



FEMALE ENTREPRENEURSHIP REPORT 2023

A Study of Female Entrepreneurship in Qatar :
Trends, Challenges, and Opportunities

Acknowledgement

It is with great pleasure that we present the Female Entrepreneurship in Qatar Study. Our first acknowledgement goes to all stakeholders who contributed to this study. Conducting the Female Entrepreneurship in Qatar would not have been possible without the support of Nama Center, Qatar University, Qatar Chamber, and HEC Paris.

We also express our profound gratitude to the female entrepreneurs who have participated in the research and provided us with their valuable insights and helped us comprehend the status of female entrepreneurship in Qatar.

Foreword



Abdulrahman Hesham Al-Sowaidi
Chief Executive Officer

In the past 50 years there has been a rapid increase of interest and research on the topic of women's participation in entrepreneurial activities. Based on recent literature, women play a significant role in entrepreneurial endeavors and the growth of the economy by generating new employment opportunities and boosting the gross domestic product (GDP), leading to positive outcomes such as a decrease in poverty and social marginalization¹.

The state of Qatar has demonstrated a commitment to supporting female entrepreneurship and enhancing the economic contribution of women through its vision for 2030. Women in Qatar can benefit from a wide range of supporting services that provided to all entrepreneurs and SMEs in the country.

Qatar's Data shows that women represent 28.5²% of Qatar's population, which increased from 24.4% in 2010. The participation of women in the labor force has increased over the years, reaching its highest ever value in 2021, and with women playing an increasingly important part in the workforce and contributing more and more to the economy, it has become vital to explore the current situation of female entrepreneurship in Qatar.

Qatar Development Bank has initiated the "Female Entrepreneurship in Qatar" study, based on a mixed methodology includes both primary and secondary research to comprehend the current female entrepreneurship ecosystem, and understand the profile of Qatari female entrepreneurs. The report seeks to showcase Qatari women's main drivers and motivations in starting a business, as well as the challenges and barriers they face in both business set-up and business expansion. This study also tried to provide recommendations that will help to foster and develop female entrepreneurship in Qatar and enhance and support female entrepreneurial activity as part of Qatar's National Vision for 2030.

The findings of this research have shed light on female entrepreneurship in Qatar. Initially, the study investigated the role of women in the workforce and their standing within the population, including a comparison of Qatari and expatriate men and women. Additionally, the research presented an overview of the current entrepreneurial activities in the country. The study also examined the female entrepreneurship ecosystem in Qatar. The research involved surveying 100 Qatari female entrepreneurs, in which various aspects were explored, such as their demographic characteristics, preferences for business activities, challenges faced, and expectations for their businesses in the coming years.

I would like to express my gratitude to everyone who contributed to the study, and I would like to personally acknowledge the contribution of the Qatar Chamber, NAMA Center, Qatar University, and HEC Paris Qatar for their valuable inputs into this study and thank them for their participation. I invite readers to go through the report and learn more about the situation of Female Entrepreneurship in Qatar.

¹Cardella, Hernández-Sánchez and Sánchez-García (2020). The Boundaries of Scientific Literature.

²2020 Census.





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ABOUT THE STUDY

In recent years, the rate of new business formation by women has significantly outpaced the rate of new business formation by men across the world, yet women own and manage significantly fewer businesses than men. The explanation for this is complex and multifaceted, and despite growing literature on the subject, there remains a need for more research on female entrepreneurship³.

The Qatar National Vision 2030 highlights the country's goal to increase the opportunities and vocational support for Qatari women. Women in Qatar are a vital part of the workforce, contributing to the economy in terms of job creation, innovation, and economic growth, and it has become increasingly important to explore the supporting ecosystem for Qatari women and to analyze the current situation of female entrepreneurship in Qatar.

For this purpose, Qatar Development Bank initiated the 'Female Entrepreneurship in Qatar' study with cooperation with multiple stakeholders including

Namaa, Qatar Chamber, Qatar University, and HEC Paris, with the aim to achieve the following:

1. To explore the evolution and the current situation of female entrepreneurship (FENT) in Qatar, including their challenges, entrepreneurial drivers, and characteristics.
2. To explore the supporting ecosystem.
3. To set a group of recommendations and policy changes based on the results of the analysis.

The research tried to achieve these goals through exploring the Female Economic Presence; understand the Female Entrepreneurship Ecosystem in Qatar; conducting the Female Entrepreneurship (FENT) Survey; in addition to in-depth interviews with number of Qatari female entrepreneurs.



³ Minniti, Naudé (2010). Patterns and Determinants of Female Entrepreneurship Across Countries

EXECUTIVE SUMMARY

Over the last half-century, there has been a significant upsurge of interest and research regarding the involvement of women in entrepreneurship. Recent literature has indicated that women can make a substantial contribution to entrepreneurial ventures and economic growth by creating new job opportunities and enhance the innovation among businesses.

In the 1970s and 1980s, research was mainly rooted in early-trait psychology and the gender factor was considered as a simple demographic variable. Thus, much research of that time focused on who the female entrepreneur was, or on how women entrepreneurs compared to men entrepreneurs, in the hope of identifying the profile of the female entrepreneur. By the end of the 1990s, the field of female entrepreneurship was established as a well-respected and defined area of academic inquiry and female entrepreneurship had become a popular argument for the media and for political debates on employment and labor markets⁴.

Considering the outcomes of the empirical studies conducted over the years, there is a variety of reasons that contribute to explaining the observed differences in entrepreneurial behavior across gender. Minniti et Al (2010) stipulated women and men have different socioeconomic characteristics and that if we were to correct for factors such as education, wealth, family and work status, those differences would disappear. Other scholars have also mentioned that women tend to possess fewer years of experience than men⁵ and tend to concentrate in different sectors.

In addition, previous research showed that the most common factors impacting women's decisions to become entrepreneurs are related to demographic and socio-cultural aspects and personality factors. Research showed that the gap between men and women in starting an entrepreneurial career is due to lower risk attitude and higher fear of failure expressed by women.

The Qatar Female Entrepreneurship research aimed to determine the current situation of FENT in the country and to further identify the profile of Qatari female entrepreneurs. The summary of the research findings is outlined in the upcoming sections.

Qatar's Female Entrepreneurship Ecosystem

Data shows that although the women represent around quarter of Qatar's population, and despite the family responsibilities they hold, many of Qatari women are active from entrepreneurial perspective. Where according to Global Entrepreneurship Monitor data, around 21% of Qatari women are considered as entrepreneurs whether they are in the early stage or already having established business for more than 3.5 years. The study also showed that Qatari female entrepreneurs are more likely to start their own business between 25 and 34 years old and when they have completed at least a bachelor or equivalent degree.

In recent years, the government has implemented a range of policies and initiatives aimed at creating a more favorable environment for entrepreneurs. These include provision of financial support and mentoring programs, and the promotion of networking opportunities and business incubation.

Furthermore, the Qatar National Vision 2030 aims to promote the participation of women in all aspects of society, including economic activity, recognizing the important role that they can play in driving sustainable economic growth and development. Most of these supporting services are being offered to both genders without any discrimination, where both have same access opportunities to these services. Accordingly, women have access to the typical entrepreneurship ecosystem in Qatar includes institutions such as Qatar Development Bank which comes at key player in the entrepreneurship ecosystem providing wide range of financial and non-financial services, also Namaa center which provide various services to youth like Entrepreneurship Training. In addition to services provided by Qatar Chamber to all entrepreneurs. Moreover, entrepreneurs in Qatar benefiting from services that are being offered by universities and their entrepreneurship facilities.

In addition to the regular entrepreneurship ecosystem players, there are multiple initiatives for women entrepreneurs in Qatar that were created as a response to the requirements of women entrepreneurs and to enhance their presence in business community. There are several initiatives in Qatar aimed at supporting and empowering women in business. The Qatari Businesswomen Association launched «Connect» in 2021 to create links between businesswomen and the wider business community through various events and initiatives.

⁴ Minniti, Naudé. The Patterns and Determinants of Female Entrepreneurship Across Countries.

⁵ Lee and Rendall (2001). Self-employment disadvantage in the working lives of blacks and females.

«Women Technopreneurs» is a 2022 initiative launched by INJAZ Qatar and Microsoft that focuses on entrepreneurship, particularly in the technology sector with a special emphasis on artificial intelligence, to empower women to enhance their knowledge and capabilities. The Businesswomen Forum is a platform for entrepreneurial women to communicate and play a significant role in the development of the economic and social sector in GCC countries. The Qatari Businesswomen Association has also previously launched initiatives such as the «Takreem» Awards to recognize and celebrate Qatari women who contribute significantly to the country's economy and society.

However, female entrepreneurs are facing common challenges as male entrepreneurs do; one of these challenges is their awareness about policies and procedures, especially because they think there are various sources of procedures and policies. Also, some experts agree on the culture challenges related to families and traditions that make it hard for women to expand their scope of business activities and keep them focused on certain types of businesses. Moreover, there is a need for highlighting female entrepreneur role models who could play an important part in encouraging other women to start their own business and to become self-employed.

In terms of support services, including finance, market openness, education and training, the research shows that there is a gap in programs and initiatives that target female entrepreneurs and their specific needs. But at same time there are concerns about implementing a wide separation of men and women entrepreneurs supporting services, while some recommend keeping the supporting services for all, and with adopting some certain initiatives for women only. Also, more connection and joint initiatives between women associations/gatherings and players of entrepreneurship ecosystem is essential.

Female Entrepreneurship (FENT) Survey Key Findings

The FENT Survey was conducted with a total of 100 Qatari women involved in entrepreneurship in some way, either currently owning and managing their own business, having owned one in the past, or intending to start one in the future. The key objectives of the survey were to understand their drivers and motivations, as well as any barriers and challenges, in order to identify gaps where support is needed. The survey also sought to understand how Qatari women run their businesses in terms of ownership, finance, and employees, as well as their interaction and relation with the Entrepreneurship Ecosystem in Qatar.

Some key highlights from the sample are presented below:



57% of Qatari women are owners and managers of their own business



14% are trying to start their own business



18% intend to start a business in the future



9% discontinued a business in the past

Top Areas of business Qatari female established business-owners operate in:



28.1%
Food and beverage serving activities



19.3%
Manufacturing and retail sale of clothes



15.8%
Retail sale of various products



19.3%
Others

Main source of financing for businesses:

Owners of established businesses:



43.9%
personal savings



33.3%
personal loans



28.1%
commercial loans

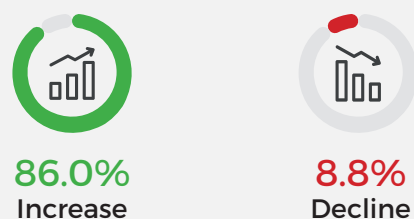
Main source of Financing for Business

Those trying to start a new business:

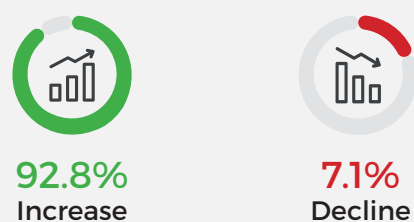


Expectations for Business Growth & Success

Owners of established businesses:



Those trying to start a new business:



Top 5 constraining factors of being more successful

Those trying to start a new business

28.6% The rent is very high

21.4% Financing the business

14.3% Finding human resources with the right skills

14.3% Costs and lack of equipment, material, goods

14.3% Importing costs and difficulties

Established Businesses

35.1% The rent is very high

29.8% Finding human resources with the right skills

21.1% Costs of manpower

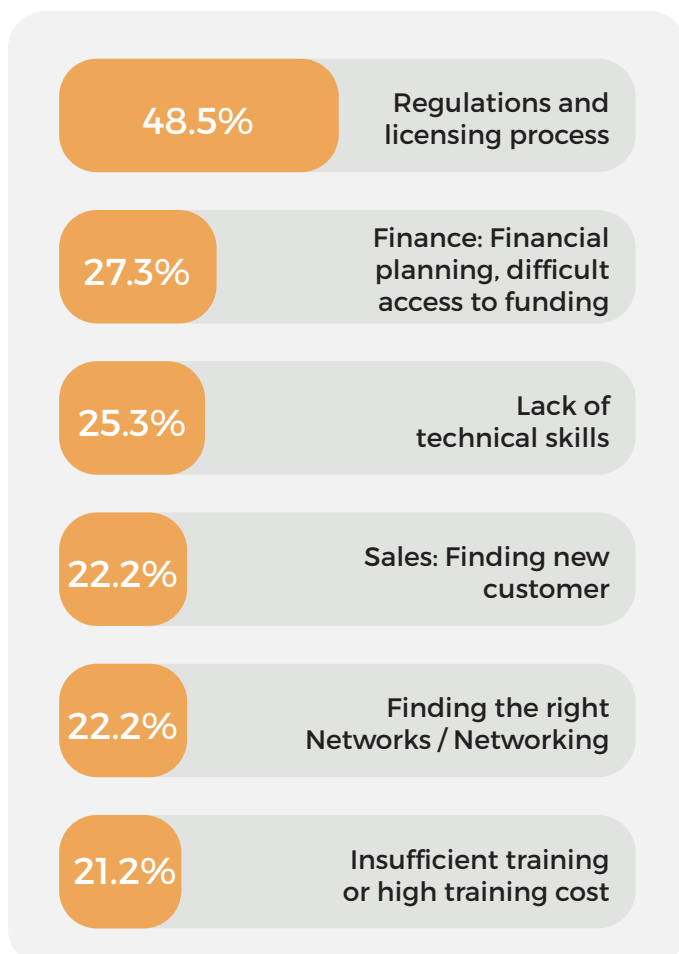
15.8% Importing costs and difficulties

15.8% High costs for marketing and lack of support from the government

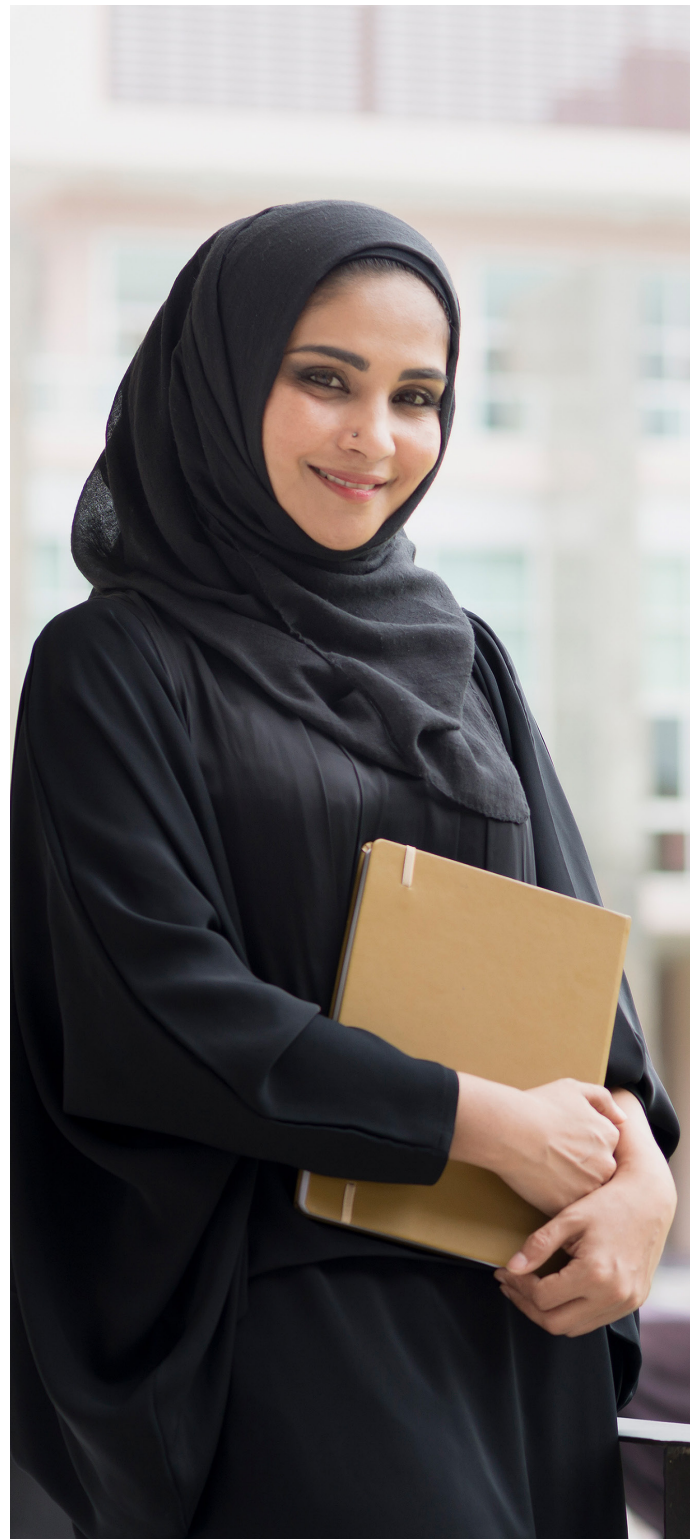
Main reason for starting their business:



Key Challenges they face:



The study shows that the field of female entrepreneurship has many challenges in common with their male counterparts. However, there are specific challenges for women referred to by some experts, with the most important being are related to cultural challenges, the need to communicate about the successful experiences of female entrepreneurs in Qatar, and the need to introduce them to the resources available such as the financial and non-financial services provided by organizations supporting entrepreneurs. The experts also agree on the need to enhance the culture and financial management of projects by providing more training and education opportunities.



INTRODUCTION

Female entrepreneurship is of growing importance and is contributing significantly to the world economies. However, many scholars have reported the lack of research on female entrepreneurship and how it is still understudied. Studying female entrepreneurship contributes to our understanding of entrepreneurship and human behavior in general and allows researchers to ask questions that shed light not only on why women behave the way they do but also on the linkages between entrepreneurship and wealth creation, employment, human capital accumulation, labor market dynamics and many others.

The Qatar Development Bank have undertaken a research study in order to explore the evolution and current situation of female entrepreneurship in Qatar. The study sought to understand Qatari women's challenges in entrepreneurship, their motivations and drivers, and their characteristics. The study also aimed to understand the supporting ecosystem, and to set a group of recommendations in order to support and foster female entrepreneurship in the country going forwards.

There were several components to the study, including a literature review, a secondary research study, a benchmarking study, a face-to-face survey with 100 Qatari women, and in-depth qualitative interviews conducted with Qatari female entrepreneurs.

The literature review was conducted in order to assess the emerging literature on female entrepreneurship, and understand any relevant research, trends, and insights, as well as how important female entrepreneurship is for an economy.

A secondary research study was conducted in order to identify and understand the profile of female entrepreneurs in Qatar. The secondary research aimed to assess the current situation of female entrepreneurs, understand their contribution on population, workforce, and unemployment, identify their economic activities preferences, and understand their education background, age groups and other demographic characteristics. Data was gathered to assess any existing information via the following channels: The PSA statistics on the population and labor force and the most up-to-date Internet databases, articles, and reports on female entrepreneurship indicators (both globally and locally).

The secondary research also aimed to gather information on the current members of the Female Entrepreneurship Ecosystem. The research sought to understand their offerings, their profile, visions,

and plans, and identify the relevant legislations that are related to female empowerment with respect to entrepreneurship. The full findings regarding Qatar's Entrepreneurship Ecosystem are presented in Section 1 of this report, titled by The Female Entrepreneurship Ecosystem.

The findings from the secondary research were benchmarked against international data. A list of countries to include in the benchmarking study was developed according to countries with similarities to Qatar in terms of population, the female labor force, and entrepreneurship indicators. The benchmarking study also sought to review best practices in female entrepreneurship both globally and regionally. A full summary of the findings from the benchmarking study is presented in Section 3 of this report.

A Female Entrepreneurship Survey was conducted with 100 Qatari women involved in entrepreneurship in some respect, either currently owning and managing their own business, having owned one in the past, or intending to own one in the future. A 12-minute questionnaire was developed in Arabic and aimed to gather information on key factors related to entrepreneurship in Qatar, such as Qatari women's motivational drivers, preferences of sectors and activities, and any challenges and barriers they face with regards to their business. The survey was conducted through Computer Assisted Personal Interviews and the data was collected and analysed by running descriptive statistics at a total sample level and by categories such as age group, area, type of business/sector and stage of entrepreneurship. The findings from this phase of the research provided some interesting data, which is presented in Section 2 of this report.

Finally, ten in-depth interviews were conducted with Qatari female entrepreneurs. This part of the research sought to delve deeper into the results obtained from the FENT Survey (Section 3) and gain a comprehensive understanding of Qatari female entrepreneurs' drivers, motivations, challenges and barriers, in order to identify any gaps where more support may be needed. The interviews took place either online via video conferencing, or at a place convenient to the respondent. A discussion guide was created to guide the flow of discussion. The key insights from these interviews are discussed in Section 2 of this report.

The "Female Entrepreneurship in Qatar" presents the full findings of the research study conducted, profiles female entrepreneurs and highlights key improvement areas to empower women and enhance female entrepreneurship in Qatar.

SECTION 1:

THE FEMALE ENTREPRENEURSHIP ECOSYSTEM





To understand the context of female entrepreneurship in Qatar, it is important to first understand Qatar’s population and the profile and characteristics of entrepreneurs. For this purpose, several sources of information have been accessed,

including the Planning and Statistics Authority of Qatar (PSA), the World Bank Group, and the Global Entrepreneurship Monitor. The following sub-sections present Qatar’s profile and the female entrepreneurship ecosystem in Qatar.

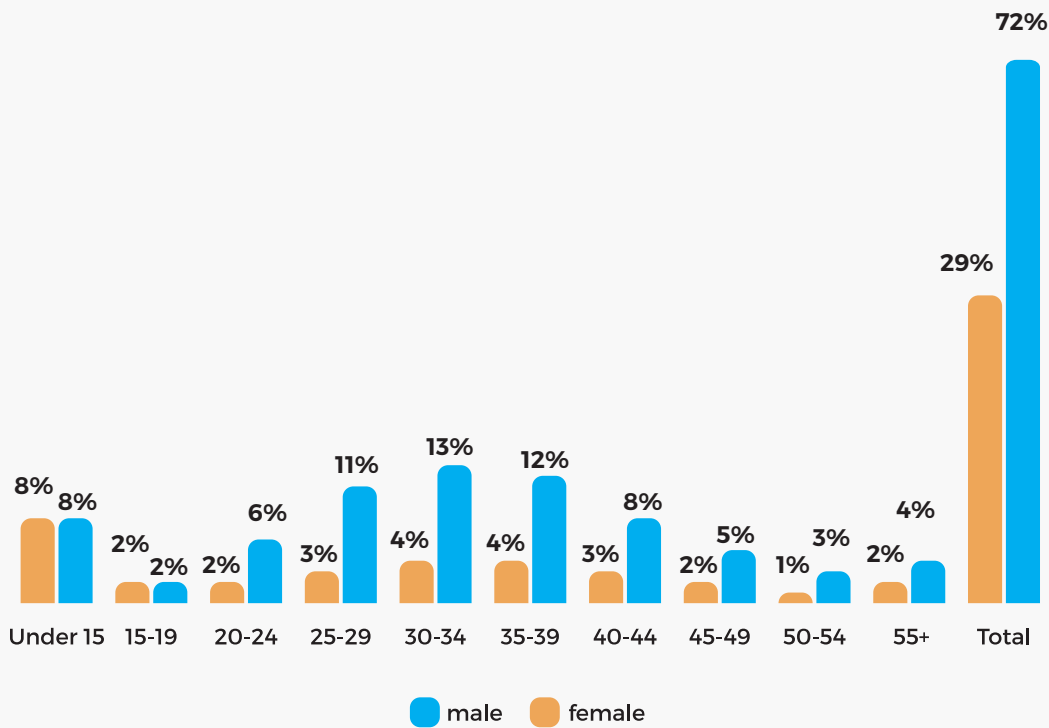
1.1. QATAR PROFILE

1.1.1. Population

As per the latest Census data (2020), a total of 2,846,118 individuals constitutes the population of Qatar. Amongst them, 84.2% (N=2,396,804) are aged 15 years old and above (see Figure 1). In the past decade, the proportion of women among the Qatar

population increased from 24.4% in 2010 to 28.5% in 2020⁶. The census data also shows that women constitute a quarter of the population aged 15 years old and above (24.7%).

Figure 1: Qatar Population by age and gender



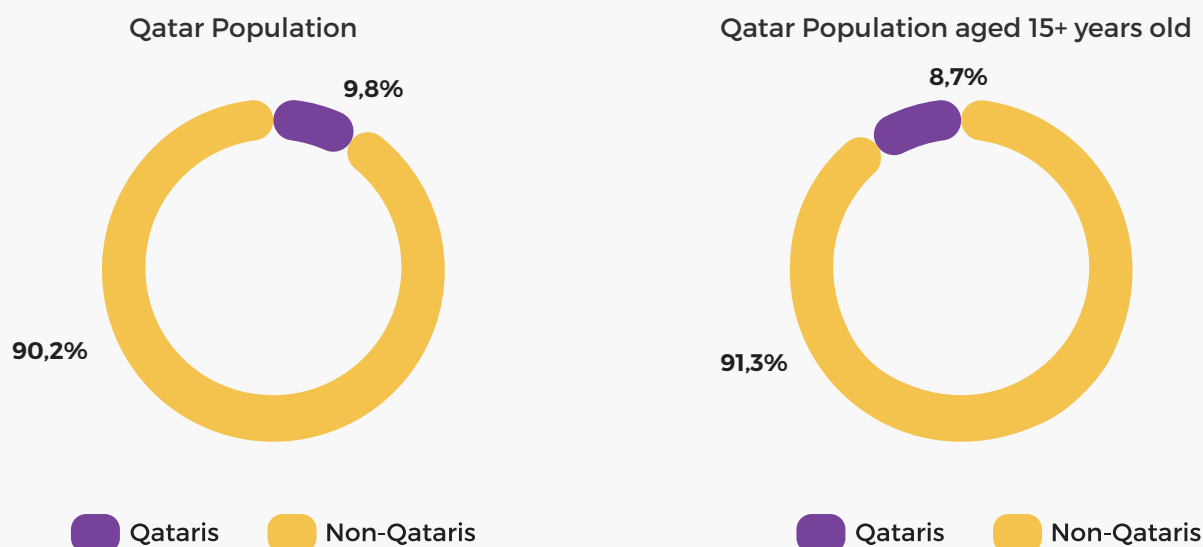
Source: The Planning and Statistics Authority of Qatar – 2020 Census Data

The majority of Qatar’s population are non-Qatari residents (90.2%) while the proportion of Qatari citizens is 9.8% (N=246,256 individuals). The proportion of Qatar nationals who are aged 15 years old and above is 8.7% (N=208,486) of the total

population aged 15+ years (see Figure 2). Amongst them, 108,174 are women and 100,312 are males. Hence, the proportion of Qatari women among the total population aged 15+ years in Qatar is 4.5%.

⁶ The Planning and Statistics Authority of Qatar – 2020 Census Data

Figure 2: Qatar Population by Nationality



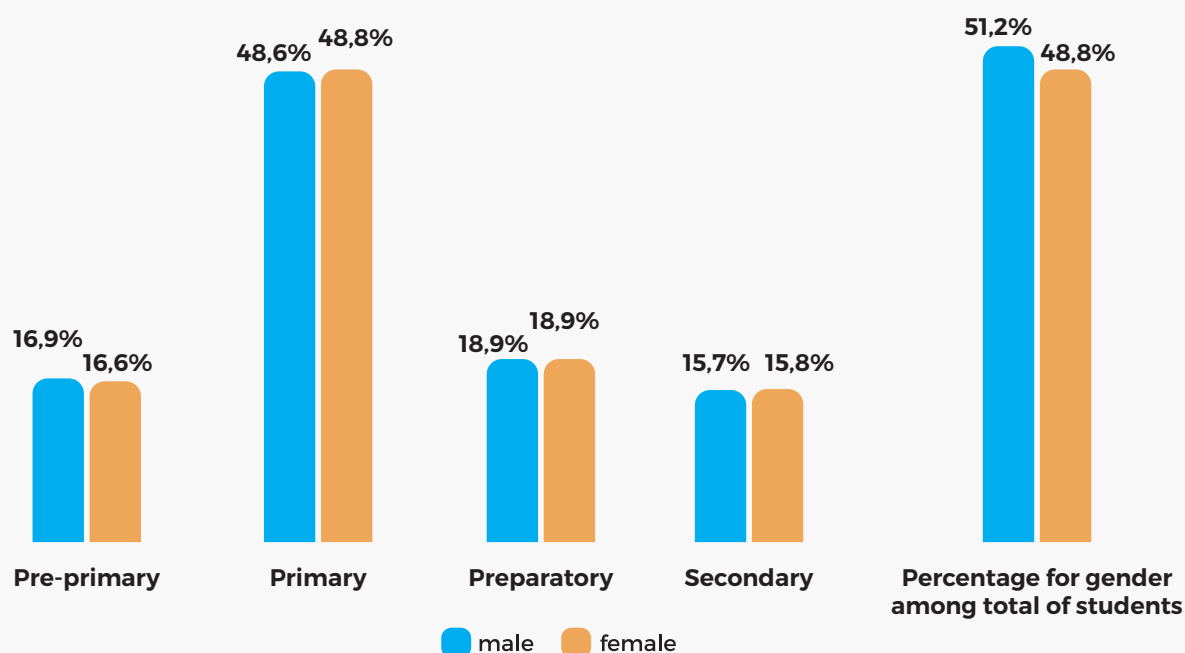
Source: The Planning and Statistics Authority of Qatar – 2020 Census Data

Education:

According to the latest statistics on education, 51.2% of school students are men compared to 48.8% women, while 29.2% of university/college students are men compared to 70.8% for women (see Figures 3 and 4). Over the years, Qatar has been recording an incline in the literacy rate amongst its population with the latest data (2017) showing a percentage of 93.5% of the population being at least able to read and write.

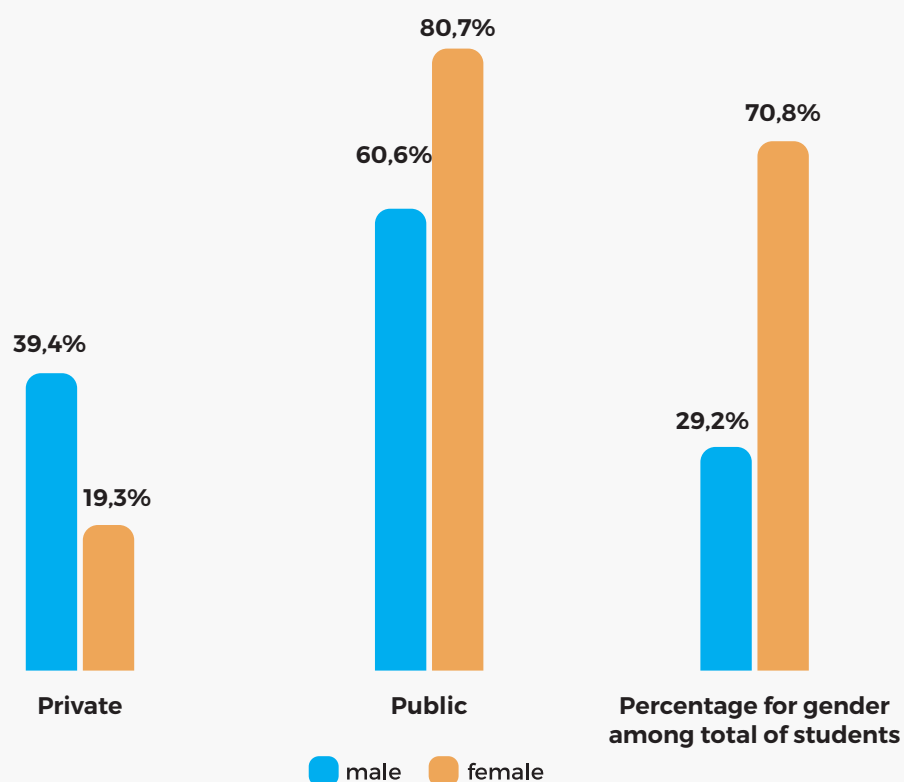
The largest incline has been observed for the female population with a difference of almost 4% between the years 2012 and 2017 (see Table 1). In 2020, only a few 0.8% residents of Qatar were not able to read/write. Almost three in ten Qatari citizens have attained the secondary or post-secondary education level while another third has obtained a university or higher degree (see Table 2).

Figure 3: Proportion of male and Female school students by education level (year 2019-2020)



Source: The Planning and Statistics Authority of Qatar – Education Statistics Chapter 4 - 2020

Figure 4: Proportion of male and female university/college students by type of education (year 2019-2020)



Source: The Planning and Statistics Authority of Qatar – Education Statistics Chapter 4 - 2020

Table 1: Qatar Literacy Rate over the years

	2012	2013	2014	2015	2016	2017
Total	90.2	90.6	91.3	N/A	93.1	93.5
Male	90.0	90.3	91.0	N/A	92.9	93.1
Female	90.8	91.7	92.4	N/A	94.2	94.7

Source: The World Bank Open Data

Table 2: Education attainment by nationality

	Qataris	Non-Qataris	Total
Illiterate	0.8%	0.8%	0.8%
Read / Write	9.1%	8.7%	8.8%
Primary	13.0%	17.5%	17.1%
Preparatory & Vocational	14.0%	20.6%	20.0%
Secondary & Post. Secondary	29.2%	22.4%	23.1%
University and above	33.9%	30.0%	30.4%
Total	9.8%	90.2%	100.0%

Source: The Planning and Statistics Authority of Qatar – 2020 Census Data

Table 3: Qatari female graduates of public colleges and universities by type of bachelor's degree

	2019	2020	2021
B.A In Education	198	230	259
B.A In Art & science	540	609	819
B.A In Sharia & Islamic Studies	61	41	66
B.Sc. In Engineering	106	110	128
B.Sc. In Admin, & Economics	477	470	427
B.Sc. In Law	141	161	192
B.Sc Health Sciences	19	16	14
B.Sc.Medicine	-	-	13
B.SC - of Arts in Public Administration Community College	-	-	100
Bachelor of Science in Information Technology - Cyber and Network Security Community College	-	-	17
Others*	3	0	23

Source: The Planning and Statistics Authority of Qatar, Education Statistics of years 2019, 2020 and 2021.

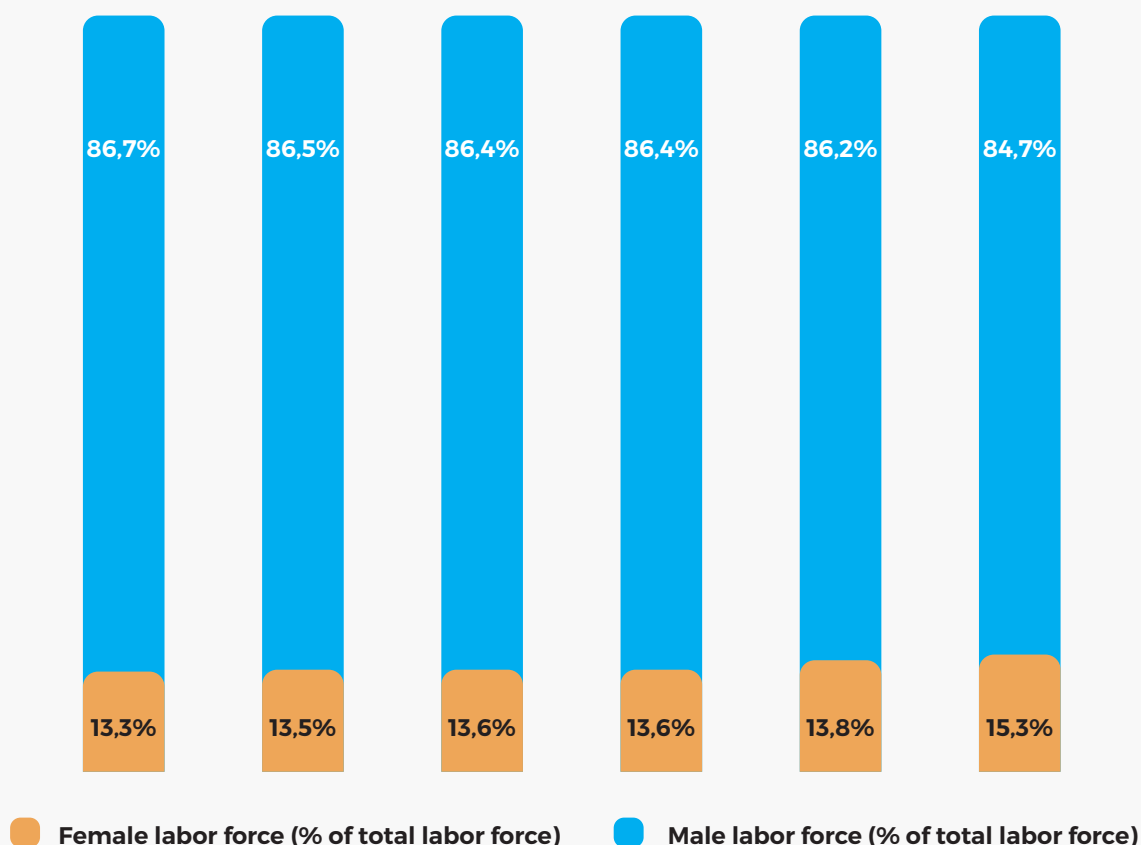
*Others include Bachelor of Science in Pharmacy, Ras Laffan Emergency and Safety College, Admin & Economics at the University of Doha for Science and Technology, and Electrical Engineering Technology at Community College

Labor Force and unemployment:

The participation of women in the labor force increased over the years reaching its highest value of 15.3% in 2021 (see Figure 5). Although the unemployment rate is considered to be very low in Qatar when compared to other countries, it is important to highlight that the unemployment rate

of women is larger than for their male counterparts (see Table 4). The proportion of unemployed women has recorded a decline from 0.7% in 2016 down to 0.4% in 2019, but it later increased up to 0.5% in 2020. In 2021, the unemployment rate of women decreased to 0.45%.

Figure 5: Qatar Labor Force and Female participation over the years



Source: The Planning and Statistics Authority of Qatar – Annual Bulletin Labor Force 2021.

Table 4: Qatar unemployment rate over the years

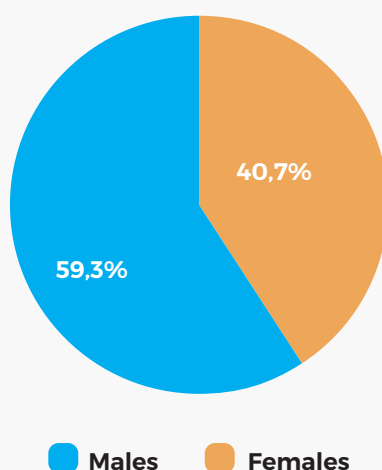
	2016	2017	2018	2019	2020	2021
Unemployment, total (% of total labor force) (national estimate)	0.14	0.13	0.10	0.10	0.10	0.14
Unemployment, female (% of female labor force) (national estimate)	0.70	0.61	0.44	0.44	0.50	0.45
Unemployment, male (% of male labor force) (national estimate)	0.06	0.06	0.05	0.05	0.10	0.08

Source: The Planning and Statistics Authority of Qatar – Annual Bulletin Labor Force 2021.

In 2020, there is a total of N=2,050,258 residents and citizens who are economically active in Qatar, which means that 85.5% of the population aged 15 years old and above are employed or self-employed. 5.6% of the labor force are Qatari Nationals. The proportion of Qatari citizens who are economically

active (N=113,953) is 46.3% of the Qatari Nationals population aged 15+ years old, with 59.3% being males and 40.7% being women (see Figure 6).

Figure 6: Proportion of female/Male Qataris who are economically active



Source: The Planning and Statistics Authority of Qatar – 2020 Census Data

The economic activities sectors differ for female and male Qatari citizens. In fact, two thirds of men work in public administration and defense while most Qatari women are working in one of the following

sectors: Public administration and defense (36.8%), Education (25.9%), and Human health and social work activities (10.7%) (see Table 5).



Table 5: Proportion of Qatari men and women by economic activity

	Women	Men	Total of economically active Qataris by economic activity
Agriculture and fishing	0.0%	0.0%	0.0%
Mining and quarrying	3.0%	6.6%	5.1%
Manufacturing	1.0%	3.2%	2.3%
Electricity, gas, Water supply, waste management	1.3%	1.4%	1.4%
Construction	1.4%	1.3%	1.4%
Wholesale and retail trade; repair of vehicles	0.9%	1.7%	1.4%
Transportation and storage	1.4%	2.2%	1.9%
Accommodation and food service activities	2.0%	1.8%	1.9%
Information and communication	2.4%	2.7%	2.6%
Financial and insurance activities	4.7%	2.7%	3.5%
Real estate activities	0.4%	0.5%	0.5%
Professional, scientific and technical activities	1.0%	1.0%	1.0%
Administrative and support service activities	5.2%	1.1%	2.8%
Public administration and defense	36.8%	65.0%	53.5%
Education	25.9%	2.9%	12.3%
Human health and social work activities	10.7%	3.1%	6.2%
Arts, entertainment and promotion	1.7%	2.4%	2.1%
Other service activities	0.2%	0.1%	0.2%
Activities of households as employers	0.0%	0.0%	0.0%
Activities of extraterritorial organizations and bodies	0.0%	0.1%	0.1%
Total of economically active Qataris by gender	40.7%	59.3%	100.0%

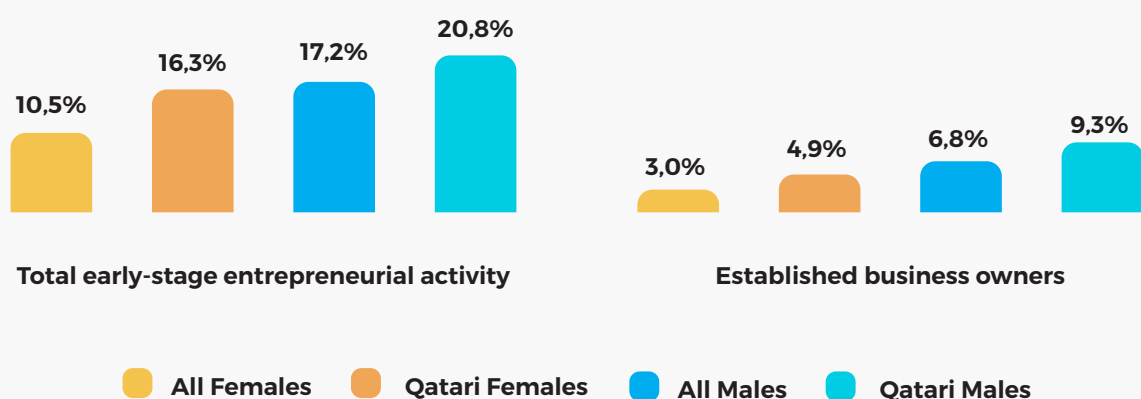
Source: The Planning and Statistics Authority of Qatar – 2020 Census Data

1.1.2. Entrepreneurship Activity

In 2021, Qatar Development Bank has conducted the Adult Population Survey in collaboration with the Global Entrepreneurship Monitor. The research comprised of conducting a survey with a sample of over 3,000 residents of Qatar, both Qataris and non-Qataris aged 18 years old and above. The findings from the study showed that 10.5% of women are engaged in an early-stage entrepreneurial activity and only 3.0% are owners and managers of an established business that has been operating for over 42 months. The study also showed that the

proportion of male entrepreneurs is higher than women with 17.2% of them being owners of new businesses and 6.8% being owners of established businesses. Qatari nationals have recorded higher scores for entrepreneurial activity with 16.3% of Qatari women and 20.8% of Qatari men being early-stage entrepreneurs. It is also notable that the percentage of entrepreneurs is higher for men for both early-stage entrepreneurial activity and established business ownership (see Figure 7).

Figure 7: Proportion of entrepreneurs among Qatar population



Source: 2021 GEM Adult Population Survey, Qatar Individual Data.

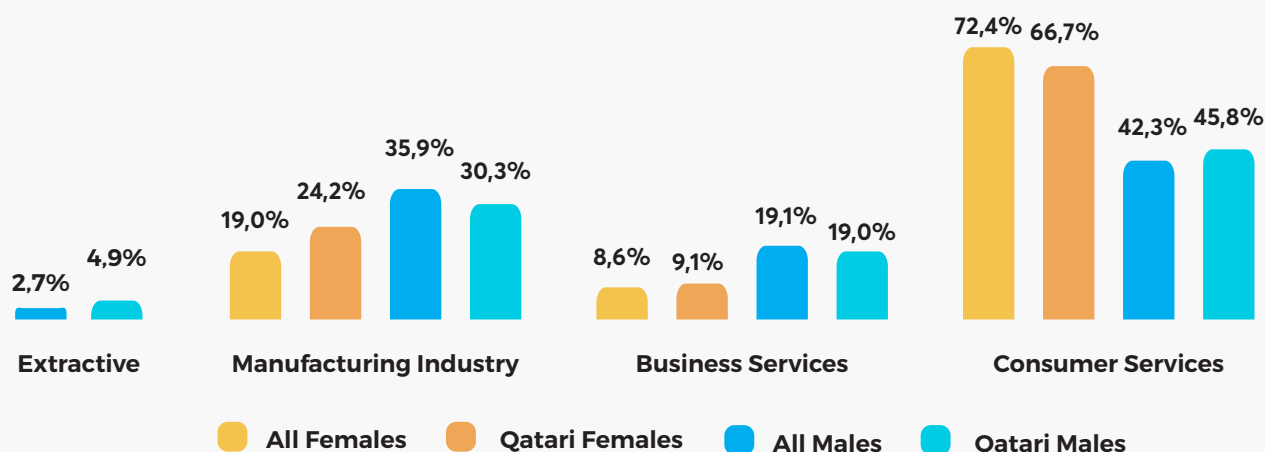
Larger gender related differences have been observed through the study results including the sectors of activity for Qatari entrepreneurs. Figure 8 shows that for the early-stage entrepreneurship, Qatari women are more likely to operate in the consumer services sector while Qatari men are more likely to operate their business in the business services, the manufacturing industry, and the extractive sectors.

For the established business ownership, Qatari women are also more likely than men to own and run a business in the consumers services sector, but also in the business services sector; while men are more likely than women to operate in the manufacturing industry and the extractive sector.

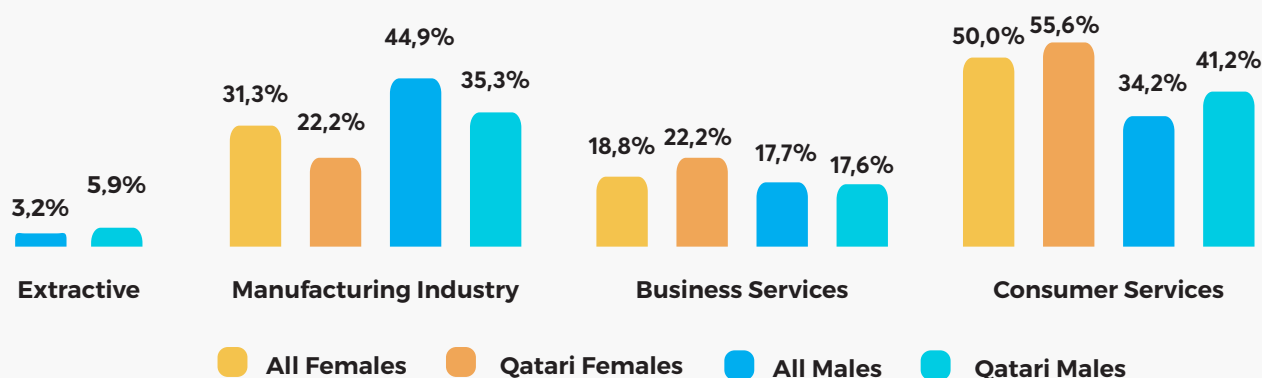


Figure 8: Activity sectors of early-stage entrepreneurs and established business owners by gender and nationality

Activity sectors of early-stage entrepreneurs



Activity sectors of established businesses



Source: 2021 GEM Adult Population Survey, Qatar Individual Data.

In Qatar, the majority of entrepreneurs tend to start their business before the age of 44 years old with six in ten Qatari women aged between 25 and 34 years old owning and managing an early-stage enterprise. Overall, Qatari female entrepreneurs are more likely to have attained at least a secondary education with the majority having obtained a bachelor or equivalent degree. Although both men and women agree that building great wealth and very high income is their first motive to start a business, there are some differences observed between men and women depending on the stage of entrepreneurship

For instance, 17.6% of female early-stage entrepreneurs started their business to continue a family tradition compared to 35.3% for men. In addition, 44.4% of female owners of established businesses started their business for the same reason, compared to 29.6% for men.

Table 6: Profile of Qatari entrepreneurs

	Qatari female early-stage entrepreneurs	Qatari female owners of established business	Qatari male early-stage entrepreneurs	Qatari male owners of established business
Age Group				
18-24	2.9%	22.2%	14.4%	8.5%
25-34	60.0%	22.2%	44.4%	26.8%
35-44	22.9%	33.3%	20.0%	28.2%
45-54	11.4%	22.2%	15.6%	29.6%
55-64	2.9%	0.0%	5.6%	7.0%
Educational attainment				
Primary education	0.0%	0.0%	2.5%	1.4%
Lower secondary or second stage of basic education	2.9%	0.0%	2.5%	2.9%
(Upper) secondary education	20.6%	30.0%	19.5%	11.4%
Post-secondary non-tertiary education	5.9%	0.0%	6.9%	12.9%
Bachelor or equivalent	64.7%	70.0%	55.3%	57.1%
Master or equivalent	5.9%	0.0%	11.3%	14.3%
Doctor or equivalent	0.0%	0.0%	1.9%	0.0%
Motives to start a business				
To make a difference in the world	41.2%	44.4%	43.6%	32.9%
To build great wealth or a very high income	82.4%	77.8%	81.0%	71.8%
To continue a family tradition	17.6%	44.4%	35.3%	29.6%
To earn a living because jobs are scarce	50.0%	0.0%	45.3%	28.2%

Source: 2021 GEM Adult Population Survey, Qatar Individual Data.

1.2. QATAR FEMALE ENTREPRENEURSHIP ECOSYSTEM

In Qatar, the state has set its goals for enhancing and supporting female entrepreneurial activity as part of its National Vision for 2030. The objectives of the vision include increasing women's participation in society and expanding their economic and developmental activities. Therefore, the government has sought, through various tools, to support economic activity in an effort to achieve economic diversification and reduce dependence on sectors related to oil and gas. Among these tools, it has adopted in recent years a set of policies and initiatives aimed at creating a better environment for entrepreneurs. These policies and initiatives included providing financial support, guidance and counseling programs, enhancing networking opportunities, as well as various incubation programs for businesses.

It is observed that most of the support services are provided to women and men without any differentiation, as both genders can benefit to an equal degree from the same services. Therefore, women can benefit from the current entrepreneurial environment in Qatar. This environment includes many institutions, including the Qatar Development Bank, which is considered a major entity that provides a wide range of financial and non-financial services; and the Nama Center, which provides various services for young people such as entrepreneurship training; in addition to the services provided by Qatar Chamber to all entrepreneurs. Entrepreneurs in Qatar also benefit from the pioneering services and facilities provided by universities.

Isenberg's model is one of the most frequently used frameworks for the mapping of entrepreneurial ecosystems as it takes into consideration that every entrepreneurial ecosystem is unique as it develops under distinctive circumstances that include three main elements: the surrounding environment (i.e., the business environment and investment climate), its interacting actors, and the evolving culture and attitudes. According to the Isenberg's model, the entrepreneurial ecosystem consists of six domains: policy, finance, markets, human capital, support, and culture⁷.

⁷ Isenberg (2011). The entrepreneurship ecosystem strategy as a new paradigm for economy policy.

⁸ US Qatar Business Council, Qatari Businesswomen: Shaping the Present. Leading the Future.(2021)

POLICY:

The Government of Qatar has empowered women in the country through access to education, economic participation, and career opportunities supporting growth⁸. There are many government entities focused in different areas that provide support to entrepreneurs and contribute to building more attractive conditions for startup businesses, including businesses owned and managed by women.

To better understand the challenges that female entrepreneurs face with regards to policies and regulations in Qatar, our research team conducted in-depth interviews with seven national experts and members of support organizations and key stakeholders who are in constant collaboration with Qatari female entrepreneurs. The interviewed stakeholders agree that most challenges related to policies and regulations are the same for male and female entrepreneurs.

The main constraining factors include the fact that entrepreneurs in general struggle with having to deal with multiple entities for legislation and registration processes, finding the starting point and keeping up with the processes. This highlights two issues, first is the awareness of the complete process, entities, and policies. Second, is the length of the procedures and requirements of different sectors which confuses everyone at the beginning. Hence, there should be a comprehensive guide that gathers all the different Q&As, as well as step-by-step detailed instructions for investors and entrepreneurs. These insights from the stakeholders are supported by the survey results that indicate that the main challenge that female entrepreneurs face in Qatar is related to the regulations and the licensing process (mentioned by 48.5% of the surveyed female entrepreneurs).



FINANCE:

In Qatar, most entrepreneurs use their own personal savings to finance their businesses (73.7% of Total Early-stage Activity and 68.4% of Established Business)⁹. Nevertheless, many institutions offer financial support services and products to start-ups and young businesses and entrepreneurs that require financing for their projects can find some alternatives in Qatar like seed capital, angel funding, venture capital, or equity funding. However, none of those organizations offer support services or products specifically for female entrepreneurs as these services and products are available for both genders without discriminations.

Experts who have been members of the entrepreneurship ecosystem for years, highlight the fact that there is a lack of funding and investment resources for female entrepreneurs specifically. Experts recommend that the ecosystem organizations supporting entrepreneurs with finance should review how they evaluate the potential of female entrepreneurs and provide them with training on how to take their businesses into a higher or more global level. The survey results also show that two in ten female early-stage entrepreneurs struggle with funding their businesses and over a quarter of female entrepreneurs mention financial planning and access to funding as one of the main challenges they face.

CULTURE:

Culture and societal values are very important to the creation of an entrepreneurial mindset among a population. In Qatar, both men and women are encouraged to start their own business as they see it as a good career choice (83.4% of women believe that starting a business is a good career choice as per the GEM Women's Entrepreneurship 2020/21 report) and they believe that successful entrepreneurs gain high status and respect in the community (88.7% of women believe that successful entrepreneurs gain high status and respect¹⁰). However, the culture remains one of the biggest challenges faced by female entrepreneurs in Qatar. Although, according to key stakeholders, this has been dramatically changing recently as businesswomen presence is starting to have a greater momentum in the last ten years, there are still some female owners who prefer to register their companies under the name of a male relative such as their son or their husband to ease processes with the government institutions.

Experts observe that it is also challenging for women to maintain the balance between their traditional roles in families/society and business management (i.e., limited funds, limited working hours, etc.). On another note, experts also believe there a need for more shedding light on successful female entrepreneurs who young women can look up to and be inspired by.

⁹ 2021 GEM Adult Population Survey (APS)

¹⁰ Global Entrepreneurship Monitor 2020/2021 Women's Entrepreneurship Report, p90-139.

MARKETS:

In 2020, 20.3% of early-stage female entrepreneurs in Qatar were focusing on selling their products and services on international markets while 70.3% were focusing on the national market. In addition, 5.4% of women who own and manage an early-stage business make more than 25% of their revenues from outside Qatar¹¹. Experts explain this fact by the lack of funding and the lack of investors that would allow start-up businesses to move onto a more global scale. The Export Development and Promotion Agency 'Tasdeer', launched by Qatar Development Bank in 2011, could benefit female entrepreneurs looking for business opportunities outside Qatar as it provides exporters with a thorough knowledge of world markets and potential opportunities, as well as a practical support in promoting their services and products.

However, the primary research shows that in the local market, male and female entrepreneurs share the same challenges when it comes to market openness and business growth. Despite the opportunities the Qatari market offers, it also presents some challenges to female entrepreneurs including the lack of raw material which results in local businesses importing equipment and goods from foreign countries. This is a lengthy and costly process and a constraint that new businesses, micro and small businesses cannot handle.

In addition to the market scope, accessibility to supporting networks for entrepreneurs is also an important element of this pillar. In Qatar, there are several networks available and accessible to female entrepreneurs on a national and international scale, including the Qatar Professional Women's Network (QPWN) and Qatar International Businesswomen Forum. However, the support organizations believe that female entrepreneurs in Qatar are not fully aware of the available networks. Hence, communications about existing support networks should be implemented. According to experts, networking is extremely important for all aspects of growth, such as providing updates, and creating connections and communication which will eventually help them in nurturing their businesses.

HUMAN CAPITAL:

The quality and the quantity of the workforce constitute the human capital domain. Based on the skills and abilities that people have, the working environment is created accordingly¹². The human capital pillar includes elements such as technical and management talent, the experience of an entrepreneurial company, immigrant workforce access, and the availability of outsourcing. A combination of such components affects the growth of the business. Within the domain of human capital, education and training are also considered.

In Qatar's higher education system, there are twice as many female students enrolled in universities as men with nearly two-thirds of all graduates in Qatar being women¹³. However, although most women are becoming more highly educated, their fields of education are not necessarily business-related or are unable to prepare them to become entrepreneurs.

In Qatar, there are several local and international institutions that provide the necessary educational and vocational programs, monitoring and training programs to young adults to enhance their skills and encourage them to start an entrepreneurial activity. Among those institutions, there are the universities and colleges.

Other than universities, there are also other organizations that support entrepreneurs by providing mentoring and training programs such as Injaz, Bedaya Center, Nama Center and Qatar Business Incubation Center (QBIC). However, the Injaz Qatar is the only organization offering training programs specific to the needs of female entrepreneurs.

SUPPORT SERVICES:

In an entrepreneurial ecosystem, there are also a variety of organizations supporting the creation of start-ups and businesses expansion and growth. In Qatar, the support organizations can be classified into four main categories: incubators and accelerators, associations, entrepreneurship sponsors, and consulting firms, with the latter providing guidance and expertise to the entrepreneurs on their journey to scale their business ventures¹⁴.

However, the same as for the previous pillars, there is also a lack of support services targeting female entrepreneurs. As part of the support services' pillar, the Qatari Businesswomen Association is the only organization offering special support to female entrepreneurs. The Qatari Businesswomen Association has delivered a number of important initiatives that support and promote Qatari women such as the Qatar Businesswomen Award, the Qatar International Businesswomen Forum, and the QBWA Takreem Awards.

¹¹ Global Entrepreneurship Monitor 2020/2021 Women's Entrepreneurship Report, p90-139.

¹² Entrepreneurial Ecosystem: Definitions and Characteristics (2020).

¹³ US Qatar Business Council, Qatari Businesswomen: Shaping the Present. Leading the Future.(2021)

¹⁴ Villegas-Mateos (2021). Qatar's Entrepreneurial Ecosystem, p 1-100.

INITIATIVES TARGETING FEMALE ENTREPRENEURS IN QATAR

In most cases, the entrepreneurship supporting organizations in Qatar do not differentiate between male and female entrepreneurs. Most of the existing programs support both women and men. However, there are some initiatives that target female entrepreneurs. Some of those initiatives are listed below:



Connect: a program created by the Qatari Businesswomen Association and launched in 2021. Through this initiative, QBWA aims at creating a link between businesswomen, members of the Association, and the business community as a whole. The Activity includes the organization of several functions with Arab and foreign embassies, economic and trade entities, in addition to various local and international events and initiatives¹⁵.



Women Technopreneurs: an initiative launched in 2022 by INJAZ Qatar and Microsoft. This project essentially focuses on entrepreneurship with a special emphasis on technology and mainly Artificial intelligence (AI) considering it is the current leading industry that is highly expected to be world-dominating in the foreseeable future. A notable feature of this project is that it is fully targeted to empower women to enhance their knowledge, advance their qualifications, and execute their capabilities and talents to benefit the revolutionary, integrated field of technology and business¹⁶.



The Businesswomen Forum: an initiative of the GCC Chambers of commerce including Qatar Chamber. The forum is a platform of communication among entrepreneurial women who have a major role in the development of economic and social sector in GCC countries¹⁷.



A support and learning platform developed by Doha Women Forum. This platform provides the opportunity to women to learn from experts, get inspired by the experiences of other women, share ideas and empower one another¹⁸.



The Qatari Businesswomen Association had also developed and implemented initiatives in the past to support female entrepreneurs. One of those initiatives was the Qatar Businesswomen Award that was originally launched in December 2007 to identify and pay tribute to Qatari women who contribute to the society and economy through their professional and entrepreneurial achievements. The award focuses on women who have demonstrated outstanding leadership and managerial qualities in their work¹⁹. Another more recent initiative launched by the association in 2019 is Takreem Awards which aimed to recognize and celebrate Qatari women who contribute to Qatar's economy and society through their significant achievements in different fields²⁰.

According to the stakeholders, it is best to focus on strengthening and building regular collaborations between organizations in the ecosystem and communicating further about the existing programs that target entrepreneurs in general instead of developing programs and initiatives for women only.

¹⁵ <https://qbwa.qa/event/qbwa-connect/>

¹⁶ <https://news.microsoft.com/en-xm/2022/02/25/microsoft-injaz-qatar-women-technopreneurs-project-launch/>

¹⁷ <https://www.qatarchamber.com/3rd-businesswomen-forum-to-kick-off-on-tuesday/>

¹⁸ <https://dohawomenforum.com/initiatives/#>

¹⁹ Abeer Al Emadi, Operations Manager at IBQ Bags Qatari Businesswomen Award | Al Bawaba

²⁰ <https://qbwa.qa/2019/06/12/qbwa-takreem-awards/>

SECTION 2:

FEMALE ENTREPRENEURSHIP PRIMARY RESEARCH RESULTS





This section presents the findings from two main components of the study which are the FENT Survey and the in-depth interviews, both conducted with as sample of female entrepreneurs.

1ST

The FENT Survey which was conducted with a total of 100 Qatari women who were involved in entrepreneurship in some way, either currently owning and managing their own business, having owned one in the past, or intending to start one in the future. The objectives of the survey were focused on understanding the following:

- The drivers and determinants for Qatari female entrepreneurs
- Their preferences in terms of sectors/ activities
- Any challenges and/or barriers they face as female entrepreneurs
- Their relation to the Entrepreneurship Ecosystem in Qatar
- What their sources of finance are and how they finance their entrepreneurial activities
- What their needs are in terms of entrepreneurship
- The key reasons for closing their businesses

Data collection was challenging due to a lack of accurate and accessible databases of Qatari female entrepreneurs, however, with the information provided by Qatar Chamber, Nama and QDB, so the team was able to gather data from a reliable sample of the target audience.

2ND

Ten in-depth interviews that were conducted with Qatari female entrepreneurs who own and manage their own business, in order to gain a deeper understanding of any difficulties and challenges they face in their entrepreneurial activity. The Qatari women who took part in the in-depth interviews were recruited with the help of Qatar University, Qatar Development Bank, and contacts made in the undertaking of the FENT survey. The in-depth discussions were 30 minutes long and held either online in a conference call setting, or face-to-face at a place convenient to the respondent. An experienced moderator guided the entrepreneurs through a series of pre-determined open-ended questions.

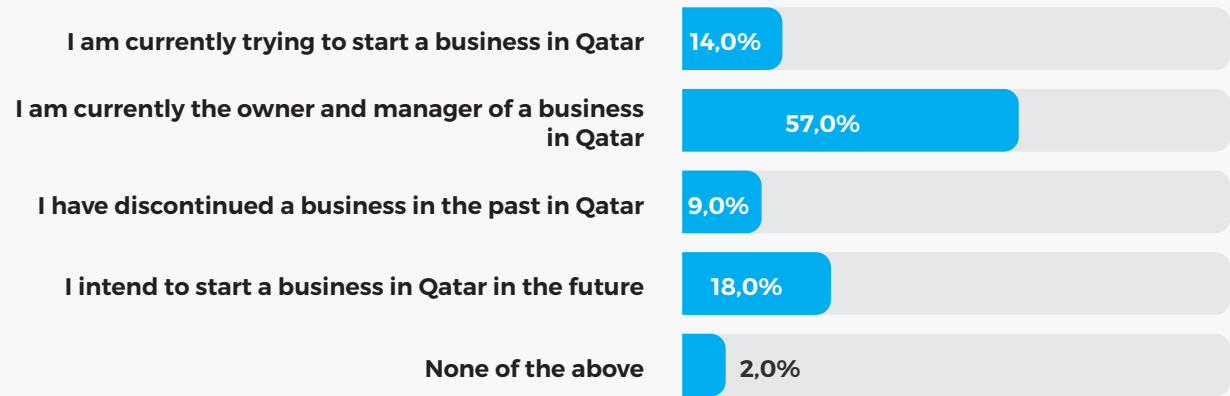
2.1. ENTREPRENEURIAL ACTIVITIES OF QATARI WOMEN

The Qatari women interviewed were given the following series of statements regarding their entrepreneurial activity and asked to choose which statement described them best:

- I am currently trying to start a business in Qatar
- I am currently the owner and manager of a business in Qatar
- I have discontinued a business in the past in Qatar
- I intend to start a business in Qatar in the future
- None of the above

The results show that over half of sample are Qatari women who are owners and managers of their own businesses (57.0 % 14.0 ,(% are currently trying to start their own business in Qatar, and a further 18% intend to start a business in Qatar in the future. Only 2.0 % of Qatari women state that they have never tried to start a business, nor intend to start one (see figure 9).

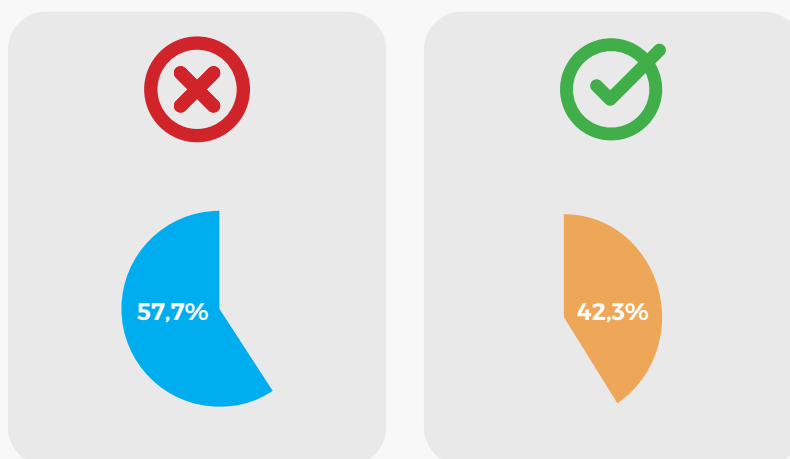
Figure 9: Entrepreneurial Activities of Qatari Women



Source: FENT Survey 2022

9% of Qatari women have discontinued a business in Qatar in the past. They were asked to indicate the current status of that business, as well as their reasons for discontinuing it. 77.8% indicate that the business has closed while 22.2% indicate that the business continued to operate without them. The main reason for discontinuing a business is related to problems in getting finance (mentioned by 44.4% of women who have discontinued their business), followed by the fact that the business was not profitable (33.3%).

Qatari female entrepreneurs were asked if they are a member of any organization that supports female entrepreneurship in Qatar. Four in ten Qatari female entrepreneurs state that are members of such an organization.



Female entrepreneurs involved with supporting organizations

2.2. DEMOGRAPHIC PROFILE OF QATARI FEMALE ENTREPRENEURS

Understanding the demographics of Qatari female entrepreneurs helps us to understand their life-stage and how better to reach them. The majority (69%) of Qatari women who are either currently managing/owning their own business or trying to start one, are between 35 and 54 years old. 87.3% are married and have the responsibility of caring for a family member (i.e., children, parents.). Among Qatari female entrepreneurs, 45.1% are residents of the municipality of Doha, while only very few are residents of Al Wakra (9.9%), Al Shamal (7.0%), or Al Khor and Al Thakhira (1.4%).

Half the Qatari female entrepreneurs are university graduates (53.5%) with a further 12.7% having obtained either a master's degree or a Ph.D. Many Qatari female entrepreneurs have studied either business administration or management (25.4%

and 23.9%, respectively). One in ten Qatari female entrepreneurs have studied economics while another 8.5% studied marketing. 80% of female entrepreneurs have also received courses in entrepreneurship.

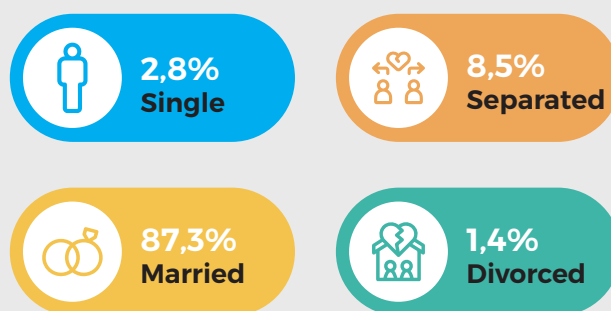
Among Qatari female entrepreneurs, 49.3% confirm they are self-employed and/or employed part-time while 18.3% indicate they are full time employees and 2.8% are retired. Almost seven in ten Qatari women who are self-employed have been employed in other companies in the past and the median number of years of experience they had before starting their own business and becoming self-employed is of 10 years. Half of those were employed as chief/head of department and 8.3% were either directors/chief executive officers or project managers.

Profile of Qatari female entrepreneurs

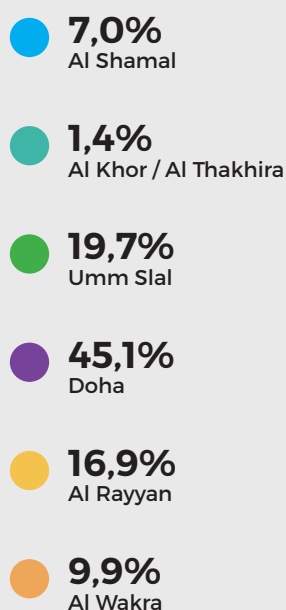
Age Groups



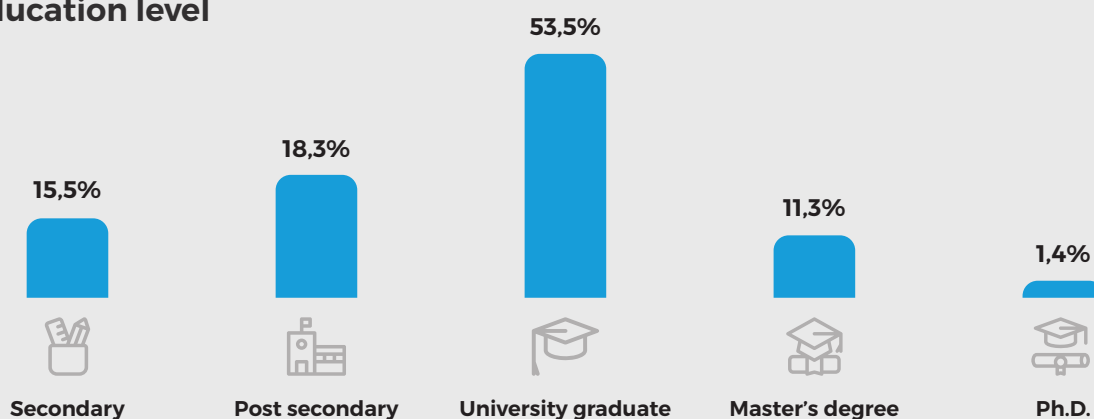
Marital Status



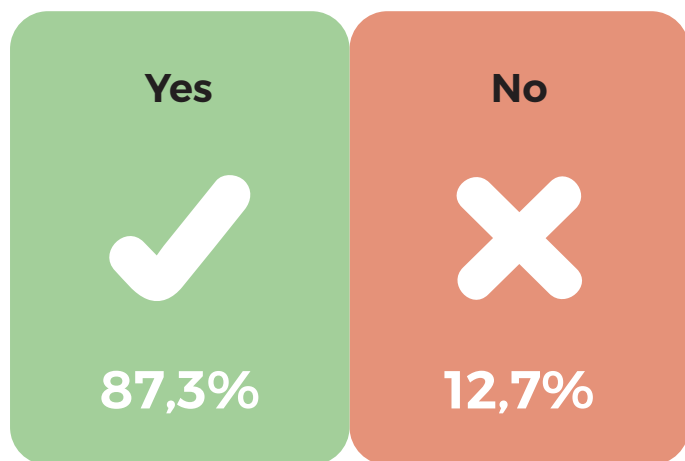
Area of residence



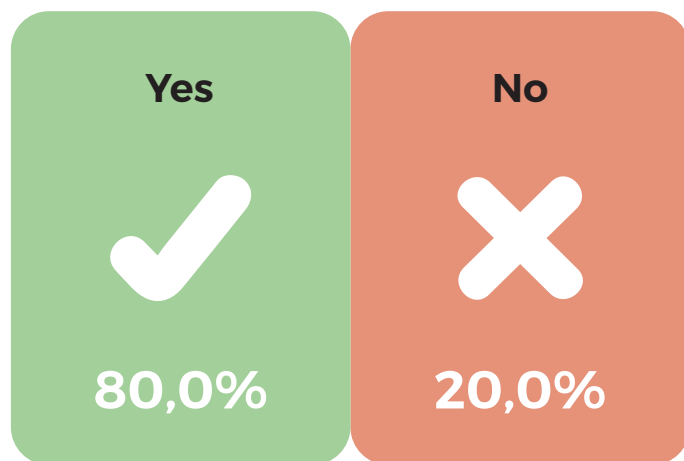
Education level



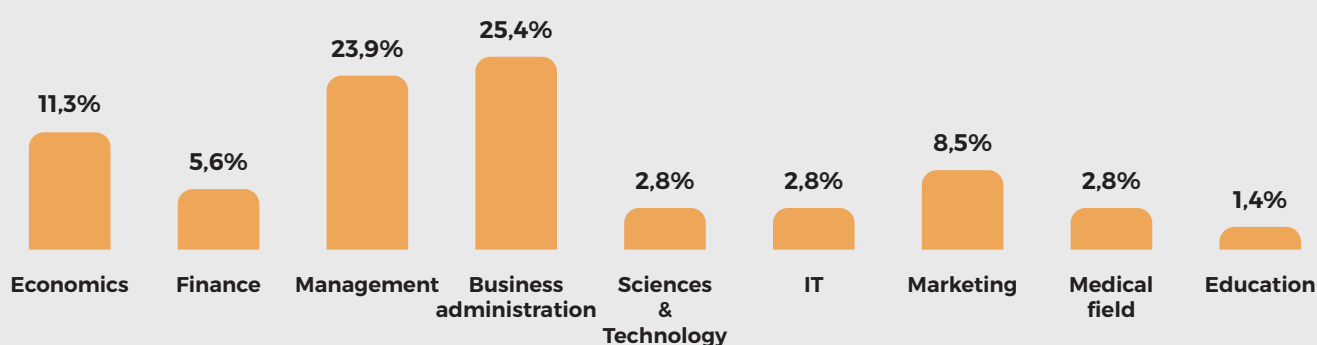
Care responsibilities



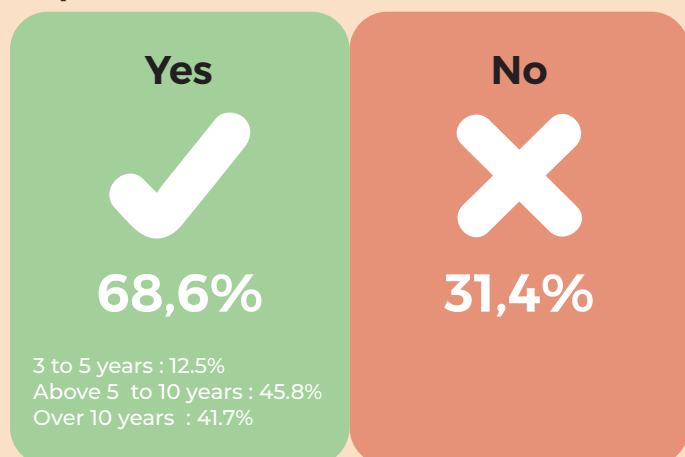
Entrepreneurship courses



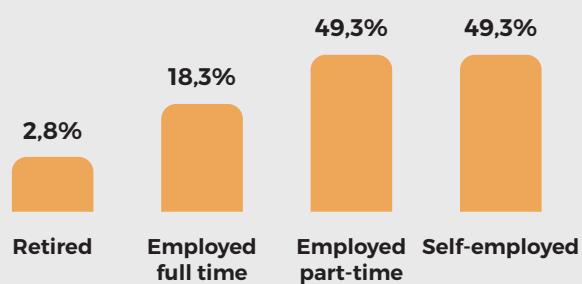
Fields of education



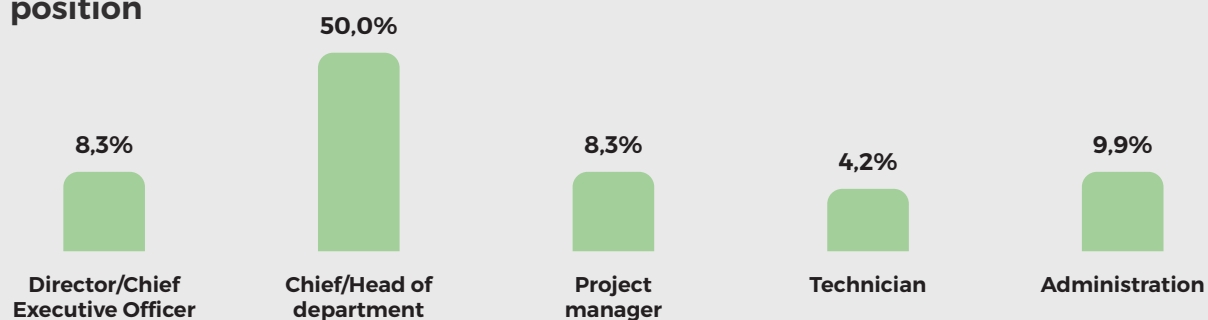
Past employment for self-employed respondents



Employment status



Past employment position



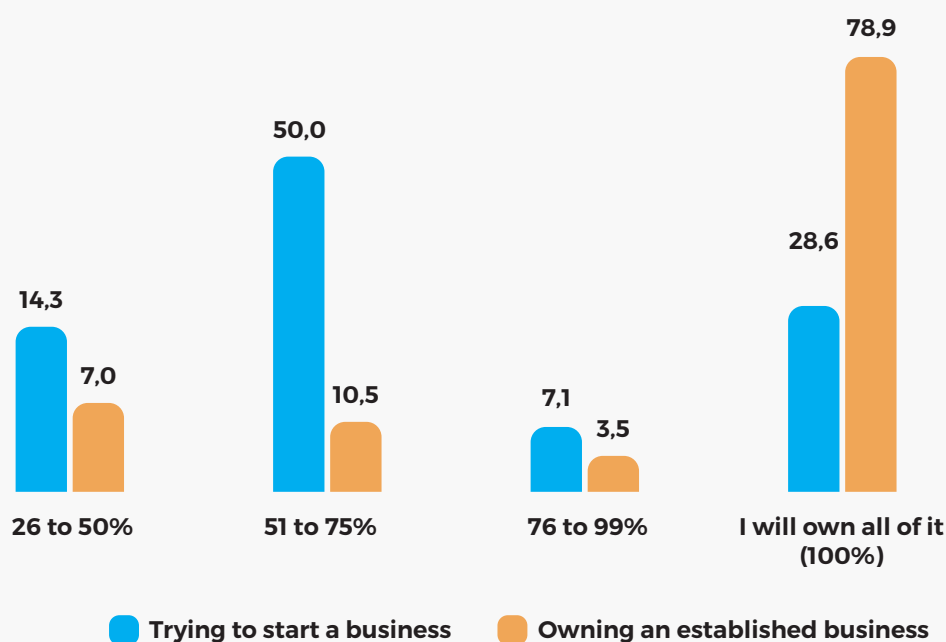
2.3. PROFILE OF QATARI FEMALE OWNED ENTERPRISES

Business Ownership

The majority (78.9%) of Qatari women who already own/manage their own business, own 100% shares in their business. However, the majority (50.0%) of Qatari women who are currently trying to start their own business only plan to own 51-75% of it.

Only 28.6% of those currently trying to start a business will own 100% shares in that business (see figure 10).

Figure 10: Business Ownership



Source: FENT Survey 2022

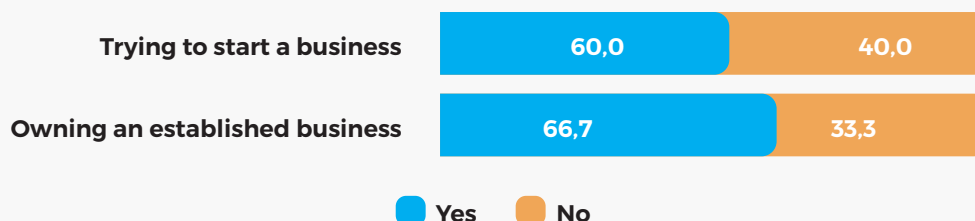
Note: The sample size of the surveyed Qatari women who are currently trying to start a business in Qatar is below n=30 which is why the results for this segment are to be considered as indicative only.

Business Initiation

There is a high level of entrepreneurial spirit and business ideation amongst Qatari women. When asked if they are the ones who initiated the idea for their business, the majority (66.7% of those who already own an established business and 60% of

those currently trying to set one up) answered yes, they were the ones with the original business idea (see Figure 11).

Figure 11: female entrepreneurs who initiated the business idea



Source: FENT Survey 2022

Note: The sample size of the surveyed Qatari women who are currently trying to start a business in Qatar is below n=30 which is why the results for this segment are to be considered as indicative only.

Average Number of Employees

Female entrepreneurs who are trying to start their own business indicate their business will employ

an average of 12 people while current businesses employ an average of 10 employees.



Business Activity Sector

Qatari female entrepreneurs choose a wide variety of different business activities. Over a third of Qatari women who are currently trying to start a business are targeting food and beverage serving activities, while one in five is targeting retail sale of products and 14.3% are targeting one of the following sectors: event organization and décor and cleaning services.

For Qatari women who already own an established business, 28.1% own and manage a business in the food and beverage serving sector, followed by manufacturing and retail sale of clothes (19.3%), retail sale of all sorts of products (15.8%), and beauty salons (14.0%) (see figures 12 and 13).

Figure 12: Business activity sector (% of those trying to start their own business)



Source: FENT Survey 2022

Note: The sample size of the surveyed Qatari women who are currently trying to start a business in Qatar is below n=30 which is why the results for this segment are to be considered as indicative only.

Figure 13: Business activity sector (% of the established business owners)

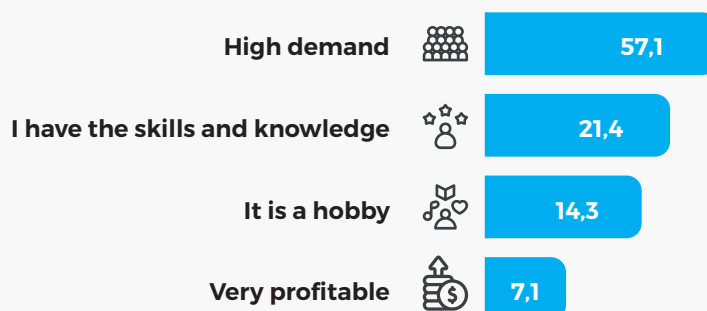


Source: FENT Survey 2022

Qatari female entrepreneurs were asked the reasons for choosing their business activity. The majority of those who are currently trying to start a business choose their activity because of market demand (51.1%), followed by their capabilities, skills, and knowledge (21.4%), and their hobbies (14.3%). Only 7.1% choose their business sector based on profitability.

Women who already own an established business are also unlikely to choose a business sector because of its profitability (7.0%). The most influential reason for choosing a business sector for these business owners is that the activity is a hobby (43.9%), followed by their own capabilities, skills and knowledge (24.6%) and whether there is a market demand (21.9%) (see figures 14 and 15).

Figure 14: Reasons for the choice of sector (% of those trying to start their own business)



Source: FENT Survey 2022

Note: The sample size of the surveyed Qatari women who are currently trying to start a business in Qatar is below n=30 which is why the results for this segment are to be considered as indicative only.

Figure 15: Reasons for the choice of sector (% of the established business owners)



Source: FENT Survey 2022

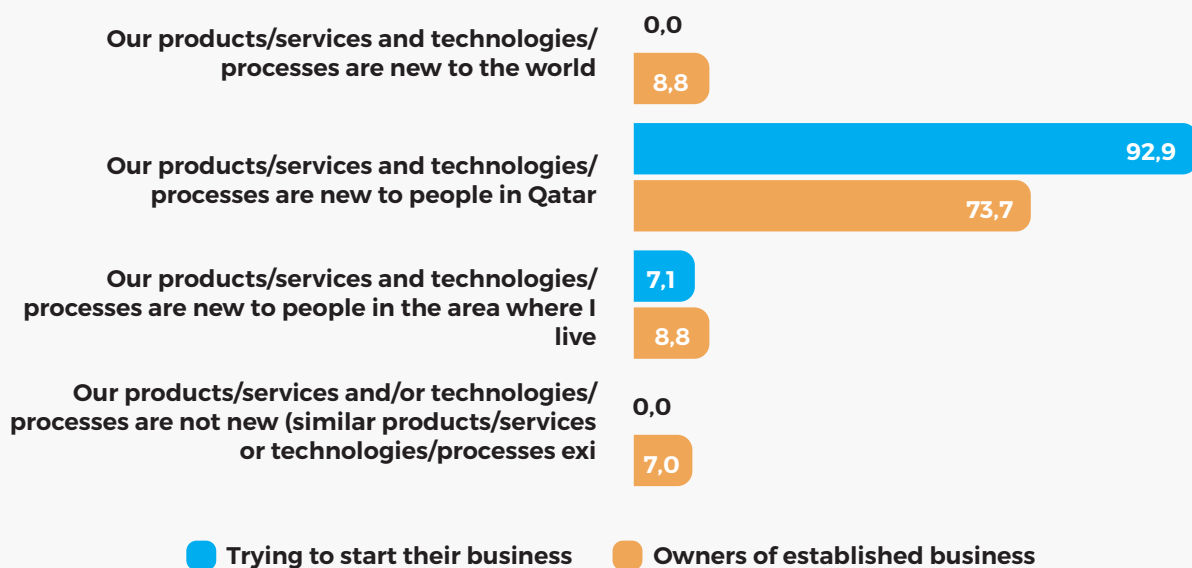
Business Innovation

The surveyed Qatari female entrepreneurs were asked whether their products/services and their technologies/processes are new to the world, new to people in Qatar, or new to the area where they live.

Figure 16 shows that the majority of entrepreneurs state that their products/services and technologies/processes are new to people in Qatar (92.9% for those who are trying to start a business and 73.7% for those who own an established business).



Figure 16: Business innovation level



Source: FENT Survey 2022

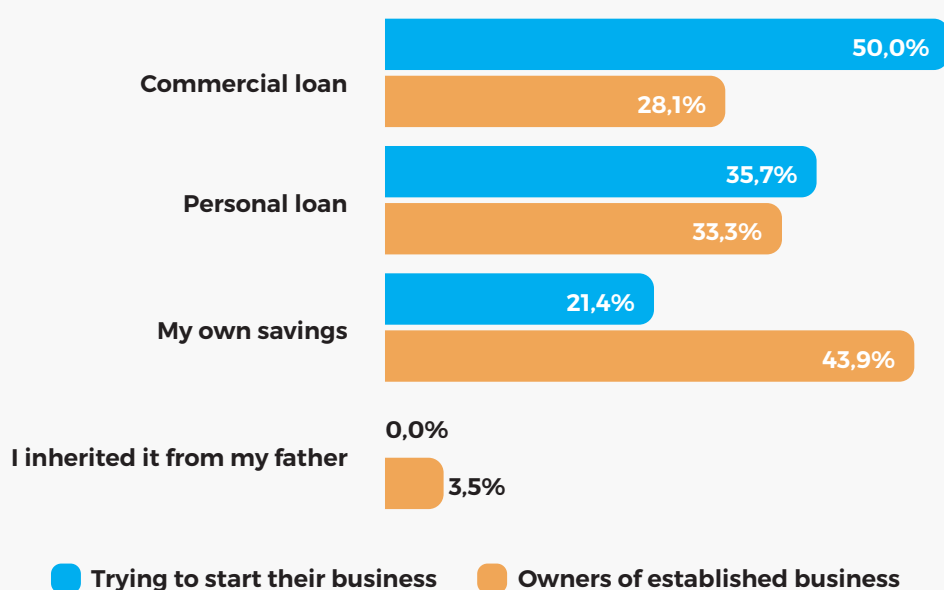
Note: The sample size of the surveyed Qatari women who are currently trying to start a business in Qatar is below n=30 which is why the results for this segment are to be considered as indicative only.

Sources of Financing

A key difference between Qatari women who already own their own business, and those who are currently trying to start one, is the source of financing. Most of the women who already own a business used their own personal savings to start the business (43.9%) or took out a personal loan (33.3%). Only 28.1%

accessed a commercial loan to start their business. Qatari women who are currently trying to start their business have more plans to access a commercial loan for funding (50.0%) as opposed to using their own savings (21.4%) or taking out a personal loan (35.7%) (see figure 17).

Figure 17: Sources of financing



Source: FENT Survey 2022

Note: The sample size of the surveyed Qatari women who are currently trying to start a business in Qatar is below n=30 which is why the results for this segment are to be considered as indicative only.

Expectations for Business Growth & Success

Both segments of entrepreneurs are very likely to have high expectations for their business growth as the majority believe there will be an increase in one year from now. In fact, 57.1% of those trying to start a new business and 43.9% of those owning an established business believe there will be

an increase of 15% or more in terms of business growth. Very few entrepreneurs think there will be a decline in business growth (7.1% and 8.8% for those trying to start a business and owners of established businesses respectively) (see figures 18 and 19).

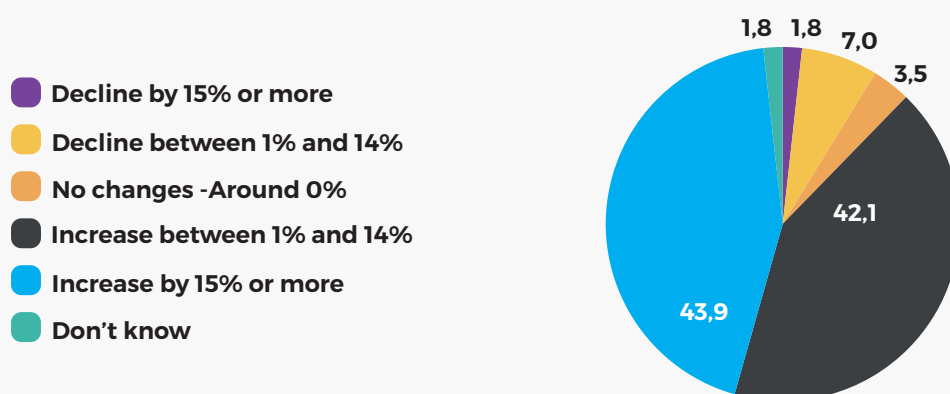
Figure 18: Expectations of business growth (% of those trying to start their own business)



Source: FENT Survey 2022

Note: The sample size of the surveyed Qatari women who are currently trying to start a business in Qatar is below n=30 which is why the results for this segment are to be considered as indicative only.

Figure 19: Expectations of business growth (% of the established business owners)

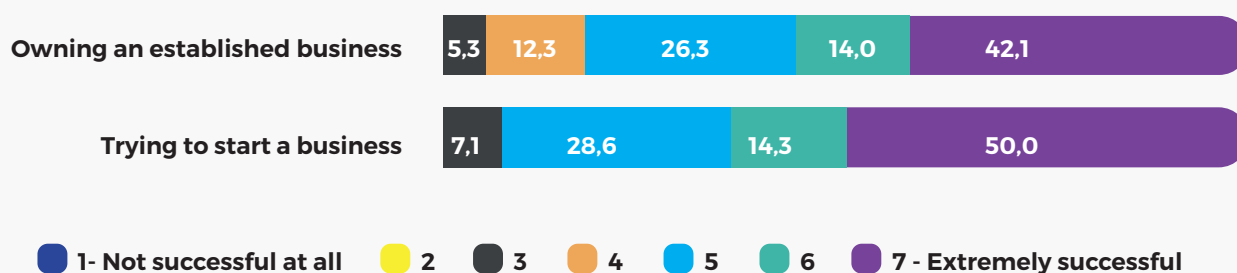


Source: FENT Survey 2022

Most Qatari female entrepreneurs believe their current or future businesses to be successful with 42.1% of owners of established business and 50.0%

of those trying to start a new business stating they believe the business is or will be extremely successful (see figure 20).

Figure 20: Perceptions on business success level



Source: FENT Survey 2022

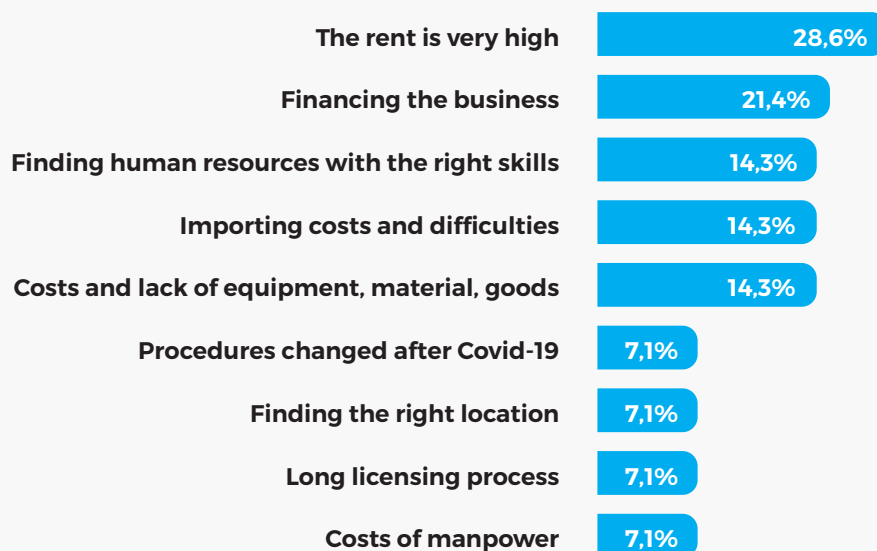
Note: The sample size of the surveyed Qatari women who are currently trying to start a business in Qatar is below n=30 which is why the results for this segment are to be considered as indicative only.

Constraining Factors with Regards to Business Success

The surveyed Qatari female entrepreneurs were asked what is holding them back personally from being more successful or reaching their full potential. Both those who are trying to start their own business and those who already own a business agree that the most constraining factor is the cost of renting an office in Qatar (28.6% and 35.1%, respectively).

Qatari women who are currently trying to start a business also mention the financing of the business (21.4%), finding human resources with the right skills (14.3%), importation costs and difficulties (14.3%), and costs and lack of equipment, material and goods (14.3%) (see figure 21).

Figure 21: Constraining factors for Qatari female entrepreneurs (% of those trying to start their own business)



Source: FENT Survey 2022

Note: The sample size of the surveyed Qatari women who are currently trying to start a business in Qatar is below n=30 which is why the results for this segment are to be considered as indicative only.

For owners of established business, after the high office rental costs, the next main constraining factors include finding human resources with the right skills (29.8%), costs of manpower (21.1%), importation costs and difficulties (15.8%), high

costs for marketing and lack of support from the government (15.8%), costs and lack of equipment, material and goods (14.0%), and procedures with regards to manpower (14.0%) (see figure 22).

Figure 22: Constraining factors for Qatari female entrepreneurs (% of the established business owners)



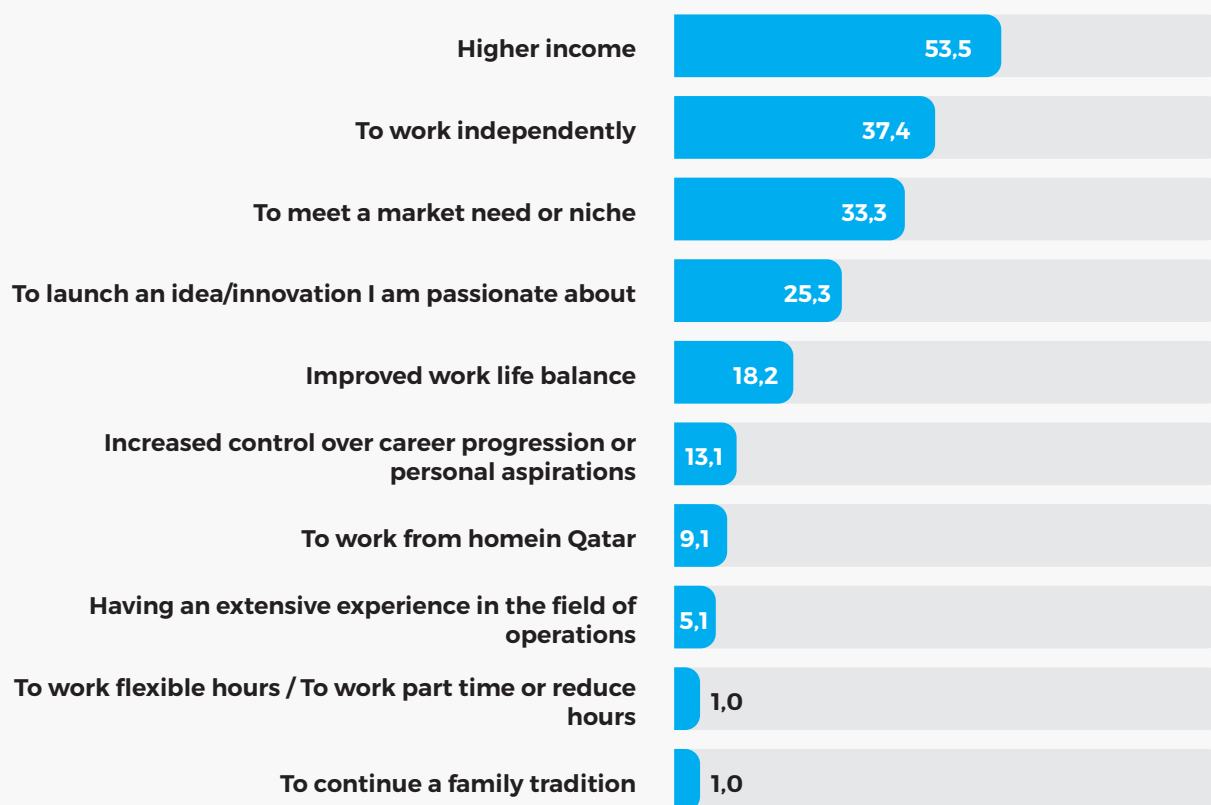
Source: FENT Survey 2022

2.4. QATARI WOMEN'S MOTIVATIONS FOR STARTING THEIR OWN BUSINESS

The FENT survey sought to understand the reasons why Qatari women decide to start their own business. Over half (53.5%) of the Qatari female entrepreneurs are motivated by financial reasons, stating that their main reason for starting a business is to earn a higher income. A further 37.4% state that they start their own business so that they

can work independently, and 33.3% cite that they want to meet a market need or niche. 25.3% of the entrepreneurs mention they started a business because they wanted to launch an idea that they are passionate about.

Figure 23: Motives for starting a business (% of total female entrepreneurs)



Source: FENT Survey 2022

Almost half the Qatari female entrepreneurs confirm that before they started their business, they

already knew someone who had started his own business.

**Affiliation with a businessperson
(% of total female entrepreneurs)**

**AFFILIATION WITH A
BUSINESSPERSON**


43,9

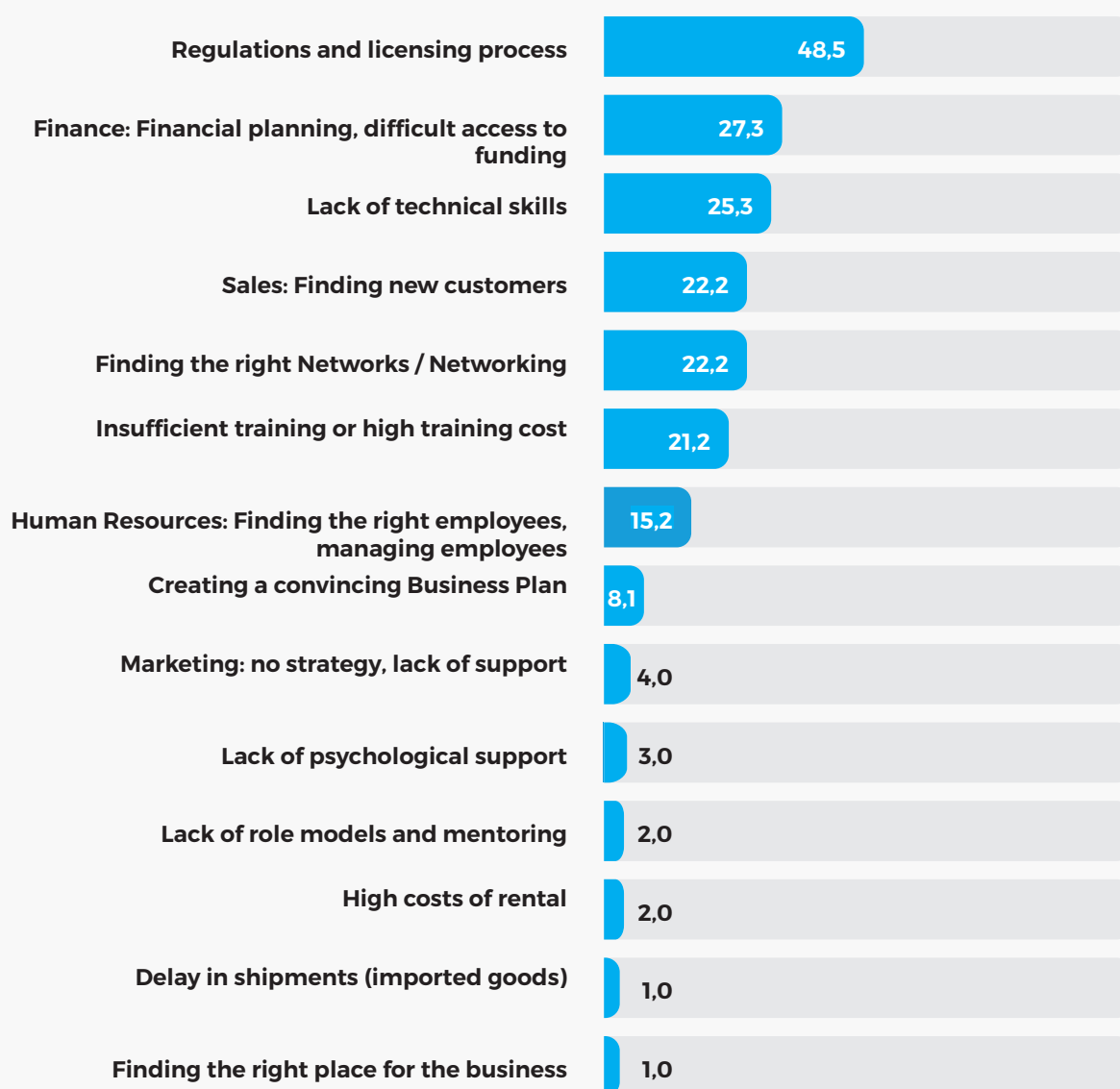


2.5. CHALLENGES FACED BY FEMALE ENTREPRENEURS IN QATAR

To identify key areas for improvement in the support provided to female entrepreneurs in Qatar, the FENT survey sought to understand the challenges that Qatari women face when starting their own business. Almost half the surveyed female entrepreneurs faced difficulties in navigating the regulations and licensing process (48.5%), and a

further 27.3% faced challenges in finance, financial planning, and access to funding. Lack of technical skills (25.3%), sales and finding new customers (22.2%), finding the right networks/networking (22.2%) and insufficient training or high training costs (21.2%) were also reported as challenges by Qatari female entrepreneurs.

Figure 24: Challenges Qatari women face as entrepreneurs



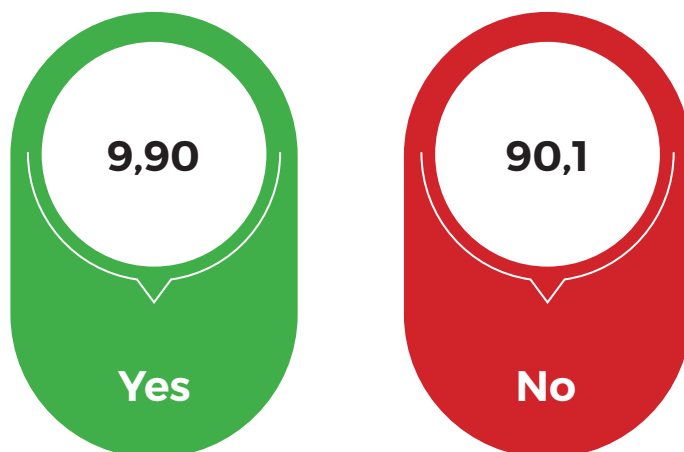
Source: FENT Survey 2022



2.6. INTERACTION WITH THE SUPPORT ECOSYSTEM

Qatari female entrepreneurs were asked if they received any kind of support from any organization supporting FENT in Qatar. Only 9.9% of the entrepreneurs stated that they had received support, mostly from Nama Center in the form of training on skills such as marketing, management, and leadership. Figure 25 shows that there may be a lack of awareness of the support available, because while 52.1% of Qatari women agree or strongly agree with the statement 'there are sufficient support programs and initiatives for female entrepreneurs', there is still 33.9% who either disagree or strongly disagree with the statement.

Receiving support from the ecosystem members





2.7. ATTITUDES AND PERCEPTIONS ON THE FENT ECOSYSTEM IN QATAR

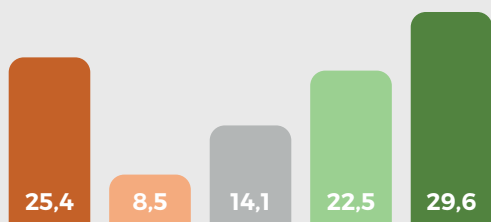
The FENT Survey also aimed to identify and understand the attitudes and perceptions of Qatari female entrepreneurs towards some key attributes with regards to female entrepreneurship in Qatar. Female entrepreneurs were asked whether they agree or disagree on several statements as shown in figure 25 below.

The results show that most female entrepreneurs (57.8%) either 'somewhat agree' or 'strongly agree' with the statements 'In Qatar, there are sufficient affordable support services so that women can continue to run their businesses even after they have started a family' and 'In Qatar, the national culture encourages women as equally as men to start a new business'. However, half the surveyed entrepreneurs also believe that female entrepreneurs face a struggle that is different from their male counterparts (50.7%).

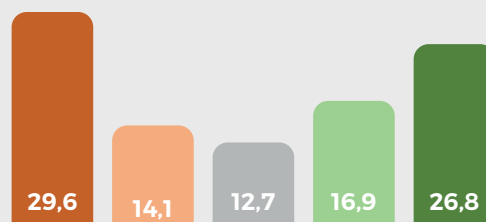
Almost half the surveyed entrepreneurs either 'somewhat disagree' or 'strongly disagree' with the statements 'In Qatar, access to financing is equally granted for male and female entrepreneurs' (49.3%) and 'In Qatar, regulations for entrepreneurs are so favorable that women prefer becoming an entrepreneur instead of becoming an employee' (47.1%).

The coronavirus pandemic is seen to have had a negative impact on female entrepreneurs in Qatar. 73.2% of Qatari women strongly agree that starting a business is more difficult now compared to before the pandemic. Most Qatari female entrepreneurs also strongly disagree with the statements 'Covid-19 has created new opportunities for your business' and 'Amid the pandemic, the increase in teleworking has improved your work life balance'.

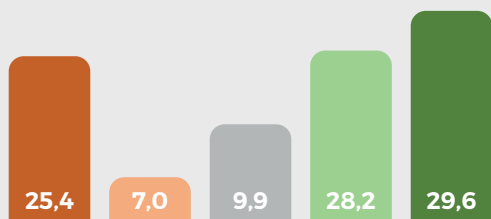
Figure 25: Attitudes and perceptions on the FENT ecosystem



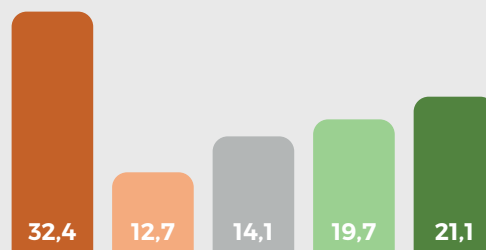
In Qatar, there are sufficient support programs and initiatives for female entrepreneurs



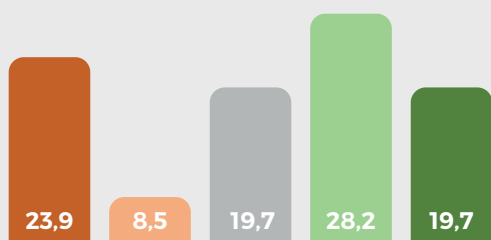
In Qatar, it is equally easy for men and women to start a business



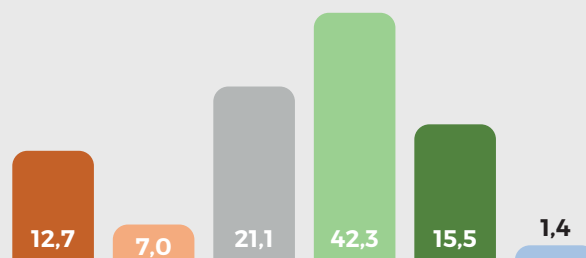
In Qatar, there are sufficient affordable support services so that women can continue to run their businesses even after they have started a family



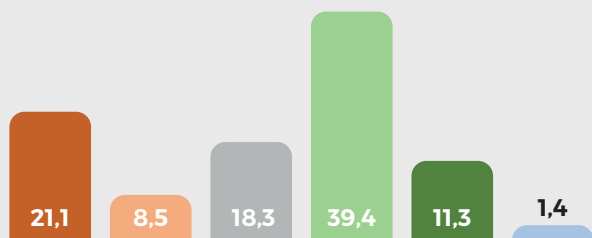
In Qatar, the regulations for entrepreneurs are so favorable that women prefer becoming an entrepreneur instead of becoming an employee



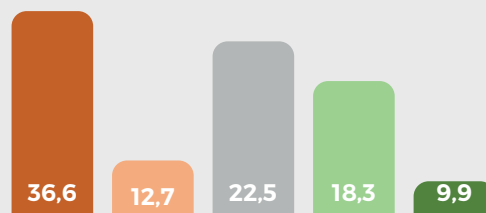
In Qatar, there are good opportunities for women to start their own businesses



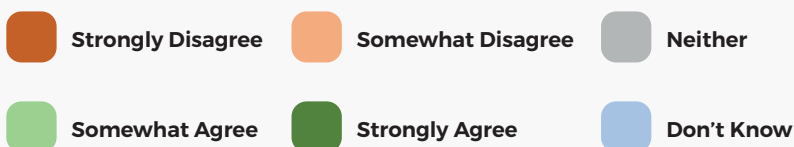
In Qatar, the national culture encourages women as equally as men to start a new business

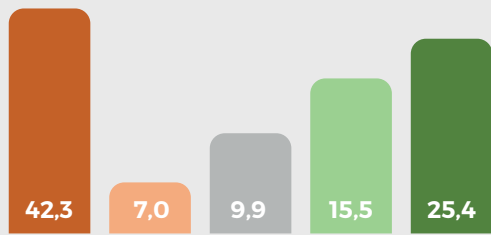


In Qatar, women entrepreneurs face a struggle that is different from their male counterparts



In Qatar, access to financing is equally granted for male and female entrepreneurs

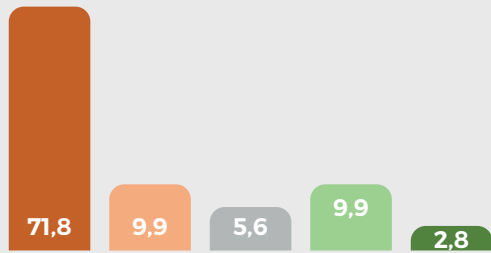




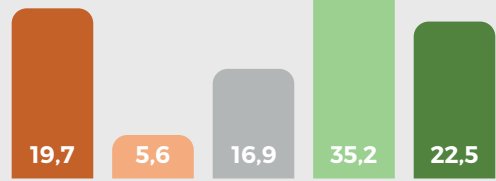
Amid the pandemic, the increase in teleworking has improved your work life balance



Starting a business is more difficult now compared to before the Covid-19



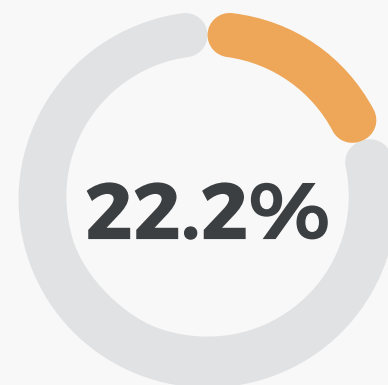
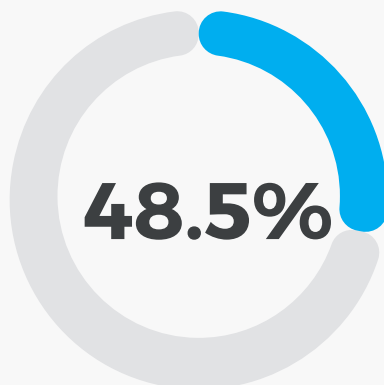
Covid-19 has created new opportunities for your business



In response to the coronavirus pandemic, your business adopted digital technologies or enhanced its use of digital technologies for selling your product or service

Source: FENT Survey 2022

2.8. FURTHER INSIGHTS FROM IN-DEPTH INTERVIEWS WITH QATARI FEMALE ENTREPRENEURS



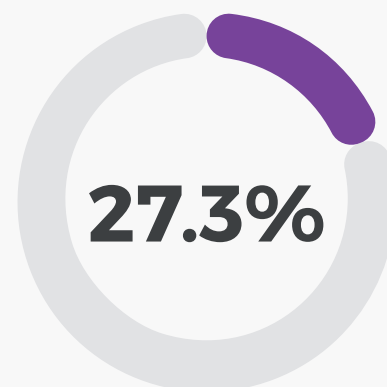
Qatari women do not feel that being female affects their entrepreneurial capability or capacity for growth. Any challenges they face are not specifically because they are women. Many agree that Qatar offers excellent opportunities for Qatari female entrepreneurs, especially with regards to business incubation and business creation, and many have been part of entrepreneurship initiatives and programs offered by various entities in Qatar, such as Qatari Business Incubation Center, Qatar Development Bank and Nama.

However, as current business owners and managers, they face several common challenges.

The Regulations and Licensing process is discussed as a key challenge. This was also mentioned by 48.5% of the entrepreneurs in the FENT Survey as the top challenge they face in starting their business. They mention that these procedures are lengthy and complicated and that there is little information and support to guide them through the process of ensuring their business is properly established. They feel that the process should be simpler and automated, with one single entity or ministry in charge of entrepreneurial activities and that the set up should be able to be completed online, rather than face-to-face at several different ministries.

They also mention that the list of business activities they can choose from in order to register their company is too limited, and they often have to choose an activity that is not in line with their business. They feel that the procedure to issue or renew their commercial license is a series of complicated obstacles, rather than a simple process, and there is nowhere that outlines each requirement and stage of the process clearly.

Another challenge relates to finding the right networks and networking (also mentioned by 22.2% as a key challenge for female entrepreneurs in the FENT Survey). This is an area where Qatari women feel that men may generally have an advantage, as there is no real space for female entrepreneurs to gather, exchange and share ideas, network, and source business.



This leads to another area of concern regarding difficulty to access funding (as mentioned by 27.3% of the entrepreneurs in the FENT Survey). Qatari female entrepreneurs claim that finding funding is often hard, and that there are no networking events that enable them to connect with investors.

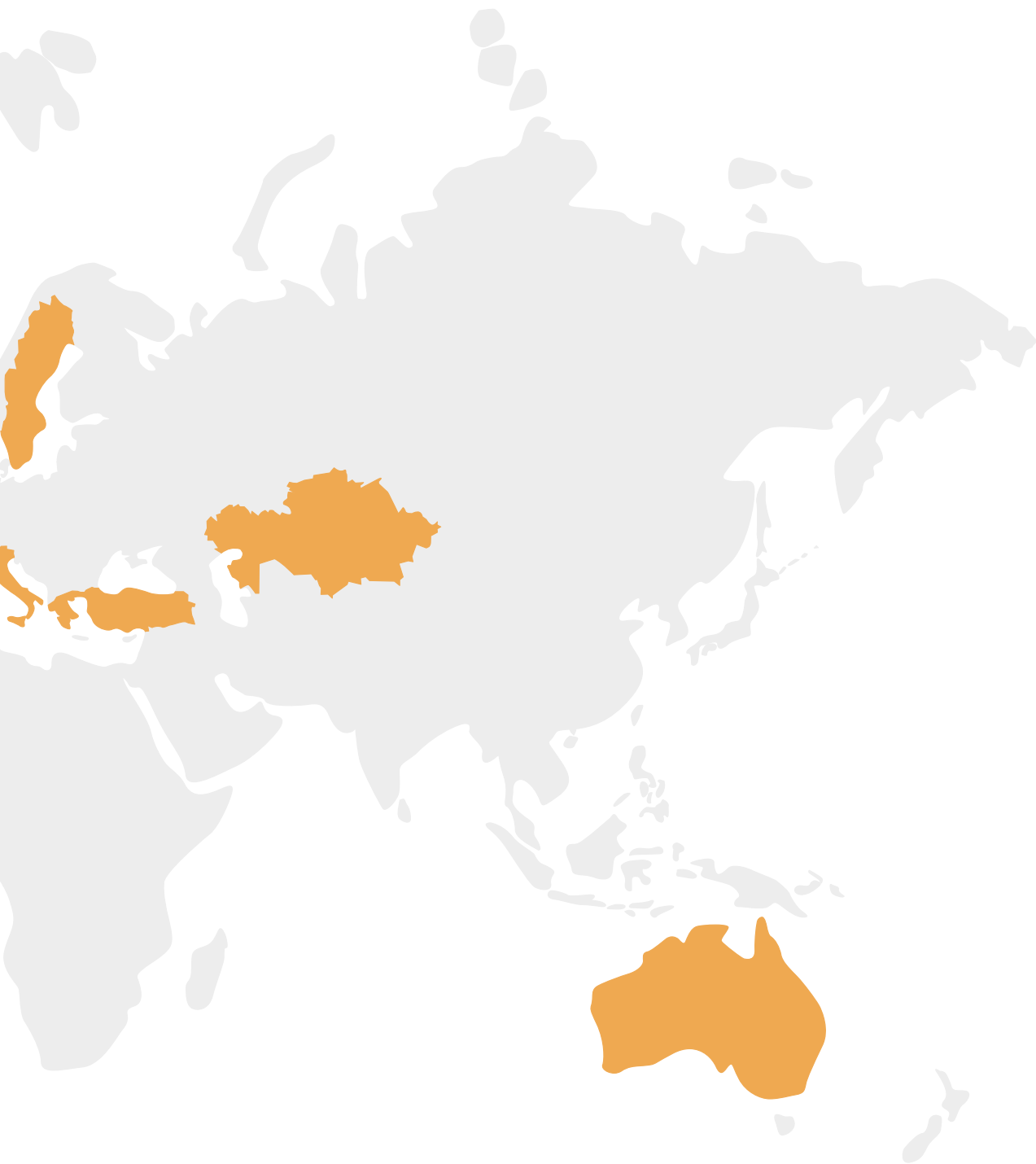


High rental costs for office space are also discussed. This was the main challenge for Qatari female entrepreneurs in the FENT survey, and it was a key concern discussed in most of the in-depth interviews. Qatari female entrepreneurs claim that it is difficult to find the space they need, and that high rental fees or being unable to find the necessary finance to buy land, is too high a cost for start-ups to manage.

SECTION 3:

BENCHMARKING





Studying Qatar's female entrepreneurs' ecosystem and Qatar population profile helped identify the key improvement categories regarding female entrepreneurship, and in order to identify potential solutions, a benchmarking exercise has been conducted. The benchmark primary objective is to highlight best practices in model countries that could be replicated in Qatar to enhance female entrepreneurship and women empowerment. For this purpose, an initial list of countries has been chosen based on key indicators measures such as the proportion of female entrepreneurs and the gender gap index. The initial list of countries included Oman, UAE, Netherlands, Sweden, Italy, Turkey, Greece, Kazakhstan, and Australia.

Secondary research was conducted to understand the current position of Qatar on a set of relevant indicators and to screen the initial list of potential benchmarking countries in order to single out countries with environments, policies and instruments that adequately and effectively promote female entrepreneurship.

The following table presents the best practices in terms of initiatives and programs that could be useful to address women economic empowerment and entrepreneurship in Qatar as identified through the benchmark exercise. A detailed profile of the benchmark countries is presented in Appendix B of this report.



Initiatives

Policies & Regulations

The law on Direct support by public funding to Female Entrepreneurship (former Law 215)

The law aims at promoting substantive equality and equal opportunities for men and women by providing easily accessible funding for women willing to start their own business (loans are given in the following sectors: industry, trade, agriculture, services and tourism)²¹.

This initiative was validated by the United Nations Industrial Development Organization (UNIDO) as one of the most impactful initiatives in terms of laws on access to finances for female entrepreneurs and could be a source of inspiration for the development and implementation of a regulation in Qatar that would enhance gender equality in terms of access to funding and investment opportunities.

Access to information

Committees for the Promotion of women's Entrepreneurship (CIFs)

Established by National Association of Chambers of Commerce in agreement with the Ministry of Productive Activities in 1999, CIFs provide dedicated services to women entrepreneurs. There is one CIF in every single local Chamber (one in every Italian Province) with over 1,000 experts who have been delegated by local business associations and trade unions who provide customized programs for women.

Services offered include self-assessment of individuals' attitude to self-employment and the risk-assessment of the enterprise; information on the legal and regulatory frameworks and procedures; information on financing opportunities; Indications on services available to support business creation, particularly catered to women and young people²².

Qatar's female entrepreneurs could also benefit from a similar initiative as it would allow them to access detailed and complete information on topics such as regulations and procedures, investment opportunities, and support services and networks available.

This initiative has also been categorized by UNIDO as one of the best practices and one of the easiest initiatives to adapt and implement in other countries.

²¹ UNIDO - Promoting Women Empowerment in MENA, p1-72

²² UNIDO - Promoting Women Empowerment in MENA, p1-72



Initiatives

Access to information

The Australian Women Chamber of Commerce and Industry (AWCCI) provides self-employed women with the contacts and resources required to start a business. This includes providing access to potential investors, networking groups and critical information sources²³.



Initiatives

Access to technical support services and networks

Pitch lunches

Almi (an organization supporting entrepreneurs in developing and growing their businesses), the Enterprise Europe Network (EEN) and the Swedish federation of business owners, invites female entrepreneurs to lunch meetings. Each entrepreneur is allowed to introduce their companies for 30 seconds (the “30 seconds of fame”). Then the companies are invited to different pitch tables where they give a 2 to 5 minutes pitch for advisers (specialized in financing, innovation and/or internationalization) who also have two minutes to give feedback on whether the company is interesting for external financing or not. The advisers guide and highlight constructive proposals for the companies. Over the years, this became a very good networking opportunity and many of the participants received continued advice²⁴.

This initiative is considered by the association of crafts and SMEs in Europe (SMEUnited) to be one of the best practices and most impactful initiatives to support female entrepreneurs in developing and growing their businesses.

As networking events seem to be needed to encourage and empower female entrepreneurs in Qatar, a similar initiative could be easily implemented.



Initiatives

Access to finance

Integrated action for the support of female entrepreneurship

This intervention targets 4,000 women, aged 22-64, wishing to start their own business and become entrepreneurs. The intervention offers a subsidy of € 24,000 to each successful applicant, spread over 36 months. Priority is given to women receiving unemployment benefits and to innovative business proposals. The budget of the intervention amounts to € 87,408,000.

The intervention aims at assisting women, aspiring to become entrepreneurs, to setup their own small businesses and become self-employed²⁵.

A similar initiative could be developed for women who own a home-based business or female entrepreneurs who struggle with financing their business due to high cost of office rent, high cost of raw material, equipment, or manpower.

²³ UNIDO - Promoting Women Empowerment in MENA, p1-72

²⁴ SMEUnited best practices to support women entrepreneurship.

²⁵ UNIDO - Promoting Women Empowerment in MENA, p1-72



Initiatives

Access to finance

Financial Institutions Framework Kazakhstan Women in Business “FIF KazWiB”

The goal of the FIF KazWiB is to promote women entrepreneurship by improving women entrepreneurs’ access to finance and know-how and promote a strong women SME sector. FIF KazWiB includes three components: (i) the dedicated Women in Business (WiB) Financing component; (ii) the Technical Cooperation component; and (iii) the WiB Small Business Support component.

The objectives of this initiative are to:

- Develop and establish new organizational structures, business models, and strategies as well as procedures to start or expand lending to women SMEs
- Promote access to finance for women entrepreneurs through targeted new product development
- Establish sound marketing measures for partner finance institutions (PFIs) as well as on the program level to broadly promote financial support, education, and initiatives dedicated to the support of women entrepreneurs²⁶.



Initiatives

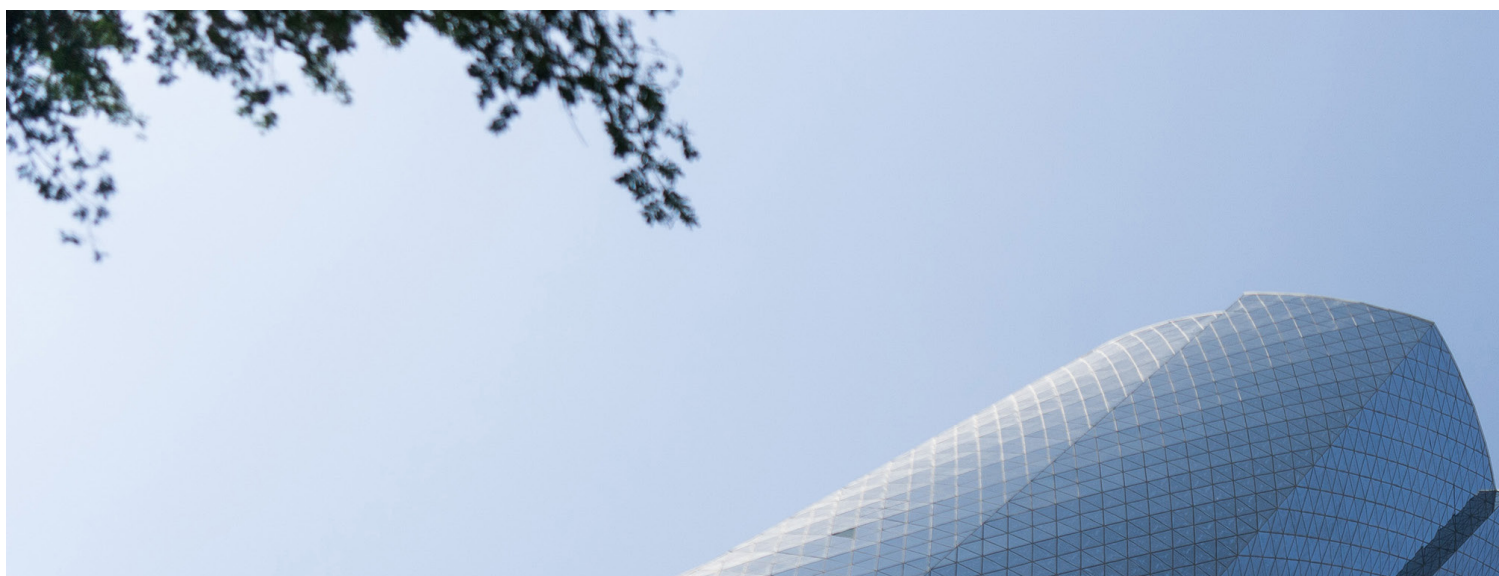
Access to finance

Garanti SME banking

Women-owned businesses represent 40 percent of small and medium-sized enterprises (SMEs) in Turkey, but only 15 percent have access to finance. Banks in Turkey are failing to cater to this market segment, even though women entrepreneurs represent an untapped market of \$4 billion, according to a World Bank study. The first bank in Turkey to recognize this opportunity was Garanti Bank.

Garanti Bank offers special loans to female entrepreneurs, such as:

- Women Entrepreneur Loans: This is the first social bond with female businesswomen exclusively in mind issued in Turkey and worth \$75 million dollars.
- SME Project Finance Loans developed jointly by Garanti and Credit Guarantee Fund (CGF) and offered based on the investment’s return and cash flow generation periods. The loan features a 6-month grace period and can be taken out with terms up to 7 years depending on the return and cash flow generation periods of the investment. The maximum loan amount is USD 30,000. The loan is offered with a special annual commission rate exclusive to women entrepreneurs²⁷.



²⁶ Kazakhstan Women in Business - ACDI/VOCA (acddivoca.org)

²⁷ UNIDO - Promoting Women Empowerment in MENA, p1-72

CONCLUSION

The Qatar Female Entrepreneurship research's main objective was to portray the current situation of female entrepreneurship in Qatar. For this purpose, a mixed methodology of secondary and primary research has been used to gather information on female entrepreneurship in Qatar, the support ecosystem of FENT, the existing programs for businesswomen, the profile of the Qatari female entrepreneurs, and the characteristics of their businesses. Although the research shows that the entrepreneurship ecosystem in Qatar offers a wide range of support services for entrepreneurs in general, there are not many programs and initiatives targeting female entrepreneurs and their specific needs.

The research also demonstrates the challenges that female entrepreneurs face when starting their companies or growing their businesses. The most prevalent challenges include the regulations and licensing processes, the cost of renting an office, the lack of funds and investors, the lack of skilled manpower, the cost of manpower and laws related to manpower, the cost of raw material in Qatar, the cost of importation and laws related to import/export of goods, and the cost and lack of knowledge about sales and marketing strategies.

The research findings indicate the need to review the policies and regulations governing companies, and reduce the time for procedures, which will benefit not only women, but also entrepreneurs of both sexes in general.

Access to finances and business investors is also one of the key improvement areas for the FENT ecosystem as female entrepreneurs have difficulties financing their start-ups and growing their businesses considering the amounts of fees needed for manpower, rent, production, marketing, distribution, among other things. According to members of key support organizations, investors tend to prefer to invest in a male led business, not because of the gender of the owner or manager, but because of the business activity.

It has also been observed that women tend to concentrate on the consumer services sector and choose low risk activities which are often seen as uninteresting and unprofitable for investors. It is therefore recommended that new programs are developed to encourage women to diversify the business activities and ideas which could be implemented through networking events and opportunities for female entrepreneurs and potential entrepreneurs to share their thoughts, learn from each other's experiences, and explore the opportunities that the market presents to them.

Members of the support ecosystem will have to work in strong collaboration to support female entrepreneurs and encourage Qatar's young women to start an entrepreneurial activity. As stated by both the female entrepreneurs and key members of the FENT ecosystem, the most important factor to improve the ecosystem, is the collaboration and strong communication between the support organizations.



Some of the **main recommendations** to foster female entrepreneurship in Qatar include the following:

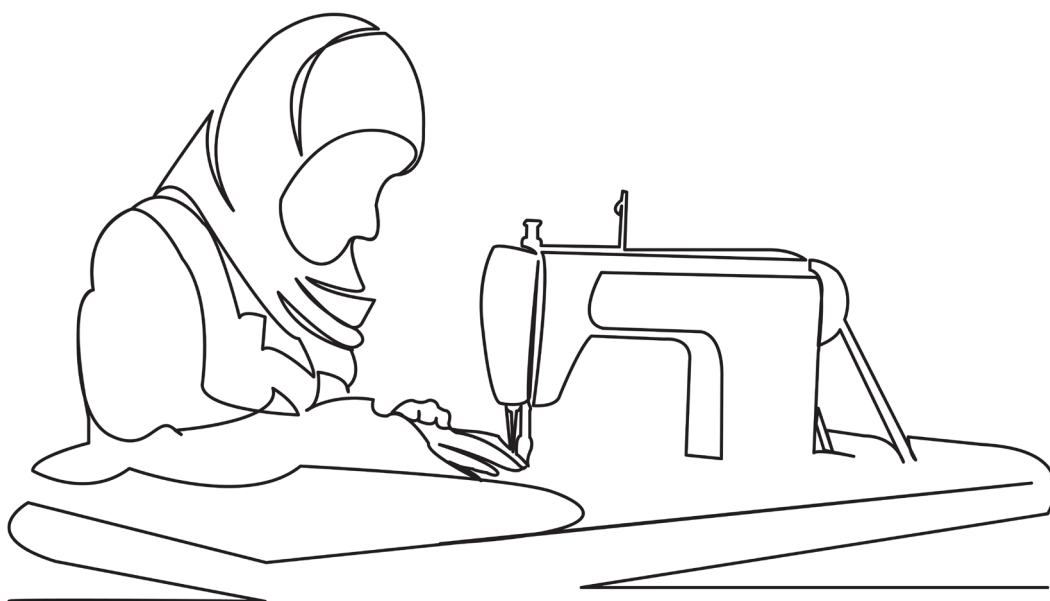
Policies and regulations:

Examine regulatory requirements for start-ups in general; Minimize regulatory hurdles for female owned start-ups where appropriate; Guide female entrepreneurs through the start-up administrative process and enhance the benefits of formalization; Facilitate the established businesses' growth.

Raise the awareness among potential entrepreneurs and business communities about the current tools, guides of how to do business in Qatar.

Access to finance:

Provide financial literacy training to female entrepreneurs; Enhance investment opportunities in female owned businesses; Encourage female entrepreneurs to have a business partner to share finances and risks with them; Expand the financing options among females such as venture capital, angle investment, crowdfunding, etc.



Social and cultural norms and promoting awareness of FENT:

Showcase the value of female entrepreneurship to society and address negative cultural biases; Raise awareness about entrepreneurship opportunities.



Support ecosystem members:

Sharing and synchronizing information on female entrepreneurship; Regular evaluation of the support services. These are important to build strategies and making decisions with regards to supporting female entrepreneurs.



Networking and awareness of support services:

Stimulate existing initiatives and strengthen networks among entrepreneurs.



Education and R&D transfer:

Encouraging young women to pursue an entrepreneurial career; The support organizations to partner with the private sector by sponsoring training programs and mentoring.



To arrange regular workshops with women entrepreneurs to identify their needs and challenges, in cooperation with main stakeholders such as QC, Businesswomen association, and QDB.

Since most of the graduates of business-related university programs are women, it is also important to develop the support to this segment in cooperation with the universities.

ABBREVIATIONS

FENT	Female Entrepreneurship
QDB	Qatar Development Bank
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
APS	Adult Population Survey
PSA	Planning and Statistics Authority
QBIC	Qatar Business Incubation Center
QU	Qatar University
QSTP	Qatar Science and Technology Park
NES	National Experts Survey
EBO	Established Business Ownership rate
TEA	Total Early-stage Activity rate

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APPENDIX A: RESEARCH METHODOLOGY

In order to address the desired information outputs from the research, the following four stages have been undertaken as part of the study:

01 Female Economic Presence:

as a first stage, secondary research was conducted with the aim to gather the information on the current situation of FENT in Qatar; women' contribution on population, workforce, and unemployment in Qatar; women and female entrepreneurs' economic activities preferences; and the education background and age groups of female entrepreneurs.

02 Female Entrepreneurship Ecosystem in Qatar:

secondary research was also conducted to gather information on the current members of the female entrepreneurship ecosystem. The main goals for this stage included understanding their offerings, their profile, visions, and plans; identifying the relevant legislations that are related to female empowerment with respect to entrepreneurship; and reviewing the best practices regionally and globally, compare the supporting legislations, programs, and initiatives.

03 Female Entrepreneurship in Qatar (FENT Survey):

the third stage of the research consisted of a primary data collection through a quantitative survey that aimed to identify and measure the following key indicators:

- Female entrepreneurship determinants/drivers
- Women' preferences of Sectors/activities
- Challenges/barriers
- Relation with the Ecosystem
- Financing sources
- Female entrepreneurs' needs
- Reasons of closing businesses
- Sample Characteristics
- Other elements such as: business performance, actions in time of crisis (e.g.: Covid-19), and innovation level.

The survey has been conducted with a total sample of n=100 Qatari female respondents via a Computer Assisted by Personal Interview (CAPI) method as there isn't any reliable available data for Qatari women. The collected data has been processed and statistically analyzed using the Statistical Package for the Social Sciences (SPSS) software.

04 Qualitative Research (In-depth Interviews):

this stage of the research involved conducting qualitative research with two main target audiences as follows:

- Key stakeholders: a total of seven interviews were conducted with key members of the FENT ecosystem to comprehend their roles, plans, initiatives, and challenges.
- Qatari female entrepreneurs: a total of 10 in-depth interviews were conducted with Qatari female entrepreneurs to get a deeper understanding on the difficulties and challenges they face.

APPENDIX B: FEMALE ENTREPRENEURSHIP – LITERATURE REVIEW

According to the emerging literature, women can make a significant contribution to entrepreneurial activity and economic development in terms of creating new jobs and increasing the gross domestic product (GDP), with positive impacts on reducing poverty and social exclusion²⁸. In addition, there is empirical evidence that women-owned businesses make significant contributions to innovation, employment, and gross national product in all economies²⁹. However, the percentage of women entrepreneurs is lower than that of men³⁰. In this section, we provide an overview of the literature available regarding female entrepreneurship with the aim to understand how important female entrepreneurship is for an economy and what are the influencing factors and key drivers for female entrepreneurship.

OVERVIEW OF FEMALE ENTREPRENEURSHIP RESEARCH

In the past 50 years there has been a rapid increase of interest and research on the topic of women's participation in entrepreneurial activities. In the 1970s and 1980s, research was mainly rooted in early-trait psychology and the gender factor was considered as a simple demographic variable³¹. Thus, much research of that time focused on who the female entrepreneur was, or on how women entrepreneurs compared to men entrepreneurs, in the hope of identifying the profile of the female entrepreneur.

In the 1990s, as women gained more prominent roles as both entrepreneurs and political actors, studies of female entrepreneurial behavior became inspired by feminist theories. And at about the same time, in an alternative to the feminist approach, some studies focused on analyzing the gender gap and women's employment choices. By the end of the 1990s, the field of female entrepreneurship was established as a well-respected and defined area of academic inquiry and female entrepreneurship had become a popular argument for the media and for political debates on employment and labor markets³².

Considering the outcomes of the empirical studies conducted over the years, there is a variety of reasons that contribute to explaining the observed differences in entrepreneurial behavior across gender. Minniti et al (2010) stipulated women and

men have different socioeconomic characteristics and that if we were to correct for factors such as education, wealth, family and work status, those differences would disappear. Other scholars have also mentioned that women tend to possess fewer years of experience than men³³ and tend to concentrate in different sectors³⁴. And in most recent years, it has been proven that women-owned businesses tend to be smaller and to grow less than those owned by men³⁵.

Although the proportion of female participation in entrepreneurial activities has significantly increased over the years, it will take at least another 267.6 years to completely close the gender gap between men and women in Economic Participation and Opportunity³⁶. According to 2021's Gender Gap Index results, 58% of this gap has been closed. Although the gap recorded a marginal improvement since 2020, the progress in closing it remains slow. This is mainly due to two factors: women's underrepresentation in the labor market; and women are still significantly disadvantaged in managing and accessing assets or financial services³⁷.

By closing the gender gap and creating equality between women and men, it is estimated that the proportion of women engaging in entrepreneurial activities will increase considerably³⁸.

Another key pillar of the gender gap that must be considered for enhancing female entrepreneurship is the Educational Attainment gap, which according to the World Economic Forum is nearly closed at 95% globally. The index estimates that on its current trajectory, it will take another 14.2 years to completely close this gap. Globally, women are more likely to be enrolled in higher levels of education than men. Whereas fewer girls are enrolled in primary education than boys (88.2% versus 90.5%), on average, there is virtual parity in secondary education, and women exceed men in tertiary education attainment. In 2018, 40.6% of women and 35.6% of men in the world were enrolled in tertiary education, a sign that women are pursuing education as a channel for advancement³⁹.

Worldwide, laws and policies play a very important role in defining the ecosystem for female entrepreneurship and achieving gender equality in the entrepreneurial sphere. In fact, several studies have demonstrated a positive correlation between women's economic rights and their economic

inclusion and opportunities. The Women, Business and the Law index shows that most existing laws and reforms with regards to women empowerment and gender equality, are associated with a range of better outcomes for women, including more entrepreneurship, better access to finance, a more abundant female labor supply, and a reduction in the gender wage gap. However, it has been observed that the majority of reforms were implemented in laws affecting women's pay. Fewer reforms have also been established to support female entrepreneurship through easier registration processes and access to finances. Despite these reforms, 108 economies still lack legal provisions that expressly prohibit gender-based discrimination in access to finance⁴⁰.



Reforms in laws affecting women's pay

Economies	Reforms
Bahrain, Montenegro, Saudi Arabia, and Vietnam	No more restrictions on women's employment in jobs previously deemed dangerous for women
Montenegro and Saudi Arabia	No more restrictions on women's employment in industrial jobs such as mining, construction, manufacturing, and the water sector
Costa Rica and Saudi Arabia	Bans on women's night work were lifted
The Marshall Islands, New Zealand, and the United Arab Emirates	A new legislation mandating equal remuneration for men and women who perform work of equal value

Source: Women, Business and The Law 2021, The World Bank Group

Reforms with regards to female entrepreneurship

Economies	Reforms
Pakistan	Allowing women to register a business in the same way as men
Bahrain, Jordan, the Marshall Islands, and Uzbekistan	Prohibition of gender-based discrimination in access to financial services

Source: Women, Business and The Law 2021, The World Bank Group

²⁸ Cardella, Hernández-Sánchez and Sánchez-García (2020). The Boundaries of Scientific Literature.

²⁹ Bush & Cooper (2012) Female entrepreneurship and economic development: An international perspective.

³⁰ Global Entrepreneurship Monitor 2020/2021 - Women's Entrepreneurship Report, p90-139.

³¹ Greene, Brush, and Gatewood (2007). Perspectives on women entrepreneurs.

³² Minniti, Naudé. The Patterns and Determinants of Female Entrepreneurship Across Countries.

³³ Lee and Rendall (2001). Self-employment disadvantage in the working lives of blacks and females.

³⁴ Orser, Riding, and Manley (2006). Women entrepreneurs and financial capital.

³⁵ Global Entrepreneurship Monitor 2020/2021 Women's Entrepreneurship Report, p90-139.

³⁶ Global Gender Gap Report 2021, the World Economic Forum, p 8-40.

³⁷ Global Gender Gap Report 2021, the World Economic Forum, p 8-40.

³⁸ Cardella, Hernández-Sánchez and Sánchez-García (2020). The Boundaries of Scientific Literature.

³⁹ Global Gender Gap Report 2021, the World Economic Forum, p 8-40.

⁴⁰ Women, Business and The Law 2021, The World Bank Group, p29-33.

WHAT FACTORS INFLUENCE FEMALE ENTREPRENEURSHIP?

Although the most common factors impacting women's decisions to become entrepreneurs are related to demographic and socio-cultural aspects such as educational level, age, marital status, and family traditions, some scholars have also pointed towards contextual factors (i.e., social media and professional environment) and personality factors (i.e., self-efficacy and risk propensity). In 2015, a study indicated that the gap between men and women in starting an entrepreneurial career is due to lower risk attitude expressed by women⁴¹. The study associated the low rate of women entrepreneurs with a greater fear of failure, little confidence in their skills, and perception of poor support from social networks. This observation has been later confirmed by the Global Entrepreneurship Monitor (GEM) in the Women's Entrepreneurship Report (2021) which indicates that half the women around the world believe they don't have the capabilities to start their own enterprise and that fear of failure would prevent them from engaging in any entrepreneurial activity.

Another study also conducted in 2015 showed that self-confidence, the provision of assistance and institutional support, and the ability to access the credit service and social networks are factors that stimulate female entrepreneurs⁴². Another factor that research has shown to be highly relevant for female entrepreneurs is the perception of gender roles that could influence the types of careers deemed acceptable for women⁴³.

In general, women are motivated to choose an entrepreneurial career for different reasons than men. Men appreciate good pay, job security and promotion opportunities, while women prefer opportunities to use their initiative and flexible hours⁴⁴. Research and empirical studies show that women seem motivated toward social goals, unlike men whose attitudes push toward more economic and material issues⁴⁵. As the literature shows, social enterprises are more suited to the social role of women⁴⁶. The greater motivational desire among women to achieve a better balance between work and family life, leaving aside the desire for economic wealth, could explain the importance of social entrepreneurship as a possible career option. In summary, research suggests that the intrinsic characteristics of social entrepreneurship may be more suited to women's needs, their way of working (high quality relationships) and respect for women's priorities⁴⁷.

In Qatar, the evolving boundaries of acceptable work are continuously shaped and re-shaped by gender, class, and nationality. Certain occupational categories such as education, banking, human resources, and healthcare are viewed as socially appropriate for women. Often, Qatari families prefer

female members to work in all female environments or, at least, refrain from being the only female in an office. However, these preferences seem to be dissipating as female labor market participation rates rise in the country and it becomes more common for women to work in a wider variety of fields⁴⁸.

In general, in the GCC region, there are successful female entrepreneurs, often members of families that own different businesses. Some capitalize on that background to become agents of luxury retail brands⁴⁹. Other highly educated women have launched successful enterprises within the nascent entrepreneurial ecosystems in their country and region, creating training initiatives, incubators, or funding instruments. National entrepreneurship promotion has also inspired hobby entrepreneurship among women. Hobby entrepreneurship refers to practices of opening small side businesses to operate after the regular working day. This practice of moonlighting as an entrepreneur is facilitated by short public sector hours. Hobby entrepreneurship also includes small microenterprises some women pursue for optional or supplementary income for themselves in households where men are viewed as the primary breadwinners. This form of entrepreneurship allows some activity within the private sector, without complete commitment and reliance upon it. The opportunity presented by a female-run microenterprise is growing in attractiveness to women in more vulnerable socio-economic positions as well. Qatari women from low-income families, those who live in conservative households, and divorcees look to microbusiness as an income-generation option⁵⁰.

Previous research has shown that the bulk of business activity run by Qatari women focuses on microenterprises and the creation of small-scale, consumer-driven products. There is limited attention to the types of technological innovations required to respond to real national and regional economic ailments.

⁴¹Dawson and Henley (2015). Gender, risk, and venture creation intentions, p501-515.

⁴²Mishra (2015). Impact of capacity building on women entrepreneurs, p344-348.

⁴³Cardella, Hernández-Sánchez and Sánchez-García (2020). The Boundaries of Scientific Literature.

⁴⁴Zou (2015). Gender, work orientations and job satisfaction.

⁴⁵Dorado and Ventresca (2013). Crescive entrepreneurship in complex social problems.

⁴⁶Hechevarría, Ingram, Justo, and Terjesen. (2012). Women pursuing social and environmental entrepreneurship.

⁴⁷Cardella, Hernández-Sánchez and Sánchez-García (2020). The Boundaries of Scientific Literature

⁴⁸Ennis (2019). The Gendered Complexities of Promoting Female Entrepreneurship in the Gulf, p372-376.

⁴⁹Hertog (2010b), The Sociology of the Gulf Rentier Systems: Societies of Intermediaries, p282-318.

⁵⁰Ennis (2019). The Gendered Complexities of Promoting Female Entrepreneurship in the Gulf, p372-376.

APPENDIX C: BENCHMARK EXERCISE – COUNTRY PROFILE COMPARISONS

For the purpose of the benchmark research, the following key indicators have been identified and included in the analysis of the current state of female entrepreneurship:

- Female contribution into the labor force
- Proportion of women who own/manage their own business
- Sectors of interest for female entrepreneurs
- Motivations and key drivers for women to start their own business
- Business size of companies owned by female entrepreneurs
- Business growth expectations
- Internationalization and export ratio
- Level of innovation of products and services

Over the years, the world's population has significantly increased, and there is no exception for the Gulf countries as well. However, the proportion of women among the GCC countries remains low compared to other economies such as Kazakhstan, Italy, Greece, Turkey, Australia, and the Netherlands where gender parity has been achieved. For instance, the proportion of women amongst the Qatar population is 24.8% while it is 30.9% for the United Arab Emirates and 34.0% for Oman. Consequently, women's contribution to the labor force is higher amongst the countries where the population is equally divided by men and women. However, the proportion of women in the labor force in Turkey is significantly lower when compared to the other countries which have achieved gender parity in population.

Population and proportion of women by country

	Population	Proportion of women (% of population)
Qatar	2,846,118	24.8%
Oman	5,106,620	34.0%
UAE	9,890,400	30.9%
Netherlands	17,441,140	50.2%
Kazakhstan	18,754,440	51.5%
Australia	25,687,041	50.2%
Greece	10,715,549	50.9%
Italy	59,554,023	51.3%
Sweden	10,353,442	49.9%
Turkey	84,339,067	50.6%

Source: World Bank data on Population (2020) and the Planning and Statistics authority of Qatar Census Data 2020

Women contribution to the labor force by country

	Labor Force	Proportion of women (% of Labor force)
Qatar	2,050,258	13.8%
Oman	2,678,190	15.4%
UAE	6,820,220	17.5%
Netherlands	9,387,600	46.4%
Kazakhstan	8,778,460	48.0%
Australia	13,481,621	46.8%
Greece	4,718,643	43.7%
Italy	25,137,672	42.5%
Sweden	5,489,900	47.3%
Turkey	31,624,253	32.2%

Source: World Bank data on Population (2020) and the Planning and Statistics authority of Qatar Census Data 2020

Among the benchmarked countries, Kazakhstan and Greece hold the highest rate of female entrepreneurs for early-stage entrepreneurial activity (TEA) and established business ownership (EBO) indicators respectively. Kazakhstan has also

recorded the highest female/male ratio for the TEA rate in 2021. In contrast, the comparison between the benchmarked countries shows that Greece recorded the lowest TEA rate in 2020 and Oman recorded the lowest EBO rate for the same year.

Proportion of female entrepreneurs by country

	Total early-stage activity (TEA)	F/M ratio for the total early-stage activity	Established business ownership (EBO)	F/M ratio for the established business ownership
Qatar	10.5%	0.6	%3.0	0.4
Oman	11.9%	0.9	%1.1	0.2
UAE	8.2%	0.4	%2.5	0.3
Netherlands	13.0%	0.8	%4.0	0.5
Kazakhstan	21.3%	1.2	%10.8	0.8
Australia*	8.8%	0.7	%5.8	0.8
Greece	4.6%	0.7	%12.4	0.7
Italy**	0.9%	0.3	%0.8	0.2
Sweden	6.0%	0.5	%3.5	0.7
Turkey	10.3%	0.5	%6.0	0.4

Source: 2021 GEM Adult Population Survey, Global National Level Data.

*Source for Australia: 2019 GEM Adult Population Survey, Global National Level Data.

**Source for Italy: 2020 GEM Adult Population Survey, Global National Level Data.

In 2020, it has been observed that most female entrepreneurs in the benchmarked countries run their business in the retail or wholesale sector, while the Netherlands and Italy record a higher percentage for female entrepreneurs who operate in the finance, professional, administration and consumer services. Unlike its neighboring countries, some of Qatar's female entrepreneurs (4.3%) have started their business in the ICT sector. New female-owned businesses in the GCC and Central and East Asia are similar in terms of preference of activity

sectors, as the majority operates in the wholesale and retail sector and only one in ten operate in the government, health, education, or social services. The North African countries, however, recorded a higher proportion of women who run their businesses in the manufacturing and transport sectors. The economies of East and North America and Latin America and the Caribbean are more likely to host women-owned businesses in the finance, professional, administrative and consumer services sectors⁵¹.

Sectors of interest for female entrepreneurs by country

	Retail / Wholesale	Government/ Health/ Education/ Social services	Finance/ Professional/ Administration/ Consumer services	Manufacture and transport	ICT	Agriculture and Mining
Qatar	52.9%	20.0%	11.4%	10.0%	4.3%	1.4%
Oman	60.4%	16.8%	10.1%	11.4%	0.0%	1.3%
UAE	70.0%	8.2%	9.6%	8.2%	0.0%	0.0%
Netherlands	27.9%	16.2%	35.3%	7.4%	7.4%	5.9%
Kazakhstan	42.4%	23.4%	17.4%	8.2%	1.6%	7.1%
Australia*	22.5%	15.5%	36.6%	9.9%	7.0%	8.5%
Greece	40.9%	21.2%	18.2%	10.6%	3.0%	6.1%
Italy**	33.3%	11.1%	55.6%	0.0%	0.0%	0.0%
Sweden	16.0%	28.0%	25.3%	13.3%	0.1%	12.0%
Turkey	46.7%	16.3%	12.0%	17.4%	1.1%	6.5%

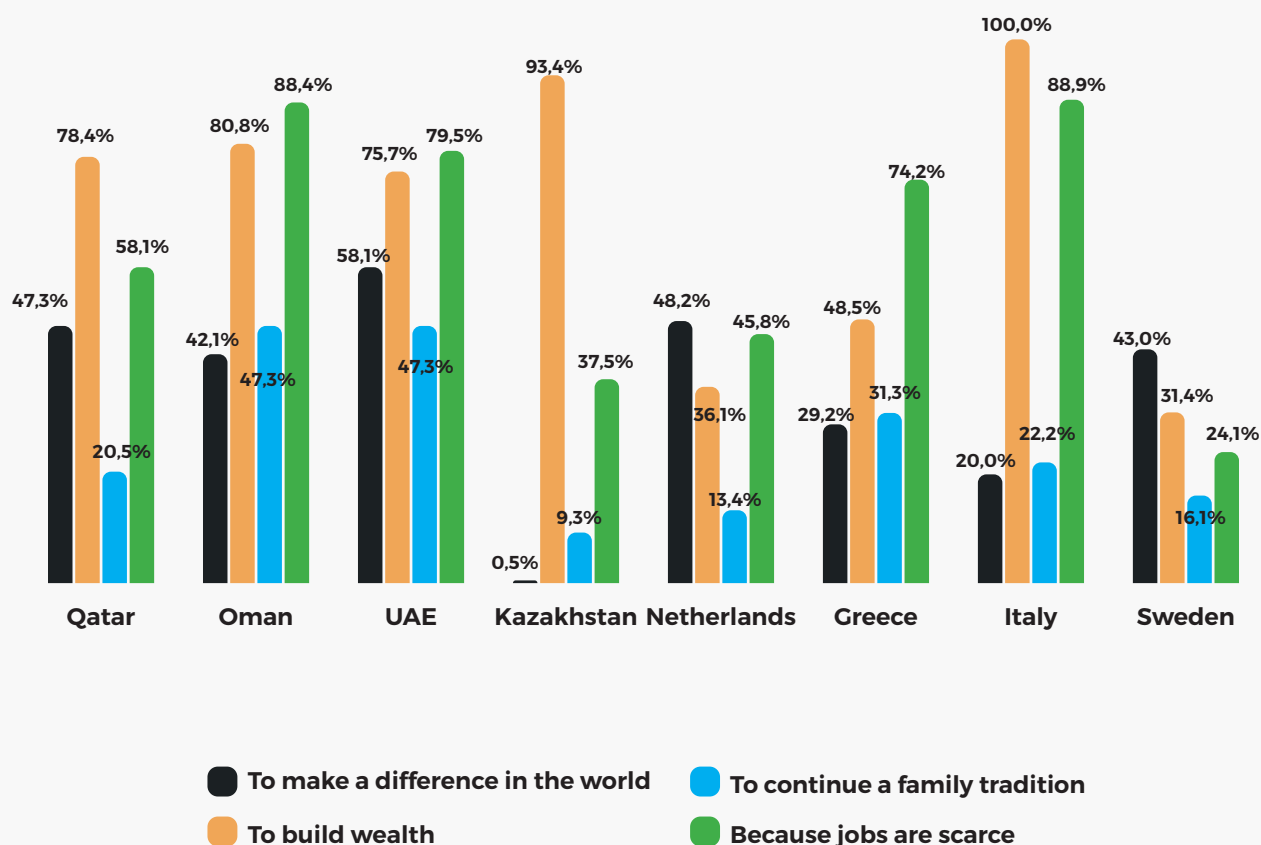
Source: GEM Women's Entrepreneurship 2020/21

*Source for Australia and Turkey: GEM Women's Entrepreneurship 2018/19

Overall, female entrepreneurs in the benchmarked GCC countries are more likely to have started their own business to build wealth or because jobs are scarce. However, whereas the first motive for Qatar's female entrepreneurs is to build wealth, it differs for the women in Oman and UAE who have stated it is mainly because jobs are scarce. Also, Oman and UAE's female entrepreneurs are more driven by continuing a family tradition than

Qatar's entrepreneurs. In contrast, Kazakhstan and Italy female entrepreneurs agree with Qatar's entrepreneurs on starting a business to build wealth or earn a very high income. The Netherlands and Sweden, however, show a different result compared to the other benchmarked countries, as the main driver for female entrepreneurship is to make a difference in the world.

Motivations of female early-stage entrepreneurs for starting a business by country

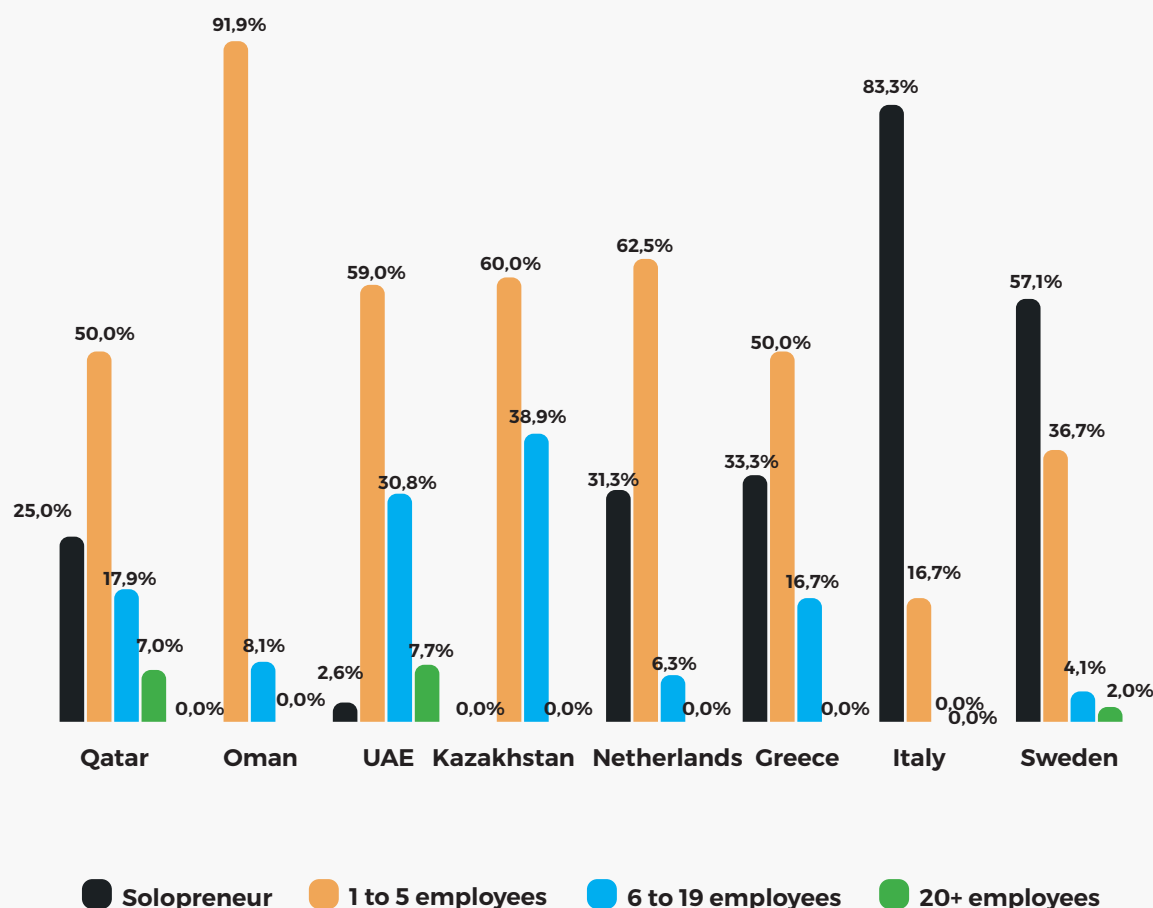


Source: GEM Women's Entrepreneurship 2020/21

A majority of female-owned early-stage businesses across the benchmarked countries are micro businesses with one to five employees. Italy holds the highest proportion of female entrepreneurs who are solopreneurs (no employees, except for

the managers), while Kazakhstan and the UAE record the highest percentages of women-owned businesses employing six or more employees (see Figure 32).

Size of female-owned early-stage businesses by country

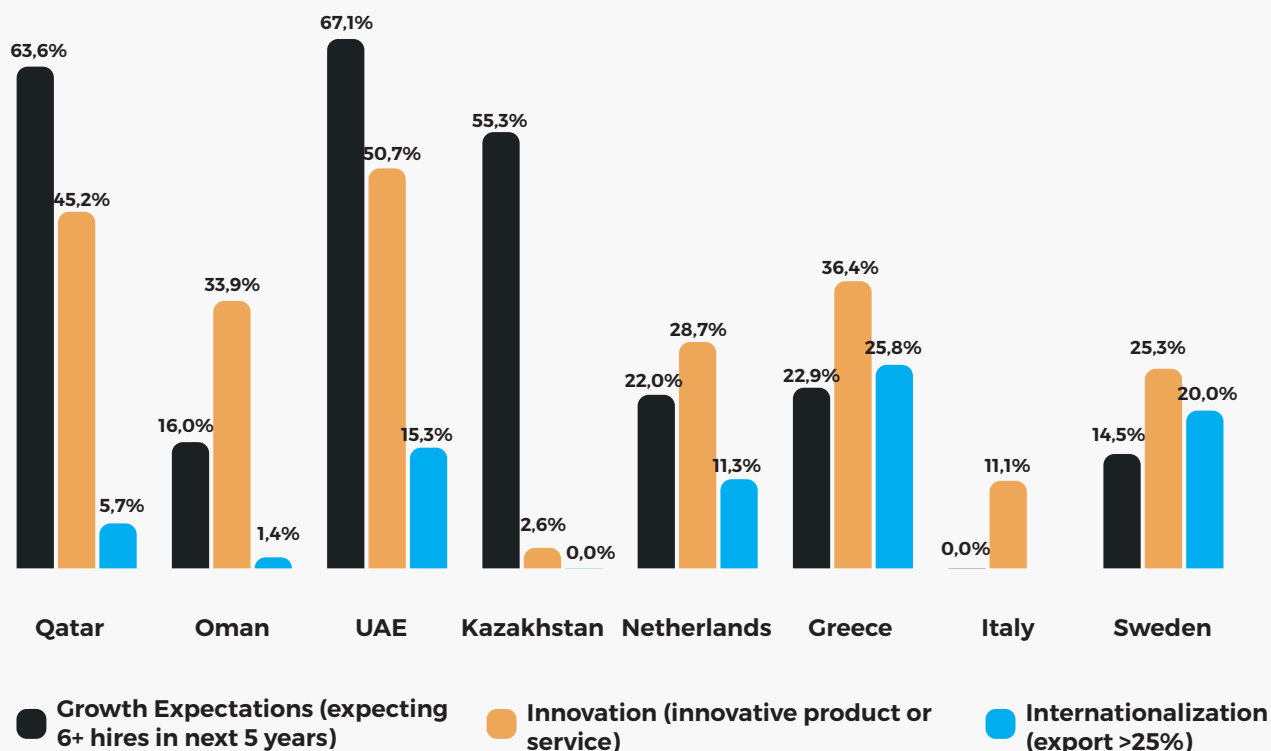


Source: GEM Women's Entrepreneurship 2020/21
 Note: Unavailable data for Australia and Turkey.

The UAE and Qatar hold the highest growth expectations rates with six in ten female-owned early-stage businesses expecting to hire six or more employees in the next five years. As shown in figure 33, the lowest growth expectation rate was recorded for Italy at 0%, followed by Sweden and Oman at 14.5% and 16.0% respectively. The UAE also recorded the highest innovation rate (50.7%) compared to

the other benchmarked countries, followed by Qatar, Greece, Oman, Netherlands, Sweden, and Italy. When it comes to the internationalization level, the Greece and Sweden have the highest rates with 25.8% and 20.0% respectively.

Growth expectations, innovation, and internationalization for female-owned early-stage businesses by country



Source: GEM Women's Entrepreneurship 2020/21
 Note: Unavailable data for Australia and Turkey.

A final selection of the benchmarked countries has been made including the Netherlands, Kazakhstan, Italy, Sweden, Turkey, Greece, and Australia. The selection of the countries was based on a number of additional considerations including countries that presented policy measures with the best

potential for addressing the gaps identified for Qatar ecosystem; countries that offered a good combination of models and the largest spectrum of learning, in the short and long run; and availability of information.

About Qatar Development Bank (QDB)

Qatar Development Bank (QDB), previously known as Qatar Industrial Development Bank, was established in Qatar in 1997 by Emiri Decree No. 14 as a developmental organization with the primary objective of fueling industrial growth and supporting the economic diversification. QDB has reinvented itself to become the main supporting arm for Qatar's SMEs and a powerful catalyst for socio-economic development through three access-based pillars to SME and private-enterprise support: Access to Finance, Access to Markets, and Access to Capability. The Bank's whole-journey support system covers various financing schemes and consultation services that include marketing, legal advice, booking, mentoring and development, grants and accreditation, and capacity-building platforms. This has allowed QDB to become the SME's growth partner from ideation to fruition, meeting their aspirations at every stage in order to compete at the national and global levels in alignment with national vision for 2030.

For more information, please visit <https://www.qdb.qa/en>