

# Mechanisms for Home Based Businesses Advancement in Qatar

“In the Light of Current Reality and Gulf and International Experiences”

Research Project "Home-based Businesses in Qatar: Current Reality and Mechanisms for Advancement"





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Qatar Development Bank (QDB) was established in 1997 as the Qatar Industrial Development Bank, a 100% government-owned developmental organisation. Its primary aim was to develop investments within local industries, thereby accelerating growth and economic diversification in Qatar through support for private sector. Between 1997 and 2005, the bank expanded its portfolio, diversifying from its industrial base to include support and guidance for a range of non-industrial sectors identified as key to the development of Qatar. Shortly afterwards, the bank revisited its mission statement to reflect the successful completion of its new strategic objective and changed its name to Qatar Development Bank. The State of Qatar, QDB's sole shareholder, increased the bank's capital from 200 million to 10 billion riyals in 2008. Since that time, and reflecting the expansion of its mission and financial assets, QDB has launched a considerable number of strategic initiatives and programs, all designed to directly contribute to the economic growth and development of Qatar.

QDB's strategy is entirely in line with Qatar National Vision 2030. It is focused on promoting and facilitating the growth of the private sector in Qatar within key economic channels. In turn, this support will enable the development of long term, sustainable social and economic benefits across the economy.

Aside from offering financial support, Qatar Development Bank is tasked with promoting entrepreneurship in the private sector, facilitating the development of key economic sectors through the provision of capital and advisory services. QDB has also launched several initiatives, including Al Dhameen program, an indirect loan facility to guarantee commercial bank loans to private sector companies, in collaboration with other banks and financial institutions.

QDB's export arm "Tasdeer" program was created to develop and promote exports from Qatar, providing export credit guarantees in addition to financial products and solutions designed to mitigate the risks imposed on local exporters. The bank also provides consulting services in business development to help entrepreneurs to prepare for business. This will include feasibility studies, the conduct of market research and the selection of appropriate techniques; fundamentally helping to develop the capabilities of SME owners to enhance and refine their skills in the market and establish strong ties with financial and non-financial support entities.

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Research Project "Home-based Businesses (HbBs) in Qatar: current reality and mechanisms for advancement"  
A joint research project of Qatar Development Bank in cooperation with The Ministry of Labor and Social Affairs – Social Development Center

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دار الإنماء الاجتماعي  
Social Development Center



وزارة العمل والشؤون الاجتماعية  
Ministry of Labour & Social Affairs



## Table of Contents

<b>1. Introduction</b>	<b>5</b>
<b>2. Challenges to HbB Development</b>	<b>7</b>
<b>3. Objectives &amp; Principles of HbB Advancement</b>	<b>10</b>
<b>4. Logic of Dealing with HbBs</b>	<b>12</b>
<b>5. Components of the National HbB Advancement Program</b>	<b>15</b>
<b>6. Critical Success Factors</b>	<b>22</b>
<b>7. Conclusion</b>	<b>24</b>
<b>Annexes</b>	<b>26</b>
Annex (1): Main Results of the Home-based Business Owners in Qatar Survey (June 2014)	26
Annex (2): The Most Important Legal Rules that HbBs Shall Comply with in Accordance with the Qatari Laws	28
Annex (3): The Most Important Punishments Imposed on Businesses in case of Failure to Comply with Relevant Qatari Laws	30
Annex (4): International Standard Industrial Classification of All Economic Activities (ISIC) (Rev. 4) based on the Industrial Sectors Adopted by the Proposed Standard Definition of SMEs in the State of Qatar	31
Annex (5): The National HbB Advancement Program: The Proposed Model to Present the Initiatives Included in the Program	43
Annex (6): The Importance of a Number of HbB Development Initiatives according to the Views of HbB Owners Participating in Two Specialized Workshops	45





## 1. Introduction

The international arena witnesses a growing number of HbBs as a core nucleus to encourage entrepreneurship and the creation of a vibrant entrepreneurial private sector. With many definitions used to describe that kind of projects, the following one can be taken as a guide:

A HbB is “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”.

Therefore, the home is the incubator of the economic activity, which the individual establishes by and for himself to initiate his business, whether for a temporary period of time until getting his HbB mature and then converts it to a non-home business or for the HbB lifetime so that the home is its permanent headquarters.

At the national level, the phenomenon of the increasing number of HbBs that are run by citizens and residents can be explored, which usually take the form of an informal micro enterprise, posing many challenges against HbB owners.

This is in alignment with a growing interest on the part of the Qatari Government in HbBs as they represent a key portion of SMEs in the light of the following:

- Development trends formulated by the 2011-2016 National Development Strategy which includes the goal of promoting the private sector and encouraging entrepreneurship as well as the goal of improving the economic and social empowerment of Qatari families.
- Qatar's membership in the MENA-OECD Investment Programme that gives great importance to SMEs especially micro and female-run enterprises.

However, Qatar also faces many challenges in dealing with HbBs and creating a favorable business environment for them. In addition, the HbBs themselves are facing many challenges impeding their active participation in the economic and social development efforts.

Based on the foregoing, the Qatar Development Bank took the initiative to implement a research project titled “Home-based Businesses in Qatar: Current Reality and Mechanisms for Advancement” in collaboration with the Ministry of Labour & Social Affairs and the Social Development Center.

The project's mission is to «propose applicable alternative solutions for the advancement of HbBs in Qatar, in the light of an exploratory study of the current reality of HbBs and the current efforts made by the State's concerned authorities as well as the Gulf and international experiences in this field».

Accordingly, the research project objectives are as follows:

- Define the basic characteristics of HbBs in Qatar, the motives of their inception, the main challenges they face, and their future trends
- Explore good Gulf and international experiences, and draw lessons learned from them.
- Offer possible alternative solutions for the advancement of HbBs in Qatar – up to developing a national program – taking into account the nature of Qatari situation as well as the regional and international experiences.

In order to achieve these objectives, the research project methodology is as follows:

- Conduct a telephone survey of HbBs in Qatar, whose data are available with the Ministry of Labour & Social Affairs and the Social Development Center (total of 1458). The number of actual responses reached 535 HbB owners<sup>1</sup>.
- Explore the features 10 Gulf and international experiences to draw lessons learned from them, including USA, Canada, UK, Singapore, New Zealand, UAE, Saudi Arabia, Bahrain, Oman and Kuwait.
- Conduct a series of meetings and workshops with a number of stakeholders to find out their opinions on the research project results and the suggested solutions<sup>2</sup>.
- Hold 2 workshops with 86 HbB owners to find out their basic needs as well as their opinions on the suggested solutions within the proposed national program.

This study is the third and last outcome of the research project, as the first outcome was about reviewing the results of HbB Owners Telephone Survey and the second outcome was about the basic features of relevant international and Gulf experiences. Formed in a white paper, the study aims to show the main features of the real challenges that hinder HbB development in Qatar and to propose recommendations and policy alternatives that can be adopted in the short to medium term, which comes in the form of a national HbB advancement program.

<sup>1</sup>The survey depended on the Comprehensive Survey Method for those whose data were available, and was conducted by an independent company.

<sup>2</sup>Including the Ministry of Economy & Trade; the Ministry of Communications & Information Technology; and QFC Regulatory Authority.

## 2. Challenges to HbB Development

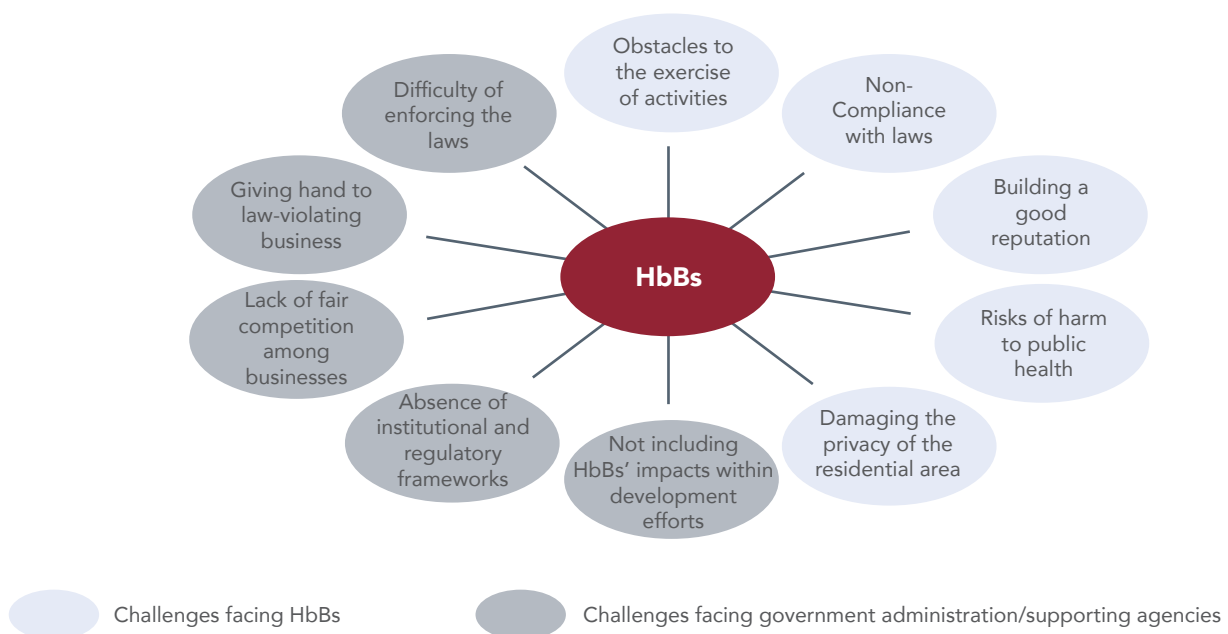
There is a growing trend among citizens and residents to start a HbB or maintain the current one, as do the rest of the world's developed and developing countries. The results of the Home-based Business Owners in Qatar Survey (June 2014) reveal that<sup>3</sup>:

- Out of Of 535 HbB owners interviewed, 458 have current HbBs and 77 have discontinued HbBs
- 98% of current HbB owners are willing to keep their HbBs running, and 90% of them desire to register their HbBs
- 71% of discontinued HbB owners are thinking about starting a new HbB

In addition to the survey results that relied on the HbB community whose records are available with the Social Development Center and the Ministry of Labour & Social Affairs, the actual views emphasize that the real HbB community much exceeds that number, with a growing trend – especially among young people – to start a HbB.

However, this positive entrepreneurial trend is faced by a number of challenges that hinder the development of HbBs, which can be classified into two groups as shown in Figure (1). The first group is about the challenges facing HbBs themselves, while the second group is about the challenges facing the government administration and HbB supporting agencies.

**Figure (1): Challenges to HbB development**



Source: The research team designed the illustration

<sup>3</sup> Annex (1) presents executive summary of the main results of the Home-based Business Owners in Qatar Survey (June 2014).

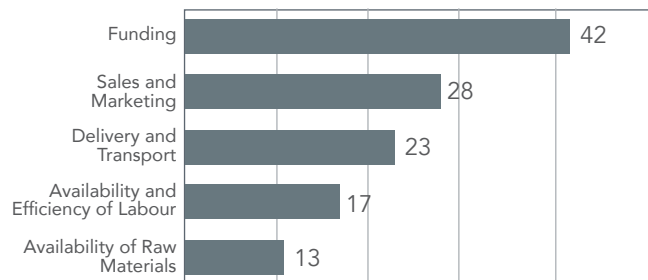
The challenges facing HbBs themselves include:

- Obstacles to the exercise of activities: as do formal SMEs. In this regard, the results of Home-based Business Owners in Qatar Survey indicate that the problem of “funding” tanks top of challenges, followed by “sales and marketing” (42% and 28% of total HbBs respectively) as shown in Figure 2. This is in addition to the challenges associated with the protection of HbB trade names and trademarks.

In an attempt to identify the needs of HbBs to overcome these obstacles, the “low-rent shop/place” ranks top of needs, followed by “concessional funding” in second place (55% and 29% of total HbBs respectively), as shown in Figure 3.

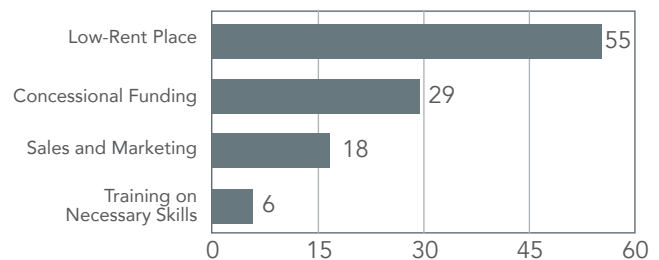
- Non-compliance with the State’s applicable laws: as the majority of HbBs do not meet the legal rules governing the business activities in the State. At the forefront of these are Commercial Registration Law, Trade Law, Income Tax Law, Consumer Protection Law, and the e-Transactions and e-Commerce Law<sup>4</sup>.
- Building a good reputation and confidence among consumers community to ensure business continuity and expansion, without much reliance on family and relatives. This issue is becoming increasingly difficult for the presence of the business at home without a clear organization that defines its duties and safeguard its rights. Frame (1) presents the basic components to build a good reputation for a business.

**Figure (2): Relative importance of the problems facing current HbBs (June 2014) – (%)\***



\* Total responses (458), with multiple answers allowed.  
Source: Qatar Development Bank and others, “HbB Owners in Qatar Survey”, 1st Round, Doha, June 2014.

**Figure (3): Relative importance of the main needs of current HbBs (June 2014) – (%)\***



\* Total responses (458), with multiple answers allowed.  
Source: Qatar Development Bank and others, “HbB Owners in Qatar Survey”, 1st Round, Doha, June 2014.

Frame (1): World Economic Forum: The factors most important to a corporate reputation:

According to a 2015 report by World Economic Forum titled “The Evolution of Trust in Business”, the factors most important to a corporate reputation are:

- High quality products or services
- Transparent and honest business practices
- Company I can trust
- Treats employees well
- Communicates frequently
- Prices fairly

Source: World Economic Forum (2015), “The Evolution of Trust in Business: From Delivery to Values”, January.

<sup>4</sup> Annex (2) gives overview of the main legal rules that HbBs do not comply with.

- The risks of harm to public health: especially enterprises operating in the field of foods and those relating to personal health as some of them might, unintentionally, cause harm to the health of consumers, with a negative impact on the safety of citizens and the credibility of HbBs.
- Damaging the privacy of the residential area: since such area is intended for the accommodation of the citizens, the HbB owners must neither harm the characteristics of the area nor carry out any practices that would cause inconvenience to neighbors.

The challenges facing the government administration and HbB supporting agencies include:

- Difficulty of enforcing the State's applicable laws: since the laws regulating the business activities include a set of obligations that HbBs, usually, do not comply with, those laws also involve penalties for non-compliance with those obligations. The competent government agencies monitor those obligations and apply the prescribed penalties in case of violating them. This is very difficult with HbBs as they lack a clear nature.
- Duplication of treatment through giving hand to law-violating business: despite the importance of supporting HbBs being a part of SMEs, they are considered the «informal, non-registered category» of SMEs, and they further do not usually comply with the applicable laws regulating business activities and transactions in the State.

Hence, HbBs receive a double treatment. From one side, according to law enforcement agencies, they often violate the law and necessary measures must be taken to ensure their compliance. From the other side, according to SMEs supporting agencies, they need more financial and non-financial support as well as moral encouragement in order to increase their numbers and expand their activities, especially among Qatari nationals.

- Lack of fair competition between formal businesses and informal HbBs: whereas all businesses do similar activities, the law enforcement on the first category and failure of enforcement on the second one represents an obstacle to fair treatment, in addition to the unfairness of price competition between both categories as formal businesses bear fixed costs that HbBs do not bear.
- Absence of institutional and regulatory frameworks governing the HbBs: they are not registered with the Commercial Registration Department or other similar known authorities, nor there is a clear institutional framework of the functions and responsibilities of the authorities concerned with them.

Although several bodies adopt efforts to support HbBs, it requires the establishment of a declared integrated institutional framework, giving a higher level of transparency level and providing a governing tool for accountability for performance and results.

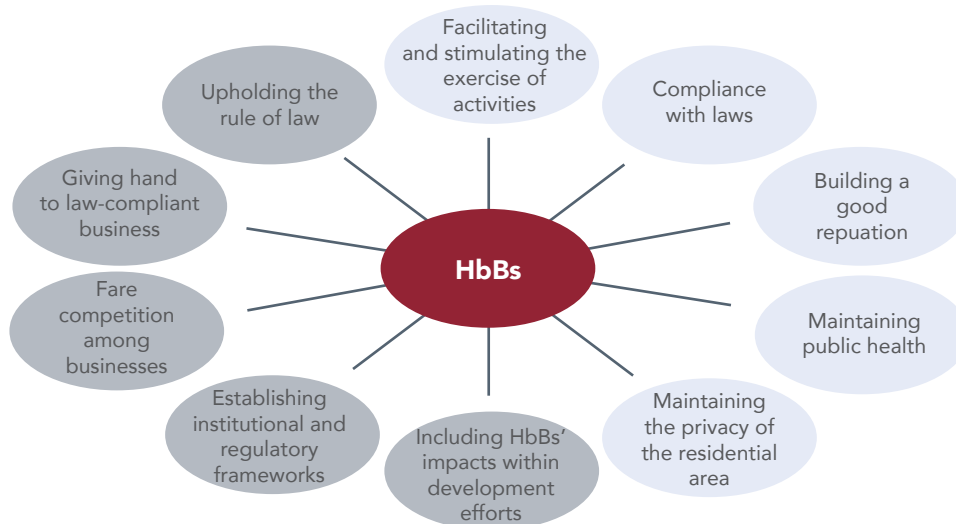
Moreover, there are no regulatory frameworks for HbBs, which often combine HbB-regulating rules with other requirements and obligations relating to HbB residential environment.

- Not including HbBs' economic and social impacts within development efforts, for reasons including:
  - Absence of a clear map of HbBs so that they are distributed according to clear economic criteria by size and nature of activity, which helps explore their current reality and their needs as well as follow-up and evaluate the outcome of the interventions of governmental and non-governmental bodies concerned with their development.
  - Difficulty of monitoring the development achieved at the HbB level in terms of growth, continuity and integration into the sector of non-home micro, small and medium enterprises.

### 3. Objectives & Principles of HbB Advancement

As HbBs are part of the micro, small and medium enterprises sector, on which the country relies to increase the level of economic and social stability, there seems an urgent need to adopt concerted efforts for the advancement of HbBs in Qatar through the conversion of all challenges facing HbBs, referred to earlier, to development objectives as shown in Figure (4).

**Figure (4): HbB Development objectives**



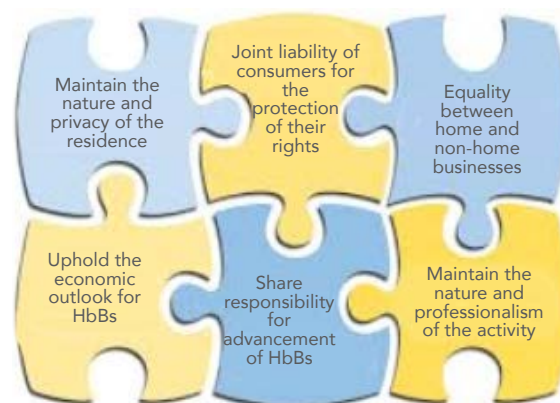
Source: The research team designed the illustration.

Based on the analysis results of HbB current reality in Qatar, and taking advantage of the relevant Gulf and international experiences, the research project comes to a proposed national HbB advancement program to be agreed on and implemented in coordination and cooperation among all stakeholders in the country.

As shown in Figure 5, the proposed national program relies on six basic principles as follows:

- Equality between home and non-home businesses: so that a HbB is an integral part of the formal business sector and is deemed as a “company” of legal personality. The only difference between both businesses would be that HbBs are “home-based”. Accordingly, registering a HbB would be the legal way to exercising its activities, taking advantage of all of its rights and bearing all of its duties.
- Uphold the economic outlook for a HbB: as a major form of businesses that use a residence – often the home of the HbB owner – as the headquarters, and as it involves the performance of a frequent work for the purpose of making a profit, whatever its size or the nature of its activity.

**Figure (5): The proposed national HbB advancement program: the basic principles**



Source: The research team designed the illustration.

- Maintain the nature and professionalism of the activity: which is also associated with the adherence to a set of requirements for economic activities, as applicable, in order to ensure the safe performance of the business and the quality level of its services/products and guarantee the rights of its consumers.
- Maintain the nature and privacy of the residence: so that a part of the HbB owner's residence should be allocated for running the HbB, while keeping the house as a residence for the individual/family. It is also required to comply with a set of general requirements to maintain the residence, residential area and rights of neighbors.
- Joint liability of consumers for the protection of their rights: consumers shall be jointly liable for the protection of their rights by choosing to deal with formal HbBs, which is a necessary requirement for state institutions to protect consumer rights.
- Share responsibility for advancement of HbBs: HbB advancement involves participatory responsibility among all stakeholders in the State including the government administration with its future vision, strategic directions and motivational efforts; the society with its positive outlook; the HbBs with their professionalism; the consumers with their dealing with formal HbBs; the supporting agencies with their support to meet HbB needs and aspirations; and the non-home business sector with receiving commercial transactions as well as being developed in the context of the promotion of corporate social responsibility.

## 4. Logic of Dealing with HbBs

In pursuit of effective planning of the proposed “National HbB Advancement Program” and for the fulfillment of the above basic principles to happen, it is important to have convergence on the logic of dealing with HbBs. The following is a summary overview of that proposed logic which is based on the following three pivotal points:

- The current reality of HbBs in Qatar based on the results of the telephone survey which achieved responses from (535) persons.
- Analysis of gulf and international practices in this field and its number is (10) experiences.
- Views put forward by (86) HbB owners during the two ad hoc workshops.

### **Developmental orientation of HbBs:**

- Giving first priority to the economic perspective of the HbB - as it is a for-profit activity – followed by the supportive social perspective (maintaining balance between work and social life, conservative traditions and other considerations).
- Therefore, HbB should be founded on sound economic principles in order to achieve growth and expansion.

### **Governing laws and regulations**

- The laws and regulations - governing the economic activity in the state – which are applicable to HbBs to ensure fair competition.
- The possibility of providing stimulating environment for HbBs as the international practices, the foremost of which is considering the housing cost as a part of the costs the HbB in accordance with regulations subsequently developed and approved so that it can be reflected in the tax burden borne by the project.

### **The segment authorized to establish HbB**

- Citizens and residents according to the same requirements of establishing non-HbBs in the state.
- HbB owners age shall not be less than (18) years old. This minimum age may be increased for some economic activities which so requires according to its specific conditions.

### **Legal registration of HbB**

- In the short-term: The same as the non-HbBs, the HbBs shall be officially registered in a specific record with the ministry of economy and commerce as a first phase taking into account streamlining the requirements and procedures of registration and the issuance of the licenses necessary for operating the business by using an independent registration form.
- In the medium-term: HbBs shall be registered in a record dedicated to HbBs – having streamlined incorporation and registration procedures - by using a standard registration form which is sensitive to the place chosen by the HbB owner for conducting his business (a place dedicated to the project/ house).
- During the two phases: the HbB owners shall present a «business plan» of his project to the key body concerned with the development of HbBs in the state in order to ensure the proper planning of the project and obtaining its initial approval. Then, the HbB owner shall coordinate with the ministry of economy and commerce to register the project, provided that the regulations and the period of this process shall be clearly declared to ensure fair treatment.



- The new HbB owner may draw on the services provided by that key body or any other bodies in the state which would provide services to such category of projects, provided that that does not affect the neutrality of the decision taken and the fair treatment among the potential HbB owners.

### **The legal structure of HbB**

- During the first phase: HbBs shall be registered as a “sole proprietorship” as it does not involve highly restrictive requirements for those projects.
- In the subsequent phase: Commercial Companies Law shall be amended so that there could be various legal structures suitable for HbBs as well as the small and medium enterprises along with streamlining its incorporation requirements.

### **The residential nature of the house**

- The HbB should preserve the residential nature of the house as the project owner must dwell in the same house and allocate a specific space of it for operating his project.
- The project operated in a house that is completely dedicated for it will not be considered a HbB.
- In case of rented house, a written approval for setting up an HbB shall be obtained from the landlord and the lease contract shall be amended accordingly.
- In the medium-term: The lease contract shall permit the set up of HbB(s) inside the dwelling unit subject to the house and residential area safety requirements without affecting the rental values.

### **The sustainability of the economic activity**

- Maintaining the feature of continuous operation of the HbB for making profits.
- The economic activities which are conducted in certain occasions/season shall not be considered HbB because it is not continuous.

### **Permitted economic activities**

- Agreeing with the government bodies on an extensive list of the permitted economic activities for HbBs.
- The results of the HbBs' survey have demonstrated that the economic activities of these projects are limited in addition to being primarily oriented to the local market. Therefore, such orientation helps in opening up other more sophisticated economic activities which can be operated at home.
- The “International Standard Industrial Classification of All Activities, Rev. 4” shall be used for guidance as it is the approved classification of the data of the entities census in the state and can be used for developing the proposed standard definition of small and medium-sized enterprises in the state<sup>5</sup>.
- The HbB can operate only one economic activity according to the “International Standard Industrial Classification of All Activities, Rev. 4” on the level of the division, for example: Division (10) Manufacturing of food products; division (14) Manufacturing of wearing apparel; and division (69) legal and accounting activities.
- The HbB can operate in one grouping or more with the division. For example: Division (10): Processing and preserving of meat and/or manufacture of dairy products.

<sup>5</sup> Annex (4) shows International Standard Industrial Classification of All Activities, Rev. 4 based on the economic sectors adopted by the standard definition of small and medium-sized enterprises in Qatar.

**The number permitted of projects**

- It is permitted to grant one license for setting up an HbB per person.
- It is possible to operate more than one HbB in one house if there are more than one person living in it provided that every one of them shall fulfill the residence requirements in order to maintain their respective the freedom and rights.
- It is allowed for one person to have both a HbB license and a non-HbB license as long as each one operates a different economic activity (on the division level according to International Standard Industrial Classification).

**The organization of HbBs**

- Issuing a detailed organization framework for conducting HbBs' activities, taking into account all relevant general requirements as well as the particular requirements related to the economic activity (where necessary).
- Issuing a detailed organization framework for conducting the activities of preparing food products at home, whether for direct selling to customers or indirect selling by displaying them in the stores. Such framework applies to food products preparation in the context of HbB or preparing it for sale among activities of a non-HbB operated by its own owner.
- The body/bodies which grant the license of the HbB and the other licenses related to the economic activity monitor the project according to specific mechanisms to be declared with the organizational framework. The framework also provides for the penalties which will be imposed in case of non-compliance with it.

**Hiring workers to conduct the HbB's activity**

- The same as the non-HbB, the HbB is allowed to hire a very limited number of workers in order to preserve the residential nature of the house and the residential area according to the nature of the economic activity (2-3 workers).
- The labor law of Qatar governs the relation between the HbB owner and the workers. The HbB shall also adopt "Human Resources Management Policy" - for managing his workers - that is compliant with the principles and provisions of the labor law of Qatar, and it shall be approved by Qatar's Ministry of Labor and Social Affairs.
- Priority in hiring shall be given to Qatari nationals. If not possible, then the priority shall be given to the children of the Qatari woman who is married to a non-Qatari person, then the non-Qatari husband who is married to a Qatari woman, then to GCC nationals, then Arab states' nationals, and then the other nationalities.

## 5. Components of the National HbB Advancement Program

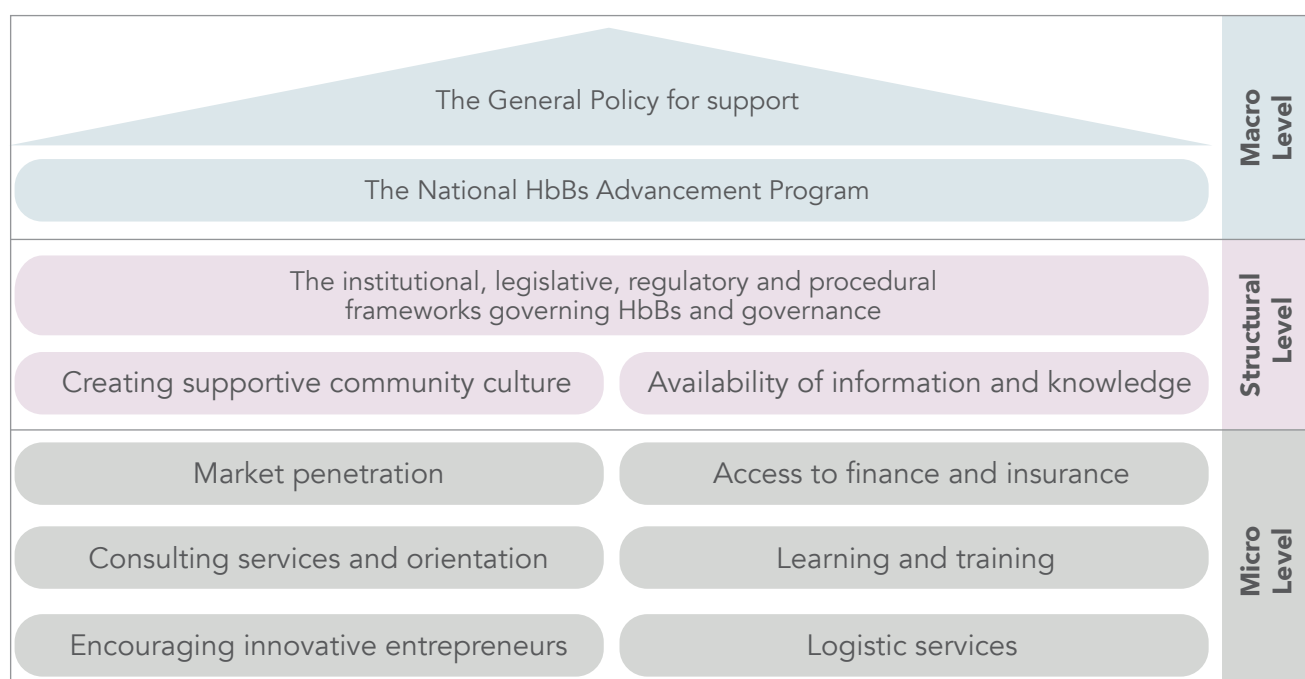
The National HbB Advancement Program has been developed in light of the results of the HbBs owners survey (June 2014) and in guidance of the gulf and international practices which have been studied.

For the application of the participatory approach and effective integration of the key beneficiaries of this program, the proposed key components have been extensively discussed during the two ad hoc workshops in the presence of a group of HbB owners. As a result, the significance of the suggestions which have been discussed became clear and other new suggestions have been taken into account. The National HbB Advancement Program includes key working areas that have been classified based on two criteria as shown in Figure (6) as follows:

- Initiative level: In guidance of the focus areas identified by the sectoral strategy for economic diversification and private sector development which is made up of: Macro initiatives, structural initiatives and micro initiatives.
- Initiative level: In guidance of the focus areas identified by the sectoral strategy for economic diversification and private sector development which is made up of: Macro initiatives, structural initiatives and micro initiatives<sup>6</sup>.
- The initiative field: (10) areas have been adopted which are made up of: National action policies and programs; legislative, regulatory and procedural environment; availability of information and knowledge; creating supportive community culture; access to finance and insurance; market penetration; learning and training; consulting services and orientation; logistic services; and finally encouraging innovative entrepreneurs.

In order to activate the proposed national program, (34) proposed initiatives have been distributed on the above working areas as follows:

**Figure (6): The proposed National HbBs Advancement program: Main areas of work**



Source: The research team designed the illustration

<sup>6</sup> The macro initiatives deal with the national policies and the associated national frameworks and programs, and the structural initiatives deal with the institutional, legislative, regulatory and cultural issues. Finally, the micro initiatives include investments, programs and projects for providing services and products targeted at specific issues. Refer to: the General Secretariat for Development Planning and Ministry of Economy and Commerce (2011), "the strategy of economic diversification and private sector development", one of the outputs of the National Development Strategy for the State of Qatar 2016-2011, Doha, P. no. 128.

Frame (2): General policy document: Main items according to the Canadian model

- Effective date: refers to the effective date of the general policy.
- Scope: defines the limits of policy implementation along with the exceptions, if any.
- Policy context: the general framework within which the policy can be implemented.
- Definitions: The definitions of this policy.
- Policy statement: defines the policy and its key objectives.
- Projected results of implementation: to measure its performance.
- Policy implementation requirements: Executive bodies and its respective functions and responsibilities and follow-up and evaluation needs.
- The main data of the key competent body which is responsible for the implementation of the policy in coordination with the participant bodies.

Source: the content has been developed based on the content of the government policy documents available on the website of the Treasury Board of the Canadian Government.

### National action policies and programs for supporting HbBs

- **Initiative (1):** adopting a general policy for encouraging HbBs in order to develop a clear understanding of the state's orientation on the advancement of HbBs, whether among those who support this segment (governmental and non-governmental bodies) and the (current and future) HbBs. In addition, framework (2) shows a model of the components of the general policy document in accordance with the Canadian case.
- **Initiative (2):** Issuing the National HbBs program which involves the formats of HbBs advancement in the state and the agreed upon initiatives in order to arrive at an agreement on the orientations of the state regarding HbBs advancement, and the concerned bodies and its functions and responsibilities, and to ensure that the efforts of different bodies which are concerned with HbBs advancement are consistent in addition to providing a framework for follow-up and evaluation of the results obtained<sup>7</sup>.

### Institutional, legislative, regulatory and procedural frameworks and governance

- **Initiative (3):** the legislative development - in order to streamline the procedures of incorporation and registration of commercial companies - for providing new legal structures of commercial companies which keep pace with the nature of HbBs as well as the small and medium enterprises in guidance with the leading international trends in this field (for example sole proprietorships and cooperatives), and streamlining the requirements of these companies (such as the minimum paid-up capital) and registration procedures. It is worth noting that HbB owners who participated in the two workshops had stressed the significance of streamlining the procedures and cancelling the requirement of the minimum paid-up capital which amounts to QR (200) thousand for company incorporation.
- **Initiative (4):** Developing the institutional framework for HbBs advancement, including all the relevant governmental and non-governmental bodies and their respective functions and responsibilities based on the related general policy and the national program. It is worth noting that HbB owners who participated in the two workshops had stressed the significance of introducing all the relevant bodies and its responsibilities and services by presenting this information combined in one context in addition to forming work network among them in order to coordinate the existing efforts.
- **Initiative (5):** the development of "HbB system" to regulate the activity of HbBs, including the general and particular requirements and obligations, licenses and permits necessary – permitted activities - and other regulations which govern its activities. It is worth noting that the participants of the two workshops had stressed the significance of this initiative, providing taking simple procedures into account, and the importance of the supervisory role and raising awareness and training on it (through workshop publications) to ensure the safety of its implementation.

<sup>7</sup> Annex (5) shows a proposed form for describing each initiative of the initiatives planned to be adopted by the program.

- **Initiative (6):** the development of “a regulatory framework governing the projects of food preparation at home for the purpose of selling.” The significance of this initiative lies in maximizing the relative weight of HbBs operating in this field as well as its direct impact on the health of consumers. It is worth noting that HbB owners who participated in the two workshops have stressed the significance of this framework as it will improve the quality of their products and increase customer confidence in it. They have also showed their interest in receiving a training program on health requirements and the contents of the regulatory framework before commencing the project activity.
- **Initiative (7):** Official registration of HbBs: which as stated above planned to be a two-stage time periods, leading to the existence of a standard registration system for projects (HbBs and non-HbBs).

In this regard, the HbB owners who participated in the two workshops referred to the significance of starting by a separate record until the procedures and requirements of the existing record for non-HbBs becomes streamlined, provided that it shall adopt a range of efforts to make them aware the registration's method and requirements (e.g. business cards – awareness sessions).

- **Initiative (8):** Organization of entrepreneurship among the employees of government and semi-government bodies: The results of HbB owners survey have indicated that (57%) of the entrepreneurs currently have/had a job, and that more than 72% of them are working/were working in a government/semi-government body.

The participants of the two workshops have pointed out to the significance the organization rules of entrepreneurship among the employees of government and semi-government bodies which help them devote part of their time for operating the project (when required), especially if they want to participate in exhibitions and training courses related to their projects.

- **Initiative (9):** Developing a follow-up mechanism and evaluating efforts on the development of HbBs: The significance of this initiative comes from the need to promote the concept of (Management for Results) through effort follow-up tools, evaluation of its various effects, as well as analysis of the performance results and proposing the required corrective actions (if necessary).

This initiative also assumes a major importance on the part of HbB owners as they pointed out - during the two workshops - to the need to accelerate the implementation of the planned decisions/efforts, along with holding regular meetings in their presence during which the implemented efforts would be presented and discussed, and identifying their views on the effects of that on their business activities.

- **Initiative (10):** The implementation of an annual survey of HbB owners to assess the current reality and the challenges they face and their future orientations as the first survey which was conducted in June (2014), allowing comparative data on the status of these projects and their characteristics. This survey also contributes to the follow-up and evaluation of the results of the implementation of the national program.

### Availability of information and knowledge

- **Initiative (11):** The website of HbBs in Qatar: in light of the multiplicity of the efforts and bodies concerned with the development of HbBs and due to the need of HbB owners themselves for information and knowledge related to their projects and the services provided to them to be available in one accessible place, it is proposed to provide this information and knowledge through the national electronic portal (<http://BusinessPulse.qa>).<sup>8</sup> In addition, it is planned that the portal will also provide all related information and knowledge materials which will be mentioned hereinafter.
- **Initiative (12):** Guide for HbBs: it deals with all the guidelines that can help HbB owner through all the stages of his project, beginning from being an idea to incorporation, funding, management and development. This guide shall also include a definition of regulatory frameworks for HbBs, and all the required procedures and permits.

In addition, it is proposed to provide this guide in different formats (hard copy/soft copy/ interactive/ sign language) in order to serve all categories of existing and potential entrepreneurs. It is worth noting that HbB owners who participated in the two workshops have recommended to be available to the public on a broad scale once released besides the implementation of training courses for them on the content of the manual once released.

- **Initiative (13):** Publishing and providing database of HbBs to the public. It is an initiative proposed by the participants of the two workshops of HbB owners to help them to spread in the community. It shall be published in different formats (hard copy/ soft copy) with being updated periodically.

In this regard, it is proposed to depend on the HbBs registration system that is proposed to be undertaken by the Ministry of Economy and Commerce, and the owner will be asked upon registration of his project if he prefers to publish the basic information about his project publicly or not. In case of consent, it will be directly added to the public database.

- **Initiative (14):** Announcing HbBs opportunities and providing typical initial feasibility studies in an attempt to expand the field of HbBs activities in the state and support entrepreneurs who are thinking about setting up their HbBs.

It is proposed to open a range of economic activities that can be conducted at home and to provide initial feasibility study for them. It will also help in reducing the costs borne by the owner of new HbB. It is worth noting that there are a number of similar business portals in foreign countries that provide this service and HbB owners can benefit from it.

- **Initiative (15):** Developing a set of «Infographics» that provide all of the information and knowledge necessary for HbBs in a simple and easy way in order to address all educational levels (for example: legislative, regulatory, procedural information, as well as the issued related to business administration).

These educational materials are simple and easy to understand, and available in Arabic, English and sign language.

<sup>8</sup> A joint venture between Qatar Development Bank and Thomson Reuters company. The portal was launched in May 2014 to become an electronic platform for all partners of the development of micro, small and medium enterprises, including home-based businesses with the participation of all relevant bodies in the state. The portal includes (5) key areas: business tools, business support services, success stories of entrepreneurs, knowledge center and media center,

### Creating supportive community culture

- **Initiative (16):** Community marketing for «the official HbB» with the aim of creating a supportive community culture for HbBs and publicizing its importance as well as encouraging the owners of existing and future HbBs to register them. It is worth noting that the participants of the two workshops have stressed the significance of introductory meetings and communication over the phone as the most commonly used and interactive means to communicate with the concerned bodies.

### Access to finance and insurance

- **Initiative (17):** Providing a package of concessional financing instruments for HbBs: Suitable for the nature of the HbBs. According to the results of two workshops of the HbB owners, the most important factors/appropriate requirements for loans that can be provided by the concerned bodies are represented in: Providing more than one proposal for funding categories, and the suitable value of installments and repayment period with giving priority to Islamic banks.

In regard to securities, some participants have pointed out to the necessity of requesting securities which suits the nature of the HbB, while others rejected the idea of getting security loans.

- **Initiative (18):** Providing a package of appropriate insurance instruments which are suitable for the nature of the HbBs. In addition, The HbB owners who participated in the two workshops expressed their desire for provide insurance coverage for their HbBs, provided that the value of the insurance premium shall commensurate with the nature of the activity, and it shall include equipment, people and the place.

### Market penetration

- **Initiative (19):** Electronic marketing guide for the products and services of HbBs: It aims to offer all the products and services that are produced by licensed HbBs as a permanent electronic headquarters of it. The HbB owners who participated in the two workshops have stressed the significance of this initiative.
- **Initiative (20):** Holding annual large exhibition for the products of HbBs (made at home). It is worth noting that this initiative came within the recommendations of the two workshops of the HbB owners.
- **Initiative (21):** Holding permanent exhibitions for the products of HbBs in which the HbB owners display their products alternately (on a monthly/quarterly basis) with reasonable rental rates which commensurate with the nature of the products displayed.
- **Initiative (22):** Providing stores/places for the HbBs' products at affordable prices in appropriate geographic areas in order to promote buying and selling (especially commercial complexes such as Al Meera)
- **Initiative (23):** Participation in local, regional and international seasonal exhibitions as the opportunities available for small and medium enterprises in addition to benefiting from the services provided by Qatar Export Development Agency «Tasdeer» which is sponsored by Qatar Development Bank.

During the two workshops of the HbB owners, the participants stressed the significance of organizing these exhibitions in places which are close to population centers in more than one geographical area, and the schedule should be known and announced at the beginning of the year. In addition, announcing the conditions of participation and transparent treatment in accordance with a fair policy.

Frame (3): The training areas required by HbB owners

- Selling and marketing skills
- Customer relation management and business development skills
- Packaging skills, especially for projects of food products
- Basics of business English.
- Basics of business administration.
- Training on the laws and legislations governing business activities.
- Training on the regulatory framework of HbBs (once it is developed and declared to come into effect)
- Specialized training course in the field of the project.
- Basics of using the Internet.

Source: The content was developed by the project team.

- **Initiative (24):** Access to government and semi-government bodies by encouraging them to deal with HbBs. This is the initiative proposed by HbB owners during the two workshops, especially those bodies which support the HbB owners in particular, and small and medium-sized enterprises in general.

### Learning and training

- **Initiative (25):** A package of HbBs-oriented training programs. In this regard, framework (3) shows a number of training areas according to the results of the HbB owners' survey and the two workshops.

It is worth noting that "training" took a back seat among the needs of the existing HbBs - according to the results of the survey - as it was mentioned by only (6%) of the participants. However, by discussing such outcome during the workshops, it was clear that HbB owners can be interested in training only if it will have tangible results on their sales/quality of their products.

The HbB owners who participated in the two workshops also pointed out the significance of ongoing communication with them to inform them of the available training opportunities, with giving priority to communicate over the phone, and SMS, and then the Internet.

- **Initiative (26):** Holding a training competition for school/university students regarding setting up a HbB with the aim of spreading the culture of entrepreneurship and HbBs among students. It is proposed to design such competition so that the students start up their HbBs at the beginning of the school year with providing them with guidance and consulting support. At the end of the school year, an exhibition will be held for them and the projects that have achieved the best results in accordance with the standards of the competition will be selected.

### Consulting services and orientation

- **Initiative (27):** A package of consulting services for HbBs like the services provided to small and medium enterprises which are undertaken by different bodies in the state. It is worth noting that the HbB owners who participated in the two workshops have pointed out that the consulting services of marketing, sales, and improving the quality of products take the highest priority.
- **Initiative (28):** Establishing a hotline for responding to all the inquiries about the HbBs. It is worth noting that this initiative was proposed during the two workshops of the HbB owners. They also pointed out to the significance of good public announcement of this hotline (when established) as well as the readiness of a qualified call center team to respond to the inquiries they receive.
- **Initiative (29):** Accreditation of the HbBs such as assessment and accreditation program undertaken by Qatar Development Bank. It is worth noting that this initiative has been proposed by HbBs owner during the two workshops as a way to ensure the quality of their products and services; as a result, their sales can be boosted customer confidence can be enhanced.



### Logistic services

- **Initiative (30):** "Errands": Services/project opportunities for providing services of delivering HbBs' products to the consumers at reasonable prices. It is worth noting that (23%) of the HbB owners who participated in the survey have pointed out that they suffer in the delivery and transportation of the products.
- **Initiative (31):** "Packaging": Services/project opportunities for providing services of packaging and marketing the HbBs products at affordable prices. It is worth noting that this initiative has been proposed during the two workshops of the HbB owners.

### Encouraging innovative entrepreneurs

- **Initiative (32):** Establishing HbBs incubators to meet their needs and support them in the phase of HbB incorporation or to help them in the transformation of Hbb to non-HbB. In this regard, it is important to encourage large companies (especially foreign companies) operating in the state to support those incubators in the framework of promoting corporate social responsibility. It seems also important to refer to the possibility of providing special care for certain activities (e.g. heritage handicraft).

It is worth noting that the HbB owners who participated in the two workshops have pointed out to the significance of having incubators in more than one geographical location in the state; near the population centers not in remote locations in addition to the preference for establishing the, near or within the tourist places (e.g. Katara and the Corniche).

The attendees have also pointed out the significance of adopting a transparently declared fair policy for receiving the services of the available incubators.

- **Initiative (33):** The program of the advantages of the official HbBs: It aims to providing a package of advantages and benefits that are made available for HbBs when they are officially registered. The following are some of the proposed examples of those advantages: Free membership/subsidized by Qatar Chamber of Commerce and Industry; participation in local and international exhibitions; and business opportunities.

It is worth noting that the HbB owners who participated in the two workshops have pointed out to a number of advantages which take priority for them such as: Discounts on production inputs; Discounts at printing presses. Some participant food entrepreneurs also pointed out to the significance of having access to the subsidized food materials (e.g. flour) like the non-HbBs.

- **Initiative (34):** HbBs' excellence award: It aims to foster a culture of excellence among HbBs community. In this regard, a multi-category award as the Gulf and international practices in this field. In addition, it encourages HbB owners to participate in the regional and international awards (if applicable).

## 6. Critical Success Factors

The research project “HbBs: the current reality and mechanisms for advancement” is the first step of the strategic management for the development of these projects on the national level. This project is an implementation the first phase of the strategic management system which is concerned with the assessment of the current situation, both on the national level (through the HbB owners’ survey) as well as the international level (through the study of the related Gulf and international practices).

In addition, the research team has developed - according to a participatory approach – the building blocks of the second phase in reference to planning the strategic orientations for the advancement of HbBs with a review of the main features of the planned efforts represented in this white paper.

For the subsequent phases of the strategic management of the advancement of HbBs – which are represented in drafting a detailed version of the national HbBs advancement program, implementing it, and finally, the follow-up and evaluation of its results – to succeed, there are critical success factors shall be taken into account. These factors have been classified into four groups as follow:

### Short-Term Strategic Success Factors

- High-level political commitment and support to boost the efforts and ensure that they are concerted towards achieving the desired change and advancement of HbBs in the state.
- Commitment and support of the relevant bodies for the effective participation in developing the national HbB advancement program in the state. This should involve joint work management; reduce conflict of interests; and the convergence of views on the desired efforts.
- The integration of beneficiaries (the owners of existing and potential HbBs) through the efforts of developing the national HbB advancement to ensure that it meets all their needs as well as information and knowledge that will be gained. This will in turn be reflected positively on their trust in the government administration and the bodies which support them.
- Effective community communication with all stakeholders (including the relevant bodies and beneficiary parties) during the period of developing the National HbB Advancement Program which results in creating rapprochement between the planned efforts on the one hand, and the expectations of the results achieved on the other hand.
- Quick announcement of the positive returns of the results of the research project: to be adopted by the political leadership of the state. The research project was based -during all of its phases - on the interaction with HbB owners. This interaction raised the level of their aspirations and hopes toward overcoming the difficulties they face.

### Medium-Term Strategic Success Factors

- Compliance of the executive bodies with the framework of the National HbB Advancement Program and incorporating their efforts in their business plans, work systems and processes as well as spreading the supportive culture among their work teams.
- Continuity: the implementation of the themes and interventions included in the national program, on the level of the executive bodies on the one hand, and the main bodies which are responsible for managing, monitoring and evaluating the results on the other hand. This also helps in creating a constant demand from the political administration on follow-up reports of the national program and provides incentive for the concerned authorities to implement it in accordance with the specified timings.

- Effective community communication with all stakeholders (including the relevant bodies and beneficiary parties) during the period of implementing the National HbB Advancement Program in order to review and discuss the results of implementation, analyze the learned lessons and put forward the necessary development proposals.

### **Operational Success Factors**

- Availability of human resources: Availability of qualified human resources - in the relevant bodies - who are able to interact and cooperate with each other in order to implement the national program and ensure its continuity.
- Availability of data, information and knowledge necessary during the period of the implementation of the national program, and bridging information gaps through solid methodological tools (e.g. surveys / polls / group discussions).
- Compliance with the schedules of implementing the national program as much as possible, and overcoming all the obstacles. As a result, the credibility of the executive bodies will be enhanced.
- Availability of the necessary infrastructure to support HbBs (land and premises).
- Availability of the financial resources allocated for the implementation of the National HbB Advancement Program.

## 7. Conclusion

In the light of the State's strategic trends towards the development of HbBs as an integral part of SME sector, on the one hand part, and for their role in promoting economic and social empowerment of Qatari families, on the other hand, the Qatar Development Bank in cooperation with the Ministry of Labour & Social Affairs and the Social Development Center implemented a research project titled "Home-based Businesses in Qatar: Current Reality and Mechanisms for Advancement".

The research project included three main stages: 1) conduct the Home-based Business Owners in Qatar Survey; 2) explore the experiences of 10 countries in this area; and 3) propose mechanisms for the advancement of HbBs, in a form of a proposed national HbB advancement program.

Formed in a white paper, the study answers three key questions.

The first question was "What are the challenges facing HbBs in Qatar?" Such challenges were divided into two categories:

- Challenges facing HbBs owners: obstacles to the exercise of activities; non-compliance with the State's applicable laws; building a good reputation; the risks of harm to public health; and damaging the privacy of the residential area.
- Challenges facing the government administration and HbB supporting agencies: difficulty of enforcing the State's applicable laws; duplication of treatment through giving hand to law-violating business; lack of fair competition between formal businesses and informal HbBs; absence of institutional and regulatory frameworks governing the HbBs; and not including HbBs' economic and social impacts within development efforts.

The second question was "What are the mechanisms proposed for the advancement of HbBs at the national level?" In this regard, the study proposed a national HbB advancement program whose main features were as follows:

- Principles: equality between home and non-home businesses; uphold the economic outlook for HbBs; maintain the nature and professionalism of the activity; maintain the nature and privacy of the residence; joint liability of consumers for the protection of their rights; and share responsibility for advancement of HbBs.
- Logic of dealing with HbBs: developmental orientation of HbBs; governing laws and regulations; the segment authorized to establish HbB; legal registration of HbB; the legal structure of HbB; the residential nature of the house; the sustainability of the economic activity; permitted economic activities; the number permitted of projects; the organization of HbBs; and hiring workers to conduct the HbB's activity.
- Components of the National HbB Advancement Program: comprising 34 initiatives distributed on 10 working areas as follows: national action policies and programs for supporting HbBs; institutional, legislative, regulatory and procedural frameworks and governance; availability of information and knowledge; creating supportive community culture; access to finance and insurance; market penetration; learning and training; consulting services and orientation; logistic services; encouraging innovative entrepreneurs.

The third question was “What are the critical success factors to be observed?” In this regard, the study suggested three groups of factors as follows:

- Short-Term Strategic Success Factors: high-level political commitment and support; commitment and support of the relevant bodies; the integration of beneficiaries; effective community communication; and quick announcement of the positive returns of the results of the research project.
- Medium-Term Strategic Success Factors: compliance of the executive bodies with the framework of the National Program; continuity; and effective community communication.
- Operational Success Factors: availability of human resources; availability of data, information and knowledge; compliance with the schedules of implementing the National Program; availability of the necessary infrastructure; and availability of the financial resources.

Thus, the study attempted to present the challenges and suggest the coping mechanisms according to a participatory approach with all key stakeholders and HbB owners. It also shed light on the success factors that need to be taken into account. This input represents the nucleus of a national HbB advancement program that needs consensus on it amongst all stakeholders, political declaration and support for its launch and implementation, and later monitoring and evaluating of its results.

## Annexes

### Annex (1) Main Results of the Home-based Business Owners in Qatar Survey (June 2014)

#### Demographic Characteristics of HbB Owners

- Among the 535 HbB owners interviewed, it was found that 458 of HbBs are currently established, representing 86% of the total, while owners of HbBs that were discontinued represent 14% of the total.
- The demographic characteristics of both groups (i.e. those of current HbBs and those of discontinued ones) are similar, as they are mostly females (over 95%), while the 30 years and older age group represents the majority (over 84%). Additionally, above 73% hold a high school certificate/diploma or less.

#### Work Experience of Current HbB Owners

- 46% hold a job at the moment, and 11% previously held job, while 43% have never been employed at all
- Business owners who currently hold a job represent a younger population (52% are under the age of 40) while those who have never held a job represent an older age group (62% are over the age of 40)
- 42% of those who currently hold, or previously held, a job have relatively extensive experience, with over ten years on the job
- Most (i.e. 72%) of those who currently hold, or previously held, a job work in the government or semi-government sectors, with 28% in the private sector
- The majority of those with jobs at present hold a high school degree or higher (69%)

#### Economic Activities and Lifetime of Current HbBs

- Food preparation ranks top (28%), followed by handmade products (26%) and sewing (24%), then services (10%) and trade (8%)
- 50% of HbBs started six or more years ago, while 25% range from 3 to 5 year lifetime and 25% are relatively new as they started two or less years ago

#### Characteristics, Problems and Needs of Current HbBs

- Pursuing a "hobby" is the main motive for establishing a HbB as mentioned by 65% of HbB owners, while 18% indicated that their motive is to have a "source of income" and 14% is that they have no job
- More than 54% of HbB owners depend on themselves without seeking help from other labor in their businesses, while 23% seek help from their family members and other 23% depend on labor from outside the family
- Many HbBs depend on "family and friends" and "exhibitions and events" as marketing tools (61% and 56% respectively)

- Financial problems rank top (42%) regarding the challenges facing current HbBs, followed by sale and marketing problems (28%), then product delivery and transport problems (23) and labor availability problems (17%)
- 55% HbB owners indicated that they need a low-rent place for their businesses, while 29% needs concessional funding and 18% need help with the process of product sale and marketing

#### **Future Trends of Current HbB Owners**

- Most of current HbB owners (98%) are willing to keep their HbBs running, while less than 2% are going to close their HbBs. On another level, 90% of HbB owners desire to procure a commercial register for their HbBs, while 10% do not desire to register their HbBs

#### **Knowledge of Supporting Agencies & Use of their Services**

- Most of HbB owners are aware of at least one HbB-supporting entity, and most of those who received services from such agencies (90%) see that they were useful to their HbBs
- The “display outlet” service ranks top (75%) as the main service they received from supporting agencies, followed by the “training” services (33%) and, with a relatively a wide margin, the “funding” service (only 5%)

#### **Reasons why Owners of Previous HbBs Stopped & their Future Trends**

- “Financial” reasons rank top (33%), followed by “family and personal” reasons (25%), then “low sales” reasons (18%)
- About 71% of previous HbB owners express a desire to start a HbB again, which serves as an evidence that they are ready to revive their HbBs with support and help in place

## Annex (2): The Most Important Legal Rules that HbBs Shall Comply with in Accordance with the Qatari Laws

The HbBs in Qatar experience failure to adhere to the rules regulating the practice of economic activities, including the following:

### Commercial Register Law No. 25 of 2005

- Article (3): The following must be entered into the Commercial Registry: 1. Individuals that wish to engage in trade; 2. Commercial companies; and 3. Natural and legal persons that engage in the business of commercial agency. Article (7): No natural or legal person may engage in trade or establish a business unless it is entered in the Commercial Registry.

### Trade Law No. 27 of 2006

- “The provisions of this law shall apply to traders, and to all business conducted by any person, even if this person is not a trader” (Article 1). This is in accordance with the definitions listed in Frame (3).
- Although the law states that, «Individuals whose livelihood basically depends on the performance of small jobs or petty trade shall not be required to comply with the obligations of traders related to commercial books, registration in the commercial register or provisions of bankruptcy and protective reconciliation» (Article 16), this might not apply to all HbBs and, moreover, the incomes generated from HbBs are subject to Income Tax Law as explained below.

### Income Tax Law No. 21 of 2009

- Article (2): An annual tax shall be imposed on the taxpayer’s taxable income derived from sources in the State during the previous taxable year.
- Article (12) states that every taxpayer (as defined in Frame (4)) shall register with the Public Revenues & Taxes Department and apply for a tax card within thirty (30) days from the earlier of the date of procuring the commercial register or commencing the activity or the first day of realization of revenues.

Although the majority of HbBs are eligible to enjoy the benefits of «tax exemptions» allowed by Income Tax Law, Article (15) requires the submission of tax return to the competent administrative unit. The cases of exemption stipulated in Article (4) include:

#### Frame (3): Trade Law – Basic Definitions

Article (3): Generally, commercial business is defined as work carried out by a person with a view to speculation even if he is not a trader. Speculation is expecting profit derived from a trading transaction.

Article (12): Whoever carries on a commercial business in his own name, fulfils the due eligibility conditions and is undertaking this work as his occupation, shall be deemed to be a trader.

Source: Ministry of Economy & Trade’s Official Website, Trade Law no. 27 of 2006, Doha – March 2, 2015

#### Frame (4): Income Tax Law – Basic Definitions

“Taxpayer”: A natural or a legal person subject to tax under the provisions of this law. A natural person shall meet any of the following: a- has a permanent home in the State. b- has been in the State for more than one hundred and eighty-three (183) consecutive or separate days during any twelve (12) month period. c-has his centre of vital interests in the State.

“Establishment”: A fixed place of business through which the business of a taxpayer is wholly or partly carried on, including, for instance, a branch, office, factory, workshop, mine, oil or gas well, quarry, a building site, an assembly project or a place of exploration, extraction or exploitation of natural resources. Permanent establishment also includes the activity carried on by the taxpayer through a person acting on behalf of the taxpayer or in his interest, other than an agent of an independent status.

Source: Qatar Legal Portal, Law no. 21 of 2009 promulgating Income Tax Law, Doha – March 2, 2015.



- o Gross income from handcraft activities that do not use machines provided that the gross income does not exceed one hundred thousand (100,000) Riyals per year, the average number of employees does not exceed 3 during the taxable year and the activity is carried on in one single establishment.
- o Gross income of Qatari natural persons resident in the State.

### Consumer Protection Law No. 8 of 2008

- The law regulates the relationship between the “supplier” and the “consumer” to guarantee the latter’s rights. The law defines the “Supplier” as any person who provides a service or manufactures, distributes, trades, sells, exports or imports a commodity, or is involved in its production or circulation for the purpose of providing it to the consumer, dealing in it or contracting with the consumer regarding it in any way.
- Whereas this definition covers the HbBs, they shall adhere to the set of obligations prescribed in law as a protection for the consumers. Some of such obligations are listed in Frame (5).

Frame (5): Consumer Protection Law – Supplier’s Obligations include:

Article (5): Where a commodity is found to be defective or does not conform to the prescribed standard specifications, the supplier shall recall the commodity and provide the consumer with a refund or exchange, or repair the defect free of charge.

Article (7): Where a supplier displays any commodity for trading, he shall clearly indicate on the packaging or container the type, nature, ingredients and other information relating to the commodity.

Article (8): The supplier shall, when displaying any commodity for circulation, clearly label it with the price or conspicuously advertise the price at the place where the commodity is displayed. The consumer shall be entitled to obtain a dated invoice reflecting the commodity’s type, price, and quantity.

Article (11): The supplier shall indicate in a clear manner the information concerning the service he provides as well as its features, characteristics and prices. The supplier shall also guarantee the service for a period of time appropriate to its nature, and shall refund the consumer or repeat the service in the correct manner where the service does not conform to the guarantee.

Source: Qatar Legal Portal, Law no. 8 of 2008 promulgating Consumer Protection Law, Doha – March 2, 2015.

Frame (6): E-Transactions and E-Commerce Law – Service Provider’s Obligations include:

Article (51): A service provider shall make available to the users of its services and to any competent governmental entity in the form and manner which is easily, directly and continuously accessible, the following information:

- the name of the service provider.
- the address of the service provider.
- contact information relating to the service provider, including its electronic mail address.
- the details of the commercial register or any other equivalent means to identify the service provider, if the service provider was registered in a trade or similar register available to the public
- the details of the competent authority that the service provider is subject to its supervision, where the provision of the service requires an authorisation or license from that authority.
- codes of conduct that the service provider is subject to and whether and how those codes can be viewed electronically.

Article (52): The service provider that exercises a regulated profession which requires a specific license or an authorisation to practice it, shall make available the following:

- the details of professional entity or institution with which the service provider is registered.
- the applicable professional title and the country where that title has been granted.
- the professional rules or other rules applicable to the service provider in the country of authorisation or license, and the ways to access them.

Source: Qatar Legal Portal, Law no. 16 of 2010 promulgating E-Transactions and E-Commerce Law, Doha – March 2, 2015.

**E-Transactions and E-Commerce Law No. 16 of 2010**

- Article (2): The provisions of this Law apply to transactions between parties who agree to conduct transactions using electronic communications. Whereas many of the HbBs adopt this approach, they have to comply with the provisions of the law.
- The legislator assigned Part VIII of the law (Article 51-59) to listing the obligations of the service provider (i.e. the HbB) vis-à-vis its consumers as well as any competent government authority. Some of such obligations are listed in Frame (6).

**Annex (3): The Most Important Punishments Imposed on Businesses in case of Failure to Comply with Relevant Qatari Laws****Commercial Register Law No. 25 of 2005**

- Article (6): Every person who is entered into the Commercial Registry must write on his business front and in all correspondence, publications and papers relating to his trade, his trading name and registration number in the Arabic language.
- Article (7): No natural or legal person may engage in trade or establish a business unless it is entered in the Commercial Registry.
- Article (15): Without prejudice to any more severe sanction provided for by any other law, a sanction of imprisonment not exceeding one month, and a fine of not more than ten thousand riyals, or either of these sanctions, shall be imposed on any person who contravenes the provisions of Article 6 of this Law.
- Article (16): Without prejudice to any more severe sanction provided for by any other law, a sanction of imprisonment not exceeding six months, and a fine of not more than fifty thousand (50,000) riyals, or either of these sanctions, shall be imposed on any person who contravenes the provisions of Articles 7 and 8 of this Law.

**Income Tax Law No. 21 of 2009**

- Every taxpayer who fails to file the return within the periods mentioned in Articles 14 to 16 of this law shall be subject to a financial penalty of (100) one hundred Riyals per day of delay, with a maximum of (36,000) thirty six thousands Riyals.
- Every taxpayer who contravenes the provisions of Articles 12 and 13/1 of this law shall be subject to a financial penalty of (5,000) five thousands Riyals. Every taxpayer benefiting from an exemption from tax who fails to submit the documents provided for in Article 15 of this law shall be subject to a financial penalty of (10,000) ten thousands Riyals.

**Consumer Protection Law No. 8 of 2008**

The punishments that the Consumer Protection Law imposes on a supplier in case it breaches any of the consumer protection principles include:

- Article (18): Without prejudice to any greater penalties provided for in any other law, any person convicted of violating any of the provisions stipulated in the Articles of Chapter Three of this Law shall be sentenced to imprisonment for a period not exceeding two years and a fine of not less than three thousand Riyals (QR 3,000) and not more than one million Riyals (QR 1,000,000), or to either penalty.
- Article (18-bis): Without prejudice to the penalties stipulated in this Law, the premises in which a violation is committed may be closed by virtue of a reasoned administrative resolution issued by the director of the competent department. Such closure shall be temporary for a period not exceeding one month for the first violation, two months for the second violation, and three months for the third or further violations.

## Annex (4): International Standard Industrial Classification of All Economic Activities (ISIC) (Rev. 4) based on the Industrial Sectors Adopted by the Proposed Standard Definition of SMEs in the State of Qatar

Sector	Group	Description
<b>Agriculture Sector</b>		
<b>(a) Agriculture, forestry and fishing</b>		
<b>1</b>		<b>Activities of cropping, livestock, fishing and relevant services</b>
	11	Cultivation of Non-permanent crops
	12	Cultivation of permanent crops
	13	Plant Propagation
	14	Livestock
	15	Mixed farming
	16	Support activities of growing and activities of crops after harvest
	17	Fishing, hunting and relevant services activities
<b>2</b>		<b>Forestry and logging</b>
	21	Forestry growing and other forestry activities
	22	Logging
	23	Collecting of non wood forest products
	24	Forest support service
<b>3</b>		<b>Fishing and aquiculture</b>
	31	Fishing
	32	Aquiculture

Sector	Group	Description
<b>Process Manufacturing Sector</b>		
<b>(c) Process manufacturing</b>		
<b>10</b>		<b>Food product industry</b>
	101	Meat processing and preservation
	102	Processing and preservation of fish, crustaceans, and clams
	103	Processing and preservation of fruits and vegetables
	104	Manufacturing of oil, vegetable and animal fats
	105	Manufacture of dairy products
	106	Manufacture of starch and grain grinding mill and starch products
	107	Manufacture of other food products
	108	Prepared animal feed manufacture
<b>11</b>		<b>Drinks manufacture</b>
<b>12</b>		<b>Manufacture of tobacco products</b>
	120	Manufacture of tobacco products
<b>13</b>		<b>Textile manufacture</b>
	131	Manufacture of textiles, its weaving and preparation
	139	Manufacture of other textiles
<b>14</b>		<b>Garment manufacture</b>
	141	Manufacture of garments except for fur garments
	142	Manufacture of furs
	143	Manufacture of tricot and crochet
<b>15</b>		<b>Manufacture of leather products and other relevant products</b>
	151	Tanning and dressing of leather, manufacture of luggage, handbags, saddles and harness; and preparation and dyeing of furs
	152	Shoe making
<b>16</b>		<b>Timber industry, timber products and cork, except furniture; and making varieties of straw and plaiting materials</b>
	161	Sawing and planing of wood
	162	Manufacture of timber, cork products and plaiting materials
<b>17</b>		<b>Manufacture of paper and paper products</b>

Sector	Group	Description
<b>Process Manufacturing Sector</b>		
<b>(c) Process manufacturing</b>		
<b>18</b>		<b>Printing and reproduction of recorded media</b>
	181	Press and activities of press related services
	182	Reproduction of recorded media
<b>19</b>		<b>Coke industry and refined oil products</b>
	191	Manufacture of coke oven products
	192	Manufacture of refined oil products
<b>20</b>		<b>Manufacture of chemicals and chemical products</b>
	201	Manufacture of basic chemicals, fertilizers, azote compounds, plastics, synthetic rubber as primary forms
	202	Manufacture of other chemicals
	203	Manufacture of synthetic fibres
<b>21</b>		<b>Manufacture of basic pharmaceutical products and pharmaceutical preparations</b>
	210	Manufacture of pharmaceuticals, medicinal chemical and botanical products
<b>22</b>		<b>Manufacture of rubber and plastics products</b>
	221	Manufacture of rubber products
	222	Manufacture of plastics products
<b>23</b>		<b>Manufacture of other non-metallic mineral products</b>
	231	Manufacture of glass and glass products
	239	Manufacture of non-metallic mineral products (not elsewhere classified)
<b>24</b>		<b>Manufacture of basic metals</b>
	241	Manufacture of basic iron and steel
	242	Manufacture of basic precious and non-ferrous metals
	243	Metal founding
<b>25</b>		<b>Manufacture of fabricated metal products, except machinery and equipment</b>
	251	Manufacture of structural metal products, tanks, reservoirs and steam generators
	252	Manufacture of weapons and ammunition
	259	Manufacture of other fabricated metal products; activities of metalworking services

Sector	Group	Description
<b>Process Manufacturing Sector</b>		
<b>(c) Process manufacturing</b>		
<b>26</b>		<b>Manufacture of computers, electronic and optical products</b>
	261	Manufacture of electronic components and boards
	262	Manufacture of computers and peripheral equipment
	263	Manufacture of communication equipment
	264	Manufacture of consumer electronics
	265	Manufacture of measuring, testing, navigating and control equipment; various watches and clocks
	266	Manufacture of irradiation, electromedical and electrotherapeutic equipment
	267	Manufacture of optical instruments and photographic equipment
	268	Manufacture of magnetic and optical media
<b>27</b>		<b>Manufacture of electrical equipment</b>
	271	Manufacture of electric motors, generators, transformers and electricity distribution and control apparatus
	272	Manufacture of batteries and accumulator
	273	Manufacture of wiring and wiring device
	274	Manufacture of electric lighting equipment
	275	Manufacture of domestic appliances
	279	Manufacture of other electrical equipment
<b>28</b>		<b>Manufacture of machinery and equipment (not elsewhere classified)</b>
	281	Manufacture of multi-purpose machinery
	282	Manufacture of specific-purpose machinery
<b>29</b>		<b>Manufacture of motorized vehicles, trailers and semi-trailers</b>
	291	Manufacture of motorized vehicles
	292	Manufacture of bodies (coachwork) for motorized vehicles; manufacture of trailers and semi-trailers
	293	Manufacture of parts and accessories for motorized vehicles
<b>30</b>		<b>Manufacture of other transport equipment</b>
	301	Building of ships and boats
	302	Manufacture of railway locomotives (traction units) and rolling stock
	303	Manufacture of air and spacecraft and relevant machinery
	304	Manufacture of military combat vehicles
	309	Manufacture of transport equipment - Not Elsewhere Classified

Sector	Group	Description
<b>Process Manufacturing Sector</b>		
<b>(c) Process manufacturing</b>		
<b>31</b>		<b>Manufacture of furniture</b>
	310	Manufacture of furniture
<b>32</b>		<b>Other manufacturing industries</b>
	321	Manufacture of jewellery, trinkets and relevant items
	322	Manufacture of musical instruments
	323	Manufacture of sports instruments
	324	Manufacture of games and toys
	325	Manufacture of medical and dental instruments and supplies
	329	Manufacture of other products - (not elsewhere classified)
<b>33</b>		<b>Repair and installation of machinery and equipment</b>
	331	Repair of fabricated metal products, machinery and equipment
	332	Installation of industrial machinery and equipment
<b>Creative Industries Sector</b>		
<b>(h) Information and communications</b>		
<b>58</b>		<b>Publishing activities</b>
	581	Publishing of books, periodicals and other publishing activities
	582	Software publishing
<b>59</b>		<b>Activities of motion picture, video and television program production, sound recording and music publishing</b>
	591	Motion picture, video and television programme production activities
	592	Sound recording and music publishing activities
<b>60</b>		<b>Programming and broadcasting activities</b>
	601	Radio broadcasting
	602	Programming, radio and TV activities
<b>61</b>		<b>Telecommunications</b>
	611	Wired telecommunications activities
	612	Wireless telecommunications activities
	613	Satellite telecommunications activities
	619	Other telecommunications activities
<b>62</b>		<b>Computer programming and consultancy and relevant activities</b>
<b>63</b>		<b>Information service activities</b>
	631	Data processing, hosting and related activities, web portals
	639	Other information service activities

Sector	Group	Description
<b>Creative Industries Sector</b>		
<b>(m) Professional, scientific and technical activities</b>		
<b>69</b>		<b>Legal and accounting activities</b>
	691	Legal activities
	692	Accounting, bookkeeping, auditing and tax consultancy activities
<b>70</b>		<b>Activities of head offices and management consultancy activities</b>
	701	Head offices activities
	702	Management consultancy activities
<b>71</b>		<b>Architectural and engineering activities; technical testing and analysis</b>
	711	Architectural and engineering activities and related technical consultancy
	712	Technical testing and analysis
<b>72</b>		<b>Scientific research and development</b>
	721	Research and experimental development on natural sciences and engineering
	722	Research and experimental development on social sciences and humanities
<b>73</b>		<b>Advertizing and market research</b>
	731	Advertizing
	732	Market research and public opinion polling
<b>74</b>		<b>Other professional, scientific and technical activities</b>
	741	Specialized design activities
	742	Photographic activities
	749	Other professional, scientific and technical activities Not Elsewhere Classified
<b>75</b>		<b>Veterinary activities</b>
<b>(o) Arts, entertainment and recreation</b>		
<b>90</b>		<b>Creative, arts and entertainment activities</b>
	900	Creative, arts and entertainment activities
<b>91</b>		<b>Libraries, archives, museums and other cultural activities</b>
<b>92</b>		<b>Gambling and betting Activities</b>
<b>93</b>		<b>Sports activities along with amusement and recreation activities</b>
	931	Sports activities
	932	Other entertainment and recreation activities



Sector	Group	Description
<b>Construction Sector</b>		
<b>(f) Construction of buildings</b>		
<b>41</b>		<b>Construction of buildings</b>
	410	Construction of buildings
<b>42</b>		<b>Civil engineering</b>
	421	Construction of roads and railways
	422	Construction of utility projects
	429	Construction of other civil engineering projects
<b>43</b>		<b>Specialized construction activities</b>
	431	Demolition and site preparation
	432	Electrical, plumbing and other construction installation activities
	433	Building completion and finishing
	439	Other specialized construction activities

Sector	Group	Description
<b>Commerce sector</b>		
<b>(g) Wholesale and retail trade and repair of motor vehicles and motorcycles</b>		
<b>45</b>		<b>Wholesale and retail trade and repair of motor vehicles and motorcycles</b>
	451	Sale of motorized vehicles
	452	Maintenance and repair of motor vehicles
	453	Sale of motorized vehicle parts and accessories
	454	Sale, maintenance and repair of motorcycles and related parts and accessories
<b>46</b>		<b>Wholesale trade, except of motorized vehicles and motorcycles</b>
	461	Wholesale on a fee or contract basis
	462	Wholesale of agricultural raw materials and live animals
	463	Wholesale of food, beverages and tobacco
	464	Wholesale of household commodities
	465	Wholesale of machinery, equipment and supplies
	466	Other types of specialized wholesale
	469	Non-specialized wholesale
<b>47</b>		<b>Retail trade, except of motorized vehicles and motorcycles</b>
	471	Retail sale in non-specialized stores
	472	Retail sale of food, beverages and tobacco in specialized stores
	473	Retail sale of automotive fuel in specialized stores
	474	Retail sale of information and communications equipment in specialized stores
	475	Retail sale of other household equipment in specialized stores
	476	Retail sale of cultural and recreational goods in specialized stores
	477	Retail sale of other commodities in specialized stores
	478	Retail sale via stalls and markets
	479	Retail outside stores, stalls and markets

Sector	Group	Description
<b>Other services sector</b>		
<b>(b) Mining and quarrying</b>		
<b>5</b>		<b>Mining of coal and lignit</b>
	51	Mining of hard coal
	52	Mining of lignite
<b>6</b>		<b>Extraction of crude petroleum and natural gas</b>
	61	Extraction of crude petroleum
	62	Extraction of natural gas
<b>7</b>		<b>Mining of metal ores</b>
	71	Mining of iron ores
	72	Mining of non-ferrous metal ores
<b>8</b>		<b>Other mining and quarrying activities</b>
	81	Quarrying of stone, sand and clay
	89	Other mining and quarrying activities, Not Elsewhere Classified
<b>9</b>		<b>Mining support service activities</b>
	91	Support activities for petroleum and natural gas extraction
	99	Support activities for other mining and quarrying
<b>(d) Electricity, gas, steam and air conditioning supplies</b>		
<b>35</b>		<b>Electricity, gas, steam and air conditioning supply</b>
	351	Electric power generation, transmission and distribution
	352	Manufacture of coal gas, distribution of gaseous fuels through mains
	353	Steam fuel and air conditioning supply
<b>(e) Water supply; sewerage, waste management and remediation activities</b>		
<b>36</b>		<b>Water collection, treatment and supply</b>
	360	Water collection, treatment and supply
<b>37</b>		<b>Sewerage</b>
	370	Sewerage
<b>38</b>		<b>Waste collection, treatment and disposal activities along with materials recovery</b>
	381	Waste collection
	382	Waste treatment and disposal
	383	materials recovery
<b>39</b>		<b>Treatment activities and other waste management services</b>
	390	Treatment activities and other waste management services

Sector	Group	Description
<b>Other Services Sector</b>		
<b>(h) Transportation and storage</b>		
<b>49</b>		<b>Land transport and transport via pipeline</b>
	491	Transport via railways
	492	Other land transport
	493	Pipeline transport
<b>50</b>		<b>Water transport</b>
	501	Sea and coastal water transport
	502	Inland water transport
<b>51</b>		<b>Air transport</b>
	511	Passenger air transport
	512	Freight air transport
<b>52</b>		<b>Warehousing and support activities for transportation</b>
	521	Storage
	522	Support activities for transportation
<b>53</b>		<b>Activities of postal and parcel transfer by couriers</b>
	531	Postal activities
<b>(i) Accommodation and food service activities</b>		
<b>55</b>		<b>Accommodation</b>
	551	Short term accommodation activities
	552	Camping grounds, recreational vehicle parks and trailer parks
	559	Other accommodation utilities
<b>56</b>		<b>Food and beverage service activities</b>
	561	Restaurants and mobile food service activities
	562	Event catering and other food service activities
	563	Beverage serving activities
<b>(k) Financial and insurance activities</b>		
<b>64</b>		<b>Financial service activities, except insurance and pension funding</b>
	641	Financial intermediation
	642	Activities of holding companies
	643	Trusts, funds and similar financial entities
	649	Other financial service activities, except insurance and pension funding activities
<b>65</b>		<b>Insurance, reinsurance and pension funding, except compulsory social security</b>
	651	Insurance
	652	Reinsurance
	653	Pension funding
<b>66</b>		<b>Activities auxiliary to financial services and insurance activities</b>
	661	Financial service activities, except insurance and pension funding activities
	662	Activities auxiliary to insurance and pension fund activities
	663	Fund management activities

Sector	Group	Description
<b>Other Services Sector</b>		
<b>(l) Real estate activities</b>		
<b>68</b>		<b>Real estate activities</b>
	681	Real estate activities regarding owned or leased property
	682	Real estate activities on a fee or contract basis
<b>(n) activities of administrative services and support Services</b>		
<b>77</b>		<b>Rental activities</b>
	771	Rental of motorized vehicles
	772	Renting of personal and household goods
	773	Renting of other machinery, equipment and actuals
	774	Leasing of intellectual property and similar products, except copyrighted works
<b>78</b>		<b>Employment activities</b>
	781	Activities of employment agencies
	782	Temporary employment agencies
	783	Other human resources provision
<b>79</b>		<b>Travel agency, tour operator, reservation services and related activities</b>
	791	Travel agency and tour operator activities
	799	Other reservation service and relevant activities
<b>80</b>		<b>Security and investigation activities</b>
	801	Private security activities
	802	Security systems service activities
	803	Investigation activities
<b>81</b>		<b>Provision of services for buildings and landscape activities</b>
	811	Integrated Activities in support of facilities
	812	Cleaning activities
	813	Landscape maintenance and service activities
<b>82</b>		<b>Office administrative, office support and other business support activities</b>
	821	Office administrative and supportive activities
	822	Activities of call centers
	823	Organization of conventions and trade shows
	829	Business support service activities, Not Elsewhere Classified

Sector	Group	Description
<b>Other Services Sector</b>		
<b>(p) Education</b>		
<b>85</b>		<b>Education</b>
	851	Pre-primary and primary education
	852	Secondary education
	853	Higher education
	854	Other kinds of education
	855	Educational support activities
<b>(q) Human health and social work activities</b>		
<b>86</b>		<b>Human health activities</b>
	861	Hospital activities
	862	Medical and dental practice activities
	869	Other human health activities
<b>87</b>		<b>Residential care activities</b>
	871	Residential nursing care facilities
	872	Residential care activities for people with mental retardation, mental conditions and addicts
	873	Social work activities without accommodation for the elderly and disabled
	879	Other residential care activities
<b>88</b>		<b>Social work activities without accommodation</b>
	881	Social work activities without accommodation for the elderly and disabled
	889	Other social work activities without accommodation
<b>(s) Other service activities (except membership organizations' activities)</b>		
<b>95</b>		<b>Repair of computers and personal and household goods</b>
	951	Repair of computers and communication equipment
	952	Repair of personal and household goods
<b>96</b>		<b>Other personal service activities</b>

## Annex (5): The National HbB Advancement Program: The Proposed Model to Present the Initiatives Included in the Program

### A brief description of the initiative

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### The main objectives of the initiative

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### Time frame designed for the implementation of the initiative\*

- The short time frame is 1-6 months.
- The medium time frame is 6-24 months.

\* Many answers are allowed if the initiative applies to two stages.

### Main classification of the initiative\*

- |   |   |
|---|---|
| <input type="checkbox"/> National policies and programs of action           | <input type="checkbox"/> Access to markets                |
| <input type="checkbox"/> Legislative, regulatory and procedural environment | <input type="checkbox"/> Education and training           |
| <input type="checkbox"/> The availability of information and Knowledge      | <input type="checkbox"/> Advisory services and guidance   |
| <input type="checkbox"/> Creating a supportive community culture            | <input type="checkbox"/> Logistics                        |
| <input type="checkbox"/> Access to funding and insurance                    | <input type="checkbox"/> Encouraging creative Businessmen |

\* Only choose one answer.

**The main level of the initiative\***

Macro                       Structural                       Micro

\* Only choose one answer.

**Beneficiaries of the initiative**

Nationality:  Qatari     Non-Qatari                       All

Gender:                       Males     Females                       All

Age group:                       pre-university students                       University students

Young graduates (21 – 25)                       (25 years or more)

All the above

**Main executive body**


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**Partner executive body**


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**Performance indicators for measuring the initiative outcomes**

Indicator	Measurement cycle	Data source
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**Other notes**


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## Annex (6): The Importance of a Number of HbB Development Initiatives according to the Views of HbB Owners Participating in Two Specialized Workshops

During the two workshops with a number of HbBs to present and discuss the outcomes of the research project, the audience has been divided into four groups; each discussed the most important initiatives proposed at the level of: The legislative, regulatory and institutional framework, financing, training, consulting, encouragement and marketing.

At the end of each group, the entrepreneurs completed a form to determine the importance of initiatives that have been discussed during the panel discussion, as well as evaluating the workshop. The outcomes of the evaluation process were as follow:<sup>9</sup>

### The legislative, regulatory and institutional framework

Initiative	(5) Very important	(4) Somewhat important	(3) of Average importance	(2) of low importance	(1) Not important	Total
Declaration of a National HbB Advancement Program in Qatar	15	2			1	18
Registration of HbBs to become legal	17	1				18
Developing rules and guidelines to regulate HbBs	18		1			18
Developing rules and guidance for the projects which prepare food at home for sale	17		1			18
Developing types of companies available to take into account the nature of HbBs	12	3				16
Developing the commercial registration system to further stimulate projects (time, cost and procedures)	16	1				17

### Marketing

Initiative	(5) Very important	(4) Somewhat important	(3) of Average importance	(2) of low importance	(1) Not important	Total
Developing permanent and seasonal exhibitions inside / outside Qatar	16	1	1			18
Delivering the products of HbBs	18	2				20
A website to market project products	19					19
Other services: such as product packaging service	15	2				17

<sup>9</sup> It is said that some of the two workshops participants did not complete the evaluation forms or some of the questions included, especially the second workshop, which included a group of entrepreneurs with low level of education (primary and without certificate).

### Finance and Insurance

Initiative	(5) Very important	(4) Somewhat important	(3) of Average importance	(2) of low importance	(1) Not important	Total
Providing financing programs to facilitate HbBs	12		1	3	1	17
Developing programs for insurance on HbBs against various risks	14	2				16

### Training, Consultancy and Encouragement

Initiative	(5) Very important	(4) Somewhat important	(3) of Average importance	(2) of low importance	(1) Not important	Total
HbB training programs	8		1			9
HbB incubator	9					9
HbB advisory services	9					9
HbB phone (hotline for providing information)	8	1				9
A number of (infographic) to introduce HbBs to the laws to be complied with	7	1				8
HbB excellence award	7	2				9
Competition between school/university and students to set up a HbB	5	3	1			9
HbB promotional campaign	8	1				9

### Workshop Evaluation

Initiative	(5) Very important	(4) Somewhat important	(3) of Average importance	(2) of low importance	(1) Not important	Total
New knowledge which you have benefited during the workshop	44	17	1			62
Organization and preparation of the workshop	53	6	1			60
Method of managing the workshop	49	10	1			60
Workshop conclusions	44	6	4	1		55



