remains uneven^{1,1}, particularly across emirates and for non-Emirati founders. While entry into entrepreneurship is increasingly accessible, fewer mechanisms exist to support long-term sustainability, internationalization, and sectoral diversification²³.

Beyond cataloguing ecosystem actors, our analysis reveals three structural patterns shaping women's entrepreneurship support in the UAE: (1) strong density of ideation and early-stage support, (2) a "support cliff" as ventures move toward scaling and growth-stage finance, and (3) limited coordination and standardized reporting across actors, which constrains ecosystem-level learning and performance tracking. In response to the third finding, we offer a simplified reporting framework for discussion in future collaboration opportunities.

By documenting both strengths and gaps, this report aims to provide policymakers, ecosystem builders, educators, and private-sector stakeholders with an evidence-based overview of women's entrepreneurship in the UAE. The report concludes with recommendations to strengthen coordination across ecosystem actors, deepen mentorship and financing pathways, and enhance the inclusivity and effectiveness of support mechanisms for women entrepreneurs^{1,6}.

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STRENGTHENING ECOSYSTEM ALIGNMENT: A PROPOSED ECER REPORTING COLLABORATION

ECER proposes to support ecosystem coordination through the development of a simple, shared reporting template (beginning with minimum indicators) to enhance cross-program learning while respecting institutional autonomy. Such an approach would strengthen referral pathways, reduce duplication, and improve visibility of scale-up trajectories over time. The proposed reporting dashboard below outlines illustrative indicators that could be voluntarily adopted to foster ecosystem alignment and shared visibility. These indicators are intended to support collective learning and coordination, not to function as an evaluative ranking or benchmarking mechanism. ECER welcomes dialogue with ecosystem stakeholders to explore how such a framework could be collaboratively refined in future editions of this report.

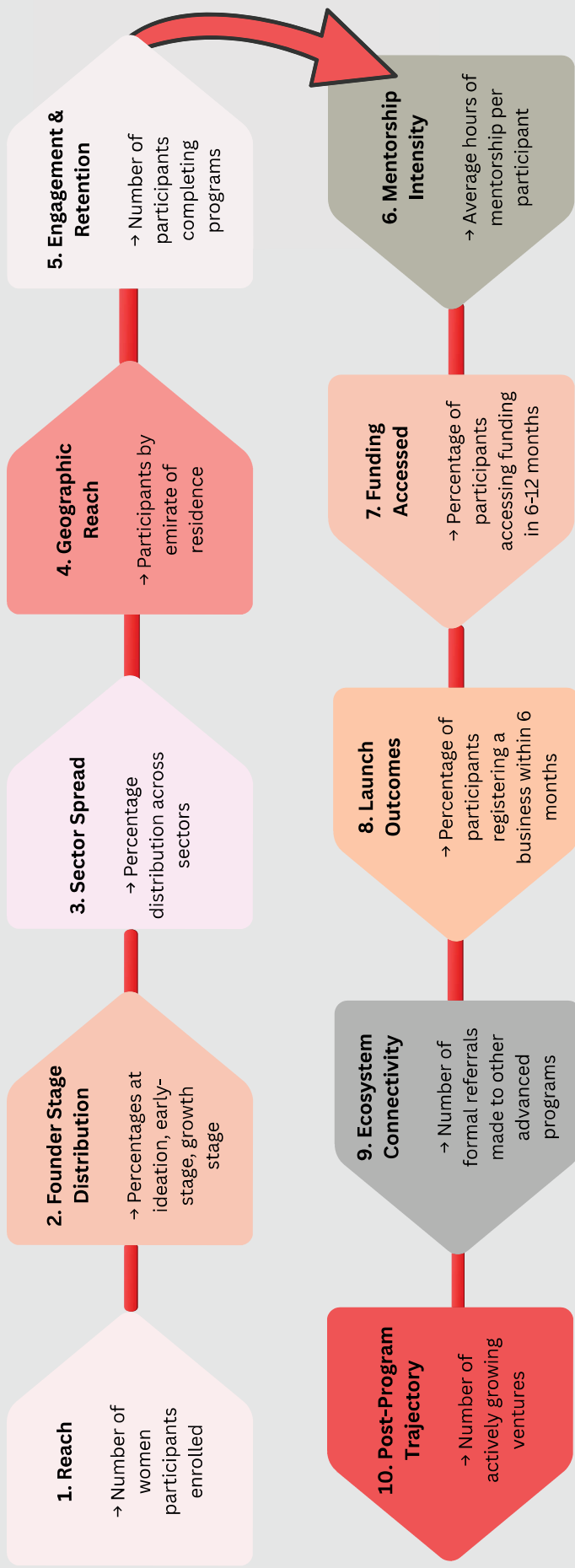


TABLE OF CONTENTS

1. Introduction	
1.1 Purpose of the Mapping Exercise	p. 6
1.2 Importance of Supporting Women Entrepreneurs	p. 7
1.3 Scope & Approach	p. 7
2.UAE Women Entrepreneurs: The Current Landscape	
2.1 Demographics & Age Profile	p. 9
2.2 Entrepreneurial Engagement & Sector Distribution	p. 10
2.3 Education & Digitalization	p. 11
2.4 Barriers & Challenges	p. 12
2.5 National Policy Alignment	p. 13
3.The Entrepreneurial Ecosystem Supporting Women Entrepreneurs	
3.1 Government & Policy Frameworks	p. 16
3.2 Incubators & Accelerators	p. 17
3.3 Financial Institutions	p. 18
3.4 Education & Training Institutions	p. 19
3.5 Networks, Associations & NGOs	p. 20
3.6 CSR & Private-Sector Support	p. 21
3.7 Women’s Entrepreneurship Across the Emirates	p. 22
3.8 Observed Ecosystem Patterns	p. 23




4. Opportunities & Strengths	
4.1 Policy Momentum & Strategic Alignment	p. 27
4.2 Institutional Architecture	p. 28
4.3 Human Capital & Education Levels	p. 29
4.4 Digital Readiness & Adoption	p. 30
4.5 Cultural Shifts & Visibility	p. 31
5. Challenges & Gaps	
5.1 Access to Finance & Funding Continuity	p. 34
5.2 Scaling & Growth Pathways	p. 35
5.3 Mentorship Depth & Network Quality	p. 36
5.4 Confidence & Practical Know-How	p. 37
5.5 Socio-Cultural Constraints	p. 38
6. Case Feature: Women-Focused Programs	
Nompreneur Program	p. 40
Entrepreneurial Journeys	p. 41
7. Recommendations and the Way Forward	
Strengthening finance, mentorship, scaling, and inclusion	p. 43
8. Report Limitations & Future Directions	
9. Closing Remarks	p. 45
10. References	p. 47
	p. 49

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1. INTRODUCTION



The UAE has made substantial strides in promoting entrepreneurship as a national priority, with women playing an increasingly visible role in shaping the country's innovation landscape. This report aims to map the ecosystems of support and opportunities available to women entrepreneurs across all seven emirates, encompassing both Emirati and expatriate women. The project aligns with the UAE Vision 2031 and the National Strategy for Empowerment of Emirati Women¹⁶.

1.1.1. Purpose of the Mapping Exercise

The purpose of this report is to map the entrepreneurial ecosystem supporting women entrepreneurs in the UAE. Rather than evaluating individual programs or assessing impact outcomes, the report adopts a descriptive and analytical approach to identify who the key ecosystem actors are, what forms of support they provide, and how these elements interact across different stages of the entrepreneurial journey. The mapping exercise seeks to answer three core questions:

- a) What institutional, financial, and educational support currently exists for women entrepreneurs in the UAE?
- b) How are these supports distributed across stages of venture creation and growth?
- c) Where do overlaps, gaps, or fragmentation appear within the ecosystem?

By addressing these questions, the report aims to contribute a structured, system-level perspective that can inform future policy design, program coordination, and research on women's entrepreneurship in the UAE.

1.2. Importance of Supporting Women Entrepreneurs in the UAE

Entrepreneurship has been positioned as a strategic pillar of economic diversification and innovation in the UAE. Within this context, women entrepreneurs represent an increasingly important segment of the national economy, contributing to small and medium-sized enterprise (SME) growth, job creation, and innovation across sectors. Supporting women's entrepreneurship aligns closely with national development priorities articulated in frameworks such as the UAE Vision 2031 and the National Strategy for the Empowerment of Emirati Women¹⁶.

These strategies emphasize inclusive economic participation, human capital development, and the role of innovation in long-term competitiveness. Beyond economic considerations, women's entrepreneurship also carries social significance. It expands pathways for labor market participation, particularly for younger women and those seeking flexible or non-traditional career trajectories. In doing so, it intersects with broader societal shifts related to education, digitalization, and changing perceptions of women's roles in business and leadership.

1.3 Scope and Approach

This report adopts an ecosystem perspective, recognizing that entrepreneurship is shaped not only by individual motivation and capability but also by the availability and accessibility of external support structures.

The scope of the mapping includes:

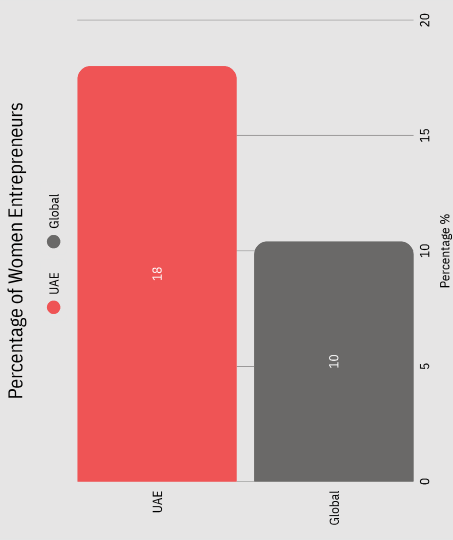
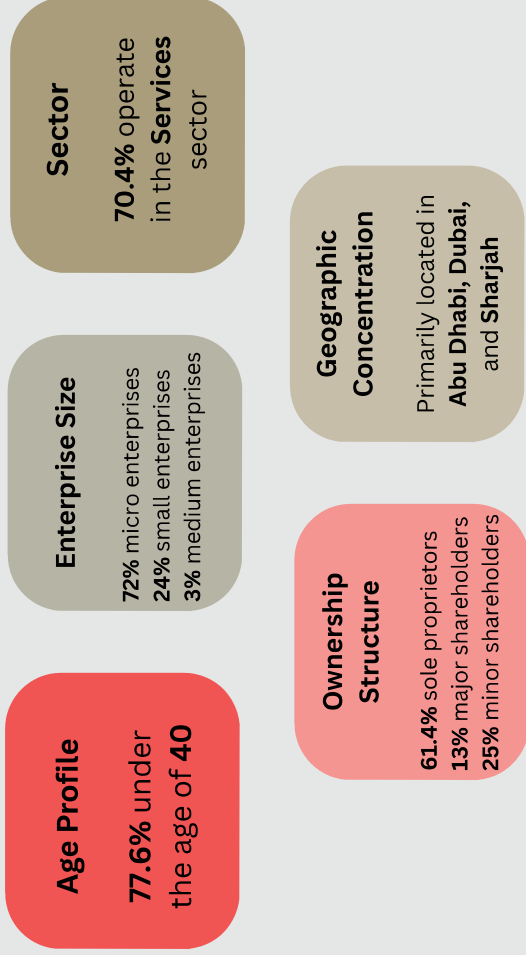
- Federal and emirate-level government entities and policy frameworks
- Incubators and accelerators, including women-focused initiatives
- Financial institutions, funds, and investment networks
- Business councils, associations, and non-governmental organizations
- Universities and education-based entrepreneurship programs
- Corporate and private-sector initiatives linked to entrepreneurship support

The analysis draws on secondary data sources, publicly available statistics, program documentation, and preliminary stakeholder engagement. Where qualitative insights remain limited or pending further data collection, this is explicitly acknowledged. Evidence in this report is drawn from four source types: (1) official government policy and statistical releases, (2) international datasets and reports (E.g., GEM, UN Women), (3) organizational program documentation and public communications, and (4) reputable media reporting used to triangulate ecosystem activity when standardized national datasets are not available. In line with the report's purpose, these sources are used to map ecosystem structure and availability rather than to evaluate program impact.

2. UAE WOMEN'S ENTREPRENEURSHIP: THE CURRENT LANDSCAPE

2.1.1. Demographics and Age Profile

The most comprehensive available dataset on women-owned businesses in the UAE remains the 2022 UN Women Survey²³ of 1,028 female entrepreneurs (541 established women-owned businesses), highlighting the need for more regularly updated, gender-disaggregated national statistics. The youthful demographic of women entrepreneurs reflects increased exposure to entrepreneurship education, digital platforms, and alternative career pathways at earlier stages of life.



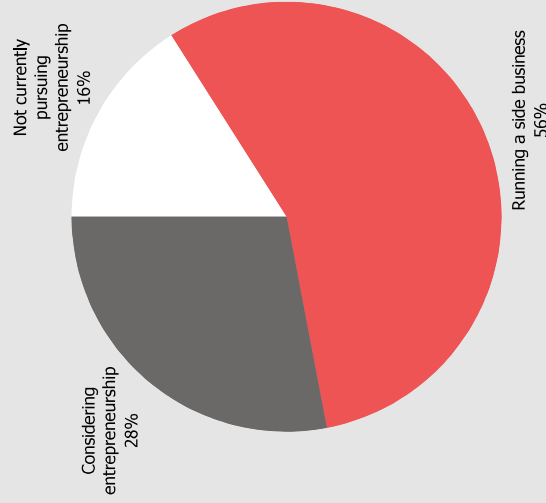
UAE-based women entrepreneurs exceed global averages²³

A Snapshot Profile of Women Entrepreneurs (n=541)²³

2.2. Women-led Enterprises Engagement & Distribution

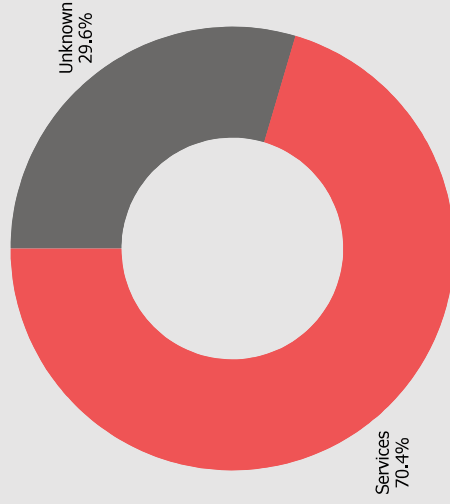
The rising share of women-led SMEs, now accounting for 47% of the UAE's SME sector, represents over 128,000 businesses and 135,000 projects, illustrating the significant contribution of women to the national economy⁴.

Early-Stage Entrepreneurial Engagement



Figures indicate that women's entrepreneurial intent and optimism in the UAE exceed global averages.

Sectoral Distribution



Women-led enterprises* are mostly concentrated in the services sector⁸. The majority of these businesses are micro-enterprises (72%), suggesting strong concentration in small-scale, service-oriented activities. Reliable figures of further sectoral disaggregation beyond this category are not available.

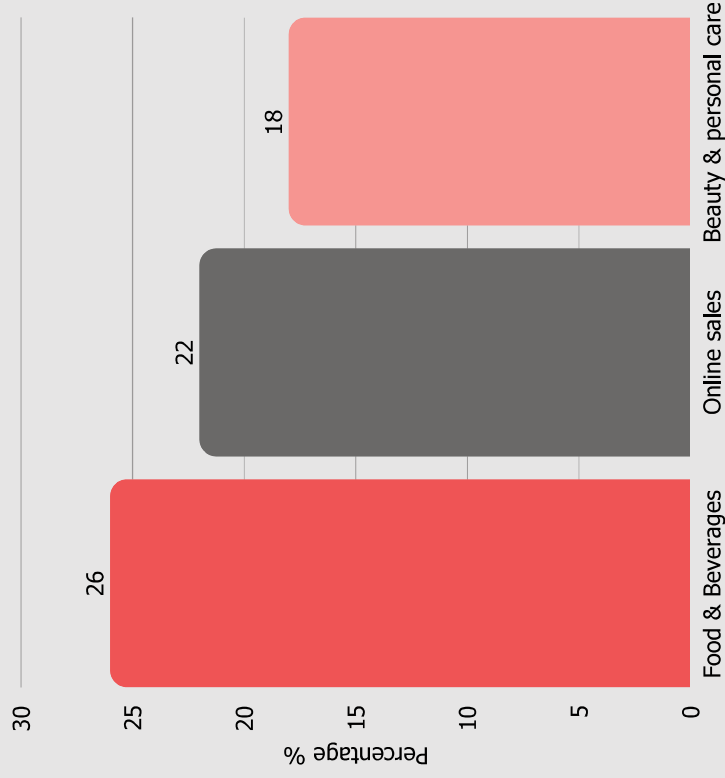
*Women-owned enterprises are defined in this UWI Women report as: A business that is at least 51% owned by one or more women, or where women have controlling ownership and decision-making authority.

2.3. Women's Education and Digitalization

Educational attainment among women entrepreneurs in the UAE is high. **Seventy percent of women entrepreneurs hold higher education degrees** (UAE Ministry of Foreign Affairs, 2024). This reflects national investments in women's education and contributes to a strong skills base within the entrepreneurial population¹⁰.

Digital adoption is a defining feature of women's entrepreneurship. Women entrepreneurs in the UAE are among the leading nations to recognize the importance of digital tools and report rapid AI adoption in business². A striking **90% of women entrepreneurs use e-commerce or digital tools** for marketing, sales, and customer engagement². Digital adoption is thus a core driver of resilience and reach, particularly for small and home-based ventures⁹.

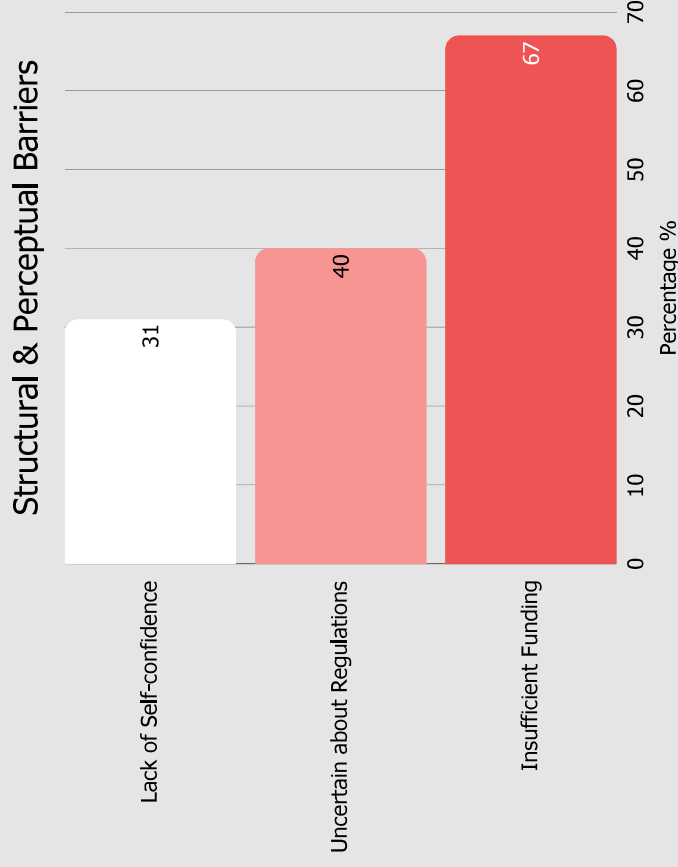
Sectoral Concentration of Digital Tool Usage by Women Entrepreneurs



2.4. Barriers and Challenges

Despite positive trends, women entrepreneurs in the UAE continue to face structural and perceptual barriers. Commonly reported challenges include **limited access to startup and growth-stage finance** (67 % of women report insufficient funding to start a business); **uncertainty around business planning and regulatory navigation** (40 % say they do not know how to begin writing a business plan or access key infrastructure); and **confidence-related constraints** (31 % cite lack of self-confidence as a barrier)¹⁵.

These barriers underline the importance of targeted financial instruments, networking access, mentorship, and role-model visibility within inclusive program designs. They also point to the **need for support mechanisms** that extend beyond early-stage entry into entrepreneurship.



2.5. National Policy Alignment

Women's entrepreneurship is explicitly embedded in the **UAE Vision 2031**, the **National Strategy for the Empowerment of Emirati Women**, and the **Gender Balance Council's Strategy 2026**¹⁶.

The UAE's **strong global ranking in entrepreneurship ecosystem performance** (GEM 2024–25)² validates the effectiveness of these frameworks in creating a supportive macro-environment. Together, they position the UAE as a regional leader in **women's entrepreneurial inclusion**².

Our ecosystem-level mapping also reveals that **policy intent does not always translate evenly** into on-the-ground access or outcomes, reinforcing the value of continued monitoring and coordination across actors¹⁶.



3. THE ENTREPRENEURIAL ECOSYSTEM SUPPORTING WOMEN ENTREPRENEURS



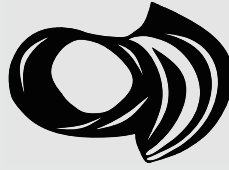
Government and Policy Frameworks



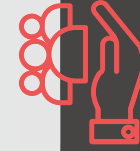
Incubators and Accelerators



Financial Institutions



Education and Training Institutions



Networks, Associations, and NGOs



CSR and Private-Sector Support

The entrepreneurial ecosystem supporting women entrepreneurs in the UAE is **extensive, multi-layered, and increasingly interconnected**. It comprises a combination of government entities¹⁶, incubators and accelerators¹², financial institutions¹⁴, business networks and councils¹³, educational organizations¹⁰, and private-sector initiatives⁹.

Together, these actors provide pathways for women entrepreneurs from idea generation through early-stage venture development and, to a more limited extent, scaling and growth^{12 14}.

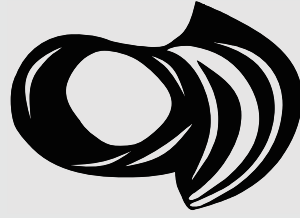
This section maps the key components of the ecosystem, outlining the types of support offered and highlighting patterns of concentration, overlap, and emerging gaps¹⁶. The mapping reflects **ecosystem availability rather than effectiveness or impact**, identifying areas for continued monitoring and future research collaboration¹⁶.

3.1 Government and Policy Frameworks

Government institutions form the foundational layer of the women's entrepreneurship ecosystem in the UAE¹⁶. **Federal- and emirate-level entities provide regulatory frameworks, funding schemes, training programs, and advisory services that support SME creation and development.**

Key actors include the Ministry of Economy and the Mohammed Bin Rashid Establishment for SME Development (Dubai SME), which provide licensing support, advisory services, and access to government procurement opportunities¹⁶. In Abu Dhabi, the Khalifa Fund for Enterprise Development plays a central role through grants, loans, advisory services, training programs, and incubation support targeted primarily at Emirati entrepreneurs¹⁴.

Gender-focused policy coordination is led by the UAE Gender Balance Council and the National Strategy for Empowerment of Emirati Women¹⁶. These frameworks position women's economic participation, including entrepreneurship, as a **strategic driver of national competitiveness**. While these policies create a supportive macro-environment, eligibility criteria for some programs, particularly those restricted to nationals, shape **differential access for Emirati and expatriate women entrepreneurs**¹⁴.





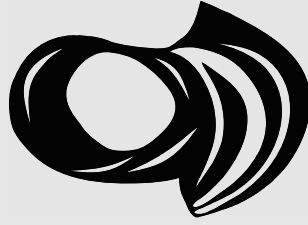
3.2 Incubators and Accelerators

Incubators and accelerators constitute a **highly visible and active segment of the ecosystem**¹². They provide structured programs that combine training, mentorship, workspace, and access to networks. Prominent multi-sector incubators include Sharjah Entrepreneurship Center (Sheraa), Astrolabs, and In5 Innovation Centers¹². These organizations support startups across technology, creative industries, and service sectors, with women forming a substantial share of participants¹².

Accelerator programs such as Flat6Labs UAE and Techstars Hub71 operate across Dubai and Abu Dhabi¹². These programs focus on venture growth and investment readiness, particularly for technology-enabled startups. Women's participation in these programs has increased, though **representation remains uneven at later growth stages**¹².

In addition to general programs, several initiatives explicitly target women entrepreneurs¹². These include women-focused fellowships, bootcamps, and training cohorts embedded within larger incubator structures. Women-specific initiatives such as the Nomupreneur program, Sharjah Women Impact Fellowship (Sheraa), WOMENA's Womentum, startAD's AWE UAE, and NAMA's Badiri Academy combine mentorship, investment readiness, and visibility for female founders¹².

Across the ecosystem, **incubator and accelerator offerings are strongest at the ideation and early startup stages**, with fewer programs dedicated to scale-up or international expansion.

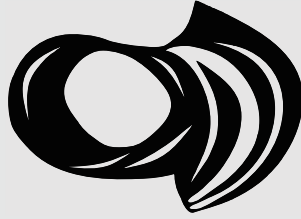




3.3 Financial Institutions

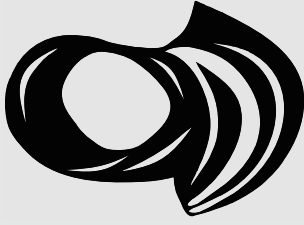
The financial support landscape for women entrepreneurs in the UAE includes a **mix of public funding schemes, bank products, angel networks, and venture capital firms.**

Public-sector finance is anchored by institutions such as the Emirates Development Bank and the Khalifa Fund, which provide loans, guarantees, and subsidized financing to SMEs¹⁴. These schemes play an important role in **reducing entry barriers for Emirati women entrepreneurs but are less accessible to expatriate founders**¹⁴.



Private financing is provided through angel investor networks and venture capital firms, including Dubai Angel Investors, Wamda Capital, BECO Capital, Shorooq Partners, and VentureSouq. While most financial institutions do not operate women-only funds, there is **growing awareness of gender gaps in funding access**. Nonetheless, access to growth-stage capital remains one of the most frequently cited constraints for women-led ventures¹⁵.

3.4 Education and Training Institutions



Universities and educational institutions are increasingly **central to the women's entrepreneurship ecosystem**, particularly in **shaping early exposure and skill development**.

Institutions such as United Arab Emirates University, Zayed University, American University of Sharjah, and Khalifa University host **entrepreneurship centers, innovation labs, and student incubators that support experiential learning and venture creation**. Programs such as Idea to Prototype (I2P) and Research to Commercialization (R2C) at UAEU's Science and Innovation Park, and startAD at NYU Abu Dhabi, bridge academia and industry by connecting students and early-stage founders with corporate partners and investors. Partnerships with Sheraa and private incubators further expand reach¹².

In 2025, the Ministry of Higher Education and Scientific Research reported that 54% of student enrolments across the UAE's higher education institutions were female¹⁰. Educational institutions therefore play a particularly **important role in supporting young women entrepreneurs through structured learning environments and early-stage mentorship access**¹⁰.

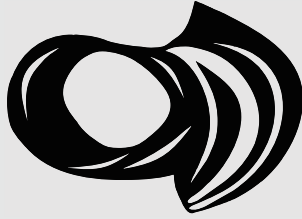
3.5 Networks, Associations, and NGOs



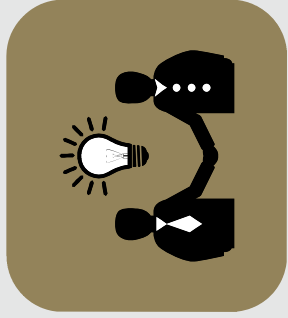
Business networks and associations play a critical role in **providing social capital, peer learning, and visibility for women entrepreneurs**¹¹. Key organizations include the Dubai Business Women Council (DBWC), Abu Dhabi Businesswomen Council (ADBWC), and Sharjah Business Women Council (SBWC) as core networking hubs¹¹. These councils offer networking events, training workshops, mentorship initiatives, and advocacy platforms¹¹.

DBWC membership has expanded significantly over time, reaching 949 members¹³. Non-governmental organizations and foundations such as UN Women UAE and the Emirates Foundation contribute through **advocacy and capacity-building programs, research, and partnerships** that link entrepreneurship to broader social and development goals.

The **density and reach of networks vary across emirates**, with greater concentration in Abu Dhabi, Dubai, and Sharjah¹¹. Network access in smaller emirates is improving but remains comparatively limited.

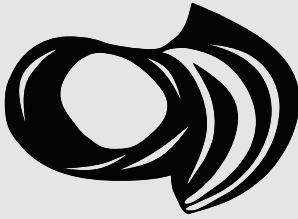


3.6 CSR and Private-Sector Support



Corporate social responsibility (CSR) initiatives and private-sector programs add an important layer of support to the ecosystem. Multinational firms and regional corporations **sponsor entrepreneurship challenges, award schemes, and training programs** aimed at women-led SMEs^{4 9}.

Notable examples include Mastercard initiatives supporting women SME leaders (Women SME Leaders Awards EEMEA)⁴ and Visa's She's Next UAE Edition, focused on digital enablement and small business growth⁹. These initiatives often combine financial grants with mentorship, training, and regional visibility^{4 9}.



Private-sector engagement enhances the ecosystem by linking women entrepreneurs to markets, supply chains, and global networks^{4 9}. However, CSR-led programs tend to be time-bound and cohort-based, with **limited continuity beyond program completion**.

3.7 Women's Entrepreneurship Across the Emirates

Spotlighting Abu Dhabi, Dubai, and Sharjah



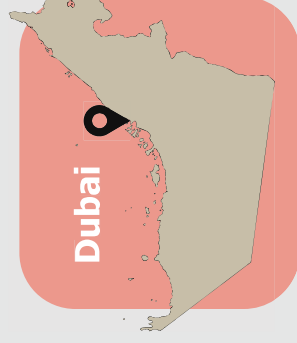
Scale and Momentum for Emirati Women Founders

Abu Dhabi combines policy commitment with scale, with thousands of licensed women-owned businesses.

Key Indicators:

- 27,331 business licences issued to Emirati women founders (mid-2024), with a 23% annual increase in licence applications^{17,18}
- 2,875 new Emirati women founders joined the Abu Dhabi Chamber (H1 2025)¹⁹

Abu Dhabi stands out for the scale and pace of growth in women-owned businesses. Abu Dhabi Business Women Council (ADBWC) and the Abu Dhabi Chamber play a catalytic role by combining training, advisory services, and access to networks. The surge in new licences and memberships suggests that Emirati women in Abu Dhabi are moving from aspiration to enterprise at an increasing speed.



Networks, Mentorship, & Diverse Women-Led Firms

Dubai anchors one of the country's most active networks for businesswomen.

Key Indicators:

- 949 members made up the Dubai Business Women Council (DBWC) membership base with +10% growth (2019 figures - no recent data available)²⁰
- DBWC has ongoing corporate partnerships leading to 6 cycles of structured mentorship for women founders²⁰

Dubai's strength lies in density. It has dense networks, dense mentorship, and dense corporate linkages. Through DBWC, women entrepreneurs gain structured advisory support and access to influential business ecosystems that strengthen confidence, capability, and visibility.



Governance-Led Ecosystem for Women Founders

Sharjah positions itself as an integrated ecosystem that supports women from first idea to global expansion.

Key Indicators:

- "Made in Sharjah" retail platform for women-led brands.
- Sheraa-backed ecosystem with structured founder pathways²²
- Sharjah Business Women Council (SBWC) expanding partnerships and scale in 2025²¹

Sharjah's women's entrepreneurship story is built on intentional governance. Through Sheraa and SBWC, the emirate combines founder-friendly policies with concrete platforms, like retail zones and curated initiatives, for women-led brands. The result is an ecosystem where women can test ideas, access support, and plug into regional and global markets.

3.8 Observed Ecosystem Patterns

Mapping across ecosystem actors reveals several consistent patterns^{12 15}:

- There is a strong availability of **early-stage training and ideation support**¹².
- Entrepreneurial programs are widely **available in major urban centers**¹².
- There is increasing attention to women's participation across mainstream entrepreneurship initiatives¹².
- However, there is **limited coordination** between programs at different stages of venture growth¹⁵.
- Ecosystem actors often operate as **strong "nodes" but weak "bridges,"** with **limited formal referral pathways** between ideation, acceleration, finance, and market-access support.
- This creates friction for founders navigating the ecosystem and **limits system-wide learning**; a shared coordination mechanism and minimum reporting standards would enable stronger alignment without constraining program autonomy.

While individual councils and initiatives demonstrate active programming and strong engagement, **publicly accessible, standardized data on membership size, venture survival rates, funding outcomes, and scale-up performance remain limited.** The **absence of harmonized reporting mechanisms** across ecosystem actors constrains comprehensive evaluation of women's entrepreneurial impact at the national level.

The next page offers a snapshot of key ecosystem players that we were able to identify in each of the sectors covered thus far. While the UAE ecosystem provides multiple entry points for women entrepreneurs, **fewer mechanisms exist to support sustained scaling, internationalization, and sectoral diversification**^{15 2}. These structural patterns inform the opportunities and gaps discussed in the following sections of this report.

Representative Examples of Ecosystem Actors

The ecosystem reflects a multi-layered institutional architecture spanning finance, policy, education, networks, and international collaboration.



Government & Policy Frameworks

- Ministry of Economy (UAE)
- Dubai SME
- Khalifa Fund
- UAE Gender Balance Council
- National Strategy for Empowerment of Emirati Women



Incubators and Accelerators

- Sheraa (Sharjah Entrepreneurship Center)
- in5 Innovation Centers
- Astrolabs
- Flat6Labs UAE
- Techstars Hub71
- Sharjah Women Impact Fellowship (SWIF)



Financial Institutions

- Khalifa Fund (public funding)
- Emirates Development Bank
- BECO Capital
- Shorooq Partners
- Wamda Capital
- Dubai Angel Investors



Education and Training Institutions

- United Arab Emirates University (UAEU)
- Zayed University – Innovation & Entrepreneurship Center
- Khalifa University Innovation Center
- NYU Abu Dhabi – startAD



Networks, Associations, & NGOs

- Dubai Business Women Council (DBWC)
- Abu Dhabi Businesswomen Council
- Sharjah Business Women Council
- Nama Women Advancement
- Emirates Foundation



CSR and Private-Sector Support

- Mastercard – Women SME Leaders Awards
- Visa – She's Next UAE
- Smart Dubai – AI Lab for Women Entrepreneurs

4. OPPORTUNITIES AND STRENGTHS

This section synthesizes the key strengths and enabling conditions identified through the ecosystem mapping. Rather than evaluating individual programs, it highlights system-level opportunities that position the UAE favorably in supporting women entrepreneurs.

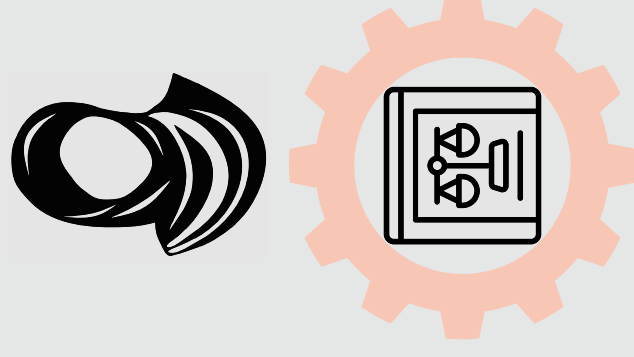


4.1 Policy Momentum & Strategic Alignment

A defining strength of the UAE women's entrepreneurship ecosystem is its **strong alignment with national development strategies**¹⁶. Women's economic participation is embedded within broader policy agendas related to innovation, SME growth, and competitiveness. National frameworks such as the UAE Vision 2031 and **gender balance strategies create a coherent policy narrative that legitimizes women's entrepreneurship as a driver of economic value**¹⁶.

This alignment has contributed to the **UAE's ranking among the top five countries globally in entrepreneurial ecosystem strength**², reflecting sustained policy commitment to women's economic empowerment. With estimates suggesting that **47% of SMEs are now women-led**⁷, entrepreneurship is positioned as an engine of inclusive growth. Government funds and gender strategies continue to provide supportive legislation and initiatives that foster female participation in innovation and export-oriented ventures¹⁶.

From an ecosystem perspective, policy momentum provides stability and signaling effects: it **reduces perceived risk, encourages institutional participation, and sustains long-term commitment** across public and private actors^{16 2}.



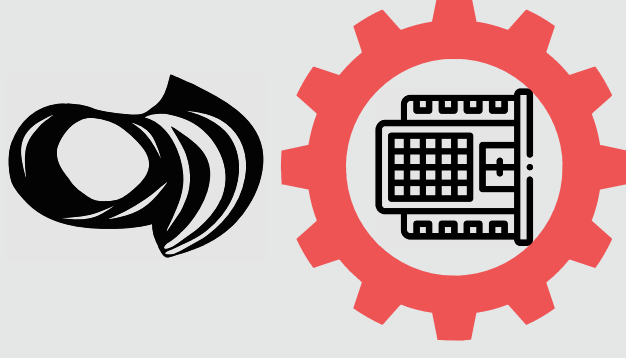
4.2 Strong Institutional Architecture

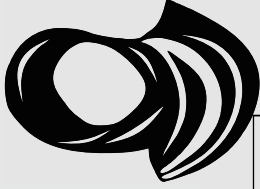
The UAE benefits from a **dense institutional architecture** supporting entrepreneurship. Government funds, incubators, accelerators, universities, and business councils collectively **create multiple entry points for women entrepreneurs at early stages** of venture creation.

Women's **participation within mainstream incubators and accelerators** is a notable strength. Women comprise 52% of Sheraa's startup portfolio^{1,2}, more than 28% of Khalifa Fund projects, and 60% of its trainees^{1,4}.

Universities further reinforce this architecture by embedding entrepreneurship education and experiential learning into degree programs, particularly for younger women. The **70% higher-education attainment among female entrepreneurs** strengthens innovation capacity^{1,0}, while 76% digital tool usage enhances competitiveness and cross-border reach⁹.

This institutional density **enhances accessibility and choice**, enabling women entrepreneurs to engage with different forms of support depending on their needs, sector, and stage of development.





4.3 Human Capital & Educational Levels

High levels of educational attainment among women entrepreneurs represent a significant ecosystem asset^{1.0}. A **strong base of university-educated women** contributes to opportunity recognition, innovation capacity, and adaptability in a rapidly changing economic environment.

When Shatha A., a 33-year-old Emirati entrepreneur, joined the Nomupreneur program, she already ran a beauty salon, but wanted to grow. The program helped Shatha gain critical insights by surveying her clients and noticing a pattern: frequent cancellations and requests for more convenient service.

Inspired by this, and equipped with new digital marketing skills, she launched a mobile salon service supported by a simple booking application. Her innovation now brings salon-quality treatments directly to the homes of busy mothers, professionals, and women with limited mobility.

Shatha's Story

The **integration of entrepreneurship education** within higher education institutions strengthens early exposure and skill development, particularly in areas such as opportunity identification, design thinking, and pitching^{1.0}.

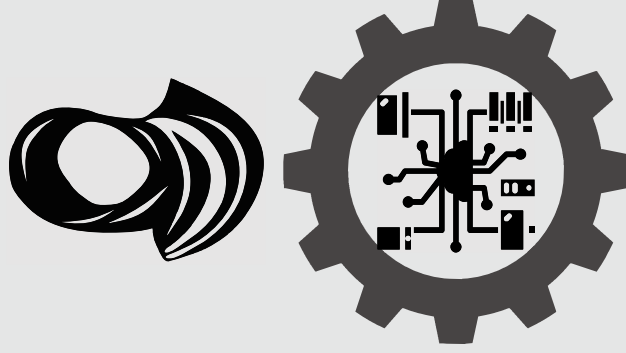
This foundation supports the **emergence of a younger generation of women entrepreneurs** who are increasingly comfortable navigating digital tools and hybrid career pathways.

4.4 Digital Readiness & Adoption

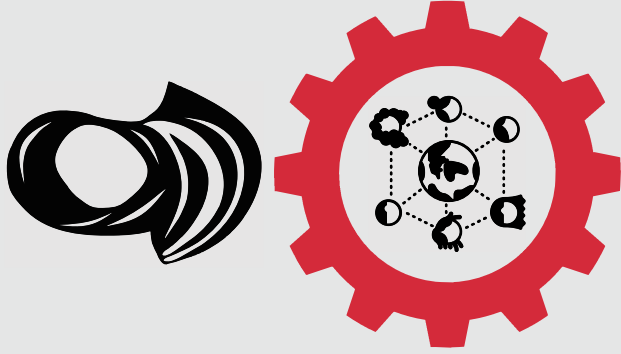
Widespread adoption of digital tools and platforms is another key strength of the ecosystem⁹. Women entrepreneurs in the UAE demonstrate **high levels of engagement with e-commerce, social media, and digital marketing channels**, enabling them to reach customers beyond local markets and operate with relatively low overheads⁹. More than 65% of **UAE women perceive AI as important for their business growth** and operations.

Digital readiness enhances resilience, particularly for early-stage and home-based ventures, and aligns with the UAE's broader digital economy agenda. It also **lowers barriers to experimentation**, allowing women entrepreneurs to test ideas, pivot business models, and scale incrementally⁹.

The most recent results from the Global Entrepreneurship Monitor Women's Report² highlight **UAE women entrepreneurs' adoption of social media tools as among the highest in the world at over 90%**. This was in addition to data analytics and cloud computing software usage. These results show the importance of foundational digital infrastructure in setting up businesses to reach markets and scale ventures².



4.5 Cultural Shifts & Visibility

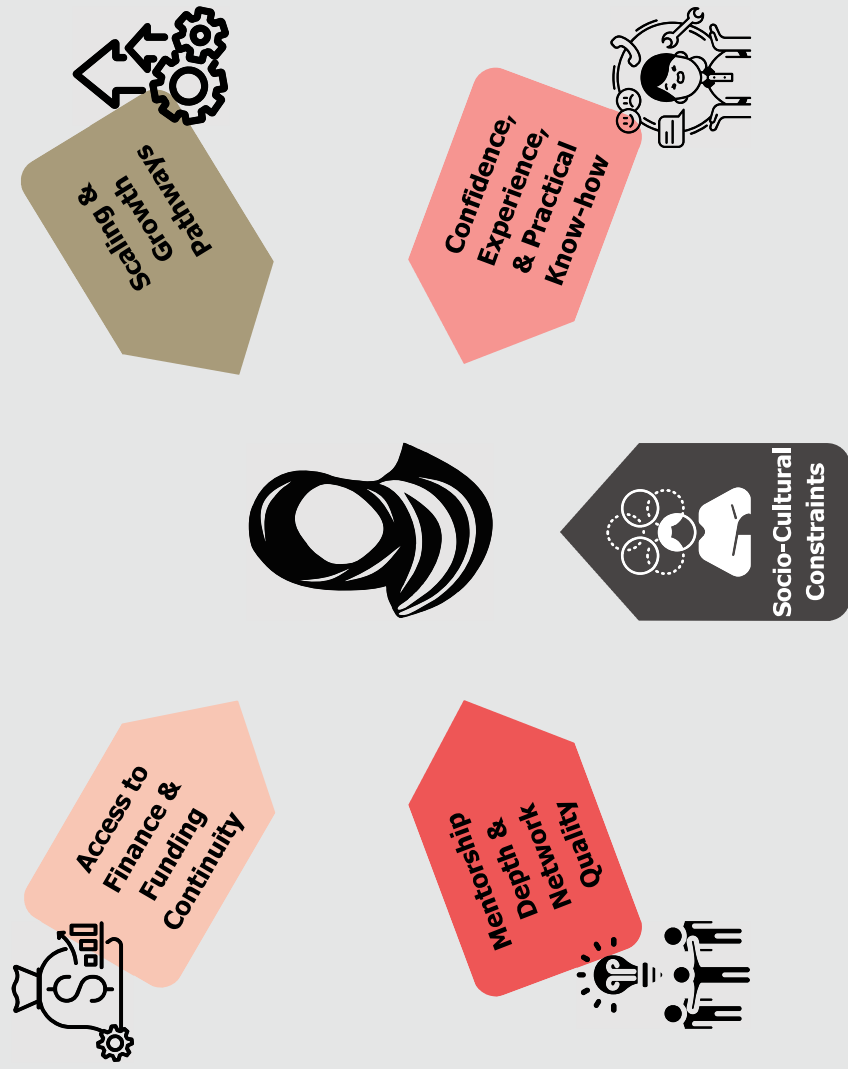


Cultural perceptions of women in business appear to be shifting in a supportive direction. Increased media coverage, award schemes, and public recognition of women entrepreneurs contribute to **visibility and role-model effects**^{4 9}. Award schemes such as Mastercard's Women SME Leaders Awards⁴ and Visa's She's Next⁹ create public visibility for female founders and **signal growing cultural acceptance of women as business leaders**.

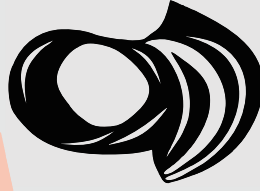
The growing prevalence of side businesses (56%)⁴ and **portfolio entrepreneurship among women** suggests that entrepreneurship is increasingly viewed as a **viable and socially acceptable career path**. While these shifts are gradual and uneven, they reinforce broader policy and institutional efforts by normalizing women's participation in entrepreneurial activity^{4 9}.

5. CHALLENGES AND GAPS

Despite notable strengths, our ecosystem mapping reveals several structural and operational gaps that continue to shape women's entrepreneurial experiences in the UAE¹⁵. These challenges are not unique to the UAE but reflect broader patterns observed in gendered entrepreneurship ecosystems globally². Below, we highlight key areas where ecosystem support remains uneven, particularly in relation to growth-stage finance, scaling pathways, mentorship continuity, and confidence barriers^{15 23}.



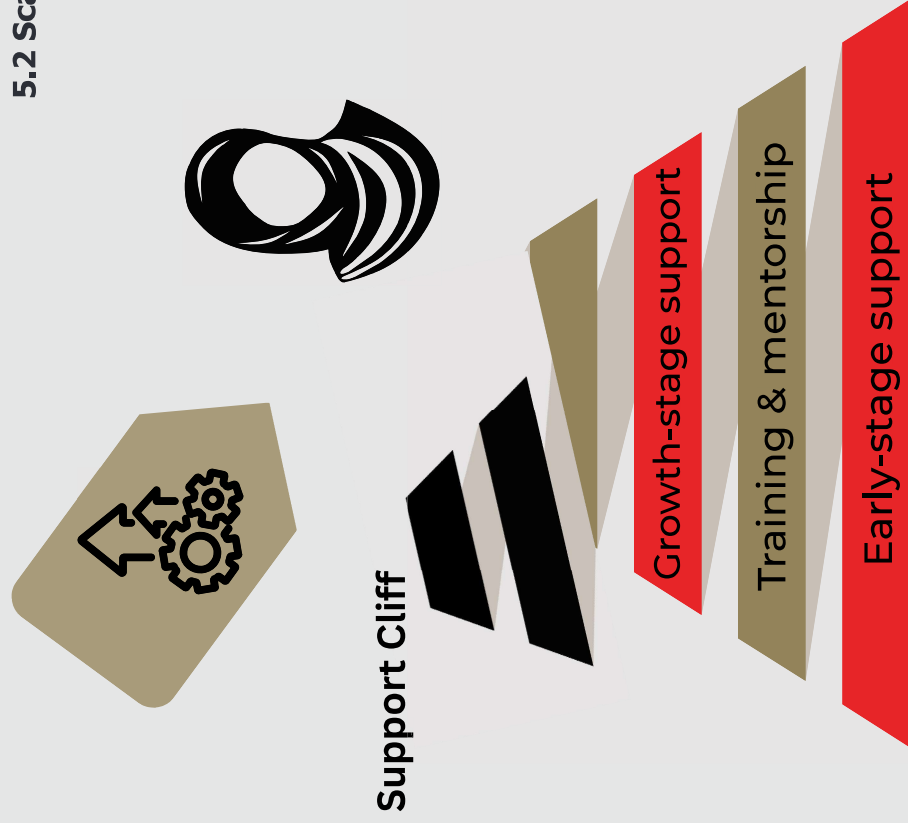
5.1 Access to Finance and Funding Continuity



Access to finance remains one of the **most frequently cited challenges** for women entrepreneurs. While early-stage grants, competitions, and public loans are relatively accessible, particularly for Emirati women, **growth-stage funding remains more limited**. Despite gains, 67% of women report insufficient funding¹⁵. The **funding landscape is fragmented**, with many programs offering small amounts of capital or short-term awards **without structured follow-on support**.

Access to venture capital and growth-stage financing remains uneven, particularly for expatriate women not eligible for nationals-only programs. **Eligibility restrictions tied to nationality shape differential funding pathways**, and **venture capital and angel investment remain difficult** to access for many women-led ventures, particularly those operating outside technology-focused sectors¹⁵.

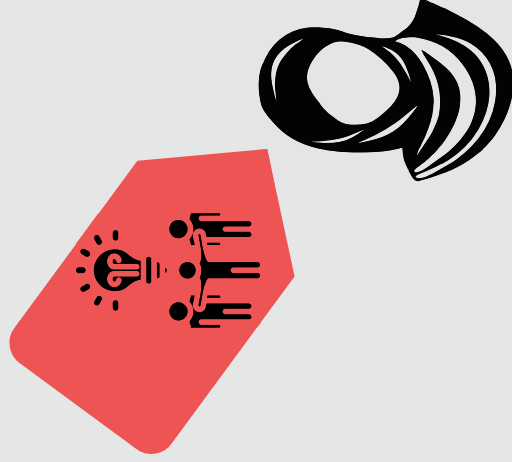
5.2 Scaling and Growth Pathways



The ecosystem demonstrates strong capacity at the ideation and early startup stages¹² but offers **fewer structured pathways for scaling and internationalization**¹⁵. Many accelerator and award programs focus on early-stage activities such as business model development and pitch readiness¹²; **comparatively fewer programs support post-accelerator growth, operational scaling, internationalization, or industrial diversification**¹⁵.

This gap is reflected in the overlaps-and-gaps analysis across major incubator and accelerator programs¹². As a result, **women entrepreneurs may experience a “support cliff” after completing early-stage programs**¹⁵. This constraint is particularly pronounced for ventures seeking to transition from micro- or lifestyle models into high-growth or export-oriented activities¹⁵.

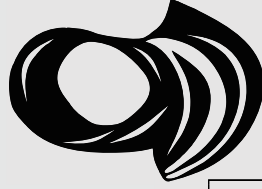
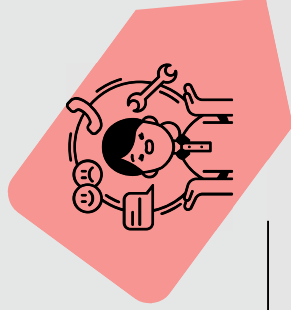
5.3 Mentorship Depth and Network Quality



While mentorship opportunities are widely available^{11 12}, **the depth, consistency, and sector-specific relevance of mentorship vary.** Short-term or cohort-based mentorship models may provide initial guidance but **do not always translate into sustained advisory relationships**¹¹.

Network access also **differs by emirate, sector, and personal social capital**¹³. Entrepreneurs based outside major urban centers or operating in less visible sectors may face more limited networking opportunities. **Comprehensive network density data remains limited**^{11 12}.

5.4 Confidence, Experience, and Practical Know-How



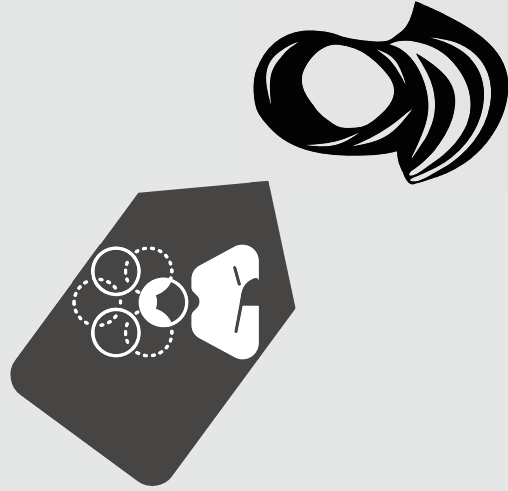
Lama's Story

When Lama N., a Palestinian electrical engineer living in the UAE, joined the Nomupreneur program, she was driven by her passion for embroidery and crochet, but lacked the business and marketing knowledge to turn her idea into a sustainable venture. Balancing production with marketing, setting fair prices, and reaching customers beyond her personal network were key challenges. The program's training in business planning, digital marketing, and brand building strengthened her ability to present her products professionally, manage her finances, and promote her work more effectively.

Beyond structural barriers, many women entrepreneurs report **challenges related to confidence, business planning, and regulatory navigation**. 40% of women report not knowing where to begin with a business plan, and 31% cite **lack of confidence as a barrier**¹⁵.

These challenges are often **linked to limited prior exposure to entrepreneurship** rather than a lack of capability or ambition. While programs addressing these gaps exist, coverage remains uneven, and **practical, hands-on support is not always sustained** beyond initial training phases¹⁵.

5.5 Socio-Cultural Constraints



Although perceptions are evolving, **cultural and social expectations continue to influence women's entrepreneurial choices and trajectories**^{4 15}. Time constraints related to **family responsibilities**, preferences for **flexible business models**, and **risk perceptions** shaped by social norms can affect venture scale and growth ambitions.

Support mechanisms that incorporate **flexibility**, such as **modular training, remote delivery**, and **community-based networks**, appear better aligned with these realities. However, **systematic evaluation of such approaches remains limited**¹⁵. Programs that integrate **flexible training, remote participation, and childcare support** may help bridge this gap.

6. CASE FEATURE: WOMEN-FOCUSED PROGRAMS



To complement the ecosystem-level mapping, this section presents a selected case feature that illustrates how women entrepreneurs engage with support mechanisms in practice. These cases are not intended to be representative or evaluative. Rather, they provide contextual depth by highlighting how structured programs translate ecosystem resources into individual entrepreneurial capability development.

Selection Rationale: This case feature is included because the program team agreed to engagement and provided structured information within the reporting timeline. Comparable access was not available from other programs contacted at the time of writing. Future editions aim to feature multiple programs across emirates to enable comparison and reduce reliance on any single case illustration.

Case Feature: The Nomupreneur Program by the Abdulla Al Ghurair Foundation Advancing Women’s Entrepreneurship under the Learning to Earning Model

The Abdulla Al Ghurair Foundation advances its work through the Learning to Earning (L2E) model, an integrated framework designed to connect education with meaningful economic participation for youth across the UAE and the Arab region. Through strategic partnerships with government entities, academic institutions, and ecosystem stakeholders, the Foundation co-creates programs that support national priorities aligned with Vision 2031, such as youth employment, Emiratization, and economic diversification. Within this framework, Nomupreneur serves as a dedicated pathway focused on fostering women’s entrepreneurship as a driver of economic empowerment. Launched in April 2025 and delivered in collaboration with Skyrize Partners, Nomupreneur focuses on strengthening early-stage entrepreneurial capabilities for women aged 18-35, particularly those with limited prior labor-market exposure.

The five-week program combines practical workshops, mentorship, and peer-learning, covering core areas such as design thinking, financial planning, marketing, and sales. The program is delivered in Arabic to support accessibility for young Emirati and Arab women. At the time of reporting, more than 200 participants have progressed through the pathway, with a completion rate of over 70%, benefiting youth across Ras Al Khaimah, Abu Dhabi, Al Ain, Fujairah, and Ajman. Through practical training and mentorship, Nomupreneur helps young women test business ideas and connect with the broader entrepreneurship ecosystem, turning early-stage concepts into income-generating ventures and supporting women in becoming job creators, not just job seekers.



The Entrepreneurial Journeys of Nomupreneur Graduates



Shahd A.

When Shahd A., a 33-year-old interior and graphic designer, joined the Nomupreneur Program, she was seeking clarity and stronger professional direction. Despite her creative background, she struggled with organizing her time, managing projects, and confidently presenting her work. Following the program's training, mentorship, and hands-on workshops, Shahd developed essential organizational and time-management skills that helped her structure her ideas and move from concept to execution. She reported gaining renewed confidence and the practical foundation needed to launch her own venture.



Aamna A.

When Aamna A., an Emirati trainer and creative entrepreneur from Ras Al Khaimah, joined the Nomupreneur Program, she was already delivering art-based workshops for youth but faced challenges in sustaining and scaling her work. While confident as a trainer, she struggled with pricing, business planning, and maintaining motivation after a pause in her activities. Following the program activities, Aamna strengthened her marketing, pricing strategies, and business planning skills. She also gained confidence in using digital tools and refining her service offerings. Aamna successfully relaunched her workshops, expanding her reach across the UAE.

These narratives illustrate how short, structured interventions can support confidence-building, practical skill acquisition, and clearer entrepreneurial direction. While these narratives illustrate early-stage capability development, they do not constitute evidence of long-term business survival, revenue growth, or job creation outcomes, which would require longitudinal tracking beyond the current scope of this report.



7. RECOMMENDATIONS AND THE WAY FORWARD

Strengthening the Women's Entrepreneurship Ecosystem in the UAE

Evidence-informed recommendations emerging from the ecosystem mapping analysis.

Strengthen Mentorship Continuity & Network Depth

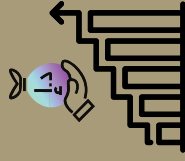


Sustained mentorship is critical for scaling, regulatory navigation, and market expansion.

Future Suggestions:

- Tiered mentorship structures aligned to venture stage
- Longer-term advisory matching
- Sector-specific mentor pools

Enhance Access to Growth-Stage Financing



Addresses the financing gap between early-stage support and scale-up capital.

Future Suggestions:

- Blended finance models
- Follow-on funding linked to program completion
- Greater transparency on investment readiness criteria

Improve Coordination & Reporting Across Ecosystem Actors



Reduces duplication and improves impact tracking of women-led firms.

Future Suggestions:

- Shared referral pathways
- Unified ecosystem directory with a data dashboard.
- Regular coordination forums to collate standardized annual reporting metrics for councils and incubators

Expand Scale-Up & Internationalization Support

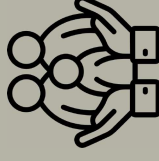


Bridges the current “support cliff” after early-stage acceleration.

Future Suggestions:

- Operational scaling programs
- Export readiness support
- Accelerator–trade body partnerships

Integrate Flexible, Inclusive Program Designs



Improves participation and retention by aligning with lived realities.

Future Suggestions:

- Modular program delivery
- Remote participation options
- Flexible scheduling structures

8. REPORT LIMITATIONS AND FUTURE DIRECTION



This report represents an introductory mapping of the women's entrepreneurship ecosystem in the UAE based on available data and stakeholder engagement at the time of publication. However, several limitations should be acknowledged.

First, entrepreneurial ecosystems are dynamic, and it is inherently challenging to identify every program, initiative, or informal support mechanism operating across all emirates. Despite extensive desk research and outreach, some ecosystem actors may not be captured in this edition. Second, it was a challenge to find credible and nation-wide sources of statistical data related to women's entrepreneurship and ecosystem participation in the UAE. Where ecosystem statistics are drawn from media releases, these figures are reported as indicative and subject to future validation through standardized data-sharing mechanisms. We hope that future editions can begin to collaboratively build such data across ecosystem actors.

Thirdly, the report focuses on ecosystem structure and availability rather than program impact or effectiveness. Longitudinal outcome data on venture performance, employment creation, and scale remain limited and uneven across programs. Rather than viewing these limitations as constraints, they present opportunities for ongoing collaboration and refinement. These limitations reinforce the case for a convening function that supports shared data standards, voluntary reporting, and cross-actor learning, enabling the ecosystem to move from participation visibility to performance visibility over time.

This report is intended as a living document, with future editions benefiting from expanded data sharing, stakeholder input, and ecosystem participation. Organizations, programs, and institutions supporting women entrepreneurs that are not included in this edition are invited to engage with the Emirates Center for Entrepreneurship Research (ECER) team for inclusion in future updates. Annual publication cycles, supported through partnerships and sponsorships, would enable more comprehensive coverage, trend analysis over time, and deeper insight into ecosystem evolution.

9. CLOSING REMARKS

This report set out to map the entrepreneurial ecosystem supporting women entrepreneurs in the United Arab Emirates at a moment of significant momentum and transformation. The findings reflect an ecosystem that is increasingly visible, institutionally supported, and aligned with national development priorities. Women entrepreneurs in the UAE benefit from strong policy frameworks, high levels of education and digital readiness, and a growing range of programs designed to support venture creation.

At the same time, the mapping highlights that ecosystem strength is not defined solely by the number of initiatives in operation, but by how effectively these initiatives connect, evolve, and support entrepreneurs over time. While entry into entrepreneurship is relatively accessible, pathways for sustained growth, scale, and long-term impact remain uneven. Furthermore, the lack of standardized reporting across entrepreneurial councils and programs makes impact measurement and venture tracking problematic. Addressing these structural gaps will be critical to ensuring that women's entrepreneurship continues to contribute meaningfully to economic diversification, innovation, and inclusive growth.

Importantly, this report should be understood as a foundation rather than a conclusion. Entrepreneurial ecosystems are dynamic by nature, shaped by policy shifts, market conditions, and the lived experiences of entrepreneurs themselves. No single mapping exercise can fully capture all actors, informal networks, or emerging initiatives operating across the country. For this reason, the report is intentionally positioned as a living document, one that invites dialogue, collaboration, and ongoing refinement.

The Emirates Center for Entrepreneurship Research remains committed to advancing evidence-based understanding of entrepreneurship in the UAE and the wider region. Future editions of this report will aim to deepen longitudinal insight, expand ecosystem coverage, and track changes over time. Organizations and stakeholders supporting women entrepreneurs are encouraged to engage with this work and contribute to future versions, ensuring that the ecosystem mapping continues to reflect the richness and diversity of practice on the ground.

By strengthening coordination, deepening support beyond early-stage entry, and sustaining collaboration across sectors, the UAE is well-positioned to consolidate its leadership in women's entrepreneurship. The challenge ahead is not whether women will continue to participate in entrepreneurship, but how the ecosystem can best support them in building ventures that endure, scale, and shape the future economy.

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
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