



HOME-BASED BUSINESSES IN QATAR STUDY

APRIL 2020

This study has been prepared with co-operation of the Ministry of Administrative Development, Labour & Social Affairs, the Ministry of Commerce and Industry, NAMA Center, Qatar Chamber and Bedaya Center.





FOREWORD

Qatari nationals are increasingly embracing the entrepreneurial spirit and leveraging their creativity by undertaking business activities from home. They are turning hobbies and special areas of interest such as sewing and weaving, food preparation, cosmetics and hand-crafted products into commercially viable operations. Like the rest of the world, these home-based businesses (HbBs) play an important role in raising the entrepreneurial spirit in Qatar as a source for starting a business and an opportunity to experiment with ideas on a small scale. It is estimated that there are between 3,000 to 4,000 businesses that are operated from the homes of Qatari citizens and residents.

In 2016, Qatar recognized HbBs as a growing economic sector and introduced new regulations which granted licenses to practice business activities at home. With the introduction of new regulations, the HbB sector in Qatar has experienced an enhancement of government focus and support. The Qatar Development Bank (QDB) plays a critical role in overseeing the development and support of Small and Medium Enterprises (SMEs) in Qatar and is focused on promoting entrepreneurship and facilitating the growth of the private sector within key economic channels. The Home-based Business in Qatar Study 2019 presents the second time Qatar has tracked rates of entrepreneurial activity in the home-based business (HbB) sector in the State. The study explores the characteristics of home-based businesses in Qatar, the entrepreneurs who operate them, the various challenges they face when operating their businesses from home, their needs and aspirations. The study confirms the size and importance of the

sector for promoting entrepreneurship in Qatar. The insights derived from this study will help to develop the supporting services and initiatives that foster the growth of home-based businesses in Qatar. To achieve this, it is essential that we understand the home-based business landscape and how it has evolved over time.

QDB is proud to present the Home-based Business in Qatar Study 2019. This study has been created to examine the progress of Qatar's home-based businesses in the country. This report draws on extensive market research involving the collection of high-quality data gathered from 300 interviews with Qatari national entrepreneurs who have started businesses from their home — 286 of whom are operating their business today. The data is also gathered from five carefully chosen stakeholders from organizations that provide support services to entrepreneurs of micro-enterprises. The results are compared to the previous edition of the Home-Based Business Owners in Qatar Report conducted in June 2014.

I would like to personally acknowledge the contribution of the Ministry of Administrative Development, Labour & Social Affairs, Ministry of Commerce and Industry, NAMA Center, Qatar Chamber and Bedaya Center for their valuable input into this study and thank them for their participation. I invite readers to go through the report and learn more about the home-based business landscape in Qatar.

Abdulaziz Bin Nasser Al-Khalifa
Chief Executive Officer



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ACRONYMS

ADLSA
Ministry of Administrative Development, Labour & Social Affairs

HbB
Home-based Business

IoT
Internet of Things

MOCI
Ministry of Commerce and Industry

MOTC
Ministry of Transport and Communications

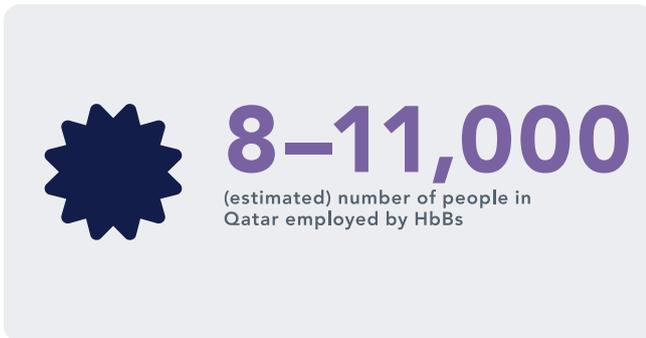
OECD
Organisation for Economic Co-operation and Development

QCCI
Qatar Chamber of Commerce and Industry

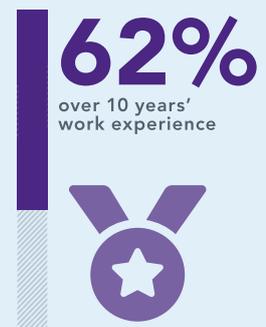
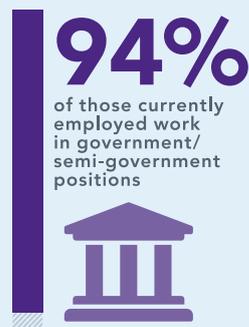
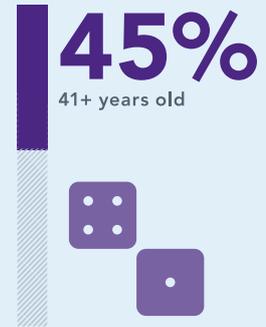
QDB
Qatar Development Bank

SMEs
Small and Medium Enterprises

FAST FACTS



TYPICAL HBB OWNER PROFILE



TOP 4 HBB ACTIVITIES

Sewing



34%

Food-related activities



33%

Cosmetics



18%

Hand-crafted products



15%

HBBS IN QATAR

15%

new businesses
(under 1 year old)



12%

mature businesses
(over 10 years old)



15%

of HBBS sell
outside Qatar



48%

generate monthly
revenues of over
10,000 QAR



11%

generate over
20,000+ QAR
per month...



67%

of HbBs were
motivated by
"pursuing a hobby"



EXECUTIVE SUMMARY

In Qatar it is estimated that there are between 3,000 to 4,000 home-based businesses — majority owned by Qataris — that are operating from residential properties in Qatar, approximately 800 of which are registered with the Ministry of Commerce and Industry. Home-based Businesses (HbBs) are defined as *'the project, craft or activity that occupies a residence, often the home of the HBB owner, and involves the performance of a frequent work for the purpose of making a profit, whatever its size or the nature of its activity'*.

The Home-Based Business Owners in Qatar Report 2019 assesses current and future trends in the HbB environment in Qatar. The findings are based on five in-depth interviews with organizations and agencies that provide support services to entrepreneurs of home-based businesses, as well as 300 surveys with Qatari nationals who manage business activities from their home (286 who currently operate a HbB and 14 who have discontinued running their business from home). The results are compared to the findings reported in the previous edition of the 'Home-Based Business Owners in Qatar Report' published in June 2014. The findings of the report are also based on an extensive secondary research analysis of the micro-enterprise and home-based business market globally and locally.

The key findings from the study are outlined below.



Home-based business landscape in Qatar

- In December 2016, the MOCI announced** Decision No 242 for 2016, which grants licenses to practice business activities at home. Under the initiative, the Ministry granted licenses to practice business activities at home that do not require high cost, depend on personal skills, do not utilize disturbing equipment or hazardous materials and aimed to make profit and provide living costs to the license holder and his family. The initiative was aimed to regulate practicing business activities at home, opening up areas for entrepreneurs and owners of small home-based businesses and encouraging them to be creative and to develop and support their abilities and ideas through a legal framework, to invest in their own projects through allowing them to engage in certain business activities from their homes, which constitute a motive for the expansion and development of their projects.
- Size of the HbB sector in Qatar**
 It is believed that the number of HbBs in Qatar has increased sharply over recent years and it is estimated that there are now between 3,000 to 4,000¹ home-based businesses operating from their residential property in 2019.
- Impact of HbBs on employment**
 It is estimated that HbBs in total employ between around 8 and 11 thousand employees which represents 0.4 to 0.5 percent of all paid employment workers in Qatar.² Employees include family members, domestic workers and laborers who work inside or outside of the home.
- Estimated revenue generated through HbBs**
 On average, HbB owners in Qatar report to generate a monthly revenue of 12,000 Qatari Riyals through their home-based business activities. It is estimated that HbBs in total, generate monthly revenues of between 38M and 51M Qatari Riyals.³

1. The estimate number of HbBs in Qatar (2019) was based on qualitative data gathered through in-depth interviews with the ADLSA

2. Percentages calculated on a total of 2,144,324 paid employment workers in Qatar as reported by the Planning & Statistics Authority, Q1 2019 Labor Force Sample Survey

3. Revenue calculations based on a margin of error of $\pm 6\%$, at a confidence level of 95%. Based on estimates of 3,000 to 4,000 HbBs

- **Qatar's Home-Based Businesses Ecosystem**

Qatar's Home-Based Businesses Ecosystem consists of a network of institutions and organizations that support entrepreneurs and help Qatari nationals to establish micro-businesses, including home-based businesses, in Qatar. The ecosystem plays a vital role in achieving the vision for the State of Qatar. Qatar's Home-Based Businesses Ecosystem can be segmented into five key areas: starting-up; registration; funding; access to market; and training. The Ecosystem has six key stakeholders that help to foster the growth of micro-businesses in Qatar. These organizations include: Ministry of Administrative Development, Labour & Social Affairs (ADLSA); NAMA Center; Ministry of Commerce and Industry (MOCI); Qatar Development Bank (QDB), Qatar Chamber (QC); Bedaya Center.

Characteristics of HbB owners

- **Gender profile**

Women continue to dominate the HbB sector in Qatar. The majority of Qatari national entrepreneurs that currently have home-based businesses in Qatar are women (89%). The prevalence of men operating home-based businesses is, however, rising. The proportion of men that have a home-based business operating today has increased from 6 percent in 2014 up to 11 percent in 2019.

- **Age profile**

There is a higher prevalence of current HbB owners who are over the age of 40 years (45%). The prevalence of older home business owners fits with the wider global trend of over-40s turning to entrepreneurship and self-employment.

Whilst those aged 41 years and older represent nearly half of home-based business owners in Qatar, there is a rise in the proportion of young people under the age of 31 years who have started a business from their residential property in Qatar since 2014 (16% in 2014 up to 26% in 2019). The findings indicate that

younger people are increasingly becoming more involved in entrepreneurial activities. There are many enterprise initiatives in Qatar which aim to stimulate and encourage an entrepreneurial mindset among youth, which may explain the rise in home-based businesses among younger Qatari nationals.

- **Academic qualification profile**

Home-based business owners in Qatar are increasingly more educated. The majority of Qatari national entrepreneurs that currently have home-based businesses in Qatar hold university qualifications and have completed either a bachelor's degree or post-graduate degree studies (58%). In 2019, current HbB owners are twice as likely than in 2014 to be highly qualified and hold a university degree qualification (58% in 2019 compared to 26% in 2014).

- **Work experience profile**

Most current home-based business owners in Qatar are qualified and have professional work experience of 10 or more years (62%). The majority of owners are also managing their business activities from home, whilst working as an employee in government organizations. Men who currently operate a home business are more likely than women entrepreneurs to be working in paid employment whilst running the business from home. Half of the Qatari male entrepreneurs that currently have home-based businesses were motivated to start their micro-enterprise to generate additional income.

In 2019, nearly twice as many young entrepreneurs under the age of 30 years have started a business before gaining work experience when compared to 2014 (34% in 2019 compared to 19% in 2014). This may be due to several entrepreneurship initiatives being implemented at universities and colleges in Qatar which aim to encourage students to develop an idea into a feasible business. Students may also be increasingly deciding to choose entrepreneurship as a career pathway.

Home business profile

- **Business activities**

Most of the activities fall under four main categories which include: sewing and weaving (34%), food activities such as cooking and preparing spices, coffee and meals (33%), manufacturing or trading cosmetics such as perfumes and incense (18%) and producing hand-crafted products (15%). There has been a recent shift towards more home-based business activities being focused on sewing and weaving, food preparation and cosmetics when compared to 2014. Women HbB owners are most likely to have a business focused on sewing and weaving and male HbB owners are most likely to be involved in food-related activities.

- **Longevity of businesses**

Around one in three home-based businesses in Qatar (29%) have reached maturity and have been established for six or more years — 12% have been established for more than 10 years. One in seven Qatari national entrepreneurs have recently started a business at home and report to have commenced business activities within the year (mentioned by 15%).

- **Revenue generated through the business**

Half of home-based businesses currently operating in Qatar are generating low monthly revenues of less than 10,000 Qatari Riyals (mentioned by 48%). However, nearly all current HbB owners expect to generate higher revenues in the future — 97 percent expect to keep and expand their business operations over the next year or two. The majority of current HbB owners (44%) have already observed an improvement in sales over the past year and only a quarter have experienced a decline in sales.

- **Employment of others to operate business**

Over a third of current home businesses (37%) are operated by the founder of the business; 63 per cent either employ staff to assist with the business or rely on family members for help. Current HbB owners are twice as likely to employ non-family members to support the business than HbB owners who were surveyed in 2014 (53% employed non-family members in 2019 compared to 23% in 2014).

- **Business registration**

The level of uptake of registering home-based business is high among current HbB owners — 84 percent have registered with the Ministry of Commerce and Industry (MOCI). The main reasons behind this percentage are that the supporting entities require the registration of the home-based business with the Ministry of Commerce and Industry as a condition for obtaining its services and a large proportion of the sample was obtained from the supporting organizations. However, when comparing the approximate number of home-based businesses (3-4 thousand projects) with the number of the registered ones that do not exceed one thousand — at the time of the study — it means that many businesses have not yet registered with the Ministry.

The main reasons given for not registering by the 16 percent of current HbB owners are: the owners are not aware of the initiative which grants licenses to HbBs or are unaware of the process of how to apply for the registration; not having time to apply for registration; and no need to register the business activities they are undertaking at home as they can continue operating without a license. Of the business owners who have not registered, 49 percent are undecided on whether they intend to register their business as a home-business or a regular business.

- **Marketing channels**

The Internet and social media followed by exhibitions and events, are the main channels used by current HbB owners to market their goods and services (85% and 66% respectively). There has been a shift away from relying upon family and friends to help promote home-based businesses and a shift towards utilizing the wide-reaching capabilities of the Internet and social media. In 2014, only 23 percent of HbB owners marketed their products and services via the Internet compared to a high 85 percent in 2019. Word of mouth promotion, telephone calls, newspapers and magazines have ceased to be used as marketing channels in 2019.

Exhibitions have become a more important selling channel for home-based businesses when compared to 2014 (56% in 2014 compared to 66% in 2019). Many HbB owners rely on these events to market their brand and promote their products. Several suggestions put forward by current HbB owners on how they can be better supported are focused on exhibitions and providing permanent retail space where they can sell their products. Stakeholders from supporting organizations also report that there are not enough events, exhibitions or marketplaces for HbB owners to promote their goods and services. This is important because the market for home-based businesses is mostly localized with 85 percent of current HbB owners selling their products and services within Qatar only.

- **Motivational factors to starting a HbB**

The top three motivational factors driving Qatari national entrepreneurs to start a business from home are: pursuing a hobby (67%), generating revenue (40%) and utilizing spare time (21%). Half of the current HbB owners were motivated by necessity to start a business because they needed an additional income or because they did not have a job (mentioned by 40% and 8% respectively). Men are driven more out of necessity to access another revenue stream than women. Women HbB owners are motivated to start a business more by a hobby and having spare time when compared to men.

- **Main challenges faced by HbB owners**

There are six main challenges HbB owners typically face with their business which include: how to effectively market their products and services (18%), low sales (16%), limited availability of raw materials (16%), access and efficiency of labor resources (15%), cost of exhibiting their products/services (15%) and funding the business (14%).

In addition to these challenges, stakeholders from supporting organizations also indicate that there are challenges associated with: meeting the legislative requirements set out under Decision No 242 for 2016 which grants licenses to practice business activities at home,

the license registration process, the procedures to acquire business loans and a decentralized support network for HbB entrepreneurs. Stakeholders also mention that some HbB owners fear transitioning from a home-based business to a regular business because they believe they will lose support networks currently available to them. This may help to explain the large proportion of businesses that continue to operate from residential properties despite being well-established for more than five years. There are other barriers preventing micro-business entrepreneurs from taking the next growth step into a commercial property such as the high cost of renting retail space and the lack of skills in marketing a scaled-up business. Both stakeholders and HbB owners report that issues related to funding home-based businesses have become less of a challenge in 2019 when compared to 2014.

- **Support services provided to HbBs**

Qatar's HbB ecosystem has been stimulated through major institutions such as Ministry of Administrative Development, Labour & Social Affairs (ADLSA); Ministry of Commerce and Industry (MOCI); Qatar Chamber of Commerce and Industry (QCCI); Qatar Development Bank (QDB); Bedaya Center and NAMA Center. These organizations support entrepreneurs and help Qatari nationals to establish micro-businesses, including home-based businesses, in Qatar. These institutions provide training and educational programs, incubation of business concepts, mentorship, financial assistance and facilitate exhibitions and events for HbB owners. Three in four current HbB owners (75%) have received support from these organizations to help establish and grow their business. Most support received has been focused on exhibitions and training. Qatari national entrepreneurs that currently have home-based businesses in Qatar are also seeking support on sales and marketing and accessing more affordable retail space (42% and 41% respectively). In addition to this request for support, entrepreneurs would also like to receive training on strategies for selling and marketing products (47%), customer service (24%), consumer rights (24%) and financial management (18%).

Emerging trends in HbBs

The secondary research analysis has identified several emerging trends among home-based businesses across the globe. Based on global small business trends and survey data (2014 and 2019) in the Qatar market, it is predicted that the emerging trends in HbBs within Qatar are most likely to include:

A rise in men, younger and more educated people in Qatar starting businesses from home: Traditionally, home-based businesses are operated by women, however, the survey data indicates a higher proportion of men managing businesses from their home in 2019 when compared to 2014. The survey data also indicates younger, more educated, Qatari nationals pursuing business opportunities from their home.

Increase in HbBs with the emergence of a smart digital society: We are likely to see an increase in the number of entrepreneurs taking steps to start a business which can easily be operated from home with the use of smart digital technology. Moreover, advancements in logistics-related technologies in Qatar are making it easier for HbB owners to deliver their products locally and abroad.

New players in the HbB Ecosystem in Qatar: Recently, Qatar has seen new entities with new initiatives, such as Qatar Development Bank, Bedaya Center and Qatar Chamber providing support and financial services to home-based business owners.

HbBs operating structures are evolving: There is a trend towards HbB owners employing public relations and sales consultants to help market and promote their products and services. This suggests that HbB owners are evolving in terms of their operating structures and becoming more sophisticated in their approach by employing professionals who can help to grow their business.⁴

4. Sourced from the HbB Survey 2019

INTRODUCTION

Small and medium enterprises (SMEs) including sole traders and the self-employed play a critical role in the global economy, contributing to economic opportunity, diversity and the overall health of our communities. According to the World Economic Forum, SMEs account for 60% to 70% of jobs in most OECD (Organisation for Economic Cooperation and Development) countries and a disproportionately large share of net new jobs. In India, the 46 million micro, small and medium-sized enterprises (or MSMEs) reportedly account for nearly 30% of the country's total employment. Recent studies show that in China, MSMEs make up 97% of all businesses, 80% of urban employment and 60% of total GDP.⁵ In the United States of America (US), there are 29.6 million small businesses, which make-up 99.9% of US businesses. Nearly half (47.8%) of US employees work for a small business.⁶ In Qatar, SMEs account for 79 percent of the total companies in Qatar.⁷

Many of the micro businesses operate from a home base and play an important role in the economic development of a country. For many countries, HbBs are the fastest growing type of businesses and have raised significant interest, particularly from governments, in relation to their economic development agendas. In Australia, for example, more than two thirds of all small businesses are HbBs, and approximately half of all small businesses in the United Kingdom (UK) and the US. HbBs are also the fastest growing economic sector in these (and other) countries where it is conservatively estimated that a business operates in approximately one in ten households. There is considerable potential for HbBs to deliver significant economic development and growth for the communities that they operate in.

There are many benefits to a home-based business, including being able to build a business around family life, reduced commute times to work and reduced overheads from not having to pay for commercial premises. We are now seeing growing home businesses make full use of technology and communications to reach customers and generate income and profits without having to expand out of their home space.

In recent times, businesses that operate predominantly from a home-base have raised significant interest from the Qatar government. For the first time in December 2016, the Ministry of Commerce and Industry announced the decision to grant licenses to practice business activities at home. The initiative was aimed to regulate home-based business activities, as well as encouraging entrepreneurs to be creative and to develop and support their abilities and ideas through start-ups that can be incubated at home. In this report, a home-based business is defined as 'the project, craft or activity that occupies a residence, often the home of the HbB owner, and involves the performance of a frequent work for the purpose of making a profit, whatever its size or the nature of its activity'.⁸

The Home-Based Businesses in Qatar Report 2019 report was conducted with the purpose of updating data related to the Home-based business landscape in Qatar, as well as, providing information to enhance support services to residents operating businesses from their home. The study aims to achieve three objectives. Firstly, to track recent laws, regulations and initiatives across all relevant entities that provide services to HbBs in Qatar. Secondly, to capture any changes in the characteristics of HbB owners and to determine whether their attitudes, behavior and perceptions have changed since the benchmark study was conducted in 2014. Thirdly, to gain a better understanding on the HbB market size in 2019.

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5. World Economic Forum. (Jan. 2018). How small companies can compete on the world stage. [online: <https://www.weforum.org/agenda/2018/01/how-small-companies-can-compete-on-the-world-stage>]
 6. US Small Business Administration. [online: <http://www.sba.gov>]
 7. Qatar Tribune. (Nov. 2017). SMEs make up 79% of Qatar firms: Minister. [online: <http://www.qatar-tribune.com/news-details/id/96436>]
 8. Qatar Development Bank. (2014/2015). Mechanisms for Home Based Businesses Advancement in Qatar. [online: <https://www.qdb.qa/en/Documents/HbB%20White%20Paper%20EN.pdf>]

The report data was gathered via three methodological approaches which included: in-depth interviews, secondary research analysis and a survey. A total of five in-depth interviews were conducted with Ministries, government organizations and agencies that provide support services to entrepreneurs of home-based businesses, as well as 300 surveys with Qatari nationals who manage business activities from their home (286 who currently operate a HbB and 14 who have discontinued running their business from home). The results are compared to the findings reported in the previous edition of the 'Home-Based Business Owners in Qatar Report' published in June 2014. The findings of the report are also based on secondary research analysis of the micro-enterprise and home-based business market globally and locally.

The findings of the study are organized into four sections. The first section is based on secondary research analysis and qualitative data gathered from the in-depth interviews and the second section is based on the findings from the 'Home-based Businesses in Qatar 2019' survey and compares results to the benchmark study conducted in 2014. An outline of each section is provided below:

- **Section 1:** profiles the home-based business landscape in Qatar.
- **Section 2:** profiles the characteristics of home-based businesses in Qatar. It looks at the motivational factors behind starting a HbB and the challenges that business owners face when operating their business from home. It reports on the areas of support needed by business owners to help grow and expand their activities and the organizations within Qatar that provide support services to HbBs. It provides a perspective on the expectations of HbB owners regarding the future of their business, whether they have a view to grow the business or discontinue it. Section 2 also takes a deep dive into discontinued home-based businesses and the reasons for ceasing operations.
- **Section 3:** looks at emerging trends in HbBs and how they are likely to impact home-based businesses within the Qatar market. The predications are based on global micro-enterprise and small business trends and changes in the survey data from 2014 to 2019.

ABOUT THIS STUDY

Purpose and approach

To inform internal and external stakeholders on the HbB sector in Qatar, QDB publishes regular landscape reports based on key findings from secondary and primary research. This study focuses on the HbB sector and provides a comprehensive in-depth analysis of the current landscape of this micro-enterprise segment. The report is designed to shed light on the HbB landscape, specifically to:

- profile the current state of HbBs in Qatar and benchmark results against the 2014 Baseline Study
- assess the recent laws and regulations associated with operating a HbB and the level of uptake among entrepreneurs of registering their business
- profile the entities providing support services to HbBs including their initiatives and programs
- determine the contribution HbBs make to the Qatar economy in terms of employment activities and their economic activities distribution
- understand key drivers and barriers to operating a HbB in Qatar.

Secondary research was conducted to assess current and future trends in the HbB environment in Qatar; to understand legislations affecting the registration and operations of HbBs in the country, and to profile entities that provide support services to HbBs.

To gather the primary data, a survey was conducted using Computer Assisted Telephone Interviews (CATI) with 300 Qatari nationals that currently have a home-based business (n=286) or who have recently discontinued a business from home (n=14). The data collection occurred between February and April 2019. Respondents were interviewed across a broad cross-section of gender and age.

In addition to surveys with home-based business owners, five interviews were conducted with stakeholders from organizations that provide support services to entrepreneurs of home-based businesses. The in-depth interviews were conducted with the Ministry of Administrative Development, Labor and Social Affairs, NAMA Center, Qatar Chamber of Commerce and Industry, Bedaya Center and the Ministry of Commerce and Industry. The in-depth interviews were conducted to help understand the scope of support services provided by these organizations and to gather qualitative data on the HbB landscape, market size and sector.

Details of the research methodology, sample and approach can be found in the Appendix of this report.





SECTION 1

HOME-BASED BUSINESS LANDSCAPE IN QATAR

Qatar has witnessed significant developments in the HbB sector in recent years — new regulations that grant licenses to business activities practiced at home have been introduced; the size of the sector has grown and it is more diversified in terms of business activities; and there are new players providing support services to HbB owners. This section of the report profiles the home-based business landscape in Qatar and takes an in-depth look at these recent developments.

HbBs regulatory environment in Qatar

In December 2016, the MOCI announced Decision No 242 for 2016, which grants licenses to practice business activities at home. Under the initiative, the Ministry granted licenses to practice business activities at home that “do not require high cost, depend on personal skills, do not utilize disturbing equipment or hazardous materials and aimed to make profit and provide living costs to the license holder and his family.”

According to the Ministry, the initiative was aimed to regulate practicing business activities at home, opening up areas for entrepreneurs and owners of small businesses and encourage them to be creative and to develop and support their abilities and ideas, to invest in their own projects through allowing them to engage in certain business activities from their homes, which constitute a motive for the expansion and development of their projects.⁹

The Minister of Commerce and Industry issued Decision No 163 for 2018 in May 2018 which amended some of the stipulations of Decision No 242 for 2016 regarding the conditions, regulations, and the procedures to grant a temporary license for some places or parts of them to practice commercial, industrial, or similar general commercial activities from homes.

The new ministerial decision cancelled the condition regarding the need to place an identification board at the entrance of the house where such a commercial activity is licensed to operate. Home-based businesses should not place on the walls of the house any promotional or advertising announcements, promotional material or display screens. The decision came in response to public demand to the MOCI to ease the procedures for those applying for such commercial licenses.¹⁰ Furthermore, it was noted that placing an identification board indicating the commercial activities practiced in the house or part of it could cause some embarrassments to the other residents there and in turn could be a reason for discouraging many to apply for the license.

Activities permitted by the ministry

Many countries set government requirements and regulations on the type of business activities that can be practiced from a residential property. This is because certain business activities can have an impact on surrounding residential areas, such as, pollution, energy use and parking. Some activities therefore may need special approvals related to zoning, signage, noise levels or health issues. In Qatar, the activities that can be practiced at home under the license include:

- Sewing and tailoring services
- Creative services such as filming, photography, event management
- Hand-made crafts such as cards, gifts and antiques
- Natural and artificial flower arrangements
- Electronic services including computer-based designs (excluding engineering designs which fall within the specialty of engineering companies)
- Business services such as copying, packaging and binding school textbooks
- Preparation of perfumes, incense, beauty and cosmetic products
- Food-related activities such as cooking, preparation of coffee, spices and meals.¹¹

9. The Peninsula Qatar. (Dec. 2016). Licence for household businesses. [online: <https://thepeninsulaqatar.com/article/10/12/2016/Licence-for-household-businesses>]

10. Gulf Times. (May 2018). MEC makes home-based business activity easier. [online: <https://www.gulf-times.com/story/594059/MEC-makes-home-based-business-activity-easier>]

11. The Peninsula Qatar. (Dec. 2016). Licence for household businesses. [online: <https://thepeninsulaqatar.com/article/10/12/2016/Licence-for-household-businesses>]

License requirements

The requirements to obtain a license to practice business activities at home under Decision No 242, are outlined below:

- To obtain a license to run a small business at home, the owner must be at least 18 years of age and a resident of the house from where the business will run.¹²
- Only one house can register per license.
- The initiative applies to all Qatar residents including Qatari nationals and expatriates.¹³
- The license holder is not legally allowed to recruit any worker from abroad.¹⁴
- The license holder cannot engage in direct sales to the public from home i.e. home delivery.¹⁵
- The obligation not to display any advertising or promotional boards or flags or any striped boards either on the house or its exterior walls.¹⁶
- The desired business activity to be licensed shall not affect the traffic in the area, or cause disturbance to the residents of the area.¹⁷
- The name of the company should be listed on a placard outside the home with the license and business number.¹⁸
- The commitment to place an informative board at the entrance of the house which shows the brand name of the activity and the license number. This condition was later cancelled under Decision No. 163 for 2018 (refer above for details on Decision No. 163 for 2018).
- The annual licensing fee is QAR 1,020.¹⁹
- The MEC also states that in some cases, approvals to practice the desired business activity should be obtained from the relevant authorities. For example, business activities which involve cooking activities should obtain a completion of construction certificate from the Ministry of Municipality and Environment and a Civil Defense certificate.²⁰ In addition, it is generally not clear which authorities are responsible to license certain products of home-based businesses that have an impact on health, such as perfume products.

Registration applications can be lodged either through the service centers or the electronic services. The steps for applying for a license via the service center and electronic services are outlined in Figure 1.1 and Figure 1.2 below.

FIGURE 1.1
Steps for applying for an HbB license via a service centre

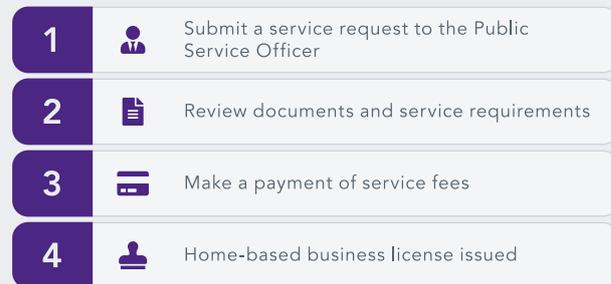
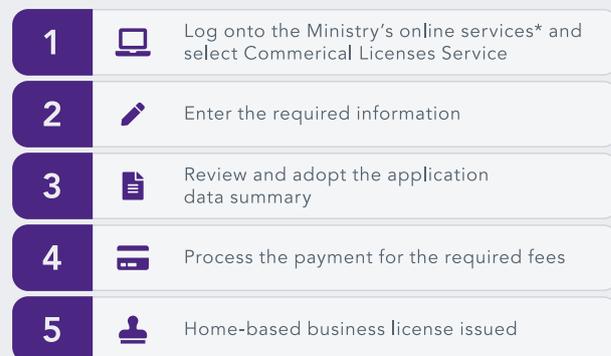


FIGURE 1.2
Steps for applying for an HbB license via electronic services



*<https://services.mec.gov.qa>

12. Qatar Business Incubation Center. (March 2017). Home-based businesses — the new trend in entrepreneurship. [online: <http://www.qbic.qa/en/homebasedbusinesses/>]
13. The Peninsula Qatar. (Dec. 2016). Expats prepare to set up household businesses. [online: <https://thepeninsulaqatar.com/article/31/12/2016/Expats-prepare-to-set-up-household-businesses>]
14. Qatar Business Incubation Center. (March 2017). Home-based businesses — the new trend in entrepreneurship. [online: <http://www.qbic.qa/en/homebasedbusinesses/>]
15. Qatar Business Incubation Center. (March 2017). Home-based businesses — the new trend in entrepreneurship. [online: <http://www.qbic.qa/en/homebasedbusinesses/>]
16. Doha News. (Dec. 2016). Home businesses in Qatar must now get commercial licenses. [online: <https://medium.com/dohanews/home-businesses-in-qatar-must-now-get-commercial-licenses-8a341fb2bff7>]
17. Doha News. (Dec. 2016). Home businesses in Qatar must now get commercial licenses. [online: <https://medium.com/dohanews/home-businesses-in-qatar-must-now-get-commercial-licenses-8a341fb2bff7>]
18. Doha News. (Dec. 2016). Home businesses in Qatar must now get commercial licenses. [online: <https://medium.com/dohanews/home-businesses-in-qatar-must-now-get-commercial-licenses-8a341fb2bff7>]
19. Qatar Business Incubation Center. (March 2017). Home-based businesses — the new trend in entrepreneurship. [online: <http://www.qbic.qa/en/homebasedbusinesses/>]
20. Doha News. (Dec. 2016). Home businesses in Qatar must now get commercial licenses. [online: <https://medium.com/dohanews/home-businesses-in-qatar-must-now-get-commercial-licenses-8a341fb2bff7>]

Size of the HbB sector in Qatar

Owners of HbBs are encouraged to formerly register their business with the MOCI, however business registration is not mandatory. Therefore, the exact number of HbBs currently operating in Qatar is unknown and estimates on the size of the sector have been based on qualitative data collected from key stakeholders in the sector. It is believed that the number of HbBs in Qatar has increased sharply over recent years and it is estimated that there are now between 3,000 to 4,000²¹ businesses operating from their residential property in 2019.

The growth in the sector is due to Qatar transitioning through two historical phases. In the first phase, when there was low development in the HbB sector, there were no laws formalizing the existence of HbBs in the country, and there were few entities providing support to residents who wanted to start a business from home. The second phase is marked by the stimulated growth of the HbB sector, which is attributed to several factors. Firstly, as mentioned previously, the MOCI introduced new laws which granted licenses to practice business activities at home which allowed residents to legitimately operate commercial activities from their residential property. Secondly, Qatar has witnessed an improvement in terms of promoting and advancing the culture of entrepreneurship in Qatar. The various government initiatives towards entrepreneurship development and the promotion of SMEs has resulted in a more robust HbB ecosystem and an increase in entrepreneurial values among the community. Emerging new technologies have also made it easier to work from home and allows small businesses to compete in a much bigger marketplace both within Qatar and abroad.

Number of registered HbBs in Qatar

According to the MOCI, around 800 HbBs were registered in Qatar and 93 percent were considered active in 2019*. Most registered home-based businesses involved food (54%), sewing and weaving (27%) and cosmetic (17%) activities (see Table 1.1).

TABLE 1.1
Type of activities undertaken by active registered HbBs

Registered activity of active HbBs	
 54%	Food activities (e.g. cooking, preparing spices, coffee, meals)
 27%	Sewing and weaving
 17%	Cosmetic activities (e.g. cosmetics, perfumes, incense)
 3%	Hand crafted products
 2%	Electronics services (e.g. computer design, mobile applications)
 0.3%	Trading fashion products
 0.1%	Events services (e.g. wedding & events photography)
 3%	Other services

Source: *MOCI Data base of registered HbBs (as of 15th May 2019).

21. The estimate number of HbBs in Qatar (2019) was based on qualitative data gathered through in-depth interviews with the ADLSA

Impact of HbBs on employment

Using the employment measure of HbBs, there are estimated to be between 3,000 to 4,000 HbBs in Qatar employing on average three people per business.²² Employees include family members, domestic workers and labors who work inside or outside of the home. It is estimated that HbBs in total employ between around (8–11 thousand) employees which represents 0.4 to 0.5 percent of all paid employment workers in Qatar.²³

Estimated revenue generated through HbBs

On average, HbB owners in Qatar report to generate a monthly revenue of about 12,919 Qatari Riyals through their home-based business activities. It is estimated that HbBs in total, generate monthly revenues of between around 38M and 52M Qatari Riyals.²⁴

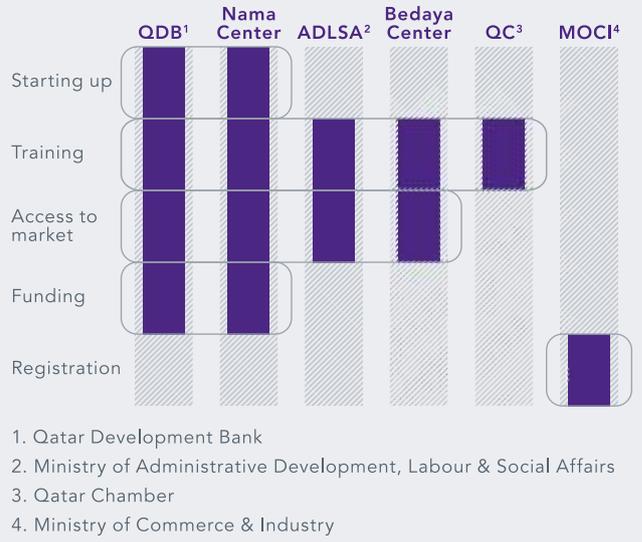
Qatar’s Home-Based Businesses Ecosystem

Figure 1.3 maps Qatar's Home-Based Businesses Ecosystem which consists of a network of institutions that support entrepreneurs and help Qatari nationals to establish micro-businesses, including home-based businesses, in Qatar.

The ecosystem plays a vital role in achieving the vision for the State of Qatar. Qatar’s Home-Based Businesses Ecosystem is segmented into five key areas: starting-up; registration; funding; access to market; and training.

The Ecosystem has six key stakeholders that help to foster the growth of micro-businesses in Qatar. These organizations include: Ministry of Administrative Development, Labour & Social Affairs (ADLSA); NAMA Center; Ministry of Commerce and Industry (MOCI); Qatar Development Bank (QDB), Qatar Chamber (QC); and Bedaya Center. An outline of the roles and responsibilities of each of the organizations is provided below.

FIGURE 1.3
Home-based businesses ecosystem Qatar 2019



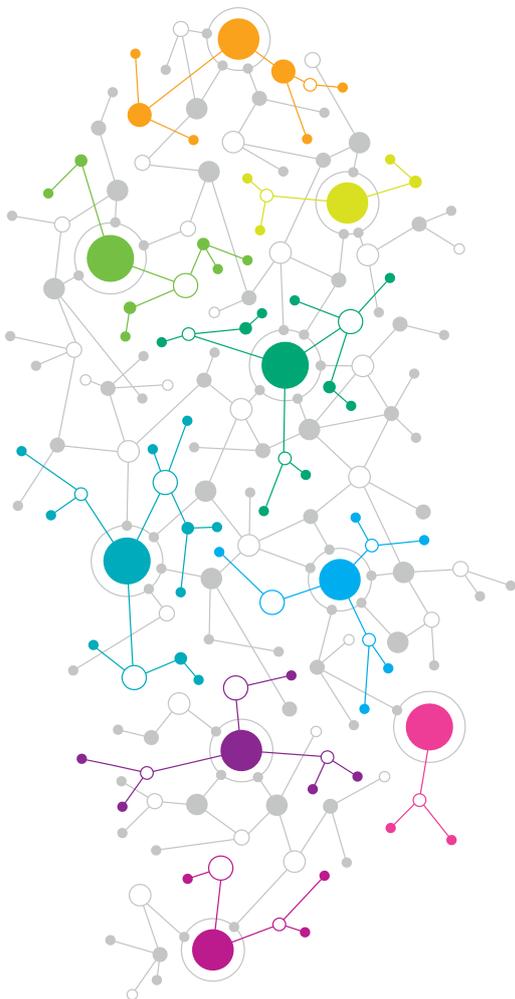
Source: Intelligence Qatar, 2019

22. Average number of people employed per business was sourced from the HbB Survey 2019
23. Percentages calculated on a total of 2,144,324 paid employment workers in Qatar as reported by the Planning & Statistics Authority, Q1 2019 Labor Force Sample Survey
24. Revenue calculations based on a margin of error of ± 6%, at a confidence level of 95%. Based on estimates of 3,000 to 4,000 HbBs

Institutions fostering HbBs in Qatar

Qatar's HbB Ecosystem has been stimulated through major institutions such as the ADLSA, NAMA Center, QDB, QC and Bedaya Center which have been established to support entrepreneurs. These institutions provide a range of support services to help entrepreneurs start businesses in Qatar, whether they start from home or from a commercial premise.

QDB was founded by an Emiri Decree to expand Qatar's private sector and to support the economic diversification. It provides financial and non-financial support to SMEs and entrepreneurs. Institutions such as the ADLSA and NAMA Center are providing various services to HBB including marketing, training, guidance, also QC support them through providing Marketing opportunities, while Bedaya Centre is encouraging and inspiring the youth of Qatar to become entrepreneurs whether being HBB owner or normal business. A brief overview of each institution is provided below.



Ministry of Administrative Development, Labor & Social Affairs

Since its establishment, the Ministry of Administrative Development, Labour & Social Affairs (ADLSA) has undertaken the responsibility of achieving public objectives of administrative development, labor and employment affairs and social protection of citizens in the State of Qatar. It is considered one of the service-providing ministries that provides services to citizens and foreign residents. The ministry provides services to home-based businesses owned by Qatari nationals who can provide the HBB License from the MOCI and a Health Certificate from the MOPH for food-related activities. The ministry provides training sessions and workshops for HBB owners on technical skills. Administrative skills such as accounting, finance management, etc. are provided through other organizations. The ADLSA also gives the opportunity to HBBs to take part in exhibitions and to be part of events where they can introduce their products and services to potential buyers.



Ministry of Commerce and Industry

The Ministry of Commerce and Industry (MOCI) is responsible for overseeing commercial and industrial activities for the State of Qatar, directing these activities in accordance with the requirements of national development. The Ministry's mandate includes business development needed to attract investments, and support and development of exports. Other responsibilities include: developing methods and procedures for providing public services to the business and investment sector; regulating the practice of trade professions; registering the commercial and investment establishments; issuing the necessary licenses to carry out their activities; and supervising the regulation and control of markets in its area of competence.



NAMA Center (Social Development Center)

In 1996, in order to achieve human and social development in the country, Her Highness

Sheikha Moza bint Nasser established the Social Development Center in order to provide a stimulating environment that contributes to the investment of the potentials and creativity of young people and meet their needs. Their ambitions to be partners in civic action, and to explore the best opportunities and innovation to lead the renaissance of their communities. The vision of the Center summarizes in "A leading institution for young people to be empowered and active". The strategic objectives of the center are: (1) to motivate young people, engage them in development, and empower them socially; (2) develop and support services for small and microenterprises; (3) institutional capacity building and development.

In the field of entrepreneurship, the Center is directed to two categories: the first category is home-based entrepreneurs to encourage them to become economically viable projects; The second category is young people through the provision of technical support services for innovation in entrepreneurship.

Nama Center provides several services categorized under the following axes: (1) cognitive support, (2) technical and logistic support; (3) financial support; (4) support of the development of the entrepreneurial ecosystem.



Qatar Development Bank

Qatar Development Bank (QDB) was founded by Emiri Decree, to expand Qatar's private sector and diversify its economy. His Highness Sheikh Hamad Bin Khalifa Al Thani, the Father Emir, identified these tasks as crucial to Qatar's development into a modern state. Since its establishment in 1997, QDB has focused on accelerating growth and encouraging national projects within private sector activities in key economic areas that will generate various economic and social benefits for Qatar's economy in line with Qatar National Vision 2030. QDB seeks to support local entrepreneurs in the private sector, diversify the economy and help Qatari manufacturers to expand their industry. The bank also aims to promote entrepreneurship in the private sector and provide services in the economic fields through the provision of capital, guarantees and advisory services. As part of their support to micro, small and medium

businesses, QDB provides a wide range of financial and non-financial services, including services to home-based business owners. The bank also collaborates with organizers of exhibitions in order to offer exhibition services to the home-based businesses. QDB offers funding and access to the market for both registered and non-registered home-based businesses.



Qatar Chamber

Established in 1963 by virtue of the Law No (4), Qatar Chamber of Commerce & Industry, otherwise known as Qatar Chamber (QC) is one of the oldest chambers in the GCC countries. Its main role is to organize business interests and represent the Qatari private sector locally and globally as well as support the country's economic actors and productivity. The QC supports Qatari owners of local businesses by helping them to access the market through exhibitions and public events. The QC offers support to HBB owners in participating in exhibitions provided that they are registered with the MOCI.



Bedaya Center

Bedaya Center, a joint initiative between QDB and Silatech, provides Qatari youth access to a wide range of services including career guidance, self-assessment, employability skills development, entrepreneurship, mentoring opportunities, volunteering, practical training, networking activities and lecturer programs. Silatech's Employability and SME Development programs work together to offer their services to the Qatari youth in close cooperation with Bedaya Center.

Bedaya Center also aims to provide Qatari youth with career development and entrepreneurship services by organizing several basic skills training workshops which help them start their career in the Qatari labor market or launch their own business. The Center holds several monthly activities and annual conferences which aim at helping the youth reach their professional and entrepreneurial goals by developing their skills whether they start or own a home-based or a commercial business. Bedaya Center also supports businesses by offering them opportunities to participate in exhibitions and events to market their products and services.

Initiatives that encourage home-based business entrepreneurship in Qatar

There are several initiatives which have been specifically developed for home-based businesses in Qatar. These initiatives include:



- **National HbB Advancement Program, QDB:** provides micro and Home-based Businesses with business opportunities and allows them access to financial and non-financial services of QDB, and other key Government entities in Qatar. Under the initiative, micro business owners can utilize the services offered by different entities to grow their business and create an impact in the overall economic development of Qatar.
- **Development program, Nama Center:** this is a basic training program that Nama Center follows based on the International Labor Organization. The program includes the following training sub-programs: (1) Define your business idea: this is a program for entrepreneurs who want to set up their own businesses, but don't have specific and clear idea of a business; (2) Start your business: this program is intended for entrepreneurs who have specific and clear ideas for their businesses and who wish to establish them; (3) Improve your business: This program is intended for entrepreneurs who want to improve the performance of their businesses as well as individuals who want to develop further in various management topics.
- **Matajercom.qa:** is an online platform designed for home-based businesses to sell and market their products. Business owners can upload and sell their products online which helps them to reach out to a larger audience and showcase their products.
- **Isteshara (consultancy) platform, QDB:** the platform provides SMEs, and Home businesses as well with support services at a reduced cost (e.g.: includes the **Oquod program** (professional legal consultancy services to help business owners establish a sound legal framework for their projects), **Feasibility study Assessment** (a service which helps entrepreneurs assess the validity of their business ideas), and the **Tadqeed program** (financial services).
- **Made in Qatar, QC:** the exhibition was initiated in 2015 with the aim of promoting local products in the domestic market so that dependence on imports could be reduced. The exhibition initially involved 200 home-based businesses.
- **Mulhemem Initiative, NAMA Center:** the initiative aims to motivate and inspire passionate entrepreneurs by organizing regular meetings with successful entrepreneurs inside and outside Qatar in various fields and sectors who have new insights in order to review their experiences, exchange knowledge and experiences, and explore opportunities, constraints and solutions that surround the journey of success.
- **Business and Coffee project, NAMA Center:** targets entrepreneurs aged between 18 and 45 years. This project seeks to run a group of meetings at different cafes with entrepreneurs, home-based business and project owners to share business ideas and provide consultancy.
- **Entrepreneurship Business Conference and Products Exhibition, NAMA Center:** the event targets small and medium enterprises to enable them to access the local market and allow them to conduct their business and become competitive. The event also emphasizes the role of partners and sponsors in supporting SMEs and provides a platform for business entrepreneurs to connect with potential stakeholders.
- **Park Bazaar, Museum of Islamic Arts (MIA):** offers a vibrant mix of around 150 stalls and is a modern version of the old souq tradition.
- **Derwazaa, QDB:** the initiative consists of physical stores for the purpose of selling and promoting made-at-home products in Qatar.
- **Night Market Qatar, cloud-e:** the "Night Market" is a unique concept which offers a fully furnished venue in locations such as Duhail Sports Club. The six-month long market opens from 4.00pm to 1.00am and offers a wide array of products including apparels, accessories, health, beauty and perfumes. Night market visitors are also able to enjoy a variety of meals in the dedicated food court area.



- **Entrepreneurship Exhibition, Nama Center:** the exhibition targets small and micro start-ups to enable them to reach the local market and conduct their business in a natural competitive environment to enhance their presence and impact on the national economy.
- **Souq Nama, NAMA Center:** a special platform for home-based businesses designed to showcase and promote their products and establish their presence in the market.
- **Souq Hal Qatar, QCCI:** a commercial exhibition which provides access to market for home-based businesses owned by Qatari nationals.
- **Dukan, Bedaya Center:** the initiative was developed for the purpose of supporting small and medium businesses founded by young, creative and ambitious local Qataris, to help them gain visibility, promote their products and display their goods and services in some of the most strategic shopping malls in Qatar.
- **Networking Events, Qatar Professional Women's Network:** a series of networking events for women looking to establish home-based businesses in Qatar.
- **Ramadan Market, QSports & United Expo:** more than 200 exhibitors from 25 countries from around the world took part in Qatar's first and largest Ramadan Market, held in May 2019 at the Doha Exhibition and Convention Centre (DECC). The Ramadan Market aimed to support home-based, as well as small and medium enterprises, who were given the opportunity to promote and showcase their products.
- **Community Markets:** this is a strategic project within the National Strategy 2022 projects at the Ministry of Administrative Development, Labor and Social Affairs. The need for establishing training, production, marketing and support centers for productive families has been called community markets, to encourage productive families to mobilize their productive and creative capacity and enhance their economic role to contribute to raising productivity.
- **Encouragement Award for productive families:** this award is granted by the Ministry of Administrative Development, Labor and Social Affairs every two years during the accompanying exhibition for home-based businesses (ASWAQ) and upon the approval of the Council of Ministers at its eighteenth meeting of 2010 on 19 May to create an award for productive families.
- **Rasameel Fund, Nama Center:** the fund is an important mechanism for financing micro and small enterprises, including home-based businesses. It includes multiple services for owners of start-ups and established businesses including financing them by providing interest-free loans and repayment terms that provide stability and profitability; The maximum loan amount is QAR 250,000 with a repayment period of 48 months and a grace period of 6 months.
- **Entrepreneurship Award, Nama Center:** a national competition held every two years to celebrate entrepreneurs from small and micro businesses. The Entrepreneurship Award aims to encourage entrepreneurship and innovation and enhance the spirit of competition among Qatari entrepreneurs through the qualification of 14 contestants to the final stage of the competition to present their projects to an elected jury. The projects are evaluated in total transparency and fairness according to pre-established criteria. The evaluation sessions and the selection of winners are conducted in front of an audience at a project presentation competition during which four awards are granted. These awards are divided into two categories: best entrepreneurial business plan: a promising successful business plan; and best established business: a successful project that achieves stable and acceptable growth.



SECTION 2

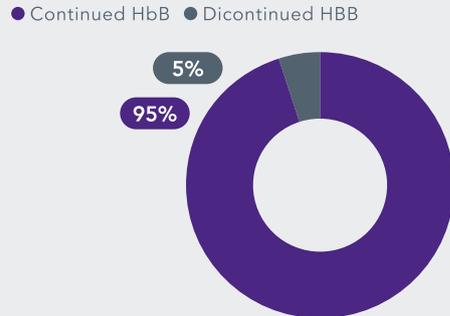
CHARACTERISTICS OF HOME-BASED BUSINESS OWNERS

This section of the report presents the findings from the 'Home-based Business Owners in Qatar 2019' survey and profiles the characteristics of home-based businesses in Qatar. It looks at the motivational factors behind starting a HbB and the challenges that business owners face when operating their business from home. It reports on the areas of support needed by business owners to help grow and expand their activities and the organizations within Qatar that provide support services to HbBs. It provides a perspective on the expectations of HbB owners regarding the future of their business, whether they have a view to grow the business or discontinue it. Section 2 also takes a deep dive into discontinued home-based businesses and the reasons for ceasing operations.

OPERATING HOME-BASED BUSINESSES IN QATAR

Out of the total of 300 home-based owners who were surveyed, 95 percent of respondents report to currently run a business from their home. Five percent of respondents report to have discontinued conducting business activities from their residential property (see Figure 2.1).

FIGURE 2.1
Operating status of HBBs (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019



2.1 CHARACTERISTICS OF HOME-BASED BUSINESS OWNERS IN QATAR

The sample profile of current home-based business owners is outlined below:

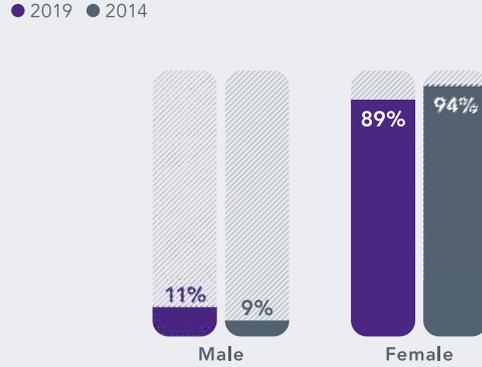
Gender profile of HbB owners

Women continue to dominate the HbB market in Qatar, as most current home-based business owners are women (89%). The prevalence of men operating home-based businesses is rising. The proportion of men who are currently running a business from home has increased from 6 percent in 2014 up to 11 percent in 2019 (see Figure 2.2).

Age profile of HbB owners

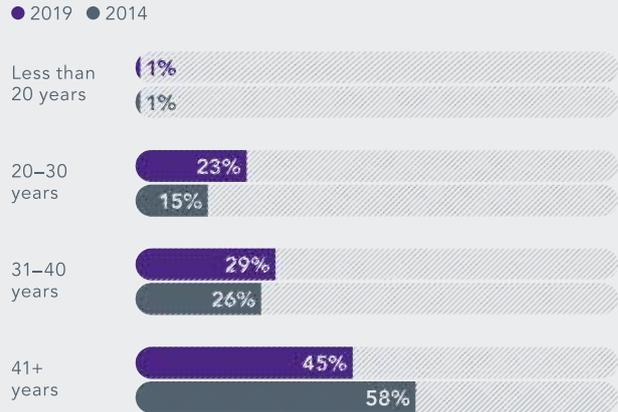
There is a higher prevalence of HbB owners who are over the age of 40 years (45%). Younger entrepreneurs under the age of 31 years make up a quarter of HbB owners in Qatar (24%). Twenty-nine percent of HbB owners are aged between 31 and 40 years. There has been a rise in the proportion of younger people under the age of 31 years starting businesses from home in Qatar since 2014, increasing from 16 percent in 2014 to 24 percent in 2019 (see Figure 2.3).

FIGURE 2.2
Gender of HBB owners 2019 & 2014 (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014

FIGURE 2.3
Age group of HBB owners: 2019 & 2014 (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014

Marital status profile of HbB owners

Consistent since 2014, there is a higher proportion of current HbB owners who are married (64%). One in five HbB owners (22%) are single and a further 9 percent are divorced (see Figure 2.4).

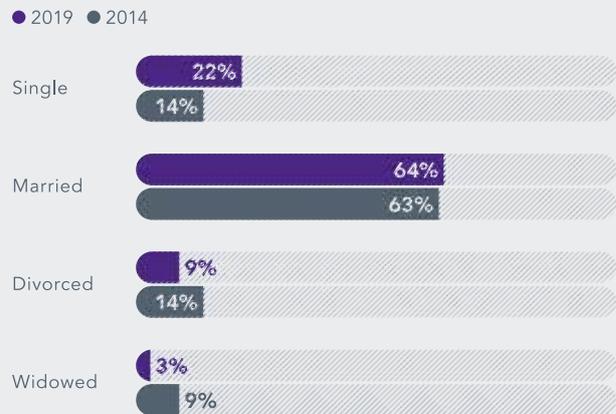
Highest academic certificate profile of HbB owners

There is a higher proportion of current HbB owners who hold university qualifications and have completed either a bachelor's degree or post-graduate degree studies (58%). One in five current HbB owners (23%) hold secondary school or diploma qualifications, and a further 9 percent hold a vocational diploma. In 2019, current HbB owners are three times more likely than in 2014 to be highly qualified and hold a university degree qualification (67% in 2019 compared to 26% in 2014) (see Figure 2.5).

Work experience profile of current HbB owners

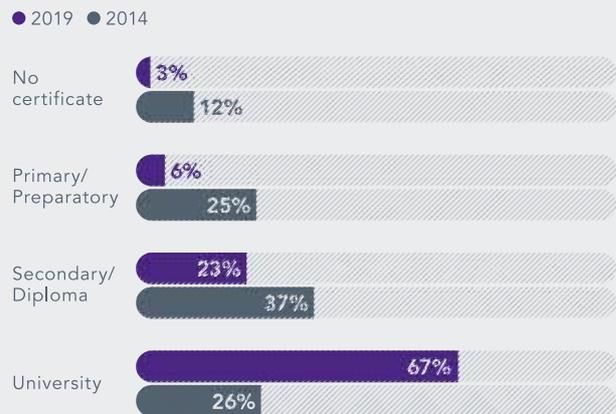
Around half of the HbB owners who are currently operating a home-based business (52%) are employed, which means they are running their business on a part-time basis. One in five current HbB owners were previously employed, and over a quarter have never been employed (mentioned by 21% and 27% respectively). The proportion of HbB owners who have never been employed has decreased from 43 percent in 2014 down to 27 percent in 2019. This coincides with an increase in the proportion of current HbB owners who have gained work experience through employment (current or previous) from 2014 to 2019 (see Figure 2.6).

FIGURE 2.4
Marital status of HBB owners: 2019 & 2014 (% respondents)



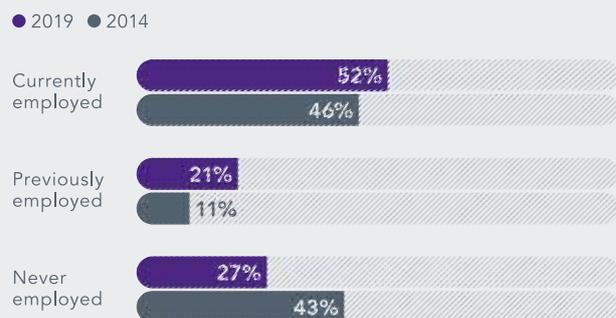
Source: Home-based Business Owners in Qatar Survey 2019 & 2014

FIGURE 2.5
Highest academic certificate of HBB owners: 2019 & 2014 (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014

FIGURE 2.6
Work experience by current HBB owners: 2019 & 2014 (% respondents)



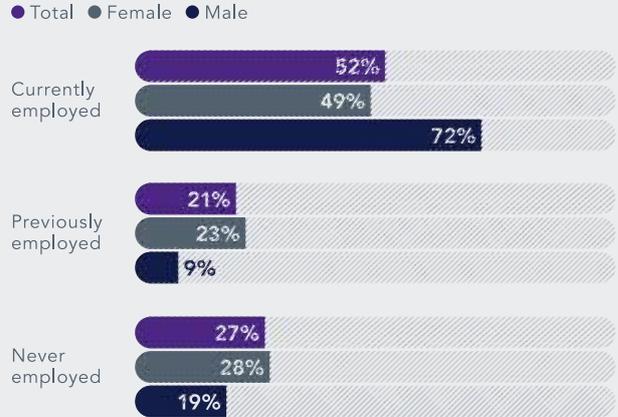
Source: Home-based Business Owners in Qatar Survey 2019 & 2014

Most of the men and women who have operating HbBs are currently employed (72% of males and 49% of females). A higher proportion of surveyed women compared to men have never been employed (28% and 19% respectively) (see Figure 2.7).

In 2019, there is a higher proportion of young entrepreneurs under the age of 30 years who have started a business before gaining work experience when compared to 2014 (34% in 2019 compared to 19% in 2014). This coincides with a decrease in the proportion of older entrepreneurs over the age of 40 years who have never been employed in 2019 compared to 2014 (44% in 2019 compared to 62% in 2014) (see Figure 2.8).



FIGURE 2.7
Work experience by current HBB owners: Gender (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014
Total respondents: n=286, Females n=254, Males n=32

FIGURE 2.8
Work experience by current HBB owners: Age (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014

Sector worked in by HbB owners

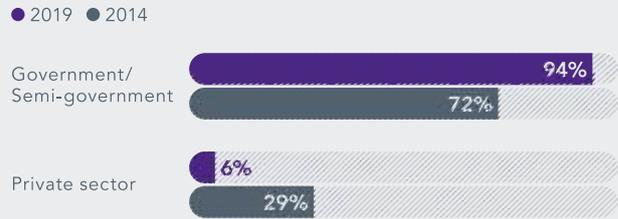
Most HbB owners — who are employed — work in government and semi-government positions. There has been a substantial increase in the proportion of current HbB owners, who are employed or have been employed, in the government sector in 2019 when compared to 2014 (94% and 72% respectively) (see Figure 2.9).

Length of work experience of HbB owners

Consistent with 2014 survey findings, most HbB owners who currently hold or who have previously held a job have extensive work experience of 10+ years (62% in 2019 and 42% in 2014). Only 12 percent of the respondents report to have two or less years of work experience (see Figure 2.10).



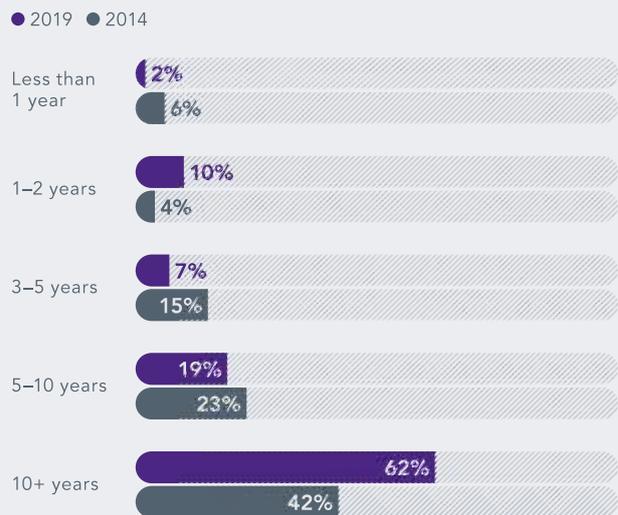
FIGURE 2.9
Sector worked in by current HBB owners: 2019 & 2014
(% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014

Owners who have continued their HBB and currently hold or previously held a job: 2019 n=209, 2014 n=263

FIGURE 2.10
Years of work experience by current HBB owners: 2019 & 2014
(% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014

Owners who have continued their HBB: 2019 n=286, 2014 n=458

2.2 PROFILE OF HOME-BASED BUSINESSES IN QATAR

Activities of HbBs

The main business activities that are undertaken at home are sewing and weaving (34%), food activities such as cooking and preparing spices, coffee and meals (33%), manufacturing or trading cosmetics such as perfumes and incense (18%) and producing hand-crafted products (15%). To a lesser extent, business owners also report to be involved in business activities such as event services, electronic services and other activities including trading fashion products, photography, manufacturing camping equipment and home furniture (see Figure 2.11).

In 2019, there is a shift towards more home-based business activities being focused on sewing and weaving, food preparation and cosmetics when compared to 2014. Compared to 2014, there is a reduced focus on hand-crafted products, services and trades (see Figure 2.12).

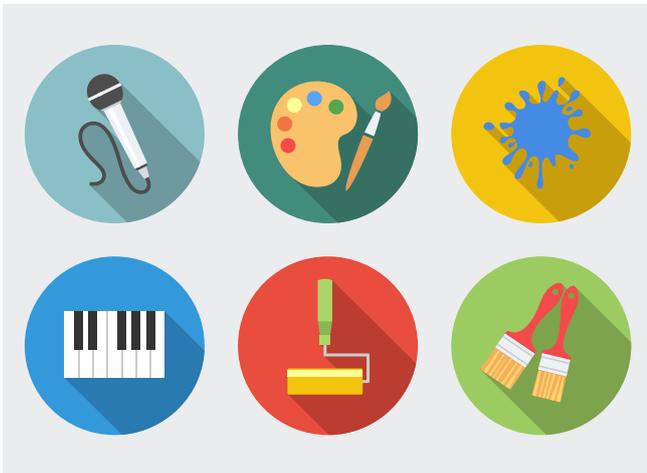
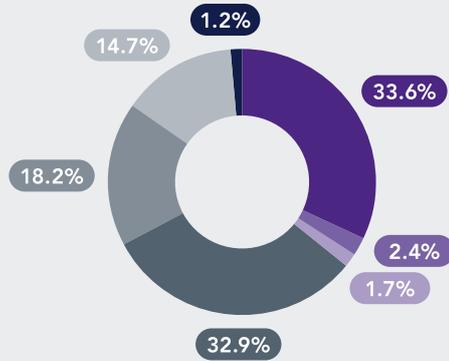


FIGURE 2.11

HBB activities:2019 (% respondents)

- Sewing & weaving
- Events services
- Electronics services
- Food
- Cosmetics
- Handcrafted products
- Other



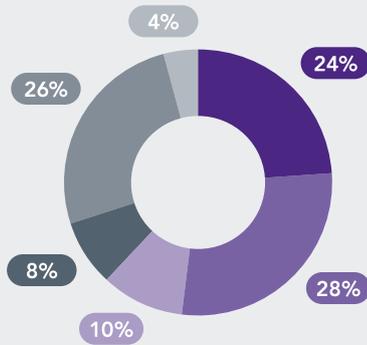
Source: Home-based Business Owners in Qatar Survey 2019

Owners of home-based businesses who continued their business: n=286

FIGURE 2.12

HBB activities:2014 (% respondents)

- Sewing & weaving
- Food
- Services
- Trade
- Handcrafted products
- Other



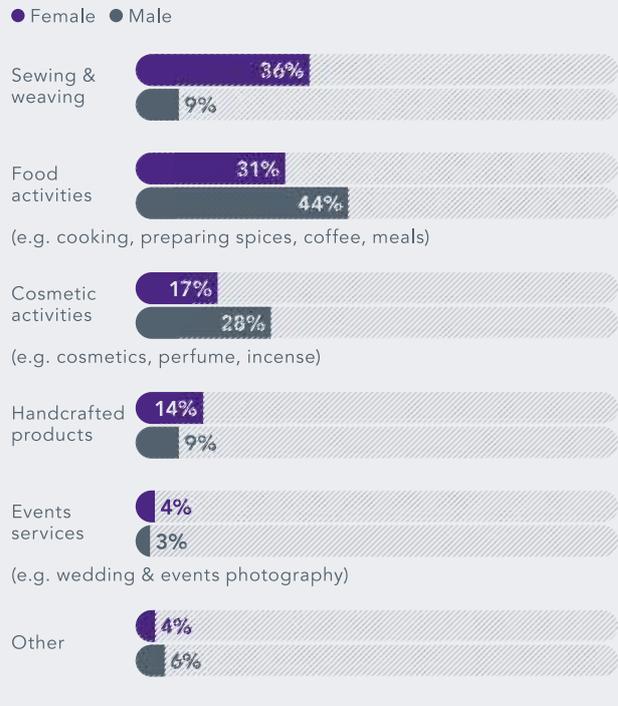
Source: Home-based Business Owners in Qatar Survey 2014

Owners of home-based businesses who continued their business: n=458

Figure 2.13 shows the activities split by women and men HbB owners. Women are four times more likely than men to be involved in sewing and weaving activities and are more likely than men to have a business focused on hand-crafted products. Men are more likely than women to focus on food and cosmetic activities. In 2014, hand-crafted products and trade activities ranked top for male-run HbBs (50% and 12% respectively), whereas food preparation was the main business activity for women (30%) (see Figure 2.14).

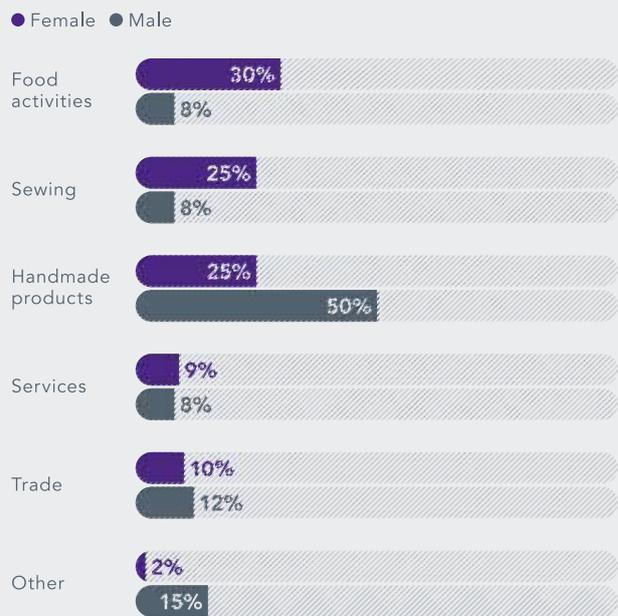
Younger HbB owners under the age of 41 years are most likely to be involved in food-related activities and older business owners are most involved in sewing and weaving activities.

FIGURE 2.13
HBB activities: Females & Males – 2019 (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of home-based businesses who continued their business:
Females n=254, Males n=32

FIGURE 2.14
HBB activities: Females & Males – 2014 (% respondents)



Source: Home-based Business Owners in Qatar Survey 2014
Owners of home-based businesses who continued their business:
Females n=254, Males n=32

Timeframe for starting a HbB

Current HbB owners were asked when they had started their home-based business. A third of home-based businesses are relatively new and have been operating for two or less years — 5 percent are newly established within the year. A similar proportion of HbBs started between three and five years ago (39%). One in three businesses are well established and have been operating for six or more years (29%) (see Figure 2.15). Home-based businesses in 2019 are more likely to be established within the past five years when compared to 2014. In 2014, 50 percent of HbBs started six or more years ago when to compared to 29 percent in 2019 (see Figure 2.16).

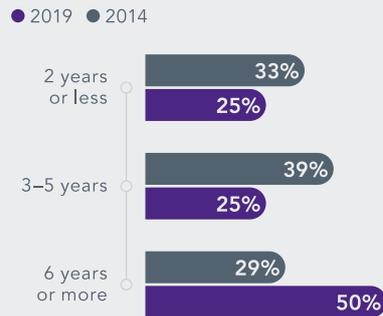


FIGURE 2.15
Timeframe for starting an HBB (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of home-based businesses who continued their business: n=286

FIGURE 2.16
Timeframe for starting an HBB – 2014 & 2019 (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014
Owners who have continued their HBB: 2019 n=286, 2014 n=458

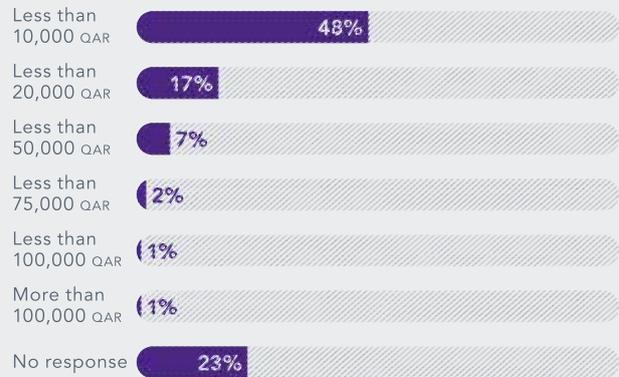
Monthly revenue generated through HbB

Current HbB owners were asked to report on the approximate revenue generated through the business in one month in order to help understand the appeal of establishing a home-based business as a source of income. Around half of current HbB owners (48%) report to earn less than 10 thousand Qatari Riyals per month. A further 17 percent of respondents report to earn less than 20 thousand Qatari Riyals per month. One in ten current HbB owners (11%) generate a monthly income of more than 20 thousand Qatari Riyals per month (see Figure 2.17).

Table 2.2 shows the average monthly revenue generated by each type of business activity. HbB owners involved in event services report to generate the highest average monthly revenue of 35.9 thousand Qatari Riyals, followed by cosmetic activities (16.1 thousand Qatari Riyals) and sewing/weaving activities (12.8 thousand Qatari Riyals).



FIGURE 2.17
Monthly revenue generated HBB (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
All respondents n=300

TABLE 2.1
Monthly revenue generated through each business activity

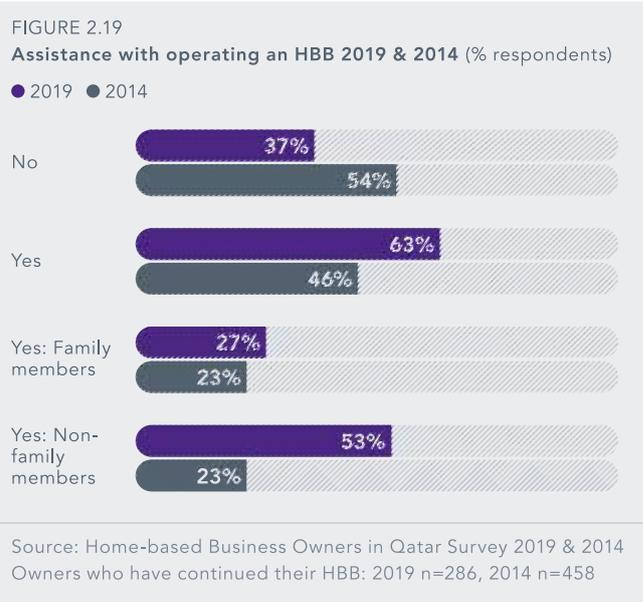
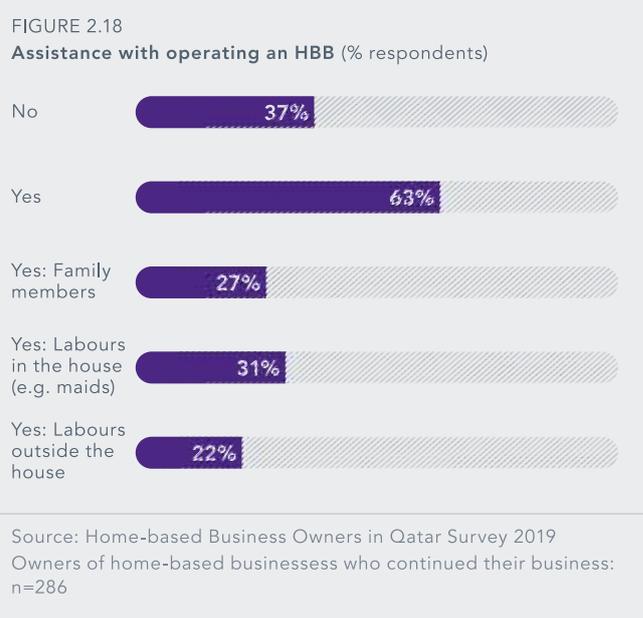
Registered activity of active HbBs	Average monthly revenue	Number of HBBs
☺ Food activities (e.g. cooking, preparing spices, coffee, meals)	11,000 QAR	68
✂ Sewing and weaving	12,800 QAR	50
💄 Cosmetic activities (e.g. cosmetics, perfumes, incense)	16,100 QAR	38
👉 Hand crafted products	10,600 QAR	21*
📷 Events services (e.g. wedding & events photography)	35,900 QAR	8*
❓ Other services	4,800 QAR	4*
💻 Electronics services (e.g. computer design, mobile applications)	4,700 QAR	2*

Source: *Home-based Business Owners in Qatar Survey 2019
HbB owners who provided an exact estimation of their revenue, *small sample size, indicative results only

Assistance with operating a HbB

HbB owners were asked whether anyone helps them with their business operations. Around two-thirds of business owners (63%) have assistance from others in operating their business. Most receive help from domestic workers such as maids and drivers (31%). A further 22 percent report to have help from laborers outside of the home and 27 percent receive support from family members. A third of respondents independently manage the business activities on their own (see Figure 2.18).

In 2019, more HbB owners are seeking help from others to operate their business when compared to 2014 (63% and 46% respectively). Current HbB owners are twice as likely to employ non-family members to support the business than HbB owners who were surveyed in 2014 (53% employed non-family members in 2019 compared to 23% in 2014) (see Figure 2.19).



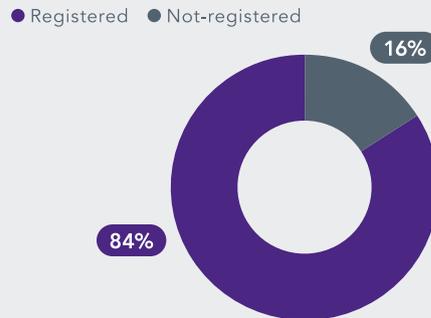
Registration of HbB businesses

Since home-based business owners can register their business activities, current HbB owners were asked whether they have registered in the Ministry of Commerce. Most HbB owners report to have registered their business (mentioned by 84%). One in six current HbB owners (16%) have not registered the business activities they undertake at home (see Figure 2.20).

A quarter of HbB owners who have not registered their home-based business activities are either not aware of the initiative which grants licenses to HbBs or are unaware of the process of how to apply for the registration (mentioned by 18% and 6% respectively). A further 26 percent of non-registered business owners report to have not had the time to apply for registration and 20 percent indicate it is currently under process. There is a perception among one in five respondents that there is no need to register the business activities they are undertaking at home as they can continue operating without a license (see Figure 2.21).

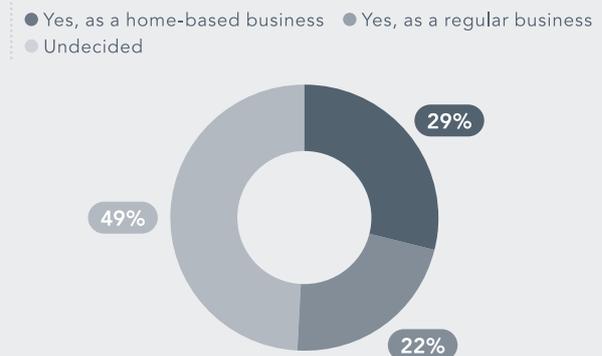
The 16 percent of business owners who have not registered, were asked whether they intend to register their business in the Ministry of Commerce as a home-business or regular business. Around half of the business owners (49%) said they are undecided as to whether they will register. A further 29 percent indicate that they plan to register as a home-based business and 22% plan to register as a regular business (see Figure 2.21).

FIGURE 2.20 Registered HBB with the Ministry of Commerce (% respondents)



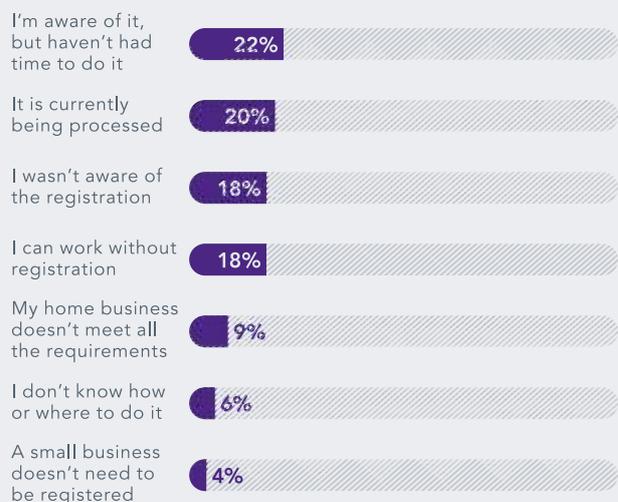
Source: Home-based Business Owners in Qatar Survey 2019
Owners who have continued their HBB: n=286

Intention to register business with the Ministry of Commerce



Owners who have not registered their HBB: n=45

FIGURE 2.21 Reasons for not registering the HBB (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of current home-based businesses who have not registered their business: n=45

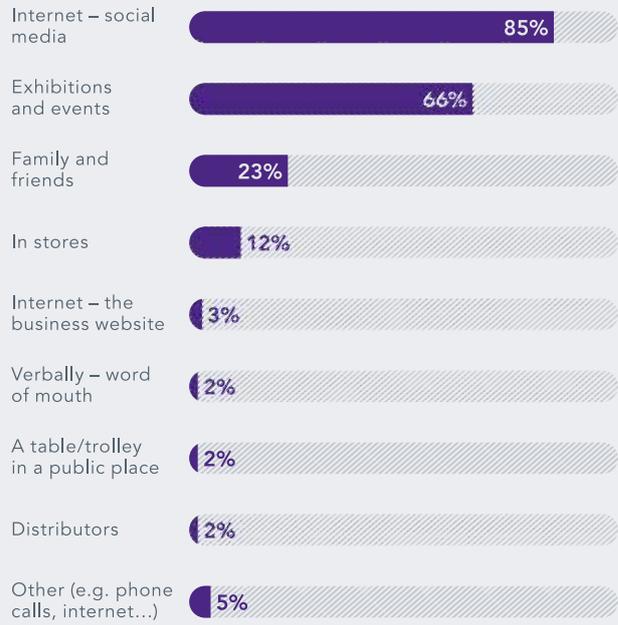
Channels for marketing products & services

The Internet including social media is the main channel used by current HbB owners to market their products and services (mentioned by 85%). Two-thirds of HbB owners (66%) promote and sell their goods and services through exhibitions and events. Around a quarter of HbB owners (23%) leverage their personal networks and market their business through family and friends. One in eight respondents (12%) sell their products in stores and a further 2 percent report to sell through a distributor. Other less common channels used to market products and services include via word-of-mouth, a table or trolley in a public place, phone calls, dedicated website, Associations and public relations (see Figure 2.22).

Figure 2.23 compares the channels used by HbB owners to market their products and services in 2014 compared to 2019. There has been a shift away from relying upon family and friends to help promote businesses towards utilizing the wide-reaching capabilities of the Internet and social media. In 2014, only 23 percent of HbB owners marketed their products and services via the Internet compared to a high 85 percent in 2019. The dramatic increase in the use of the Internet to market the products and services of these micro businesses could be the repercussion of two main things: firstly, there is a highly connected digital society in Qatar (The proportion of individuals using the Internet as a percentage of the total population is around 100% in Qatar in 2018²⁵); secondly, there is a greater proportion of HbB owners holding university qualifications. Exhibitions and events have become a more important selling channel when compared to 2014 (56% in 2014 compared to 66% in 2019). Word of mouth promotion, telephone calls, newspapers and magazines have ceased to be used as marketing channels in 2019.

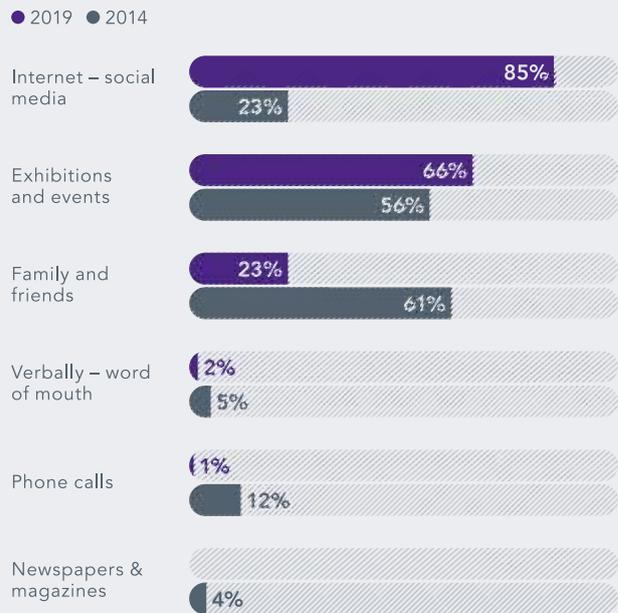


FIGURE 2.22
Channels for marketing products & services (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of current home-based businesses who continued their business: n=286

FIGURE 2.23
Channels for marketing products & services 2019 & 2014 (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014
Owners who have continued their HbB: 2019 n=286, 2014 n=458

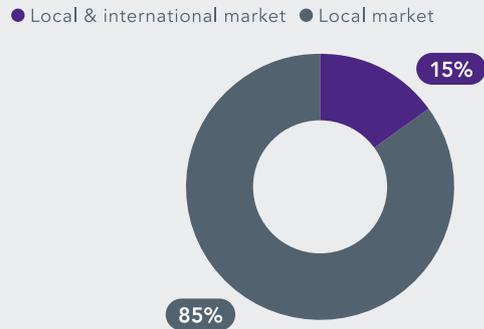
25. World Bank. (2019). World Bank Database, Individual Internet Use Index: [online: <https://data.worldbank.org/indicator/it.net.user.zs>]

Market for HbB products & services

Current HbB owners were asked whether they market their products and services locally and/or internationally. Most products and services are marketed locally within Qatar only (mentioned by 85%). Fifteen percent of HbB owners report to sell their products and services within Qatar and abroad (see Figure 2.24). Sewing and weaving items are reported by HbB owners to be the main products exported overseas (42%), followed by hand-crafted products (21%), cosmetics (19%), food (9%) and event services (7%).



FIGURE 2.24
Market for HBB products & services (% respondents)



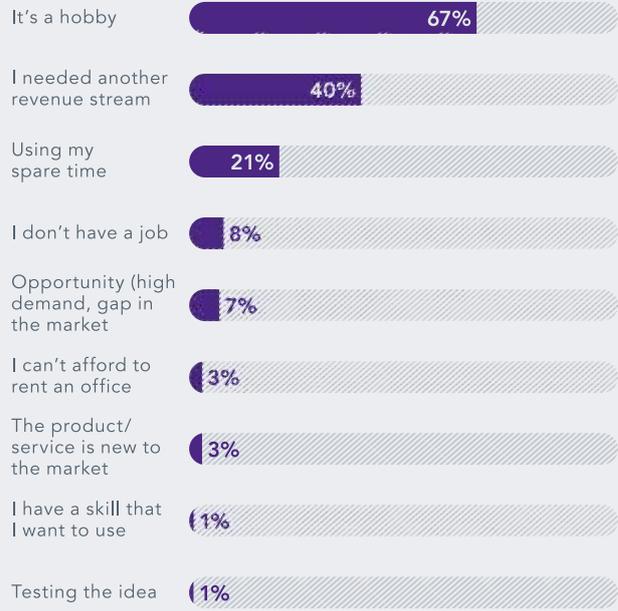
Source: Home-based Business Owners in Qatar Survey 2019
Owners who home-based businesses who have continued their business: n=286

2.3 MOTIVATIONS & CHALLENGES

Motivations to starting a business

HbB owners were asked what motivated them to start a business from home. Consistent with 2014 findings, two thirds of current HbB owners report to have started their business as a hobby (67% in 2019 and 65% in 2014). Half of the respondents were motivated by necessity to start a business because they needed an additional income or because they did not have a job (mentioned by 40% and 8% respectively). One in five respondents (21%) started the business because they had spare time. Other motivational factors to starting a business include identifying an opportunity in the market, having a unique concept to offer and testing an idea. Other HbB owners preferred the low cost of operating the business from home rather than pay the high rents for office premises (see Figure 2.25).

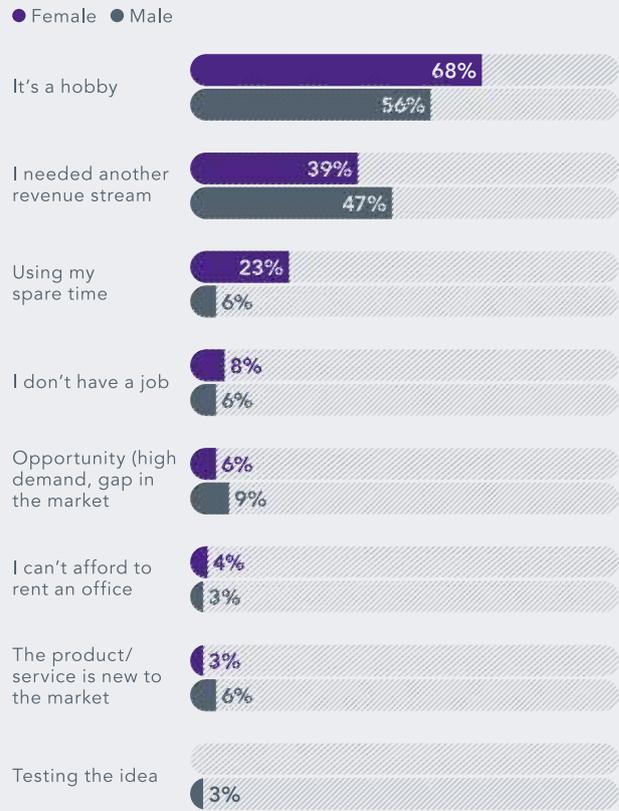
FIGURE 2.25
Motivation for starting an HBB (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of current home-based businesses who continued their business: n=286

Figure 2.26 compares the motivational factors to starting a business between women and men. Women HbB owners are motivated to start a business more by a hobby and having spare time when compared to men. Men are driven more out of necessity to access another revenue stream than women. Men are also more likely than women to start a business to take advantage of an opportunity in the market or to test a new idea.

FIGURE 2.26
Motivation for starting an HBB: Females & Males (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
 Owners of current home-based businesses who continued their business: Females n=254, Males n=32

Main challenges faced by HbB owners

Current HbB owners were asked what the main issues are that they face with their business. The main challenges mentioned by business owners are associated with marketing their products and services (18%), low sales (16%), the availability of raw materials (16%), access to efficient labour resources (15%), the cost of exhibiting their products/services (15%), and funding the business (14%). Other issues are mentioned to a lesser extent (see Figure 2.27).

FIGURE 2.27
Main challenges faced by HBBs (% respondents)

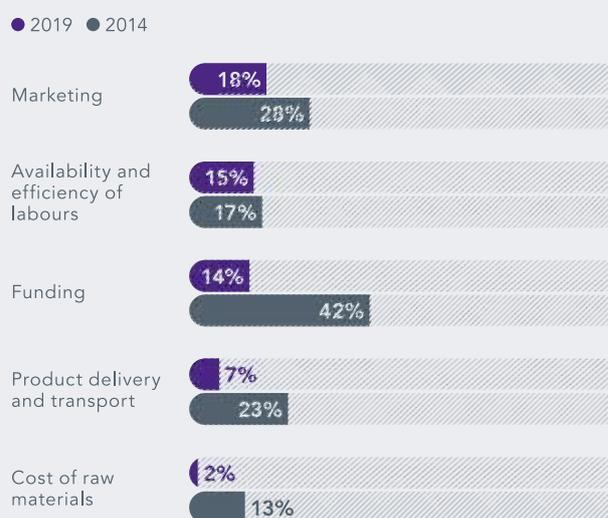


Source: Home-based Business Owners in Qatar Survey 2019
Owners of current home-based businesses who continued their business: n=286

In 2014, funding the business operations ranked top as the main challenge faced by HbB owners, followed by sales and marketing and delivery and transport issues. Challenges associated with funding dropped from being ranked top position in 2014 to sixth position in 2019 (42% and 14% respectively). Consistent with 2014, sales and marketing remain as top challenges but is mentioned to a lesser extent in 2019 (28% and 18% respectively). Product delivery and transport is only mentioned by 7 percent of HbB owners in 2019 compared to 23 percent in 2014. The availability and efficiency of labours has the same level of importance in 2019 as it did in 2014, however accessing raw materials is not a major challenge in 2019 when compared to 2014 (see Figure 2.28).

Table 2.2 shows the main challenges by home-based business activity. Availability and efficient labour resources are the main challenges mentioned by HbB owners undertaking cosmetic and food related activities (29% and 22% respectively). Marketing products is one of the top three challenges for food preparation, sewing and weaving and hand-crafted product activities. The cost of exhibitions is also a major challenge for HbB owners undertaking cosmetic, sewing and weaving activities.

FIGURE 2.28
Main challenges faced by HBBs 2019 & 2014 (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019 & 2014
Owners who have continued their HBB: 2019 n=286, 2014 n=458

TABLE 2.2
Top three challenges by business activity

HBB activity	Top three challenges		
	1	2	3
 Food activities	Availability & efficiency of labours 22%	Marketing 20%	Low sales 17%
 Sewing and weaving	Exhibition costs 25%	Marketing 19%	Low sales 18%
 Cosmetic activities	Availability & efficiency of labours 29%	Exhibition costs 21%	Finding an affordable place to sell products 15%
 Hand crafted products	Funding 16%	Exhibition costs 16%	Marketing 16%

Source: *Home-based Business Owners in Qatar Survey 2019
HbB owners by business activity

Stakeholders from organizations that provide support to HbB owners were also asked from their perception what they feel are the main challenges faced by entrepreneurs managing home-based business enterprises. Stakeholders identify some key challenges currently facing HbB owners. These challenges are outlined below:

- **Fear of transitioning from a home-based business to a regular business**
Stakeholders report that some HbB owners prefer to keep their business activities within the home rather than grow and expand the business and register as a Limited Liability Company (LLC). There is a perception among HbB owners that the level of support received from organizations such as Nama Center, QC, ADLSA and QDB will decline once they transition to a commercially registered business. Stakeholders indicate that there is a lack of awareness about the benefits of operating as an LLC in Qatar among this segment of entrepreneurs.
- **Lack of retail channels to market products and services**
Consistent with marketing challenges mentioned by HbB owners, stakeholders also report that there are issues with effectively marketing products and services and accessing affordable retail space. There is a perception that there are not enough events, exhibitions or marketplaces to promote their goods and services. Rentals on commercial premises are also high which is a key barrier preventing business owners from selling their products in retail stores.
- **Difficulties in registering a HbB**
According to Decision No 242 for 2016, residents aged 18 years and older can register to practice business activities at home. Younger entrepreneurs under the age of 18 years are unable to formalize their business activities which eliminates a segment of the market. Stakeholders also report difficulties faced by HbB owners in registering their business due to not being able to correctly identify the specific business activity category under which they should register at the MOCI.
- **Decentralized support network for HbB owners**
There are several organizations providing support services to HbBs in Qatar. There have been improvements in the home-based ecosystem in terms of organizations providing support services, however, there remains an opportunity for improvement by adopting a coordinated approach between the supporting organizations. A coordinated approach will help to inform entrepreneurs of which organizations provide the type of support they are seeking for their business.
- **Unavailability of raw materials**
Stakeholders mention that HbB owners face challenges finding raw materials in Qatar for manufacturing their products. There are also challenges around importing the products from neighboring countries mainly due to the high import tariffs and costs.
- **Legislative requirements**
Stakeholders indicate that there should be a review of legislation associated with Decision No 242 for 2016 specifically in terms of the restrictions placed on the number of people that can be employed as part of the business activities that are managed from a residential property. HbB owners report challenges with the availability and efficiency of labour resources, on the other hand, this point is very challenging since there should be limitation on HbB ability to hire labour.

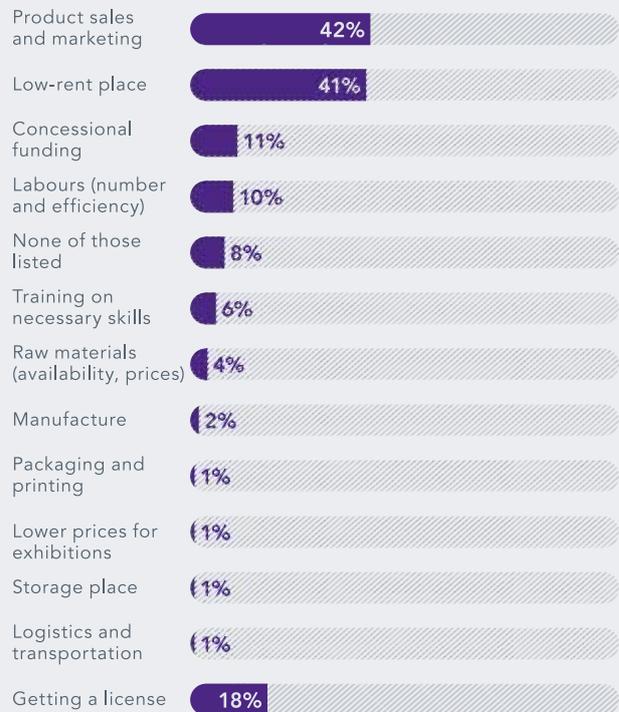
Main needs of HbBs

Current HbB owners were asked what the main needs for their business are. The two main needs indicated by HbB owners are product sales and marketing support (42%) and lower rental costs (41%) (see Figure 2.29). The need for product sales and marketing support is mentioned as the top need by HbB owners undertaking activities associated with sewing and weaving (52%), cosmetics (44%) and hand-crafted products (40%). Low rent is mentioned as the main need for HbB owners involved in event services (42%) and food preparation activities (38%). Other needs mentioned to a lesser extent are concessional funding (11%); access to skilled laborers (10%), and skills-based training (6%) (see Figure 2.29).

The top three needs mentioned by HbB owners that started their business recently within two years are lower rent (43%), product sales and marketing (42%) and labour resources (13%). Half of the HbB owners who have been operating their business between three and five years (49%) indicate a need for product sales and marketing support. Home-based businesses that have been operating for three or more years are twice as likely to mention the need for concessional funding when compared to more newly established businesses that are two years or less old (13% and 6% respectively).

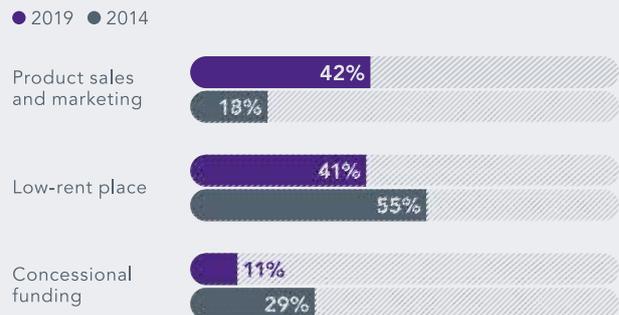
In 2014, over half of HbB owners (55%) indicated their need for a low-rent premise for their business. In 2019, 41 percent of HbB owners mentioned the same need for a more affordable rental property to operate their business activities. Access to concessional funding was mentioned more as a need in 2014 by HbB owners when compared to 2019 (29% and 11% respectively). In 2019, HbB owners are twice as likely to mention the need for product sales and marketing support when compared to 2014 (42% and 18% respectively) (see Figure 2.30).

FIGURE 2.29
Main needs of HBBs (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of current home-based businesses who continued their business: n=286

FIGURE 2.30
Main needs of HBBs 2019 & 2014 (% respondents)



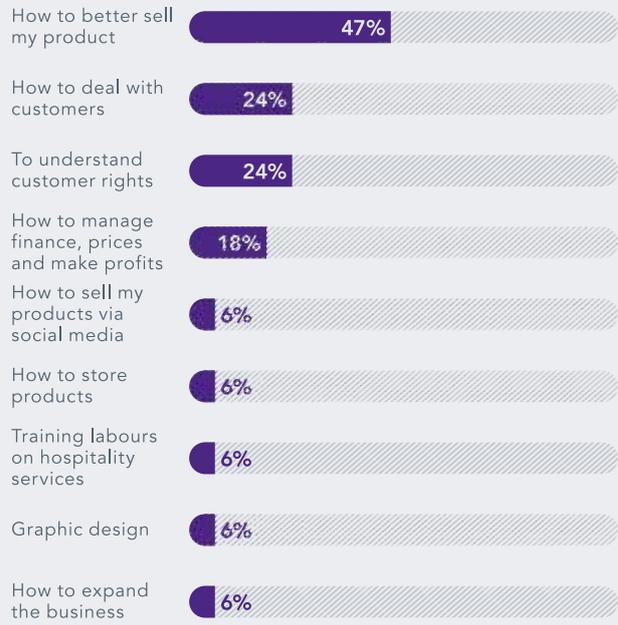
Source: Home-based Business Owners in Qatar Survey 2019 & 2014
Owners who have continued their HBB: 2019 n=286, 2014 n=458

Training & skills

Current HbB owners were asked the type of training they would like to receive to help them operate their business. The top four requests for training are strategies for selling and marketing products, customer service training including understanding consumer rights, and financial management. Other topics mentioned are how to sell products via social media, how to store products, hospitality skills training for employees, graphic design and how to expand and grow the business (see Figure 2.31).



FIGURE 2.31
Training HBB owners would like to receive (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
 Owners of home-based businesses who continued their business:
 n=286

2.4 HOME-BASED BUSINESS SUPPORT SERVICES

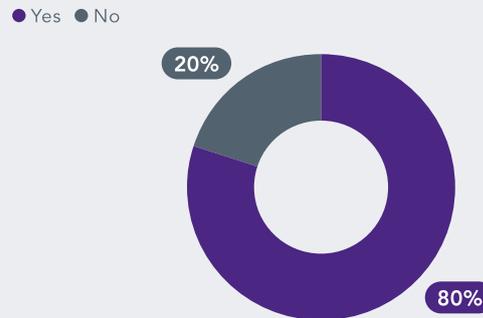
Awareness of organizations that provide support to HbBs

Consistent with 2014, most HbB owners (95%) are aware of at least one HbB supporting entity. Over half of HbB owners (56%) are aware of four or more organizations that provide support to micro businesses in Qatar. Home-based businesses that have been operating for more than two years are more likely to be aware of at least one entity that provides support to HbBs when compared to businesses that have been established within the two-year time period (89% aware compared to 67%).

Support received

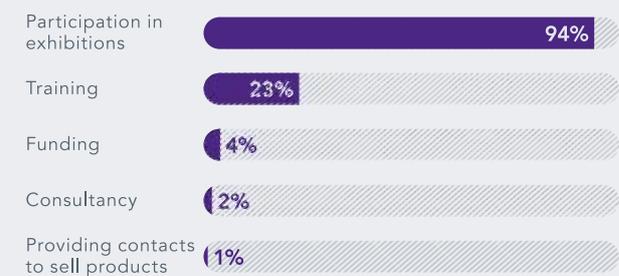
HbB owners who are aware of the organizations that provide support services were asked whether they have received any support from those organizations. Most of the respondents aware of the organizations have received some support for their home-based business (mentioned by 80%). The main support received was participation in exhibitions and training (mentioned by 94% and 23% respectively) (see Figure 2.32).

FIGURE 2.32
Received support from organizations (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners who home-based businesses who are aware of the organizations that provide support services: n=271

Type of support received

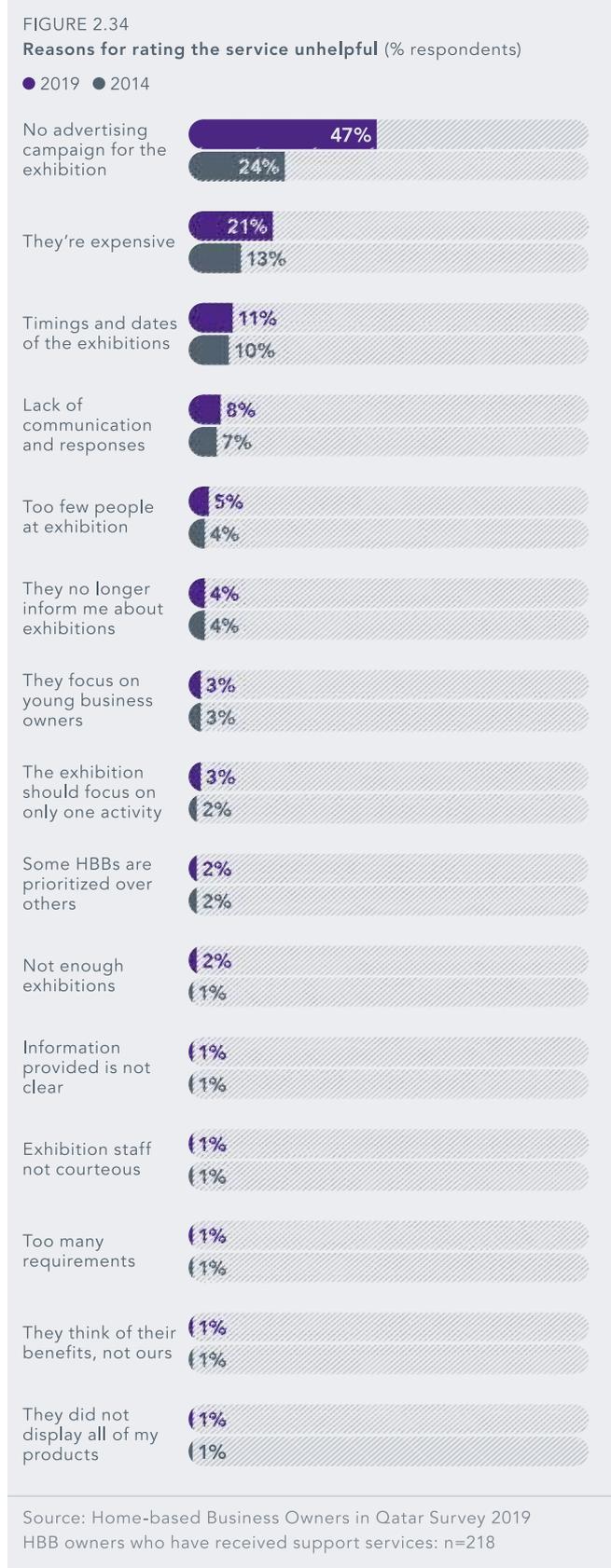
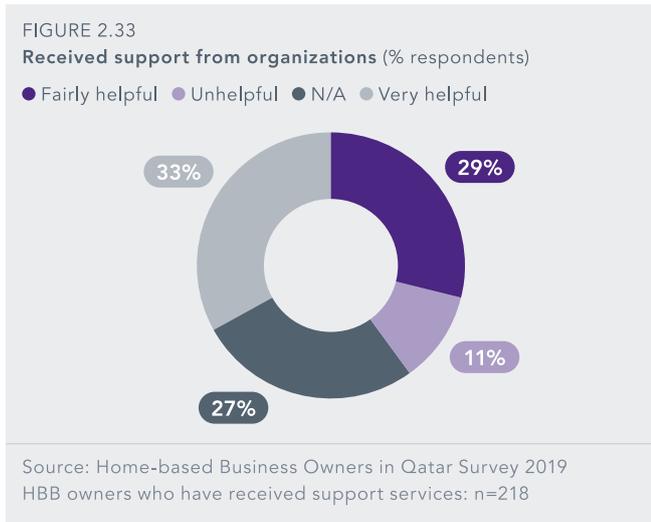


HBB owners who have received support services: n=218

Helpfulness of services received

HbB owners were asked to rate the helpfulness of the services received. A third of HbB owners that had received support services (33%) report that they were 'very helpful', a further 29 percent indicate that they were 'fairly helpful', and 11 percent said they are 'unhelpful' (see Figure 2.33).

Those who found the services to be 'fairly helpful' or 'unhelpful' were asked to explain the reasons for giving that rating. Figure 2.34 outlines the various explanations given by respondents for their rating. Several of the comments are related to exhibitions such as ineffective marketing campaigns of the exhibitions, cost of exhibiting, schedule for the exhibitions (time and dates), low attendance, insufficient information about upcoming exhibitions and generally not enough exhibitions for HbBs.

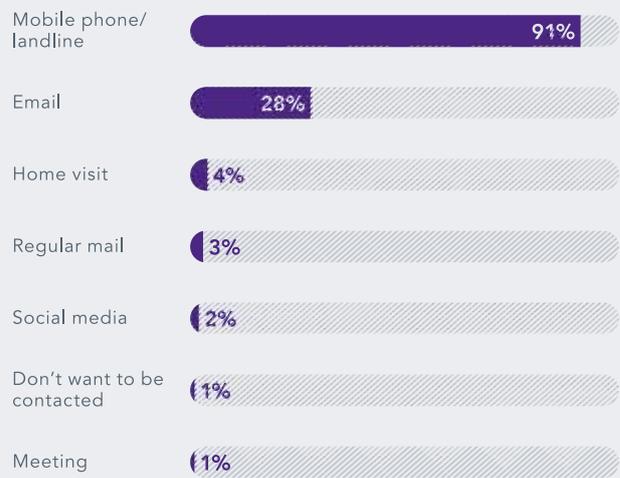


Preferred channel of contact

Current HbB owners were asked how they prefer to be contacted by organizations that provide support to HbBs. Mobile phone is the most preferred method of contact (mentioned by 91%), followed by e-mail correspondence (28%) (see Figure 2.35). Between 2014 and 2019, there was a slight decrease in the percentage of owners of a HbB who prefer to be contacted through mobile phone (96% in 2014) and a noticeable decrease for those who prefer the home visits (21% in 2014 against 4% in 2019). In the opposite, there was an increase in the percentage of HbB owners who prefer to be contacted by the supporting organizations via email (2% in 2014 vs 28% in 2019).

FIGURE 2.35

Preferred channels of contact from organizations that provide support to HBBs (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019

Owners of home-based businesses who continued their business:
n=286

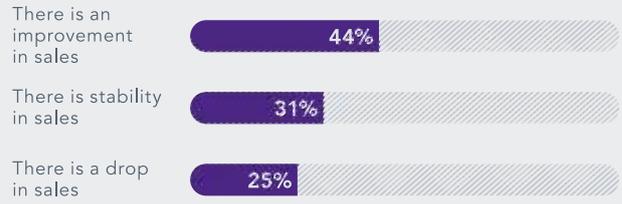
2.5 EXPECTED PERFORMANCE OF HBBS

Performance of HbB

Current HbB owners were asked how their business performed in 2018. Most business owners saw an improvement in sales (44%) or stability in sales (31%). Only a quarter of business owners (25%) report a decline in sales of the business (see Figure 2.36).

FIGURE 2.36

Performance of HBBS in 2018 (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of home-based businesses who continued their business:
n=286

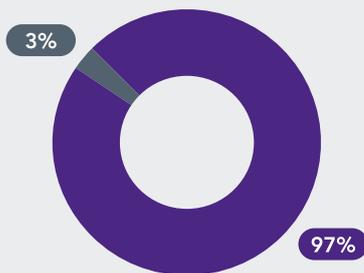
Expected performance of HbBs

Current HbB owners were asked whether they expect to keep and expand their business over the coming years or whether they expect to close the business or sell it. Most business owners (97%) expect to keep and expand their operations mainly because they feel there are good opportunities for growth (mentioned by 58%) (see Figure 2.37). A quarter of business owners who plan to grow and expand their business (25%) enjoy what they are doing and do not want to stop. Other less commonly mentioned reasons include that the business provides an additional source of income (12%), it is too soon to close the business (10%), and there is high demand for the product (6%) (see Figure 2.38).

Only 3 percent of current HbB owners plan to close or sell their business in the future mainly due to low sales and lack of support (mentioned by 56% and 33% respectively). Other reasons mentioned less often by owners planning to discontinue their business include low funding, no efficient laborers available to employ, designs have been copied, high expenses and the desire to have a retail store (see Figure 2.39).

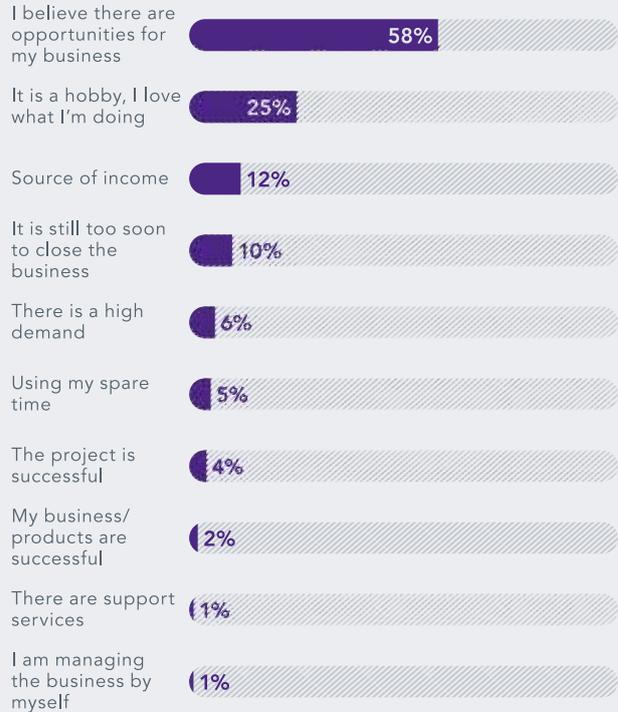
FIGURE 2.37
Future plans for HBBs (% respondents)

● Keep and expand ● Close or sell



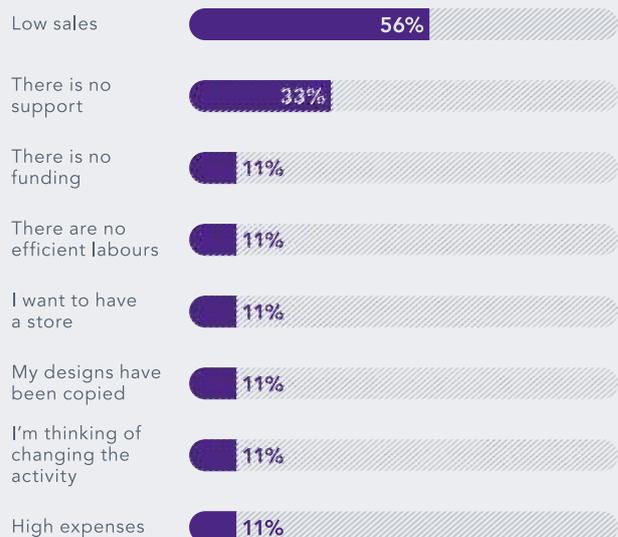
Source: Home-based Business Owners in Qatar Survey 2019
Owners of home-based businesses who continued their business: n=286

FIGURE 2.38
Reasons for keeping or expanding HBBs in the future (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of home-based businesses who continued their business: n=286

FIGURE 2.39
Reasons for planning to sell or close HBBs in the future (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of home-based businesses who plan to sell or close their business in the future: n=9

2.6 DISCONTINUANCE OF HOME-BASED BUSINESSES

Reasons for discontinuing the business

As mentioned in Section 2, out of the total of 300 home-based owners who were surveyed, 5 percent of respondents report to have discontinued conducting business activities from their residential property.²⁶ HbB owners who have discontinued their business were asked the reasons as to why they stopped the business. Respondents who had discontinued their business report family/personal reasons (21%), high rental (14%), not having enough time to run the business (14%) and only planning to run it for a short time (14%) as the main reasons for stopping the operations. Other reasons mentioned to a lesser extent include low sales, studies interfering with running the business, increased cost of importing products following the blockade, fear of legal issues and placing it on hold to obtain a commercial license (see Figure 2.40). In 2014, the main reasons mentioned by HbB owners for deciding to discontinue their business were financial issues (33%), family/personal issues (25%) and low sales (18%).

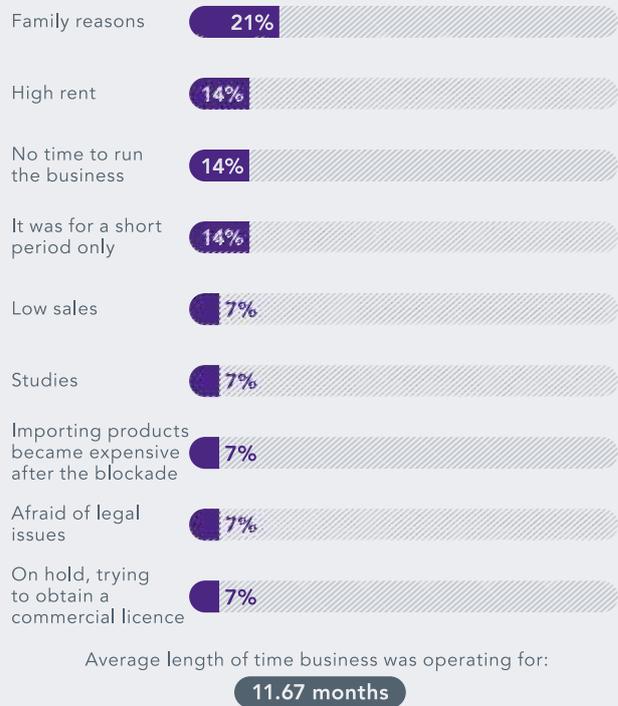
Lifetime of the business

HbB owners who discontinued their business report that the average length of time the business was operating before it was closed was just under one year (see Figure 2.40).

Likelihood of restarting the HbB in the future

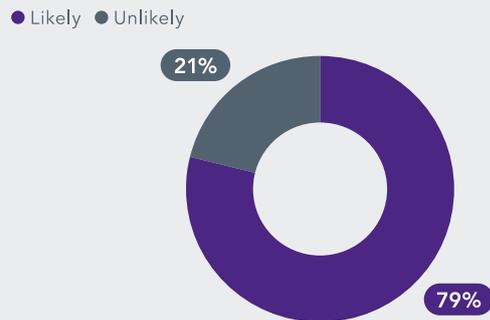
HbB owners who discontinued their business were asked about their likelihood to restart the business again in the future. Most respondents (79%) indicate they are likely to restart the business in the future (see Figure 2.41). This is consistent with 2014 results, whereby 71 percent of HbB owners expressed a desire to start a business from home again.

FIGURE 2.40
Reasons for discontinuing the HBB in the future (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners of home-based businesses who discontinued their business: n=9

FIGURE 2.41
Likelihood of restarting a HBB in the future (% respondents)



Source: Home-based Business Owners in Qatar Survey 2019
Owners who have discontinued their HBB: n=14

26. The sample size of those who have discontinued their business is not significant, however, understanding the reasons for their decision can be used as a useful indicator.



SECTION 3

TRENDS IN THE HOME-BASED BUSINESS MARKET

This section looks at emerging trends in HbBs and how they are likely to impact home-based businesses within the Qatar market. The predications are based on global small business trends and advancements made in the Qatar market.

Based on survey data, in-depth interviews with stakeholders and secondary research analysis, several emerging trends in micro-businesses have been identified and are likely to shape the future activities of home-based businesses in the Qatar market. These trends are outlined below:

Trend 1: Rise in men, young and more educated people in Qatar starting a business from home

According to the Qatar Home-based Businesses Survey, the proportion of men who are currently running a business from home has increased from 6 percent in 2014 up to 11 percent in 2019. Whilst female entrepreneurs tend to dominate the HbB sector globally,²⁷ in Qatar men are increasingly becoming more involved in starting businesses activities from home. According to the Qatar Global Entrepreneurship Monitor, Adult Population Survey 2017 there are no differences in the early-stage entrepreneurial activity rates between males and females (Total early-stage Entrepreneurial Activity rate was 7.4% for males and females).²⁸ It is likely that in the future we may see an even proportion of men and women starting home-based businesses in Qatar.

There has been a rise in the proportion of younger people under the age of 31 years starting businesses from home in Qatar since 2014, increasing from 16 percent in 2014 to 26 percent in 2019.

According to the Global Entrepreneurship Monitor Adult Population Survey 2018, in most economies, the most prevalent age group for starting businesses is either the 25 to 34 or 35 to 44 age range.²⁹ The increase in younger people who have earned a university education starting home-based businesses since 2014 is reflective of global, early-stage entrepreneurship trends. In Qatar, survey data indicates that there is a trend towards more qualified entrepreneurs starting home-based businesses. Over half of current HbB owners (58%) hold university qualifications and have completed either a bachelor's degree or post-graduate degree studies.

Trend 2: Increase in HbBs with the emergence of a smart digital society

Smart digital societies whereby citizens seamlessly interact with different aspects of life including work and communication, over digital channels through a network of intelligently connected devices and interoperable services is a significant digital transformation trend

currently being witnessed across the globe. Many countries, including Qatar, are striving to achieve an inclusive digital society which benefits from the digital single market. Building smarter cities, improving access to services and digital skills.

People in a digital society can access and interact with a range of public and private services, anytime and anywhere using digital technologies. With the emergence of smart digital societies, we are likely to see an increase in the number of entrepreneurs who are taking advantage of this societal transformation and taking the steps to start a business which can easily be operated from home with the use of smart digital technology.

Trend 3: Rise in HbBs trading products online

It is also predicted that the proportion of HbBs involved in trade will increase. Already we have seen an increase in HbBs involved in trade activities since the home-based business study was conducted in 2014. According to the Ministry of Communications and Transport (MOTC), Qatar's e-commerce market is expected to grow from \$1.2 billion in 2017 to \$3.2 billion in 2020.³⁰ Consumers in Qatar are increasingly going online for their shopping needs which presents opportunities for entrepreneurs to trade products online from their home.

There have been recent advancements made in postal delivery in Qatar which have substantially improved the logistics of HbBs delivering products to their customers. In July 2017, Qatar Postal Services Company (Q-Post) launched a new Digital Mailroom automation solution aimed at increasing efficiency, providing better tracking of mail flow and control while reducing operational and distribution costs for the benefits of all Qatar-based organizations and existing customers.

The digital mailroom offers a fully traceable and auditable management and tracking system which provides benefits including faster mail delivery, reduced lost documents risk, secured information dispatching, integrated real-time electronic signature on delivery

27. Enterprise Nation. (Nov. 2014). The 2014 Home Business Report. [online: <https://www.virgin.com/entrepreneur/homepreneurs-study-reveals-major-gender-imbalance>]

28. Qatar Development Bank. (2018). Qatar National Report 2017. [online: https://www.qdb.qa/en/Documents/GEM_2017_Report_EN.pdf]

29. Global Entrepreneurship Monitor. (2019). 2018/2019 Global Report. [online: <https://valored.it/wp-content/uploads/2019/09/gem-global-2019-1559896357.pdf>]

30. Qatar Foundation. [online: <https://www.qf.org.qa/research/qstp-startups-suncart-ogro-mikitsune>]

receipts, and standard mail reference number assignment with automatic barcode generation. The solution also provides a customizable dashboard reporting system equipped with an integrated statistics engine delivering information related to mail costs. With advancements in logistics, Qatar's entrepreneurs may consider trading products from home.

In 2019 there has been a shift towards HbB owners utilizing the Internet and social media to market their products and services. HbB owners are three times more likely to market their products and services via the Internet in 2019 compared to 2014 (85% and 23% respectively).

HbB owners are increasingly using social selling to market their products and services. Social selling is a skill of leveraging popular social interactive networks to better connect with the audience, understand their motives and preferences, with the intention of converting the interaction into sales.³¹ The business in social selling is less dependent on the technological infrastructure and more dependent on building relationships and establishing credibility. In 2019, social media platforms such as WhatsApp, Facebook, Twitter and YouTube videos are used more as an influencer and trade channel than for mainstream communication.

Trend 4: Rise in HbBs offering digital services & products

The trend toward a smart digital society is being realized with significant advances in key technological enablers and innovations. Some of these technologies and innovations include the Internet of Things (IoT) — the intelligent connection of devices and appliances to the Internet through multiple networks to produce a smarter outcome than the individual parts. These devices include everyday objects such as smartphones, tablets and wearables, and other machines such as vehicles, monitors and sensors equipped with machine-to-machine (M2M) communications allowing them to send and receive data. IoT impacts lifestyles primarily by bringing real-time information to people's fingertips. Gartner estimated that more than 8.4 billion "Things" were connected to the Internet in 2017 — up more than 30 percent from 2016. The impact of IoT applications to home-based businesses is likely to be increasingly felt. There are an increased number of connected devices in cars, streetlights, traffic cameras, smart homes and electricity grids. We are already seeing advances in Smart Cities. Amsterdam is a good example where the

city administration is working with technology suppliers to develop energy and money saving smart technologies for the city and its citizens.

According to the Tech Nation 2016 report, there are more UK home businesses in the IT & Telecoms sector than any other. With the UK technology sector growing at an estimated 32 percent quicker than the economy, home businesses are well represented in one of the most high-potential fields of the economy as a whole. This suggests that with the movement towards a digitally driven economy in Qatar, technology-focused entrepreneurs can offer their customers affordable, digital solutions and tools if they have reduced overheads by running their business from home.

Trend 5: New players in the HbB Ecosystem in Qatar

Over the past five years, Qatar has seen a rise in entities serving HbBs, with new organizations such as Bedaya Center and Qatar Chamber providing support and financial services to home-based business owners. These organizations, along with ones that have been operating for longer, such as Namaa and the Ministry of Administrative Development, Labor and Social Affairs, have contributed to the development of the entrepreneurship ecosystem in Qatar. With a greater focus on the provision of support services to these micro-enterprises, we are likely to see an increase in entrepreneurs starting-up businesses from their homes. Entrepreneurs will be more likely to incubate their business ideas from their kitchen table to commercially viable operations.

Trend 6: HbBs operating structures are evolving

According to the survey data, HbB owners in Qatar employ on average three people to help with their business operations. Often employees are domestic workers or laborers, however stakeholders report that there is a trend towards HbB owners employing public relations and sales consultants to help market and promote their products and services. This suggests that HbB owners are evolving in terms of their operating structures and becoming more sophisticated in their approach by employing professionals who can help to grow their business.

31. YourStory. (Sept. 2017). Equipping the Homepreneurs with social selling tools to boost their business. [online: <https://yourstory.com/mystory/695c891e85-equipping-the-homepren>]

CONCLUSION



People worldwide are increasingly becoming interested in starting a business from home due to the many benefits it offers such as a flexible work-life balance. With advancements in new technology and changes in work cultures, it is easier for entrepreneurs to start enterprises from their home. In Qatar, the number of businesses started from home has increased and many Qatari nationals, most of whom are women, have taken the steps to convert business ideas into reality and commercial operations from their residential address.

Given the rise in home-based businesses in Qatar, the 'Home-based Businesses in Qatar Study 2019' was initiated by QDB primarily to profile the current state of HbBs in Qatar, understand key drivers and barriers to operating a HbB in Qatar and to benchmark results against the 2014 Baseline Study. The study was conducted through a mix methodology combining secondary research, in-depth interviews with five key stakeholders and telephone interviews with a sample of 300 owners of HbBs.

The growth of the sector reflects efforts taken by the Qatar government to help support HbBs in the country. These efforts include the granting of licenses by the MOCI to practice business activities at home including a legal framework to organize the type of businesses, development of a robust ecosystem and the provision of services which provide relevant, tailored and specific support to this broad and diverse range of businesses.

Qatar's HbB ecosystem includes six key stakeholders supporting micro-enterprises: Ministry of Administrative Development, Labor and Social Affairs; Ministry of Commerce and Industry; Qatar Chamber; Nama Center; Bedaya Center; and QDB. Key stakeholders have introduced several initiatives to provide support to Qatari national business owners including assistance with the registration process, funding and financial services, help with starting up the business and accessing the market, and training and skill development.

The study findings also indicate that there is substantial growth potential within the HbB sector to provide new entrepreneurial opportunities and to sow the seeds for the next generation of economic growth. Around two-thirds of HbBs have achieved significant scale and create jobs for more than just the owner. The businesses are concentrated in sewing and weaving, food preparation, cosmetics manufacturing / trading and handcrafted products.

Within the HbB sector, Qatari women are a significant component of the growth as most HbBs are operated by females. There is also emerging evidence that younger, more educated Qatari nationals are increasingly starting micro enterprises from their home. Qatari men are also increasingly starting businesses from home part-time, primarily motivated by the opportunity to generate additional revenue.

The potential for HbB growth is shaped by the owner's desire to commercialize the business, performance issues and the effectiveness of programs to encourage growth and viability. To foster the continued growth of the sector, the findings indicate a need to develop a number of programs for HbBs on different pillars. The focus should be directed towards increasing HbB registration with the MOCI, and providing businesses operated from home with support services to help scale up from individual HbBs to mainstream businesses. Encouraging business owners to take the next step and supporting them along the journey, is key to success. Some of the recommended supporting initiatives are: to host an annual meeting with operating HbBs; to provide a unique source of informative on HbBs that is regularly up-dated; to develop effective communication channels with HbBs; to help in building capacities of HbBs; to regularly conduct research and studies to understand the challenges faced by HbBs in Qatar; and to develop programs specific to each type of activity.



APPENDICES



APPENDIX A: HOME-BASED BUSINESS SURVEY METHODOLOGY

The research targeted HbB owners who are Qatari nationals and mainly those who are currently running their business. Respondents who do not have a home-based business anymore were considered as their number doesn't exceed 20% of the total sample. The data was collected between the 28th January and 28th March 2019 through a pre-validated questionnaire of 15 minutes length and via Computer Automated Telephone Interviews (CATI).

The interviews were conducted using a database of potential respondents which has been developed by the QDB and Intelligence Qatar prior to commencing the data collection phase.

This section provides the details of the methodology that has been applied for the research study.

Sample Framework:

The survey has been conducted with a total sample of $n=300$ Home-based businesses including 286 owners of current HbBs and 14 discontinuers of HbBs. Initially, the research targeted mainly those who currently own a home-based business but respondents who do not have a home-based business anymore were also considered provided that their proportion does not exceed 20% of the total sample; In this case, those who discontinued their HbB represent 5% of the total sample surveyed which is why they all have been considered for the study.

Questionnaire:

Whilst it was agreed that the questionnaire would be similar to the baseline questionnaire conducted in 2014 for comparison purposes, IQ and QDB aimed to obtain deeper information to further understand the HbB needs. The questionnaire developed by IQ and QDB has an average length of 15 minutes. The questionnaire has been developed in English and then translated to Arabic. The survey has been scripted and conducted in Arabic only.

Data collection:

In order to achieve $n=300$ completed questionnaires, the study required contacting at least 750 HbBs. QDB provided Intelligence Qatar with access to the available HbBs database and IQ identified HbBs that are not included in the provided database, through online and social media searches. This part of the study has been conducted during the secondary research phase. Prior to commencing the data collection, the QDB has informed the respondents that a research is being conducted by Intelligence Qatar on their behalf and that they will receive a phone call from the researchers in order to complete a survey.

During the data collection, IQ interviewers were instructed that in case the respondent does not answer the phone call, they have to attempt to recall three times before removing the contact from the list of respondents.

Pilot:

Once the questionnaire was validated and approved, a pilot test was conducted to ensure the validity of the questionnaire. The pilot test involved interviewing 10 owners of home-based businesses. Those interviews were counted amongst the valid final data after being quality checked.

Ethical Procedure:

The respondents have been informed at the beginning of the interview that taking part in the survey is completely voluntary. The respondents have also been informed that they can withdraw from the interview at any time, even after it has commenced. The respondents were not obliged to give a reason for withdrawal and were not penalized.

The research has been designed to not cause the respondent any discomfort or embarrassment. If any of the questions was considered sensitive to the respondent, the respondent was free to abstain from answering the question and was not forced to respond.

Taking into consideration cultural factors, all female respondents were interviewed by a female researcher.

All the information that collected about the respondents will be kept strictly confidential. Respondents will not be identified in any reports or publications.

Quality Processes:

The quality control and data accuracy process for the HbB Survey is outlined below:

- Intelligence Qatar research team conducted all field briefings and management.
- Scripting, programming and hosting are all developed and audited directly by Intelligence Qatar researchers.
- The survey opens with screening questions to ensure all respondents were eligible to take part in this study. Anyone who failed these screening questions was automatically terminated and deleted.
- A 100% of the interviews have been audited.
- All data is sense-checked and logic-checked for any illogical/poor quality responses.

All responses which failed any of the above checks were immediately cancelled and replaced.

Data Processing:

The processing of the data occurred at two stages: after the pilot stage and at 100% of data collection. Data processing involved the following two steps:

1. Coding: the answers to open-ended questions have been transformed into numeric form to allow for statistical analysis.
2. Cleaning: the data has been reviewed for errors and/or inconsistency.

Statistical Analysis:

Various statistical tests have been developed to analyze the data to provide insight in achieving the objectives of the research. The following are some of the analyses which have been carried out using SPSS and Excel Analysis ToolPak:

- Descriptive analysis
- The distribution of the variables (Mean, Median and variances)
- Bivariate relationships

APPENDIX B: HOME-BASED BUSINESS SURVEY QUESTIONNAIRE

Introduction

Good morning / good evening ...
Hello...Mr/Mrs ... Name

"It is .. Name of interviewer.. we are doing a survey on behalf of Qatar Development Bank, a government organization that aims to support and develop home-based businesses and small and medium businesses in general..."

For this purpose, we would like to take some minutes of your time to ask you few questions. This research will help to improve the services provided as support to home-based businesses.

Are you available now?
... If Not: At what time should I call you back?

Yes	Start the survey
No	Schedule a call-back

Section 1: Work nature and characteristics

1. Do you have a home-based business?	Single response — Do Not read out
Yes	1 Go to Q5
I had a previous business at home but stopped	2
No, I have no home-based business	3 Terminate — Unfortunately, we cannot conduct the survey with you because this research targets home-based business. Thank you for your time.

2. Do you remember why your business stopped? (Interviewer to help by reading options and to select the most important reason)	Single response — Read out
Funding	1
Family reasons	2
Low sales	3
Health related reasons	4
Studies	5
Others (please specify)	6

3. For how long you kept your business running before stopping it?	Record the period by months
Record months	

4. In the future, can you proceed with your home business again?	Single response — Read out
Yes	1 Go to Q30
No	2 Go to Q30

5. Other than your home-based business, do you currently have a job, or have you previously had a job?	Single response
Yes, I currently have a job	1
Yes, I have previously held a job	2
No	3 Go to Q8

6. Your job belonged to ...	Single response — Read out
Private sector	1
Government sector	2
Semi-government sector	3
Others (please specify)	4

7. How many years of experience have you gained at that job?	Single response — Do not read out
Less than one year	1
1–2	2
3–5	3
5–10	4
10 or more	5

8. Which activity does your home-based business cover? (Interviewer to type in in details the full name of the service/product and indicate whether it is a trading or manufacturing business. If the service/product is not very clear to the interviewer, he/she can select one of the options stated below).	In all answers, specify the name and the type of the service/product
Details of the service/product:	...
Sewing and weaving	1
Events services (e.g. Wedding & events photography)	2
Electronics services (e.g. computer design, mobile applications)	3
Food activities (e.g. cooking — preparing spices, coffee, meals)	4
Cosmetic activities (e.g. cosmetics, perfumes, incense)	5
Hand crafted products	6

9. Do you sell your goods/services only in Qatar or you sell also outside Qatar?	Single response
Only in Qatar	1
Both in Qatar and outside Qatar	2
Only outside Qatar	3

Section 2: Business Start-up and motives

10. Why did you start your Home-based business? (Interviewer to read out some examples to help the respondent) For example ...	Multiple responses — Read out
I need another revenue	1
It is a hobby	2
I don't have a job	3
I can't afford renting an office	4
Using my spare time	5
Others (please specify)	6

11. When did you start your home-based business?	Single response — Do not read out
Less than a year	1
One year	2
2 years	3
3 years	4
4 years	5
5 years	6
6–10 years	7
Above 10 years	8

Section 3: Business management

12. Does anyone help you with your home-based business?	Multiple response — Read out
No	1
Yes: Family members (record number)	...
Yes: Labours in the house such as maids (record number)	...
Yes: Labours outside the house (record number)	...

13. How do you sell your products/ services? (Interviewer to give examples)	Multiple response — Read out
Family and friends	1
Expositions and Events	2
Internet — Website	3
Internet — the business website	4
Internet — Social Media	5
Newspaper and magazines	6
Verbally, word of mouth	7
Phone calls	8
Others (please specify)	9
In store(s)	10

Section 4: Business challenges and needs

14. What are the main issues you are facing with your business? (interviewer to give examples to help the respondent)	Multiple response — Read out
Funding	1
Low sales	2
Product delivery and transport	3
Availability of raw materials (interviewer to give some example depending on the business activity)	4
Availability and efficiency of labours	5
Competition	6
Others (please specify)	7

15. What are the main needs of your business? For example ...	Multiple response — Read out
Concessional funding	1 Go to Q16
Product sale and marketing	2 Go to Q16
Training on necessary skills (give examples)	3
Low-rent place	4 Go to Q16
Others (please specify)	5 Go to Q16
None of the above	6 Go to Q16

15.bis Which training you would like to receive?	Multiple response — Do not read out
How to deal with customers	1
How to save my rights with customers	2
How to better sell my products	3
Others (please specify)	4

16. Well, you know ... in Qatar there are some agencies that help home-based businesses, did you hear about them? For example:	Multiple response — Read out
Ministry of Labour and Social affairs	1
Nama	2
Qatar Development Bank	3
Ministry of Economy and Commerce	4
Qatar Chamber	5
Bedaya center	6
Others (please specify)	7
None	8 Go to Q21

17. Did you receive any service from these organizations?	
Yes	1
No	2 Go to Q21

18. What are the services that you received?	Multiple response — Read out
Funding	1
Training	2
Participation in exhibitions	3
Others (please specify)	4

19. What do you think of the services they provided?	Un-helpful	Fairly helpful	Very helpful	Single response per statement — Read out
Ministry of Labour and Social affairs	1	2	3	
Nama	1	2	3	
Qatar Development Bank	1	2	3	
Ministry of Economy and Commerce	1	2	3	
Qatar Chamber	1	2	3	
Bedaya center	1	2	3	
Others (please specify)	1	2	3	
Overall	1	2	3	

20. Why do you believe it was Fairly helpful/Unhelpful for your business?	
	... Record full answer

Section 5: Future trends of HBBs owners

21. In case you want to know more about these agencies' services, how would like them to contact you? For example ...	Multiple response — Read out
Mobile phone/landline	1
Home visit	2
Regular mail	3
e-mail	4
Others (please specify)	5

22. Did you register your business as home-based business in the Ministry of Commerce?	
Yes	1 Go to Q24
No	2

23. Are there any reasons why you did not register your business?	Multiple response — Read out
I didn't know about this service	1
I am aware about it, but I didn't not have time to do it	2
I can work without registration	3
Others (please specify)	4

24. How was your home-based business doing in 2018?	Single response — Read out
There is an improvement in sales	1
There is stability in sales	2
There is a drop in sales	3

25. Regarding your home-based business, in the next year or two years, are you willing to ...	Single response — Read out
Keep and expand it	1 Go to Q26
Close or sell it to another person	2 Go to Q27

26. Why do you think you are going to keep the business? (interviewer to give examples)	Multiple responses — Read out
I believe there are opportunities for my business	1 Go to Q28
It is still too soon to close the business	2 Go to Q28
Others (please specify)	3 Go to Q28

27. Why do you think you are going to close or sell the business? (interviewer to give examples)	Multiple responses — Read out
Low sales	1 Go to Q29
Don't have the time for the business	2 Go to Q29
Starting a job	3 Go to Q29
Health related reasons	4 Go to Q29
There is no funding	5 Go to Q29
There are no efficient labours	6 Go to Q29
Others (please specify)	7 Go to Q29

28. Do you have the intention to register your business in the Ministry of commerce as home-based business or regular business?	Ask only if Q22=No Single response — Read Out
Yes, I intend to register it as home-based business	1
Yes, I intend to register it as regular business	2
I did not decide yet if I am going to register it or not	3

29. Do you have any suggestion on how to support the owners of home-based businesses?	
	...

Section 6: Personal data

Now, I would like to ask you few questions about yourself ...

30. Within which age group you belong:	
Less than 20	1
20–30	2
31–40	3
41 and above	4
No response	5

31. What is your marital status?	
Single	1
Married	2
Divorced	3
Widow	4
No response	5

32. What is your last academic certificate?	
None	1
Primary/Preparatory	2
Secondary/Diploma	3
Vocational/Professional Diploma	4
Bachelor	5
Postgraduate (MA, PhD, etc.)	6
No response	7

Section 7: Interviewer Data

33. Last question ... which will help us understand the importance of home-based business in the economy of Qatar. Can you please tell us what is the approximate revenue from the business in one month? ... For example ...	
Interviewer to type in the exact number if stated by the respondent:	...
Less than 10,000 QAR	1
Less than 20,000 QAR	2
Less than 50,000 QAR	3
Less than 75,000 QAR	4
Less than 100,000 QAR	5
More than 100,000 QAR	6
No response	7

Thank the respondent.

34. Respondent's gender	<i>Interviewer to select the answer without asking the question</i>
Female	1
Male	2

Name of interviewer

.....

Date of interview

.....

APPENDIX C: BENCHMARKING

This section provides an overview of the regulatory framework for home-based businesses in the United Arab Emirates (UAE), Oman, United Kingdom (UK), Singapore and Australia.

Authority	Name	Types of business activities	Licensee requirements	Support Services provided
United Arab Emirates (Dubai) Department of Economic Development	Intelaq (Launch) License	The Government.ae website only stipulates that only UAE nationals can obtain a license for a home-based business. It does not specify the types of business activities that fall under the Intelaq License.	Intelaq (Launch) License Must be in the Emirate of Dubai. Property must be owned/rented by citizen/resident. Can employ family-members only, to a max. of 10 individuals. Must next exceed AED 1 million in capital. Ability to manage more than one activity under the license. The cost is 1060 AED per annum.	Training programs — finance, marketing, business planning, social media.

Authority	Name	Types of business activities	Licensee requirements	Support Services provided
<p>United Arab Emirates Department of Economic Development</p>	<p>Tajer Abu Dhabi License package is an initiative to empower entrepreneurship in the country. The license was originally limited to UAE Nationals only but has recently (July 2018) been expanded to include GCC nationals and UAE residents without an office or physical presence. This information has not been updated on the Government website. Its third stage launched in November 14, 2017 allowed Saudi nationals to obtain a license for their commercial activities.</p> <p>The UAE Government is creating more service activities for the convenience of residents. The Department issued 1,800 licenses within six months, representing around 20 per cent of the total number of economic licenses issued in the Emirate's during the same period.</p>	<p>The first stage of the Tajer Abu Dhabi License package incorporated 16 trade activities such Arab men clothes sewing, women's clothes making and sewing, selling ready-made children's clothes, wrapping gifts, arranging natural and artificial flowers, selling fodder (retail), photography studio, replacing and repairing tires, selling dry batteries (retail), cleaning and polishing cars, pets barbershop, women hairdressing, men hairdressing, children hairdressing, maintaining sanitation installations, and fixing home electronics.</p> <p>In July 2018, the program has since expanded to include 1,057 different business activities without the need for a physical presence or an office, permitting instead permanent home-based licenses.</p>	<p>Legal formats accepted under Tajer Abu Dhabi license have also been expanded to include a one-person company for Emiratis, a one-person company for GCC nationals, and limited liability company for residents in partnership with Emiratis. To register, you can go to the Department of Economic Development website</p> <p>Process is very efficient because it issues a trade license in just one step without the need to dedicate a website for the license.</p> <p>The electronic administration has accelerated the authorizing procedure with licenses allowed in just two stages; entering information and paying expenses. It also has a Smartpass Mobile App to streamline the process.</p>	<p>Abu Dhabi Business Centre has prepared the Golden Package of Tajer Abu Dhabi to include commercial activities under seven categories, namely: Business and Contracting; Commerce; Services and Operations; Consultancy and Design; Transportation and Management; Sales and Maintenance; and productive local families. The package also helps businesses on social media grow and develop as the license allows them to transact as an entity and therefore export and import, open bank accounts and work with government entities.</p> <p>Promotional campaigns were launched in shopping malls to promote the program.</p> <p>The Electronic Trading License initiative provides e-services offered by Abu Dhabi Business Center as part of the smart application and web site. This package has come up with a digital transformation for all services by 100%, which enabled consumers to get their applications processed easier from anywhere without having to visit a Customer Service Center in person. The mechanism of issuing the electronic trade license by Abu Dhabi Business Center is carried out when a new license is requested. This is done by applying via the DED's website www.ded.abudhabi.ae or through Abu Dhabi Business Center's app ADBC which require the approval of the TRA.</p>

Authority	Name	Types of business activities	Licensee requirements	Support Services provided
<p>Oman General Authority for the Development of SMEs (Ministry of Commerce and Industry)</p>	<p>Ministerial Decision 4/2011 to organize the operation of individual projects within residences.</p>	<p>Types of home-based businesses permitted include: Packaging dates Preparing general dishes Arranging natural & artificial flowers Tailoring and sewing women's clothing and renting party and wedding dresses Preparing perfumes and incense Gift-wrapping Detailing shawls, abayas & handmade textiles Wedding & event planning Printing & photocopying documents & computer services Henna, hairdressing & cosmetology.</p>	<p>Must be an Omani national. Must be 18 years old +. Limited to one activity only. Licensee must not have another license issued by a competent authority in the Sultanate, regardless of whether the license is for a commercial, craft, or industrial activity. May not recruit any third party who is not an Omani citizen to play a direct role in the business The license may not be rented or waived to a third party. Practicing the licensed activity may not result in the emission of heat, a glare, sounds that bother others, a smell, a strong light, dust, vibrations, flames, or fumes, nor may it interfere with radio, television, or telephone waves, or cause human gatherings or crowding or anything else that limits another individual's ability to enjoy their residence in any form. Public health, security, tranquility, and the environment must be maintained, and the business must not cause an increase in waste in the residential area. No advertising or promotional signs may be placed outside of the home or on the external wall, and it is only permitted to place a small sign outside of the entrance to the home revealing the licensee name, activity type, and the phrase "individual productive work." The sign may not be larger than 60x30 cm and must be flat. No goods, equipment, or machines may be stored outside of the home. No toxic, hazardous, or flammable materials may be stored, in addition to any materials that may damage to public health. 3 OMR per three years.</p>	<p>Support services provided SME Conference & Exhibition Entrepreneurship Awards Oman Development Bank — loans and low interest rates to SMEs Sanad Programme — loans to citizens looking for work</p>

Authority	Name	Types of business activities	Licensee requirements	Support Services provided
<p>United Kingdom HM Revenue and Customs (HMRC)</p>	<p>Register as self-employed / sole trader When you set up in business there is one key organization to contact and inform: HM Revenue & Customs (HMRC) (www.hmrc.gov.uk).</p>	<p>There are various home-based businesses that are permitted and depend on the type of activity and whether it meets the license requirements. Examples include consultancy services; food preparation; technology-based; and knowledge-intensive businesses; and trading offices.</p>	<p>When using the home for minor business purposes, the government does not normally expect the owner to pay business rates if: The owners use a small part of their home for their business (e.g. a bedroom — for part of the day as an office) They don't use it to sell goods or services to visiting clients or members of the public (as opposed to selling by post) They don't employ other people to work at the premises They don't make alterations that are not for a domestic purpose (such as converting a garage into a hairdresser or installing a hydraulic car lift). Planning permission to base a business at home is required if: your home will no longer be used mainly as a private residence; your business will result in a marked rise in traffic or people calling; your business involves any activities that are unusual in a residential area; and your business disturbs the neighbors at unreasonable hours or creates other forms of nuisance such as noise or smells. The final form of tax to bear in mind is business rates. A business working from a room in the business owner's home will generally not be subject to business rates unless the room is used exclusively for non-domestic purposes.</p>	<p>There are 2.9m home-based businesses in the UK and they contribute £300 billion to the economy. The UK Government has made it easier to start a business from home. There are several websites to assist entrepreneurs with starting up a home business including: http://www.greatbusiness.gov.uk. and http://www.gov.uk Other support services offered include: Home Business Guide — a guide to start and growing your business from home and provides useful links to other resources (Department for Business Innovation & Skills). Lord Young's Enterprise Report (www.bis.gov.uk/make-business-yourbusiness-report) provides links to useful resources and support to start and grow HbBs. Government schemes which offer advice on tax, exporting, writing business plans and financial support to people starting home based businesses. New Enterprise Allowance which provides help to people starting their own business or developing their business. Based on eligibility and a business plan, the allowance can include income support, mentorship, loans and assistance with developing business plans. Business Support Helplines (dedicated helplines for England, Scotland, Wales & Northern Ireland). The helpline provides free advice and are also available on web chat, Twitter, Facebook, YouTube. Website http://www.lepnetwork.net connects entrepreneurs to their Local Enterprise Partnerships (LEPs). LEPs are business led partnerships between local authorities and local private sector businesses. There are 38 LEPs across England.</p>

Authority	Name	Types of business activities	Licensee requirements	Support Services provided
<p>Singapore HbBs must be registered with the Accounting & Corporate Regulatory Authority (ACRA).</p> <p>Anyone who is the owner, tenant or any authorized occupant of a private residential property and wish to operate a Home Office (HO) can register with Urban Redevelopment Authority (URD). For HO in HDB flats, the owner, tenant or any authorized occupant of the HDB flat can register with the Housing & Development Board (HDB). Registration with other authorities such as the Ministry of Education for a tuition center.</p>	<p>Singapore HbBs must be registered with the Accounting & Corporate Regulatory Authority (ACRA).</p> <p>Anyone who is the owner, tenant or any authorized occupant of a private residential property and wish to operate a Home Office (HO) can register with Urban Redevelopment Authority (URD). For HO in HDB flats, the owner, tenant or any authorized occupant of the HDB flat can register with the Housing & Development Board (HDB). Registration with other authorities such as the Ministry of Education for a tuition center.</p>	<p>Some of the permitted businesses under the Home Office Scheme can include accountancy services, consultancy services, real estate agencies, technology-based and knowledge-intensive businesses and trading offices.</p> <p>Businesses such as beauty and hair dressing services, clinics, pharmacies, commercial schools, and employment and maid agencies are not permitted in residential units</p>	<p>The person conducting the business must be 18 years old and above; and the flat owner, authorized occupier, or tenant of the flat. Your flat must remain primarily as a place of residence, with any business use being the secondary purpose and confined within the flat. You cannot use your flat as a home office or registered address for a society. The number of non-residents including employees, partners and directors engaged for the business is capped at two. No external advertisement/business signboard is to be displayed. No extraneous traffic is introduced to the site. No noise, smoke, smell, effluent or dust nuisances or danger should be posed to the surrounding residents. No loading and unloading of goods by vans and trucks. The activities must comply with the rules and regulations of other authorities. HDB flats cannot be used for business registration. The use of private residential premises address for business registration does not require planning permission, provided there is no material change of use of the residential premises. \$20 for a period of five years.</p>	<p>Under the Home Office Scheme, registration for home office authorization is easily undertaken on the Singapore Government online platform, LicenceOne. Registration takes 15–30 minutes, and entrepreneurs are able to commence their businesses immediately upon successful registration. Guidelines on how to register the home office business are provided and there is a telephone help desk. You can also search for existing business names online on the ACRA website.</p>

Authority	Name	Types of business activities	Licensee requirements	Support Services provided
<p>Australia The Australian Business License and Information Service (ABLIS) helps HbBs find the government licenses, permits, approvals, registrations, codes of practice, standards and guidelines needed for their business.</p>	<p>The government requirements to set up a home-based business in Australia include taxation, employment, business finances, insurance for home-based businesses and council and licensing requirements.</p>	<p>Considerations when deciding on a home business: Is the home the best location for your business? Can you conduct the type of business you want under local council regulations? What are your legal obligations? Will your home-based business allow you to balance your work and family life? What are the town planning requirements of your local government authority?</p>	<p>Home-based businesses need to register for business and company names, taxation, and other business licenses and permits. Using the home as a place of business may also mean complying with particular state, territory and local government regulations. The impact of the business activities on the surrounding residential area, particularly pollution, energy use and parking, can all require special permission. Depending on the type of business, the owner may need special permits relating to zoning, signage, noise levels or health issues.</p> <p>A home-based business must:</p> <ul style="list-style-type: none"> • be the place of residence • have no more than two people living and working in the home-based business • meet the net floor area requirement • have utility (power, water, gas) requirements • not negatively impact the neighborhood • not modify or service motor vehicles • have only one commercial vehicle • only sell goods manufactured or serviced in the home-based business • not display or advertise your home-based business on-site • not have goods offered online collected on-site. <p>If the HbB requires any of the following, the owner will need to apply for a planning permit:</p> <ul style="list-style-type: none"> • have no more than three people living and working in the home-based business • require a larger floor net area • have more than one commercial vehicle. 	<p>Nearly one million people have started a home business in Australia. The Government website, www.business.gov.au provides a wide range of government advice and support for people starting a business from home.</p> <p>Most state and territory governments provide home-based business kits and fact sheets, which are helpful in establishing the foundations of a business.</p> <p>The www.business.gov.au website offers a step by step guide which asks the business owner what type of business they are operating and if they need advice on certain subjects such as taxation. The website asks the owner a series of questions related to the business and then filters the information and provides a series of links to further information based on the responses to the questions.</p> <p>You can access a range of advisory services from the Australian Government. The Australian government also holds free events to help people with starting businesses. These business events include webinars, workshops, conferences and networking opportunities etc. The www.business.gov.au website allows you to search events close to your preferred location and to filter the events based on topics of interest. Topics include business finance, business planning, contracting & tendering, customer service, marketing, digital business, employing people etc. The Australian government also offers business advisory services and grants and assistance programs for businesses.</p> <p>BEC Australia is a not-for-profit organization whose primary role is to support and grow the national network of Business Enterprise Centers and provide representation on behalf of its members to key stakeholders. It has a nationwide network of Business Enterprise Centers that are recognized as the first and best point of contact for small business operators seeking quality business information, advice and guidance.</p>

APPENDIX D: DECISION NO. 242 OF 2016

قرار وزير الاقتصاد والتجارة رقم (٢٤٢) لسنة ٢٠١٦ بشأن شروط وضوابط وإجراءات منح تراخيص مؤقتة لبعض الأماكن وأجزاء الأماكن التي تزاول فيها أعمال تجارية أو صناعية أو عامة مائلة أو لمزاولة الأعمال التجارية في المنازل

وزير الاقتصاد والتجارة ،
بعد الاطلاع على القانون رقم (٥) لسنة ٢٠١٥ بشأن المحال التجارية والصناعية والعامة
المائلة والباعة المتجولين ،
وعلى القرار الأميري رقم (٢٩) لسنة ١٩٩٦ بشأن قرارات مجلس الوزراء - التي تُرفع
للأمر للتصديق عليها وإصدارها ،
وعلى القرار الأميري رقم (٢٠) لسنة ٢٠١٦ بالميكمل التنظيمي لوزارة الاقتصاد
والتجارة ،
وعلى اعتماد مجلس الوزراء - لمشروع هذا القرار في اجتماعه العادي (٢٩) لعام ٢٠١٥
المتخذ بتاريخ ٢٠١٥/٩/١٦ ،

قرر ما يلي :

مادة (١)

في تطبيق أحكام هذا القرار ، يكون للمعيرات التالية ، المعاني المرخصة قرين كل
منها ، ما لم يقتض السياق معنى آخر:
الإدارة المختصة : الرقعة الإدارية المختصة بوزارة الاقتصاد والتجارة.
الجهة المختصة : الوزارة أو الجهاز الحكومي أو الهيئة أو المؤسسة العامة ،
بحسب الأحوال.
تراخيص الأماكن : تراخيص تصدرها الإدارة المختصة بتبعية مزاولة أنشطة لتغطية
وأجزاء الأماكن التي المناسبات أو المراسم أو الأعياد أو الفعاليات ، وتصدر لبعض

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تزاؤل فيها أعمال
تجارية أو صناعية أو
عامة مائلة

تراخيص تصدرها الإدارة المختصة لمزاولة الأعمال التجارية في
المنازل والتي لا تتطلب تكاليف عالية ، ويحتسب فيها على
المهارات الشخصية بصفة أساسية ولا يستخدم فيها المعدات
المناسبة للراحة أو المرءة الخطرة ويكون الهدف منها الحصول
على قدر من الربح وتغطية التكاليف المعيشية للسرخس له
وقدمه .

مادة (٢)

يجوز منح تراخيص مؤقتة ، لمدة تقل عن سنة ، بالنسبة لبعض الأماكن وأجزاء
الأماكن التي تزاول فيها أعمال تجارية أو صناعية أو عامة مائلة ، أو لمزاولة الأعمال التجارية
في المنازل ، وفقاً للشروط والضوابط المبينة بهذا القرار .

مادة (٣)

تصدر التراخيص المنصوص عليها في المادة السابقة وفقاً للإجراءات المنصوص عليها
في المادتين (٦ ، ٧) من القانون رقم (٥) لسنة ٢٠١٥ المشار إليه .

مادة (٤)

يشترط لمنح تراخيص مؤقتة لبعض الأماكن وأجزاء الأماكن التي تزاول فيها أعمال
تجارية وصناعية وعامة مائلة ، ما يلي :
١- وجود سجل تجاري ساري المفعول .

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٤- الحصول على الموافقات اللازمة لمزاولة النشاط المطلوب الترخيص بزاولته من الجهات
المختصة .

٥- تقديم ما يفيد صلاحية المنزل لمزاولة النشاط المطلوب الترخيص بزاولته من ناحية
الامن والسلامة واشتراطات النجاج المدني .

مادة (٥)

يصدر الترخيص المنصوص عليه في المادة السابقة ، وفقاً للضوابط التالية:

- ١- أن يكون الترخيص لنشاط واحد فقط .
- ٢- ألا يكون للشخص أكثر من ترخيص في المنزل المطلوب الترخيص بمزاولة
النشاط فيه .
- ٣- وضع لوحة تعريفية عند مدخل المنزل المرخص بمزاولة النشاط فيه ، توضح الاسم
التجاري للمشروع ورقم الترخيص ، وفقاً للضوابط التي تحددها الإدارة
المختصة ، ولا يجوز وضع أية لوحة دعائية أو ترويجية على المنزل أو الجدران
الخارجية له ، كما لا يسمح بوضع الأعلام أو اللوحات الشريطية .
- ٤- ألا يؤثر النشاط المطلوب ممارسته على حركة المرور في المنطقة .
- ٥- ألا يؤثر النشاط على خصوصية المباني السكنية المجاورة .
- ٦- أن تتوافر المعايير الصحية الخاصة بالنشاط المراد الترخيص بمزاولة .
- ٧- ألا يؤثر النشاط على المنظر العام ، أو يسبب إزعاجاً لسكان المنطقة .
- ٨- ألا يسبب النشاط زيادة النفايات .
- ٩- عدم ممارسة البيع للمصهور من المنزل .

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٢- موافقة مالك المقار .

٣- أن يكون النشاط المطلوب الترخيص بمزاولة من بين الأنشطة التي يجوز
مزاولةها ، وفقاً لما تحدده لجنة دراسة الأمور المتعلقة بتراخيص المحال التجارية
والصناعية والعامة المائلة والمنشأة بقرار وزير الاقتصاد والتجارة رقم
(٢١٤) لسنة ٢٠١٤ .

٤- موافقة الجهة المختصة .

مادة (٥)

تصدر التراخيص المنصوص عليها في المادة السابقة ، وفقاً للضوابط التالية :

- ١- توافر مساحة كافية لقواق السيارات ، وفقاً لما تحدده الجهة المختصة .
- ٢- عدم إرباك أو عرقلة حركة المرور أو المشاة .
- ٣- توافر الاشتراطات الخاصة وفقاً لنوع النشاط المطلوب الترخيص لمزاولة .

مادة (٦)

يشترط لمنح تراخيص مؤقتة لمزاولة الأعمال التجارية في المنازل ، ما يلي:

- ١- ألا يقل سن طالب الترخيص عن ثلثي عشرة سنة ميلادية .
- ٢- أن يكون من المقيمين في المنزل .
- ٣- أن يكون النشاط المطلوب الترخيص بمزاولة من بين الأنشطة التي تصفق طبيعتها
التشغيلية مع مواصفات حياة الأوساط السكني ، وفقاً لما تحدده لجنة دراسة الأمور
المتعلقة بتراخيص المحال التجارية والصناعية والعامة المائلة في الشاطئ والأحياء
والضواحي والمنشأة بقرار وزير الاقتصاد والتجارة رقم (٢١٤) لسنة ٢٠١٤ .

جدول الأنشطة التي يجوز مزاولتها في المنازل

- ١- الحياطة والتطريز: ومنها تصميم الأزياء (ملايس، شيل، عبايات)، أصقال التطريز، أصقال الحياطة والتسويجات، تصليح السجاد، حياكة البراقع والثقاب.
- ٢- خدمات المقامبات : ومنها تصوير المناسبات والأفراح، عمل النحف والهدايا، تجهيز وتغليف الهدايا، تصميم البطاقات والهدايا يدوياً (الغور إعلانية)، تنسيق الزهور الطبيعية و الصناعية.
- ٣- الخدمات الالكترونية: ويشمل التصميم الالكترونية باستخدام الحاسوب فيما عدا التصميم الهندسية مما يدخل في اختصاص المكاتب الهندسية .
- ٤- الأعمال الفنية : ومنها خدمات الطبع والنسخ، تغليف الكتب المدرسية وتجليدها.
- ٥- أنشطة التجميل : عمل وتحضير العطور، و الدخون ، ومستحضرات التجميل.
- ٦- الأنشطة الغنائية :عمل وتحضير البث والترايل والبهارات وإعداد وتحضير الوجبات.

مادة(٨)

على جميع الجهات المختصة ، كل فيما يخصه ، تنفيذ هذا القرار . ويعمل به من اليوم التالي لتاريخ نشره في الجريدة الرسمية.

أحمد بن جاسم بن محمد آل ثاني
وزير الاقتصاد والتجارة

صدر بتاريخ : ١٤ / ٩ / ٢٠٢١ هـ
الموافق : ٢٩ / ٦ / ٢٠٢١ م

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ABOUT QATAR DEVELOPMENT BANK

Qatar Development Bank (QDB) was founded by Emiri Decree to grow Qatar's private sector and diversify its economy. His Highness Sheikh Hamad Bin Khalifa Al Thani, the Father Amir, identified these as vital tasks in developing Qatar into a modern state. Since its establishment in 1997, QDB has been at the forefront of these efforts. It has worked with thousands of Qatari entrepreneurs and enterprises and has provided investment and guidance to brand-new start-ups and well-established corporations. QDB has built a reputation for identifying promising investment opportunities. Its focus is on growing SMEs in key sectors by offering several services via a single window to support expected growth. Through smart, targeted financing products and advisory support services, QDB is nurturing a sound and sustainable knowledge-based economy for Qatar.

FOR MORE INFORMATION

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