





## Article

# Female Entrepreneurship for Sustainable Economy and Development—Challenges, Drivers, and Suggested Policies for Resource-Rich Countries

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**Abstract:** Female entrepreneurship plays a critical role in achieving economic diversification, sustainable economy, and sustainable development, not only in economic terms but also in social and environmental dimensions. Women are considered excellent and relentless custodians of their families, their surroundings, and society. However, in many countries, particularly in resource-rich and developing states, there are considerably limited opportunities and barriers for women to utilize their utmost capacities. Considering the historical development trajectory and learning from several past and benchmark examples, mainly from the entrepreneurship domain, we first developed a conceptual model to deliver a holistic strategy for policymaking and implementation by employing design and systems thinking approaches. Second, based on this conceptual model, we proposed an integrated policy framework for Qatar, as a resource-rich country in the quest of transforming into an innovation-driven, knowledge-based sustainable development to propel women's entrepreneurship and increase their involvement in achieving economic diversification, and thus, sustainable development in a broader perspective. Third, we conducted a survey to validate the feasibility and effectiveness of the proposed policy framework. Results reveal that surveyed aspiring and actual female entrepreneurs maintain the relevance of the suggested policies related to the provision of further local training and mentorship programs and subsidies and funds from the government. Furthermore, while female participants agree that their entrepreneurial practices need to abide by local cultural traditions and trends, they believe there is a supplementary need to spread awareness of and garner support for their social and economic contribution to the society. Finally, findings show that several female participants, mainly Qatari nationals, are willing to become entrepreneurial investors to help fund other entrepreneurship startups to partner with other women and give back to society and contribute to the overall sustainability of their community.

**Keywords:** entrepreneurship; women empowerment; gender equity; sustainability; economic diversification; cultural barriers



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## 1. Introduction

There has been a shared understanding and recognition that women entrepreneurs are essential for healthy and balanced economic and social development while also stressing the need to tap the potential human capacity, creativity, and care. According to various studies, women entrepreneurs are more conscious of the influence of their businesses, activities, and decisions on their surroundings and community. As a result, they tend to work towards supporting a diverse range of economic activities within their communities and establish enterprises maintaining local human and material resources. However, like many other resource-rich states, Qatar has limited opportunities to expand and develop a robust private enterprise, particularly for women, in economic activities, mainly due to the abundance

of wealth, income, and opportunities from the natural resource-based sector natural gas. This is also apparent in private enterprise and entrepreneurship and a regular workforce as local women make up only a small percentage of the workforce, substantially less than their male counterparts. Thus, many highly educated females remain housewives, as they cannot find proper, locally relevant, and culturally appropriated avenues to contribute further to the economy and society.

Resource-rich countries hold substantial export revenues from abundant natural resources but have limited domestic production sectors. In the 1970s, the literature introduced the rentier states theory, in which a small percent of the labor force is involved in activities promoting rent generation [1,2]. This theory is most relevant to oil- and gas-producing countries such as Qatar, the third-largest natural gas producer [3,4]. According to Allen [5], any country where 40% of the government revenues come from rent is defined as a rentier state. Similar to other countries in the Gulf Cooperation Council (GCC) region, Qatar's government revenues account for 70% of oil and gas exports as of 2019 [6], which classifies it as a rentier state. In line with this, Herb [7] has classified Qatar, Kuwait, and the UAE as extreme rentiers due to having the highest per capita rent revenue globally. These facts make Qatar vulnerable to global market conditions [8], as experienced in the previous extreme fluctuations in oil and gas prices [9–11]. Therefore, Qatar needs short- and long-term policies to escape from the resource trap by diversifying and balancing its economy with various means of economic development [12].

Qatar has recognized this economic vulnerability and thus strives to diversify away from oil and gas dependency by creating a knowledge-based society [13–15], as knowledge has been considered a significant driver of economic growth and sustainable development [16,17]. In this regard, Qatar's government has been striving to foster innovation and entrepreneurship through many initiatives, such as the Qatar Foundation (QF), Qatar National Research Strategy (QNRS) supported by the Qatar National Research Fund (QNRF) [18], Qatar Science and Technology Park (QSTP) [19], Qatar Computing Research Institute (QCRI) [20], and Qatar Environment and Energy Research Institute (QEERI) [21]. Moreover, entrepreneurship agencies and initiatives have also been on the rise, with almost all universities in the Education City and Qatar University having their entrepreneurship programs [22–29]. In addition, some agencies have been established by the government to help foster entrepreneurship in Qatar, such as the QSTP [19], Qatar Development Bank (QDB) [30], and Qatar Business Incubation Center (QBIC) [31]. Despite these financial and other supports, the Global Innovation Index (GII) ranked Qatar at 68 out of 128 countries in 2021, which is not the desired level [32].

In his article, Mehrez found four main obstacles women face: “bureaucratic requirements, limited access to funding, restrictive and biased legal conditions, and social constraints” [33]. Mehrez investigated critical obstacles related to entrepreneurship in emerging economies focusing on Qatar [33], where there is a need to improve the semi-governmental agencies' contributions and create economic free zones to enhance the entrepreneurial environment. Despite this state's conspicuous efforts to involve and engage more women in entrepreneurial activities, Qatar's society exerts pressure on women by discouraging them from joining economic activities. According to the labor force survey, 64% of highly educated females become housewives, implying that Qatar lacks the activities of female entrepreneurship and the workforce [34]. This is mainly due to the dominant cultural context [35], even though Qatari females are energetic about prevailing over such barriers through their significant partaking in Qatar's development. Therefore, Qatar requires a legally binding and long-term policy framework to diversify its economy by increasing the share of manufacturing and service sectors in the economy and embedding women more effectively into the economy [36,37].

This study proposes an intra- and interlinked policy framework to increase economic diversity and achieve sustainable development by facilitating women's entrepreneurship and integrating them into the economy. To this end, the rest of the paper is structured as follows: In Section 2, we provide an account of the themes of economic diversification and

female entrepreneurship, focusing on Qatar as a case study. The literature also postulates policies to be embedded within the conceptualized policy framework. In Section 3, we developed a holistic conceptual model as an input-process-output policy framework identifying relations within policies by employing a design and system thinking methodology. Then, in Section 4, we validated the proposed model by surveying existing and aspiring entrepreneurs in Qatar, where we also attempted to explore their investment intentions in this sector. We concluded Section 4 with a discussion of the results and provided the conclusion in Section 5.

## 2. Literature Review and Policy Development

This study surveys the literature based on two main themes, economic diversification, and female entrepreneurship. For the former, the literature clearly shows that economic diversification is necessary and mandatory for rentier countries striving to reach sustainable development goals, such as Qatar [38,39]. Many economic and social actions need to be undertaken for sustainable economic development, such as incorporating women as vital economic actors. As for the latter, this study focuses on women's entrepreneurship in the rentier states, which is limited due to a lack of women's participation in society and the economy. In this regard, we first identified underlying reasons for the absence of women on the economic and social stage by investigating society's perception, awareness, and cultural barriers to women's entrepreneurship. Next, this study examines women's education, training levels, and the existence of proper mentorship and community for empowering women's entrepreneurship. Furthermore, we explored whether women have equal financial opportunities, such as easily affordable and accessible funds and incentives for successful entrepreneurs.

### 2.1. Economic Diversification

Dutch Disease is a term coined by the Economist magazine in 1977 to explain the impact and implications of finding a massive natural gas reserve in the North Sea, the Netherlands, in 1959 [40]. This discovery caused an increase in the unemployment rate from 1.1% to 5.1% and induced the export of Dutch non-oil products to be less competitive in the global market. The Dutch Disease hit the UK in the 1970s, Canada in 2014, and Russia in 2016. All countries have suffered from severe fluctuations in oil prices [40]. Similarly, Venezuela and Angola, poorly managed economies, have experienced a decline in productivity and income due to relatively effortless revenue coming from oil exports. Qatar is also classified as a rentier state that suffers from this "Dutch Disease." Fortunately, Qatari leadership has recognized and identified this vulnerability and, subsequently, has taken steps towards economic diversification and sustainable development by launching a roadmap, Qatar National Vision (QNV 2030), in 2008 [17].

This study concentrates on women's entrepreneurship to show its potential for increasing economic diversification by incorporating a relatively vital workforce in line with QNV 2030. Economists and researchers from other fields agree that female entrepreneurs are essential for healthy and balanced economic and social development while also stressing the need to tap the potential of this "underutilized" workforce [41,42]. According to various studies, women entrepreneurs are more conscious of the influence of their businesses on the three aspects of sustainability: the environment, community/society, and economics [43,44]. As a result, they support a diverse industry within their communities and establish enterprises maintaining local human and material resources. However, like many other resource-rich states, Qatar provides considerably limited opportunities for women in economic activities. In entrepreneurship and a regular workforce, Qatari women hold only 7% of the legislative, senior official, and management positions, substantially fewer than their male counterparts [45]. In addition, a significant portion of highly educated females, around 64%, who are ready to engage in economic activity, remain housewives [34]. Those women are an "underutilized" force that can contribute to the Qatari economy by diversifying away from hydrocarbon.

## 2.2. Female Entrepreneurship

In the 1930s, the male entrepreneur emerged in the mainstream, followed by the sub-domain of woman entrepreneurship around the late 1970s [46]. The first academic paper on female entrepreneurship was published in 1976 by Schwartz in a contemporary business journal [47], followed by the first policy report in 1979, titled “The Bottom Line: Unequal Enterprise in America” [48], and the first conference presentation in 1983 at Babson College Conference on Entrepreneurship as presented by Hisrich and Brush [49]. Two years later, the first academic book was written by Goffee and Scase, titled “Women in Charge: The Experience of Female Entrepreneurs” [50]. The first policy-oriented conference was established by the Organization for Economic Cooperation and Development (OECD) in 1998 [51], and the first academic conference—titled the Diana International Conference on Women’s Entrepreneurship Research—was launched by The Diana Project at Babson College in 2003 [52]. The Global Entrepreneurship Monitor (GEM) published its first report about woman entrepreneurship in 2006 [53]. Finally, the first dedicated journal for female entrepreneurship was established in 2009, titled the International Journal of Gender and Entrepreneurship [54]. In the following paragraphs, the authors have categorized common topics found in the literature.

### 2.2.1. Perception, Awareness, and Cultural Barriers to Women’s Entrepreneurship in the MENA

Historically, in the Middle East and North Africa (MENA) region, women have played relatively essential roles in the economy and society in their respective communities. Several scholars and researchers attribute this involvement to the liberating role of the religion of Islam, which was established in the Arabian Peninsula about 1400 years ago [55–58]. Influenced by the prophet Muhammad’s (PBUH) first wife, Khadija, who is considered a successful businesswoman and role model, and by an essential Islamic virtue of seeking financial independence through work and lawful money, various pioneering females owning their businesses and enterprises emerged in this region. As demonstrated in these studies, women had no constraints on running and managing their ventures, as long as the condition of prioritizing their families and abiding by specific moral and modesty rules—which aspire to maintain harmony within societies and families—are duly respected. It is found that profits incurred from these businesses are the sole property of women, and no male relative (whether father, brother, or husband) has a claim over these earnings [58]. By and large, it is evidenced that through these earnings, women were able to attain their own financial freedom and were also investing in various projects and endeavors of social nature and social impact in their communities [57,59]. In light of these findings, and with the unfolding of contemporary studies conducted in this region highlighting the existence of a gender-based disparity of entrepreneurial activities allegedly associated with stringent religious rules and traditions [60–62], various scholars call for a theorization of neo-institutional economic models to account for an Islamic perspective [63,64].

In tandem with this appeal, other scholars, notably with feminist ideology, call to restructure neo-classical economics and other accounts for women’s productive and reproductive activities in these models [65]. These obsolete models are criticized for disregarding household production, child-rearing, and caring, in which women play a crucial role. Woolley pinpointed in her seminal article entitled “The Feminist Challenge to neo-classical economics” [65] the problematic assumption of family utility function prevalent in most neo-classical economic models, where the family is being reduced to a single unit and placed in a what is called “a black box sphere.” Similarly, and as an extrapolation of the ramifications of these existing economic models, a 2014 McKinsey report [66] identified four core challenges faced by working women in the Gulf Cooperation Council (GCC) countries. Women face prejudices in management positions, infrastructure shortcomings, and restricted networking opportunities while representing double-burden syndrome. Double-burden syndrome refers to the heavy society and family expectation of women to be fully responsible for their family and employment duties at the same time. Presently, and



despite the freedom allotted to women by the religion of Islam to practice entrepreneurial activities in these labeled “patriarchal” and “conservative” societies, the prevalent cultural perception of women’s contribution to the society and economy outside of their houses’ boundaries is still negative in the MENA—and mainly in the GCC—region, leading to the existence of multiple cultural barriers to navigate through [62,67–71]. Batool and Ullah [72] found that family support has a strong effect on women’s entrepreneurial success. To this end, there is a necessity to stipulate policies to educate families about women’s role in society and the economy while adhering to Islamic values to overcome cultural barriers to women’s entrepreneurship. Promoting successful examples of women entrepreneurs while still holding to traditional and cultural values is equally important and is proved to be beneficial. Hence, based on the above arguments, the first proposed policy should be related to raising awareness of the importance of women’s entrepreneurship in Qatar.

#### 2.2.2. The Lack of Skill Sets, Mentorship, and Training for Women Entrepreneurs

Many studies discuss the entrepreneurship skills gap among women, mainly since this gap is exacerbated by the gender gap in the MENA region. In a recent study conducted by Costa and Pita [73], where the authors analyzed the data of 4272 respondents from Qatar using the 2014 Global Entrepreneurship Monitor (GEM) report, findings revealed a stark difference in the self-perception among women and men of their entrepreneurial skills. While men considered themselves to have the adequate skills and education to become entrepreneurs, many women were hesitant about their entrepreneurial skills and education. The study concludes that more policies targeting appropriate education and formal and informal entrepreneurial skills need to be promoted to ensure that women have equal opportunities in this field. Haddad et al. [74] have proposed the creation of “gender-sensitive” programs to increase self-awareness and develop their entrepreneurial skills in a holistic scheme. Furthermore, Mitchelmore, and Rowley [75] highlighted in their study that business and management, human relations, entrepreneurial, and personal and relationship skills are needed to support and encourage female entrepreneurship. Similarly, a study in Qatar reiterated this need to provide adequate business education to women to elevate and enhance their skill set in entrepreneurship and business venturing [36,37].

Similarly, other studies from other countries in the MENA and the GCC regions highlight the demand for more business and entrepreneurship education for females, especially since in these conservative societies, many aspiring female entrepreneurs are at a disadvantage due to the limited networking possibilities engage in. Contrarily, male entrepreneurs enjoy better networking opportunities where they profit from further formal and informal business learning and are capable of increasing their social capital [76–78]. Furthermore, another noticeable barrier is the limited mentorship and training opportunities available to women from local individuals knowledgeable about the intricacies and characteristics of the local society and business atmosphere [70,76]. Minniti [79] has emphasized there is a significant impact of knowing other entrepreneurs of both genders. To address and solve these problems, i.e., a lack of skill sets and mentorship and limited networking, the policies related to training women for entrepreneurship and establishing a community for them to exchange ideas and be mentored should be implemented.

#### 2.2.3. Financing, Incentives, and Investments for Women Entrepreneurs

A significant and global hurdle to women’s entrepreneurship that is constantly reported in the literature is the lack of funding and difficulty in securing capital by women when attempting to start a business [80–83]. While both males and females face such barriers, the gender gap makes it even harder for women to secure venture capital for their small businesses. A study conducted in the U.S. in 2017 states that firms formed by all males in that year received approximately 80% of the investment, while firms founded by all women acquired 2% [84]. To highlight the existence of gender-based bias when investing in SMEs, Brooks et al. [85] conducted an experiment where the investor was exposed to the same business pitch, first made by a male and then by a female voice [85]. The study found

that more than two-thirds of male investors chose to invest in male-owned enterprises. There is still a significant gap between men and women in terms of median investment in Qatar, considered the highest in the region, where men receive five times the income women receive [86].

In an attempt to close this gap, various studies shed light on female investors' behavior and contribution to empowering their fellow women entrepreneurs. Admittedly, these studies highlighted the pertinent challenges and barriers that women are still facing in the field of investment. Notably, the lack of financial literacy, restricting trading activities, less tolerance towards risk, and a higher herding behavior are among the most critical barriers in this region [87]. To closely study the behaviors and perceptions of women investors in the region, a study conducted in Lebanon found that many female investors choose to invest in other women-owned ventures instead of ones owned by males [61]. Enshrined in institutional theory, the study elucidates that these societies are motivated mainly by cultural and institutional themes, including religion and family centrality [88]. In this study, the phenomenon of angel investors is explained by two theoretical suppositions: homophily and activism. Whereas the former is related to aligning with individuals with similar and shared characteristics and attributes, such as gender, in this case, the latter depicts the need of these investors to subsidize other women's ventures as an act of empowerment to counter conformation with the prevalent gender biases [61]. For this present study, given the importance of woman-to-woman support and collaboration, it is vital to allow for policies that facilitate and enable such interactions in the State of Qatar. The proposed policy should facilitate affordable funds for women's entrepreneurship and incentivize women for their entrepreneurial efforts.

#### 2.2.4. Entrepreneurship in Qatar and Institutional Constraints

ShaistaIsa [89] highlighted that the main reason women's failure to achieve their entrepreneurial purposes in Pakistan was the financial institutions and governmental policies and procedures, which shows the importance of such entities. Furthermore, in a newly published qualitative study, Al-Qahtani et al. [67] provided a thorough account of the perceived barriers and challenges of female entrepreneurs and an in-depth analysis of 25 reviews with both aspiring and actual female entrepreneurs in Qatar. Based on existing theoretical frameworks, such as the gender-aware framework, also known as the 5 Ms model [54], and the SDGs, the study divided these barriers into intrinsic and external hurdles. External barriers are existing agencies and incubators' limited support, the inability to access adequate funds, and the absence of additional governmental supporting policies [67]. From this list, the last barrier refers to a barrier on the macro level, while the first two are barriers of a meso-nature [62].

Although, as highlighted in the introduction, Qatar has launched numerous programs and initiatives to cater to local entrepreneurs' needs regardless of their gender, according to the World Bank, starting a business score in Qatar was 86.1, where the country ranked 108 among 190 economies in 2020. These are substantially low numbers for prospective entrepreneurs [90]. Given that the steps required to establish a business in the education, healthcare, tourism, or manufacturing sectors are complex and necessitate long processes, business creation is substantially complex in Qatar. Adding to this difficulty, the absence of a centralized system—where all the necessary information and procedures required by entrepreneurs could be stored in and retrieved from one place—creates additional nuisances to those embarking on this journey, chiefly women.

#### 2.3. Section Summary

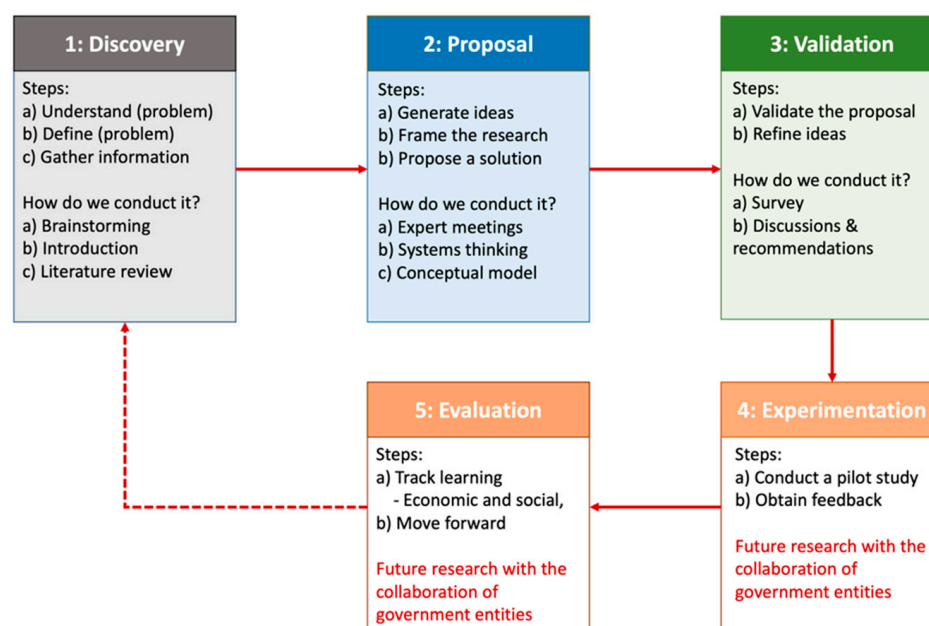
The above review highlighted the persistent socio-economic challenges that aspiring and actual female entrepreneurs are still facing in the MENA region, particularly in Qatar. While several attempts have been in the literature cover these challenges to a large extent on a macro-level (i.e., religion and culture), giving a gendered perspective, their contribution to more issues on the meso-level such as local institutional disposition and business

culture, women preferences, and modes of management, and investment administration, are considered to be scarce. Moreover, while reports issued from projects such as the GEM are crucial in forming an aggregate understanding of the existing difficulties in a lumpsum fashion in this region, more nuanced studies and reports issued from individual countries and covering a broader spectrum of attributes within these societies (e.g., expatriates versus local, married versus single, and so on) are deemed essential to address these challenges. This study was designed to address these specific gaps and add to the existing scholarship by proposing a set of applicable policies in Qatar as a case study.

### 3. Methodology

#### 3.1. Design Thinking Approach

The methodology of this study consists of two main parts: the design thinking approach followed by a survey validation. Design thinking enables us to develop a conceptual model by utilizing the systems thinking process. Figure 1 demonstrates the five stages of design thinking in this study: discovery, proposal, validation, experimentation, and evaluation [14]. According to this roadmap, we first identified the main impediments to Qatar's economic diversification by brainstorming with a group of field experts and conducting a comprehensive literature review. As a result, we constructed our problem statement based on Qatar's lack of female entrepreneurship as a catalyzer to economic diversification and thus sustainable development. Then, in the interpretation stage, we focused on recognizing the shortcomings of women's entrepreneurship and addressing them by developing a conceptual model to empower women's participation in the economy. This model is developed by performing systems thinking based on the literature review and introduces an integrative and long-term policy framework synchronizing all the stakeholders. Afterward, we validated the proposed policy framework by surveying the validation stage to gather public opinion, including field experts. After the validation, the experimentation stage puts the proposed policy regulations into practice. Last, the evaluation phase assesses the applied policies from various angles, such as financial, legal, and impact analysis. This study sets the last two stages—experimentation and evaluation—as future research because implementing and evaluating policies involve government permissions and long, complex, and detailed procedures. The difficulty here is that policy frameworks have long-term effects on the economy and society.

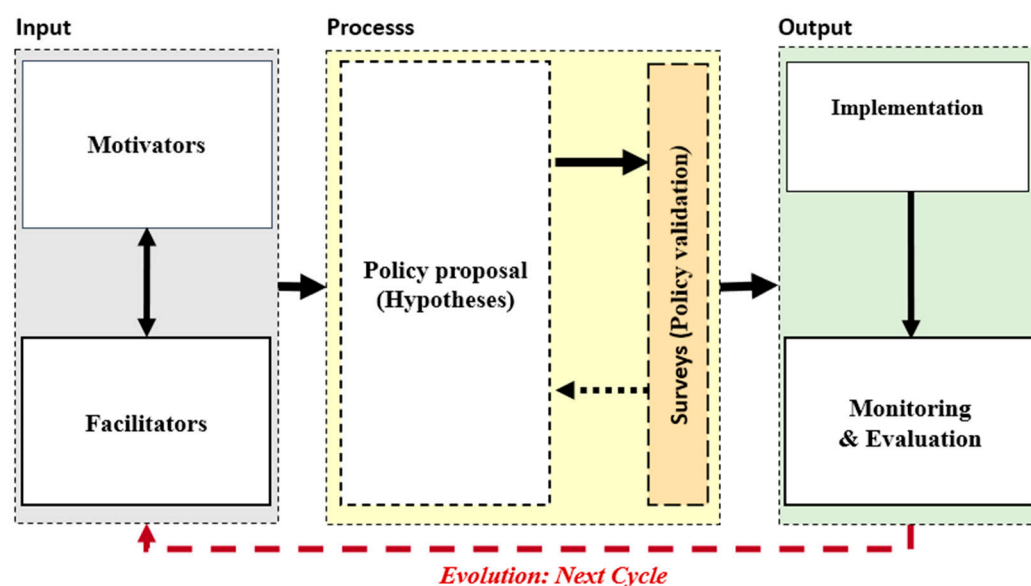


**Figure 1.** Design thinking methodology followed in this study.

### 3.2. Conceptual Model Development

Conceptual models consist of three groups: conceptual deduction, conceptual induction, and conceptual systems. Conceptual deduction predicts the system-wise behaviors and their evolution by focusing on the resulting effects, whereas conceptual induction reaches a whole system understanding by investigating the underlying parts. This study employed the third group, which is conceptual systems, representing the working mechanism by providing interactions and relationships of the system elements [77]. Meredith (1993) emphasizes the strong power of conceptual models to explain the mechanism of the whole system processes [77]. Moreover, Lüdeke-Freund (2020) stressed that conceptual frameworks are highly useful for revealing explanations and reaching alternative applications from definitions of the system parts by utilizing the given knowledge through systems thinking [78].

This study's conceptual model was developed using the systems thinking approach and following the “intermediate artifact for system construction” research type. Appraised for its role in providing a thorough outline of the components of a given scheme or idea, its rigor in contributing to the research process, and its ability to present a heuristic tool to describe concepts [91], this model is essential in solidifying the study and providing a clear understanding of the suggested policies from the literature review. In this study, the authors followed conceptual systems to visualize the interaction between different components within the system. Although various scholars attest to the power of these models to accurately describe and represent processes and schemes [92], such models are still prone to several criticisms from others who believe that they might fail to provide an evidence-based explanation of actual research phenomena. Moreover, their applicability is also problematic in the academic research milieu [93]. With an added layer of validation on top of this model through extensive survey results analyses, the present study strives to attenuate the shortcomings of the suggested model. Therefore, this study first proposed a conceptual model for enhancing economic diversification through female entrepreneurship derived from the explanatory literature review. We followed a similar template to Mohamed et al. (2021), as depicted in Figure 2, for developing the conceptual model in Section 4.1 [36]. Second, the model was validated with an additional layer that consisted of conducting the survey study in Section 4.2.



**Figure 2.** The template for conceptual framework.

### 3.3. Validation: Survey

As one of the most used quantitative instruments, survey results are appraised for their reasonably high accuracy, reliability, and dependability. Unlike qualitative research,

where the main focus is personal anecdotes and experiences of a limited and small sample, the quantitative approach allocates generalizable trends and conclusions from broader observations within data [94]. This study's survey uses a combination of closed-ended questions, open-ended questions, and Likert scale questions. The open-ended questions give the participants a chance to provide a free-form answer, while the closed-ended questions force the participants to select a specific answer [95]. The Likert scale is usually used as a psychometric instrument in social sciences studies since it applies human attitudes toward a subject [96].

Responses from males and females older than 21 years who have a formal education degree were collected from December 2020 to January 2021 using the SurveyMonkey platform. The survey is divided into seven sections with embedded skip logic. In addition to demographic questions, the questionnaire dives into internal and external barriers of existing and aspiring entrepreneurs to entrepreneurship, types of government support they deem essential, the importance of social recognition, and their willingness to become investors, among others.

### 3.3.1. Sampling and Participants Selection

This study collected responses from a large sample to obtain a solid basis for accurate analyses and conclusions [97]. This survey was conducted in Qatar, with the target population consisting of 820,108 highly skilled and skilled individuals, with 111,876 Qatari nationals and 708,235 of non-Qataris [98]. To allow the generalization of the results and avoid biased assumptions, the sample participants were selected randomly [99].

Cochran's formula was used to determine the sample size [100]. The formula has two factors, i.e., a margin of error and alpha level. The margin of error is the acceptable risk level the researcher is comfortable with, while the alpha level is the tolerable degree of risk the researcher accepts that the actual margin of error is more than the allowable margin of error. The authors have chosen prior the margin error to be 5% and a population proportion of 0.5, with a confidence level of 95%. The sample size was found using the Formula (1):

$$n_o = \frac{(z)^2 \times p(1 - p)}{d^2} \gg n_o = \frac{(1.96)^2 \times (0.5) \times (1 - 0.5)}{(0.05)^2} = 385 \text{ participants} \quad (1)$$

where the z-score is found using the confidence level table, p is the population proportion, and d is the margin of error. For this study, responses were collected from 402 participants; thus, the responses are considered representative of a larger population.

### 3.3.2. Demographics

The demographics section in the questionnaire aimed to collect necessary background information on the participants, such as gender, age, and marital status, through multiple-choice questions. It also included the participants' nationality, employment status, and education level. The data collected in this section helped categorize the participants into groups sharing the same demographics for better data analysis. Table 1 provides the demographics of the participants.

### 3.3.3. Data Analysis

The data collected was analyzed using statistical tools, such as Excel and embedded advanced analysis features in SurveyMonkey. These features allow for data filtering, comparisons, and extracting relevant and statistically significant differences [101]. The analyses focused on the patterns and traits observed in the data and are presented in graphs and tables showing percentages, modes, means, and medians. As this study is designed as a quantitative extension of a previous qualitative one [67], the survey aims to validate the specific aspects of the model developed based on a comparative literature review, document analysis, and interviews. This validation is intended to gain further insights and modify the model when appropriate.



**Table 1.** Survey participants demographics.

Nationality	Qatari (Q)			Non-Qatari (N)			
Female	135			88			
Male	107			72			
Yr. in Qatar	1–4 years		5–9 years		10 or more years		
Female N	8		17		63		
Male N	14		20		40		
Age	18–20	21–29	30–39	40–49	50 or more		
Female Q	44	47	37	7	0		
Female N	4	30	34	15	5		
Male Q	9	30	34	14	20		
Male N	5	11	28	15	13		
Education Status	High school	Diploma	Bachelors	Masters	PhD		
Female Q	37	12	54	31	1		
Female N	11	4	46	24	3		
Male Q	12	19	61	14	1		
Male N	6	6	40	17	3		
Marital Status	Single	Married-no children	Married-with children	Divorced-no children	Divorced-with children	Widowed	
Female Q	83	8	38	3	3	0	
Female N	41	10	36	1	0	0	
Male Q	48	10	43	2	0	4	
Male N	22	9	41	0	0	0	
Employment Status	Not employed	Employed	Self-employed	Both employed and self-employed	Student	housewife	Other
Female Q	10	61	5	7	46	5	1
Female N	7	45	1	3	23	9	0
Male Q	19	58	8	5	16	0	1
Male N	2	51	2	1	14	0	2

### 3.3.4. Trustworthiness

The appropriateness of the survey results can be measured by the Kaiser–Meyer–Olkin (KMO) and Bartlett’s test for sampling suitability. Table 2 shows the test result is 0.720, a middling level of adequacy defined by Kaiser [102].

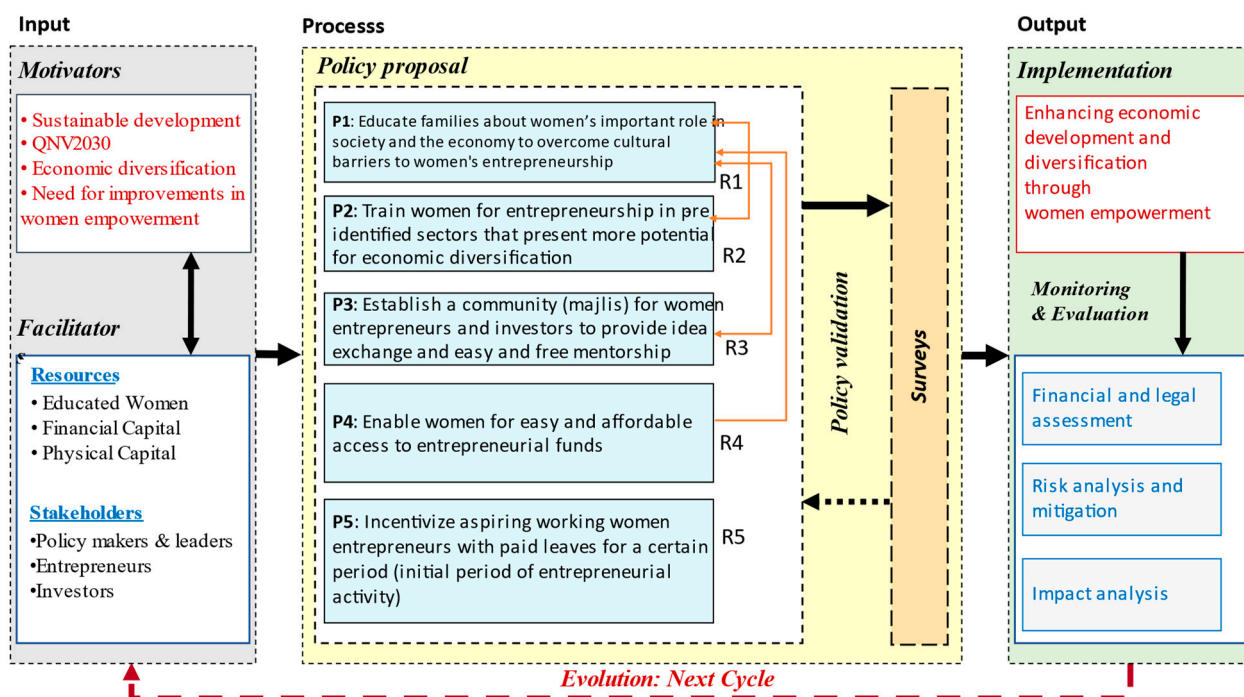
**Table 2.** KMO and Bartlett’s Test.

Kaiser–Meyer–Olkin Measure of Sampling Adequacy.		0.720
Bartlett’s Test of Sphericity	Approx. Chi-Square	1066.302
	df	55
	Sig.	<0.001

## 4. Results and Discussions

### 4.1. The Conceptual Model: Female Entrepreneurship for Economic Diversification

This section proposes an integrative conceptual model for policies enhancing women’s entrepreneurship in Qatar using the systems and design thinking approaches described in the methodology section. The policies act as research hypotheses that are validated by conducting the survey in the next sub-section. The main goal is to improve the economic and social status and participation of highly educated females in Qatar [34]. Figure 3 depicts the proposed framework based on a thorough examination of Qatar’s present motivators and driving factors (i.e., QNV 2030 and the UN’s SDGs), resources, and stakeholders for enhancing women’s entrepreneurship to increase economic diversification away from hydrocarbon. The proposed policies are synchronized to manage their complex relationships seamlessly. The conceptual framework’s input, proposed policy and validation, evaluation, and output components are interrelated in a holistic structure that enables integrated policy formation by coordinating all stakeholders, as seen in Figure 3. In the proposed policy framework, we employed Qatar’s rich resources and human capital, including educated women, and financial and physical capital as a driving force.



**Figure 3.** Conceptual policy framework for enhancing women's entrepreneurship.

The below presents an explanation of the five proposed policies, which are forecasted to help in supporting female entrepreneurs in Qatar.

*P1—Educate families about women's important role in society and the economy to overcome cultural barriers to women's entrepreneurship:* it has been presented in the literature review that women in the MENA and GCC regions are still subjugated to prejudice from their respective societies about their role outside of their houses' boundaries. Furthermore, due to the double-syndrome burden explained above, many women lack a healthy balance between their household responsibilities and job responsibilities [103,104]. Hence, there is a need to help educate society to break through these old viewpoints to foster and appreciate women's economic and social role domestically and in society. Furthermore, there is a need to promote women's healthy involvement and engagement in their respective societies by highlighting the immense contributions of different role models. Female royal figures and prominent government representatives can provide attractive examples of how to be both a successful entrepreneur and a contributor to society.

*P2—Train women for entrepreneurship in pre-identified sectors that present more potential for economic diversification:* based on the literature review and given the local cultural intricacies of the society of Qatar, which is similar to other GCC countries, there is a need to establish more centers that specialize in female entrepreneurship training programs. This policy aims to identify sectors prioritized for economic diversification and suitable for women's entrepreneurship. Preferably, some training centers could be based on gender segregation given the conservative nature of society, such as Qatar, where some women might feel more comfortable and lean toward more segregated training environments. This policy directly relates to (P1) since both local families and more conservative women could be assured that they are being respected for their Islamic traditions and values.

*P3—Establish a community (majlis) for women entrepreneurs and investors to provide idea exchange and easy and free mentorship:* This policy would first identify willing local successful businesswomen participation. In addition, there should be some incentives given to those participants. Those women will assess and invest in new startups to help the community. They have acquired the needed knowledge and skills to identify the community's needs and invest in promising startups accordingly. They would also provide the needed mentoring service for a while to help those startups become registered businesses. An

autonomous *majlis* can obtain the support of the government for the procedures required to start a business.

*P4—Enable easy and affordable access to entrepreneurial funds for women:* accessing funds is entrepreneurs' most significant barrier. Women entrepreneurs in Qatar face this challenge, as highlighted in the literature review. According to a GEM 2018/2019 report [86], men receive around five times more investment than women. This policy would have to allocate funding mechanisms focusing on the women entrepreneurs, including other women investors.

*P5—Incentivize aspiring working women entrepreneurs with paid leave for a certain period (initial period of entrepreneurial activity):* Government should put incentives for such agencies to help promote and encourage them to fund Qatari female entrepreneurs. Thus, working women could benefit from incentives, such as paid leave, where they can attempt entrepreneurship without losing their livelihood. This policy also directly relates to (P1), since families would be assured that there would not be any financial issues that they would have to settle for the female entrepreneurs.

#### 4.2. Validation: Survey Results

The questionnaire was answered by 402 participants. The authors used the obtained results to understand better the status quo of female entrepreneurship in the State of Qatar and validate the five proposed policies. According to their validation levels, questions were assigned a high (HLV), medium (MLV), or low validating level (LLV), respectively. All survey questions are found below. The following Table 3 matches each policy with the related questions and their levels of validation:

**Table 3.** Classification of suggested policies with the corresponding questions and level of validation.

Policy	Corresponding Questions	Validation Level
P1	Q 15: What is the most internal/intrinsic barrier you had when you became an entrepreneur? (see Appendix A Figure A1)	HLV
	Q 21: What are your reasons for not pursuing opening a business in Qatar? (Select top three reasons) (see Appendix A Figure A6)	HLV
	Q 29: On a scale 1–5 (1 being low and 5 being high), how important is the family support for women who would like to start a business? (see Appendix A Figure A9)	HLV
	Q 16: In your opinion, what are the main external/extrinsic barriers facing entrepreneurs in Qatar (select the top three challenges)? (see Appendix A Figure A2)	HLV
	Q 34: In your opinion, what are the most important factors to encourage women to become an entrepreneur? (see Appendix A Figure A12)	MLV
	Q 25: On a scale from 1 to 5 (1 being low, 5 being high) would having a family member or friend with a business help/encourage/motivate you to start your own business?	MLV
	Q 17: In your opinion, what are the most governmental procedural challenges one can face when starting a business? (Select top three) (see Appendix A Figure A3)	MLV
	Q 13: How many family members or friends do you know who have started business(es)?	LLV
	Q 14: On a scale from 1–5 (1 being low, 5 being high), How likely having family member or friend with a business had helped/encouraged/motivated you to start your own business?	LLV
	Q 18: Where did you seek the main investment for your business?	LLV
P2	Q 27: What is the ideal mentoring option do you recommend so that women would be encouraged to start their business?	LLV
	Q 16: In your opinion, what are the main external/extrinsic barriers facing entrepreneurs in Qatar (select the top three challenges)?	HLV
	Q 19: What kind of mentorship have you received to start your business, if any? (see Appendix A Figure A5)	HLV

Table 3. Cont.

Policy	Corresponding Questions	Validation Level
P2	Q 27: What is the ideal mentoring option do you recommend so that women would be encouraged to start their business?	HLV
	Q 30: What kind of training would be needed to improve business/ entrepreneurship knowledge and skills of (women) entrepreneurs?	HLV
	Q 25: On a scale from 1 to 5 (1 being low, 5 being high) would having a family member or friend with a business help/encourage/motivate you to start your own business?	MLV
	Q 36: In addition to their existing services, what should the entrepreneurship agencies do/offer/provide? (see Appendix A Figure A14)	MLV
P3	Q 31: On a scale 1–5 (1 being low, 5 being high), how likely would you consider becoming an investor to finance entrepreneurs?	HLV
	Q 32: Why would you prefer to become an investor? (see Appendix A Figure A10)	HLV
	Q 33: If yes, what would be a typical annual rate that you would be comfortable to invest to start with? (see Appendix A Figure A11)	HLV
	Q 34: In your opinion, what are the most important factors to encourage women to become an entrepreneur?	HLV
	Q 36: In addition to their existing services, what should the entrepreneurship agencies do/offer/provide?	HLV
	Q 25: On a scale from 1 to 5 (1 being low, 5 being high), would having a family member or friend with a business help/encourage/motivate you to start your own business?	MLV
	Q 26: What would be the ideal financing option would you recommend to encourage women to start their own businesses?	MLV
	Q 10: Which of the following may be the most important reason why you became an entrepreneur?	LLV
P4	Q 18: Where did you seek the main investment for your business? (see Appendix A Figure A4)	LLV
	Q 16: In your opinion, what are the main external/extrinsic barriers facing entrepreneurs in Qatar (select the top three challenges)?	HLV
	Q 18: Where did you seek the main investment for your business?	HLV
	Q 21: What are your reasons for not pursuing opening a business in Qatar? (select top three reasons)	HLV
	Q 26: What would be the ideal financing option would you recommend to encourage women to start their own businesses?	HLV
	Q 34: In your opinion, what are the most important factors to encourage women to become an entrepreneur?	HLV
	Q 35: If you are employed, what type of governmental incentive would attract you to leave your stable job and become an entrepreneur? (see Appendix A Figure A13)	HLV
	Q 28: In your opinion regarding the laws, government regulations and processes for starting a business in Qatar, what changes are needed to make the process more effective and efficient? select all that applies	MLV
	Q 22: Which of the following are your most important reasons you may consider entrepreneurship in the future? (see Appendix A Figure A7)	LLV
	Q 16: In your opinion, what are the main external/extrinsic barriers facing entrepreneurs in Qatar (select the top three challenges)?	HLV
P5	Q 17: In your opinion, what are the most governmental procedural challenges one can face when starting a business? (select top three)	HLV
	Q 20: On a scale from 1–5 (1 being low and 5 being high) please rate the following statements: How supportive is the governmental services for business owners? How supportive is the entrepreneurship agencies services for business owners? How well are the current laws are supporting the business environment in Qatar?	HLV

Table 3. Cont.

Policy	Corresponding Questions	Validation Level
P5	Q 28: In your opinion regarding the laws, government regulations and processes for starting a business in Qatar, what changes are needed to make the process more effective and efficient? select all that applies	HLV
	Q 21: What are your reasons for not pursuing opening a business in Qatar? (select top three reasons)	MLV
	Q 35: If you are employed, what type of governmental incentive would attract you to leave your stable job and become an entrepreneur?	MLV
	Q 36: In addition to their existing services, what should the entrepreneurship agencies do/offer/provide?	MLV

Figure 4 provides a graph summarizing the table above with the first two levels of relevance and provides the categorization used in this study to facilitate an understanding of survey results.

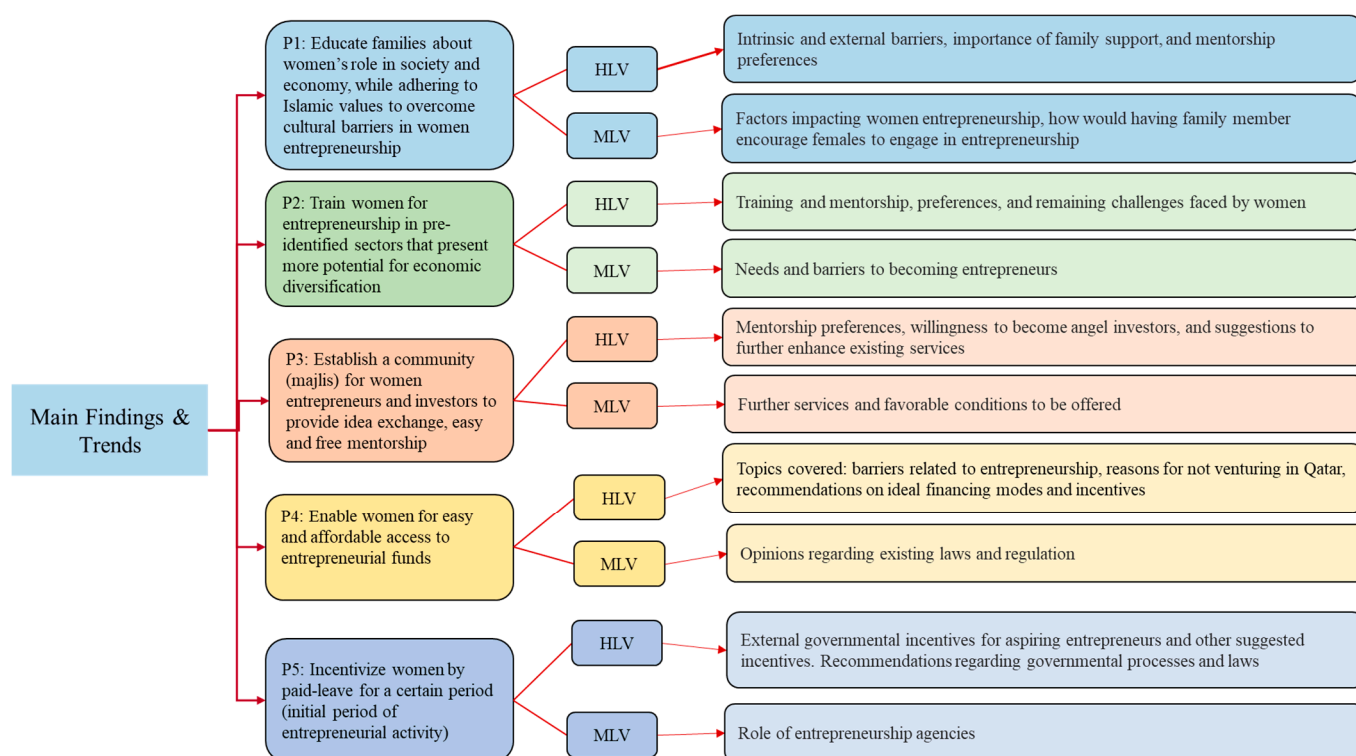


Figure 4. The summary of the validation by the survey results.

In this survey, the total number of respondents was 402, with 223 females, of whom 14 were housewives. A total of 179 males took part in the survey. There were 242 Qatari respondents, while non-Qatari accounted for 160 participants, as seen in Figure 5. The largest age group is participants aged between 30 and 39, as shown in Figure 6. While a small percentage of the participants are self-employed, the majority are either employed full-time or full-time students, as illustrated in Figure 7. When asked about their experience and/or intentions of being/becoming an entrepreneur, 25% of participants stated they were either actual or aspiring entrepreneurs, while the majority were not, as seen in Figure 8. The subsequent paragraphs offer further elaboration on the above Figure 4 and Table 3 and provide additional statistical insights and results from the survey.



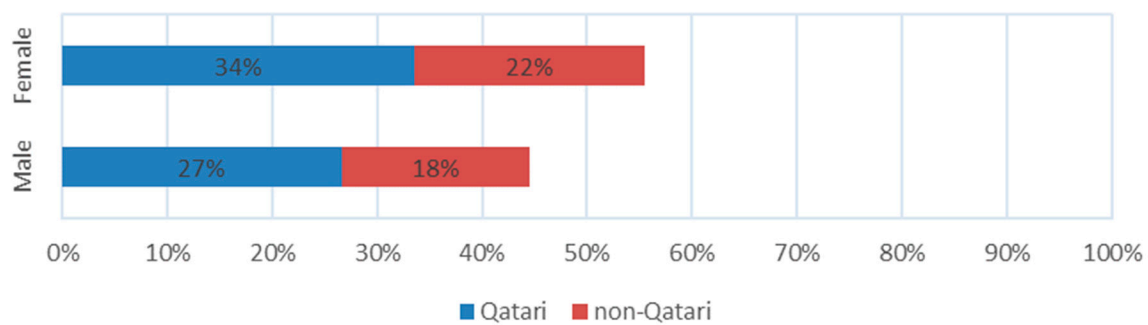


Figure 5. Gender and nationality of the participants.

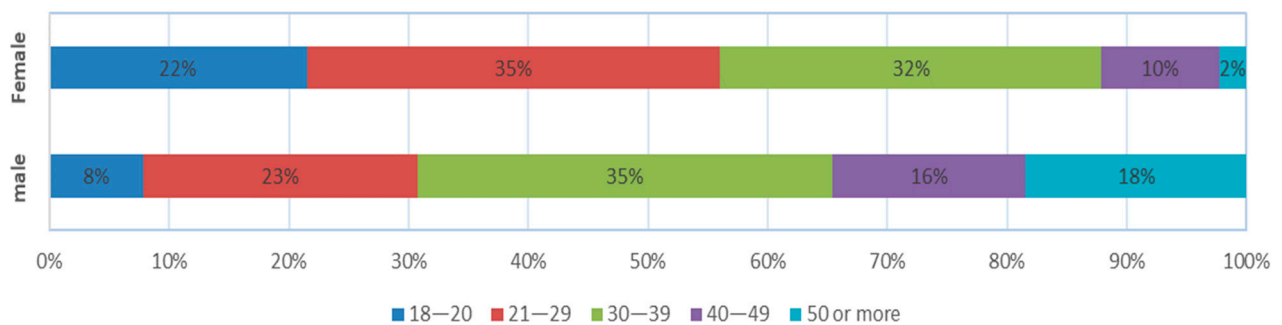


Figure 6. Age of the participants.

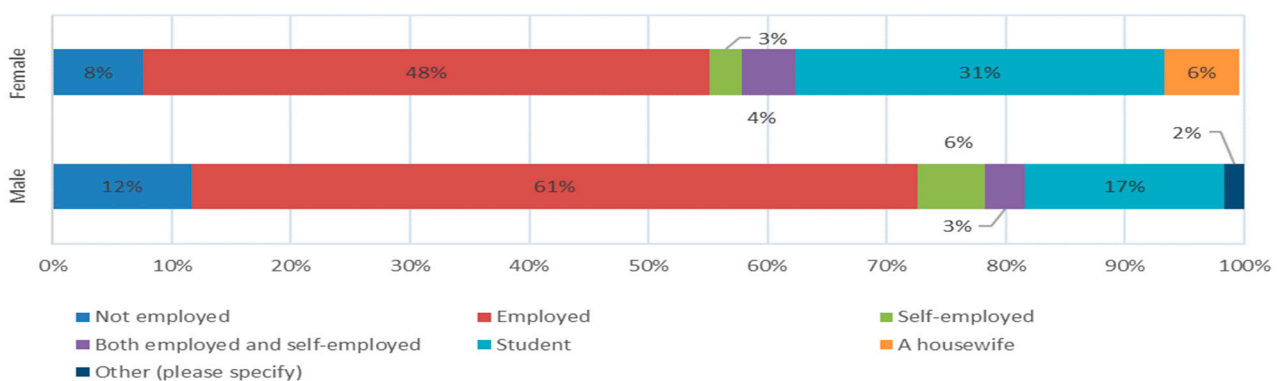


Figure 7. Employment status of the participants.

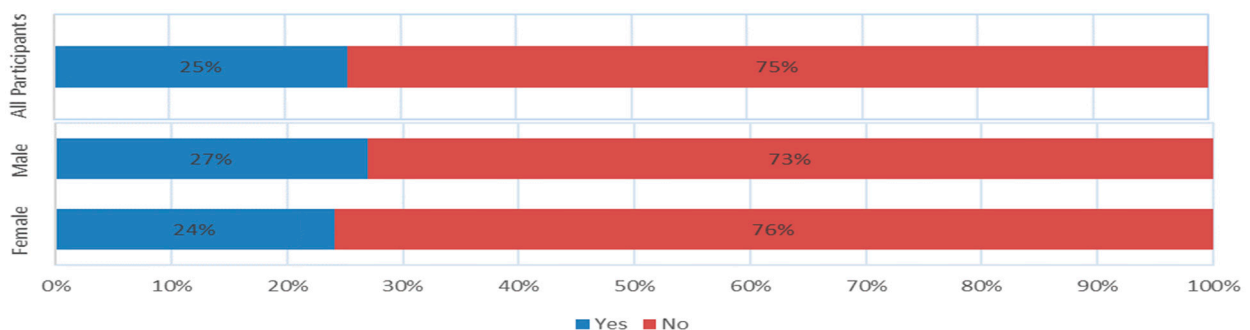


Figure 8. Entrepreneurship attempt status of the participants.

To begin with, for Policy 1, the authors mainly looked at responses related to intrinsic and external barriers to entrepreneurship, the importance of family support and societal judgment for entrepreneurs, and other factors that impact or motivate female entrepreneurship. Both male and female participants ranked the importance of family support for their

journey as entrepreneurs to be high. When filtering data by female respondents and comparing married and single females, more married women (80%) believe that family support is crucial, while a lesser percentage of single women (about 72%) believe so. When participants were asked about the most prevalent intrinsic barriers they believed hindered them from following this career path, around 10% of females maintained they feared negative societal judgment, while only 4% of males expressed this fear. Although this percentage is not very high, it still demonstrates particular worries that women have and, subsequently, calls for the need to engage families within the society in dialogues and conversations related to the theme of entrepreneurship to gather societal acceptance and respect. Filtering this question by females and comparing women with different educational levels, it is found that more high school, diploma, and bachelor's degree holders were concerned about negative judgment, while for master holders, it is mainly their fear of falling into debts that deters them from venturing. This could also suggest that with a lack of proper and advanced education, the negative societal perception could be exacerbated even by women themselves. Raising awareness and including courses on entrepreneurship in curricula at an early stage (e.g., K-12 levels) is essential to paving the way for further societal acceptance. On the same theme, and after filtering responses by participants' gender, one question provides significant differences between males and females when asked about the most governmental procedural challenges (*as seen in Appendix A Figure A3*) one can face when starting a business. While the vast majority of male participants (roughly more than 70%) believe that lengthy governmental processes and a lack of knowledgeable governmental representatives to help them through the journey of establishing a business are the most pressing challenges; around 41% of female participants (23 participants) ranked the following three challenges to be the highest: lack of laws and regulations to facilitate starting a business, conflicting and/or unclear laws, and lack of friendly governmental representative to the entrepreneurs.

In contrast, regarding the last reason, only 25% of males selected this option. This finding suggests that societal perceptions have significant ramifications on ambitious female entrepreneurs and, consequently, can deter them, to a great extent, from venturing. More awareness and training in this regard are deemed to be crucial. On the question of the support women need from their families, all respondents, both males and females agreed that such support should be significant. Similarly, when asked an open-ended question on what additional policies need to be provided to ensure better access to entrepreneurial activities, several male respondents expressed their support for female empowerment. They maintained the need for more cultural and societal acceptance. For this policy, even though there is not a significant disparity noticed from the data on perceptions of males and females on women entrepreneurs, there is still a significant portion of participants who believe that further regulations and awareness need to take place to empower women in this domain further.

For Policy 2 on training and mentorship, most female respondents (57%) selected the option of a lack of business knowledge or experience when asked about the main external barriers they face when venturing. Compared to around 30% of male respondents, this significant difference ( $p < 0.05$ ) shows that more focused courses and training programs need to cater to women entrepreneurs, meeting both their needs and their aspirations for more vital skills in entrepreneurship. One important observation from the survey is the emergence of the theme of *Mandoob* (an individual, often non-licensed, acting as a government representative who is hired to complete paperwork for aspiring entrepreneurs). As explained in an earlier study [66], this phenomenon is prevalent in most Gulf countries, where aspiring entrepreneurs rely on "informal" support from individuals to help mentor them and guide them throughout the process. However, the caveat of such services is that many fall prey to these individuals' astronomical charges. Such interaction illustrates more advantages and awareness of men's venturing procedures than women's. The question shows that more Qatari males use this option, 37% versus only about 10% of Qatari females. The same disparity is maintained for non-Qatari residents, although with lower percentages.

On the question of best mentoring options for women, the majority of women respondents, 57%, favored receiving mentorship from successful local businesswomen, while only 15% of males selected this option.

In contrast, male respondents were more in favor of mentorship provided by governmental and entrepreneurship agencies (around 44%), while about 26% of females selected this option. Males also believe that mentorship from international experts is also a favorable option for women, with about 30% of respondents. Only 2% of female respondents selected this option, a stark difference. These results suggest the necessity of redesigning policies and regulations stemming from the actual need of women by catering to this need directly, not through the perspective of their male counterparts.

On networking opportunities and investing willingness to become angel investors, which make up Policy 3, many females maintained the importance of allowing for more networking opportunities, especially with other women entrepreneurs. Given the conservative nature of this society, more Qatari females (22 respondents) were more in favor of this option than non-Qataris (18), though the difference was not vast. Likewise, when asked about their willingness to be angel investors, both males and females expressed their willingness to become so. However, it should be noted that most respondents in favor of such an endeavor were Qatari nationals. When asked about the reason for such preference, 24% of Qatari female respondents expressed that they do not have time to venture independently, and about 13% mentioned their desire to employ their money. More Qatari females (9%) than males (2%) are willing to invest as a social contribution. This slightly differs from another question with a lower level of validation on the social ramifications of entrepreneurship, where an equal number of Qatari nationals (females and males) stated that they desire to become entrepreneurs to give back to their society.

For the fourth and fifth policies, respectively, which are related to accessing funds (Policy 4) and incentivizing entrepreneurs in their endeavors mainly by the government (Policy 5), it is noted from the results that, on average, males are at a higher advantage when it comes to awareness of existing policies and regulations. Furthermore, as females generally prefer self-funding (28%—double their male counterparts), more options and policies to facilitate accessing funds from other windows, such as grants or government subsidies are needed. There is a significant difference between the genders in the laws and regulations to be enhanced from the data (*as seen in Appendix A Figure A8*). While more women, 24%, prefer changing laws and regulations related to high starting capital to include small businesses, male respondents did not deem this urgent. Governments need to be cautious in subsidizing startups and SMEs by avoiding high-risk ventures.

Nonetheless, as the policy explains, three better mechanisms to encourage angel investors' investment are crucial. Finally, a critical result from this same suggested policy is the percentage of women who favored a policy that would allow them to work from home as entrepreneurs. With 19% of women respondents, this factor was important as it can encourage more women to become entrepreneurs and contribute economically to their societies. Filtering by marital status, no difference was detected as the same percentage (17%) of single and married women selected this option. Interestingly, when filtering by the nationality of the female participants, this option received the highest percentage by Qatari women, as 20% of these women viewed it as the most important option from the list of factors presented in the questionnaire. For non-Qatari women, relief from punishment, such as imprisonment or creating women's *majlis*, received the majority of selections.

#### 4.3. Discussion

Economic diversification is a practical approach for rentier states to boost their competitive advantage on the global platform and to ensure sustainable and beneficial development for the local society and communities on the ground. In this regard, women's entrepreneurship is perceived as one necessary solution to empower women within societies, achieve economic diversification, and ensure a knowledge-based economy, which constitutes the vision of several emerging countries, such as Qatar. To this aim, and in tandem with trend-

ing scholarship on female entrepreneurship, especially in the MENA region, this study was designed to advance the literature by providing more nuanced aspects and characteristics, through policy framework conceptualization and validation, on the challenges and demands of aspiring and actual women entrepreneurs by investigating the case of Qatar.

The main themes that were tackled in the policy framework and the following suggested policies, as well as the survey validation results, are as follows: the cultural and social perception of women entrepreneurs; the need for mentorship and further training exclusive to women; and the willingness of women to become investors mainly to give back to society and community. The following paragraphs provide thorough discussions on these points.

To begin with, the first theme, although several studies from the literature suggest that the local religious intricacies of the MENA and notably GCC societies are the main barriers to female entrepreneurship, which in turn exacerbates gender disparity even further [60,61,69,76,105], results suggest that societal and cultural perceptions are more prevalent and detrimental to female entrepreneurship than religious ones. These findings, similar to other studies [55,58,106], move to allocate more tangible and reasonable impediments that delve deeper than the barriers on the macro-level and tackle more institutional barriers from the perspective of these women more directly. In this sense, raising more awareness of women's entrepreneurship and establishing policies that adhere to the local and religious characteristics of these societies would encourage more women to be at ease with becoming entrepreneurs and alleviate the different hurdles they need to navigate in this endeavor. As was insinuated in a study by Murray and Zhang-Zhang [35], it would be more lucrative for organizations, firms, and policy makers to understand the societies' specificities where these policies are instigated instead of simply aiming to change the cultural norms. The authors explicitly elucidated on the evolving and extra costs that such an approach can instigate (e.g., by allocating more resources to cater to exclusive women's needs, such as separate venues and mentors); nonetheless, such expenses would be compensated in the long run with more female involvement and engagement in the economic realm as entrepreneurs. Given family centrality in these societies and the significant role of women—especially mothers—in childbearing and caring [65], the same study provided further solutions to encourage for more women participation in the labor force by leveraging the role of technology to allow for more remote working. This point was proven in the survey as a large number of women participants were in favor of instigating such a policy, especially Qatari women. Lastly, for this theme, creating more spaces for women entrepreneurs to network and benefit from local role models is regarded important to female respondents, which was also reflected in a previous study on human development conducted in Qatar [36]. Therefore, paving the ground for more policies to educate families on the economic and social role of women and to raise awareness on female entrepreneurship in the society, especially by refuting the double-burden syndrome narrative [107] and by providing more support, is essential for these societies.

Regarding training and mentorship, as was shown in the results section, women are generally at a disadvantage compared to their male counterparts in gaining adequate learning, mentorship, and networking on entrepreneurship. These barriers have been addressed in the literature [62,68,76,77,106], where lack of knowledge, mentorship, and networking hampers women's ability to overcome further funding and venturing challenges. As informal networks tend to be effective hubs to learn more about entrepreneurship and increase social capital, which is tied to entrepreneurial success, especially among SMEs [108,109]; providing training centers with local female mentors and trainees is one way to foster collaborations among women entrepreneurs and to expand their networks with individuals other than their direct relatives and friends. For this theme, an intriguing finding was observed from the survey, which is the phenomenon of *mandoob*. Known globally—and even in Qatar—as a government Public Relations Officer (PRO), this individual is usually responsible for handling paperwork and forms for novice or aspiring entrepreneurs. The

pervasiveness of this phenomenon in Qatar presents two issues: first, since most of these agents are male, women find themselves at a disadvantage in reaching them due to cultural and communication barriers, and second, unlike established incubator centers, these agents tend to deliver more informal and non-orchestrated mentorship to their clients, in addition to charging high prices for their services. As the suggested policies stress the need to offer adequate mentorship to actual and aspiring female entrepreneurs (either through a *majlis* or through local business female trainers and role models), this would guarantee fairer and more impartial access to the necessary information for both men and women. Further studies on this PRO phenomenon are needed to expand the discussion on this form of mentorship and its repercussions.

Finally, results show that social impact is an essential and inviting aspect for many women participants as to why some prefer to become entrepreneurs or even investors. This is reflected in two questions where women participants selected the option of giving back to society as the main reason to become an entrepreneur or investor. As can be seen from the literature, women's entrepreneurship is one of the main underlying reasons for social sustainability and prosperity. These entrepreneurs often tend "to preserve local resources, contribute to creating diversity in various sectors within their communities; helping society and the economy to become more sustainable by involving local human power and increasing social capacity" [43,67]. Hence, promoting more policies that enhance incentives and regulations for women entrepreneurs and encourage more women investors to invest in different local SMEs would ensure the endurance and sustainability of the entrepreneurship ecosystem within these societies. Still, it is imperative to expand the existing literature with further investigations on female investors' intentions and preferences in this region.

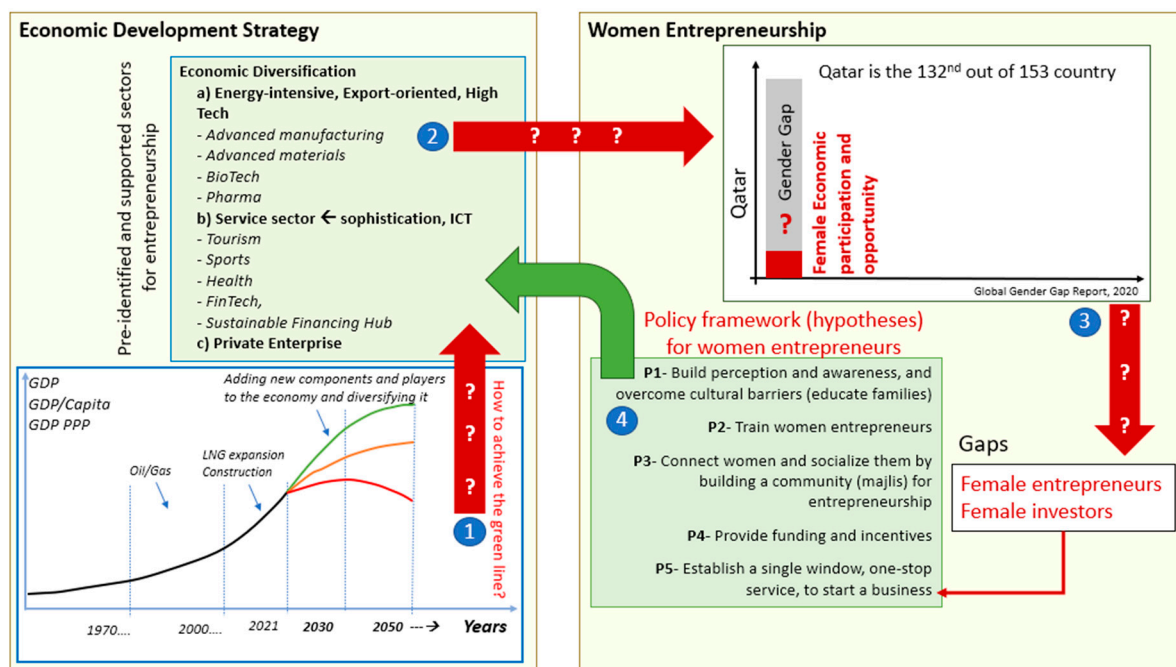
## 5. Conclusions

This study, conducted in Qatar, aimed to consider women's entrepreneurship to uncover the current needs and barriers to this endeavor and pinpoint various policies to help address its challenges. Previous studies presented in the literature review have used the GEM data. However, this study is the first of its kind to be conducted in Qatar, where the survey was developed, distributed, and analyzed by the authors. We first developed a conceptual model based on design and systems thinking approaches to accomplish these aims, informed mainly by the literature. We then proposed an integrated policy framework, particularly tailored for conditions in Qatar, but considering a potential wider use in similar contexts in order to propel women's entrepreneurship and increase their involvement in the society by suggesting five policies. In a later stage, we conducted a survey to validate the feasibility and effectiveness of the framework and policies and to expand the existing discussion on women's entrepreneurship in this region. Results identified three main themes: the need to address cultural barriers from institutional and cultural perspectives, the importance of customized training and mentorships that would cater to women's needs and challenges to contribute as active entrepreneurs, and the emerging role of women as entrepreneurial and angel investors. Additionally, the results confirmed the need and eminence of the proposed policies in improving women's entrepreneurship in this region.

In summary, there are three pathways for Qatar's economic diversification and development: continue at the current rate, decrease the expansion, or begin to fall. These paths will be realized depending on Qatar's economic growth plan and national vision, and the former is favorable. To maintain the same rate of economic growth, Qatar should focus on (i) energy-intensive and export-oriented high tech; (ii) sophisticated service sector, particularly ICT and financial sector; and (iii) increasing private sector participation (see Figure 9) [12,36,39,97]. This study is motivated by revealing a pathway, empowering women in entrepreneurship to accomplish the mentioned focal points. Qatar was ranked 132nd out of 153 nations in promoting women's economic involvement and opportunity [98]. Therefore, we identified the lack of female entrepreneurs and investors and then proposed the policy framework for enhancing women's entrepreneurship and, thus, economic diversification and growth (see Figure 9). Furthermore, this research



validated the proposed policies and aspects above by surveying a large sample of aspiring and existing male and female entrepreneurs in Qatar by considering important multidimensional factors beyond gender, notably nationality, educational level, and marital status. Given the dearth of studies reporting on similar analyses, we believe that this study's findings would enrich the existing discussions on female entrepreneurship and assist in highlighting new areas, such as women investors and institutional policies, to be explored.



**Figure 9.** The summary of the proposed policy framework for enhancing female entrepreneurship, and thus economic diversification and growth.

Nonetheless, there are certain limitations to the study. First, the survey did not question women investors' preference or willingness to invest in other women's or men's start-ups. Understanding this point would better explain women investors' behavior and attitude in this region, probably in a follow-up future study. Second, questions did not ask whether women need the support and presence of a male relative when opening their own business. In the case of such a policy existing, the survey did not delve into addressing women's perceptions of such a policy and whether it represents an inconvenience to them or not. Finally, although the sample of this study is quite large and diverse, future studies need to delve into surveying only women entrepreneurs' perceptions about these proposed policies more directly and explicitly. As a future step for this research, and given the design thinking approach, the authors consider collaborating with governmental (e.g., Qatar Development Bank-QDB) or semi-governmental (e.g., Qatar Business Incubation Center- QBIC) entities to conduct a pilot study on the proposed policies and to track their implementation for the further improvement of the policies and the suggested framework.

**Author Contributions:** Investigation, M.A.-Q. and M.F.Z.; Methodology, M.A.-Q.; Writing—original draft, M.A.-Q. and M.F.Z.; Writing—review and editing, M.A.-Q., M.F.Z., I.A. and M.K. All authors have read and agreed to the published version of the manuscript.

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**Institutional Review Board Statement:** The study was conducted in accordance with the Declaration of Helsinki, and approved by Qatar Biomedical Research Institute Institutional Review Board (protocol code QBRI-IRB 2020-06-020 and date of approval 15-06-2020).

**Informed Consent Statement:** Not applicable.

**Data Availability Statement:** Not applicable.

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**Conflicts of Interest:** The authors declare no conflict of interest.

Appendix A

Survey results with corresponding number of the question used in the validation and discussion section.

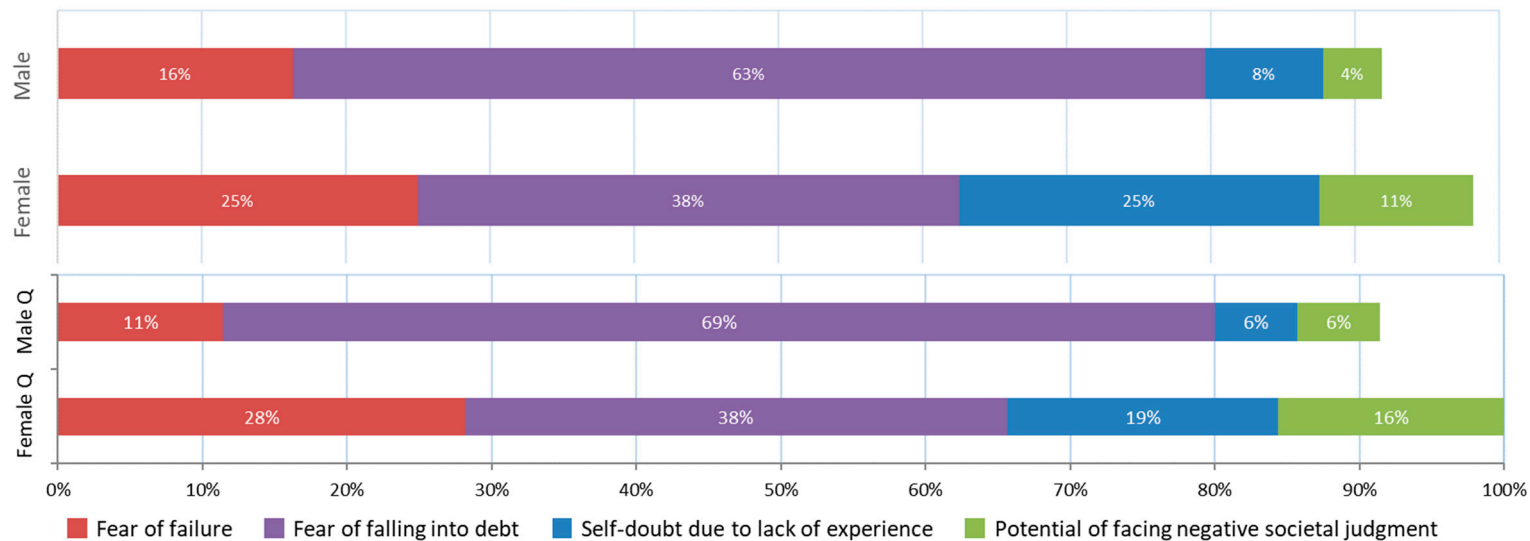
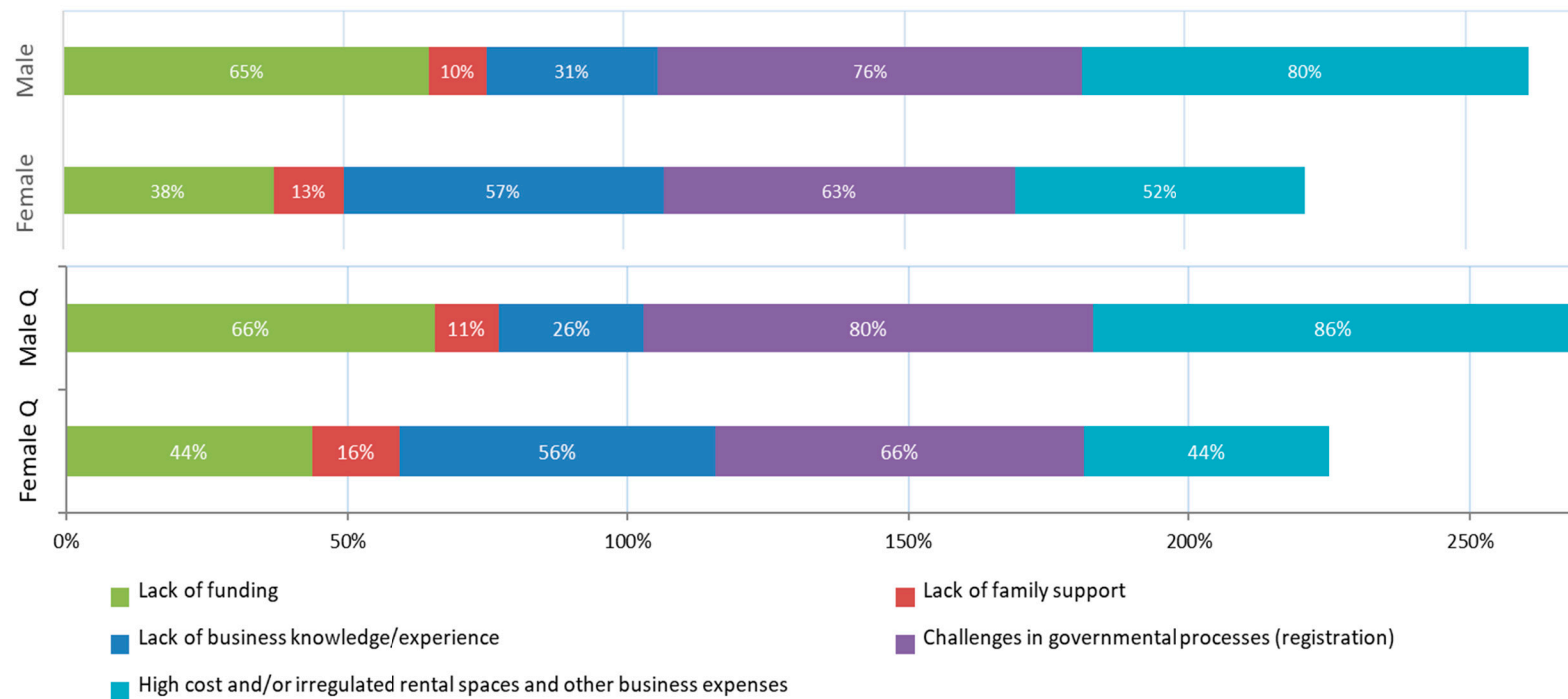
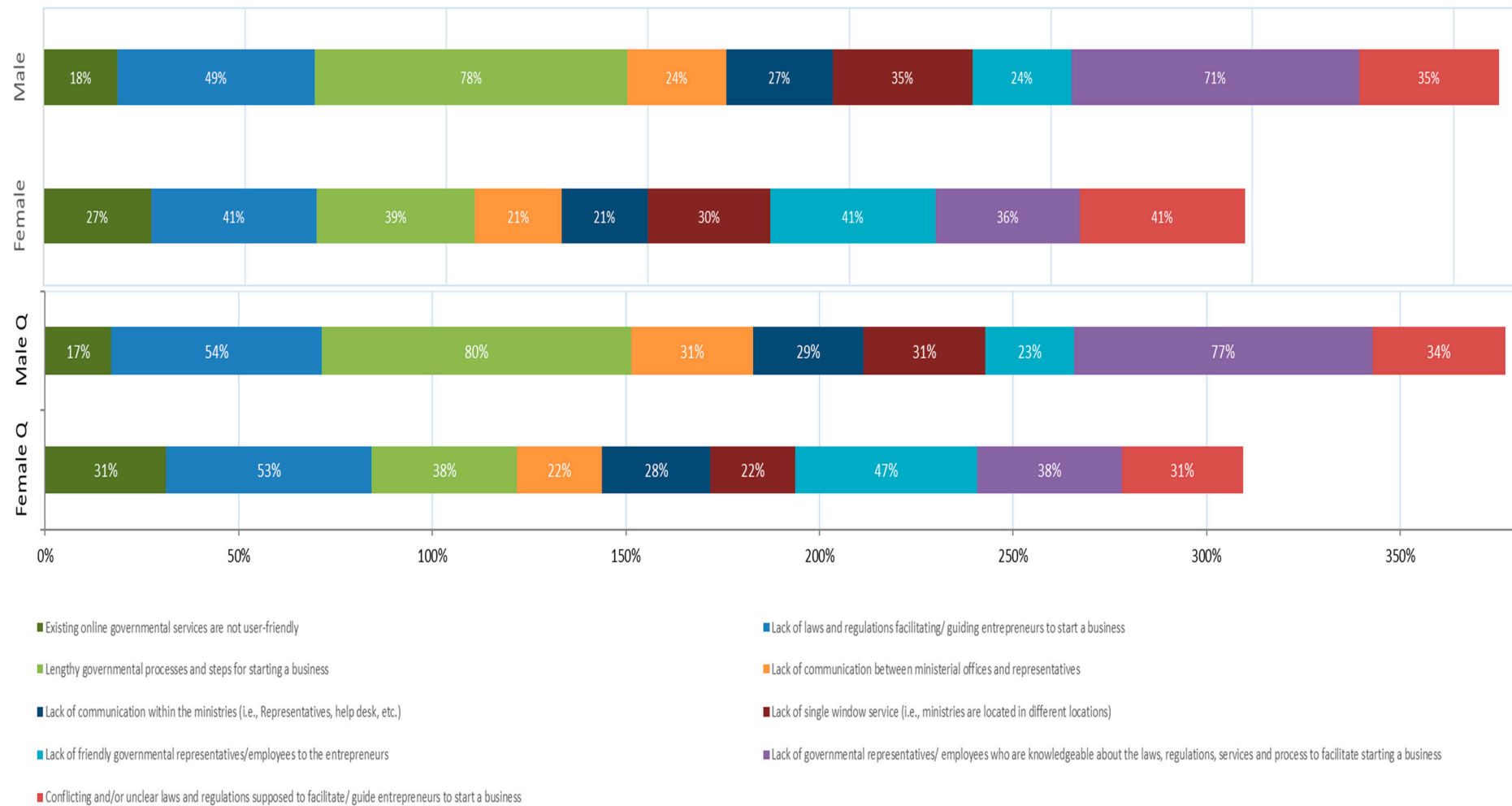


Figure A1. Survey question 15: What is the most internal/intrinsic barrier you had when you became an entrepreneur? (entrepreneurs internal barriers).

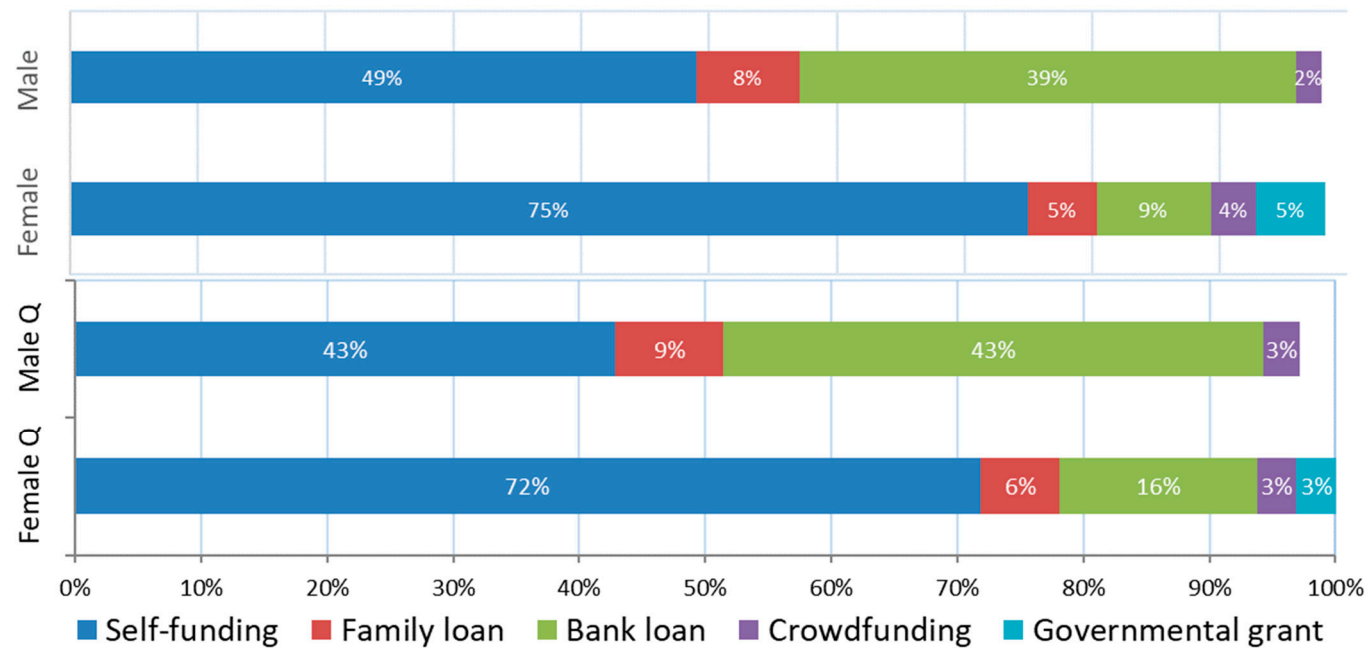


**Figure A2.** Survey question 16: In your opinion, what are the main external/extrinsic barriers facing entrepreneurs in Qatar (select the top three challenges)? (entrepreneurs external barriers).

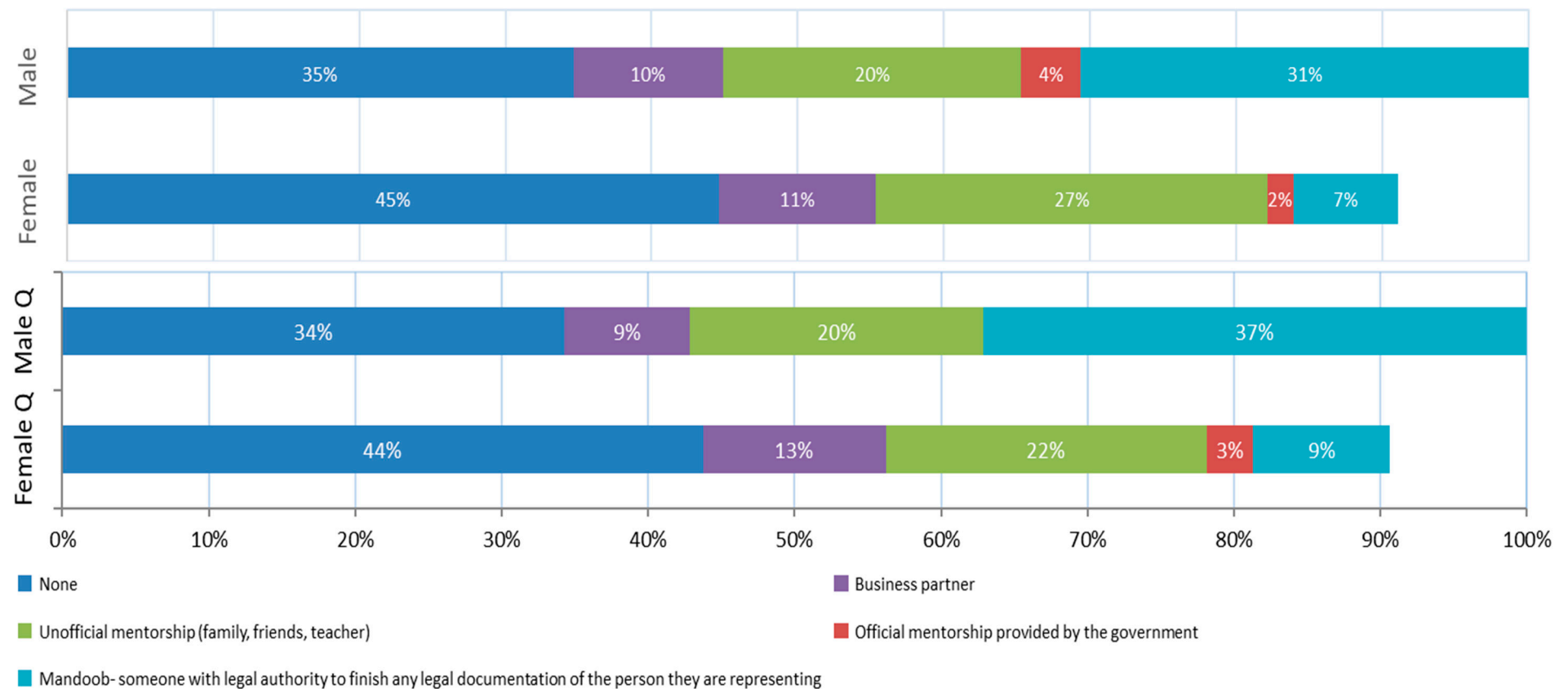


**Figure A3.** Survey question 17: In your opinion, what are the most governmental procedural challenges one can face when starting a business? (select top three) (entrepreneur answers).

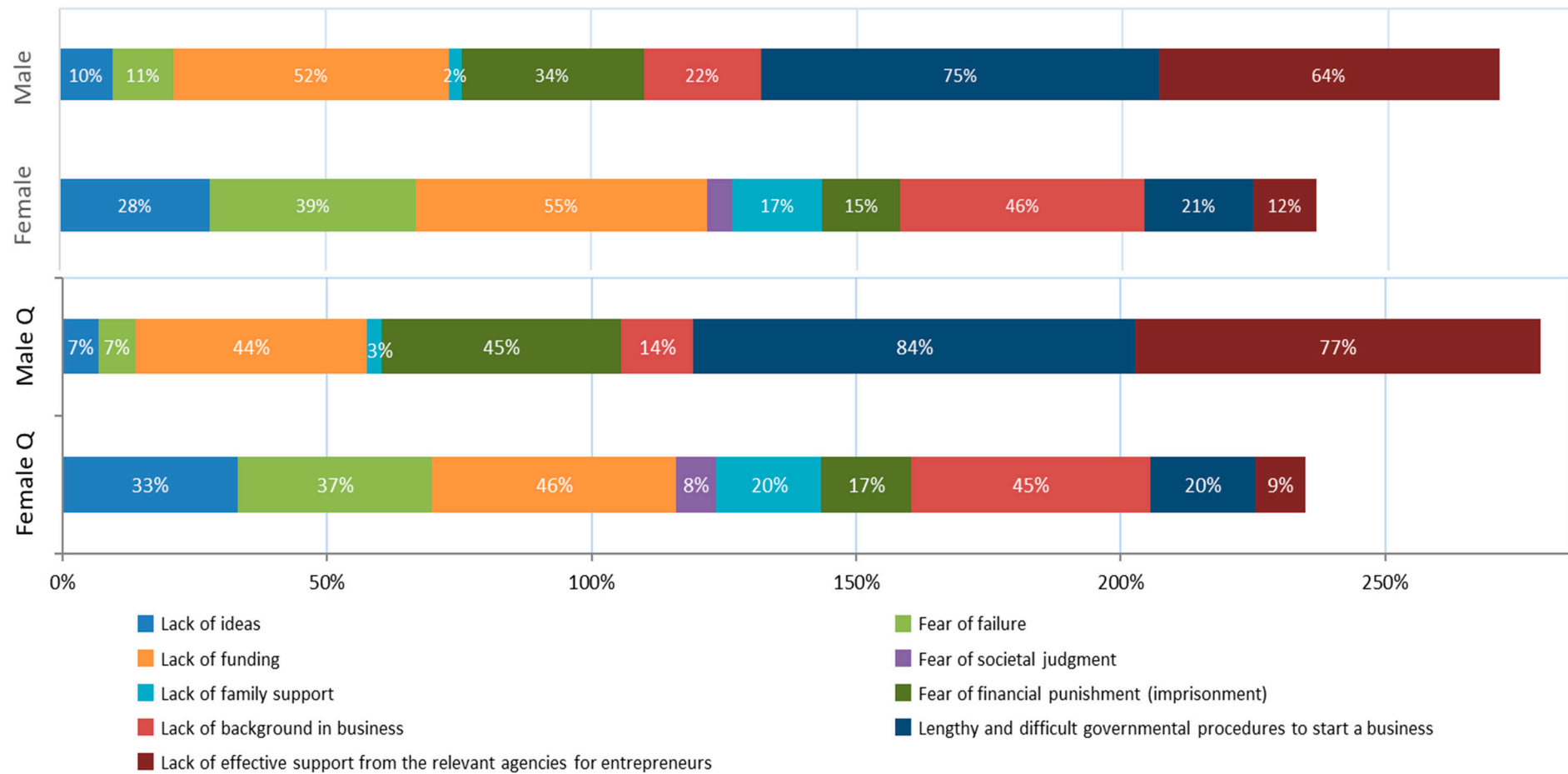




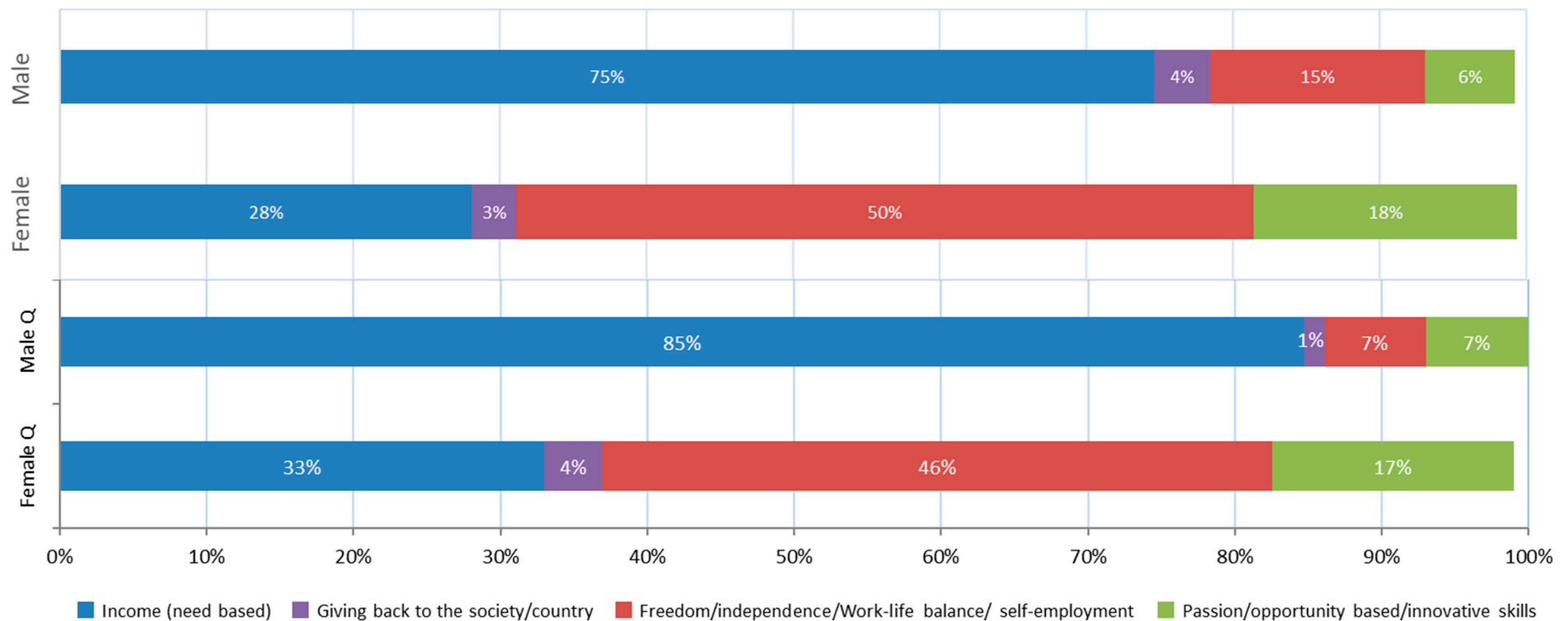
**Figure A4.** Survey question 18: Where did you seek the main investment for your business? (entrepreneur).



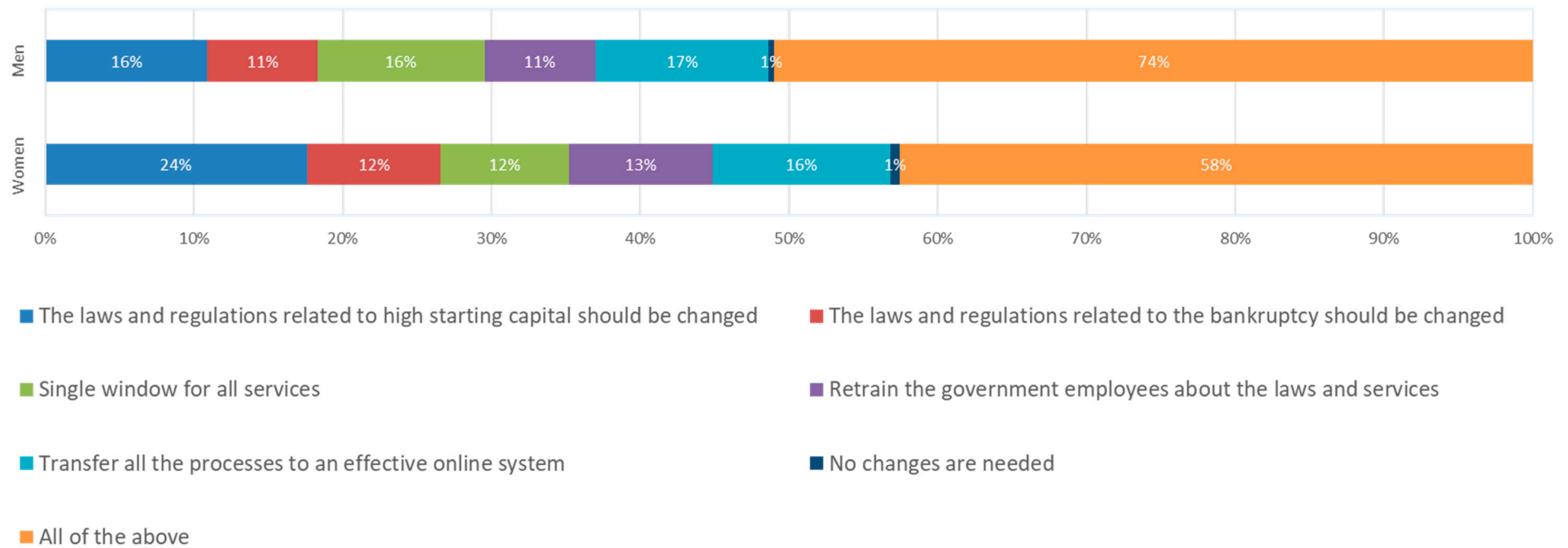
**Figure A5.** Survey question 19: What kind of mentorship have you received to start your business, if any? (mentorship received by entrepreneurs).



**Figure A6.** Survey question 21: What are your reasons for not pursuing opening a business in Qatar? (select top three reasons) (non-entrepreneur answers).

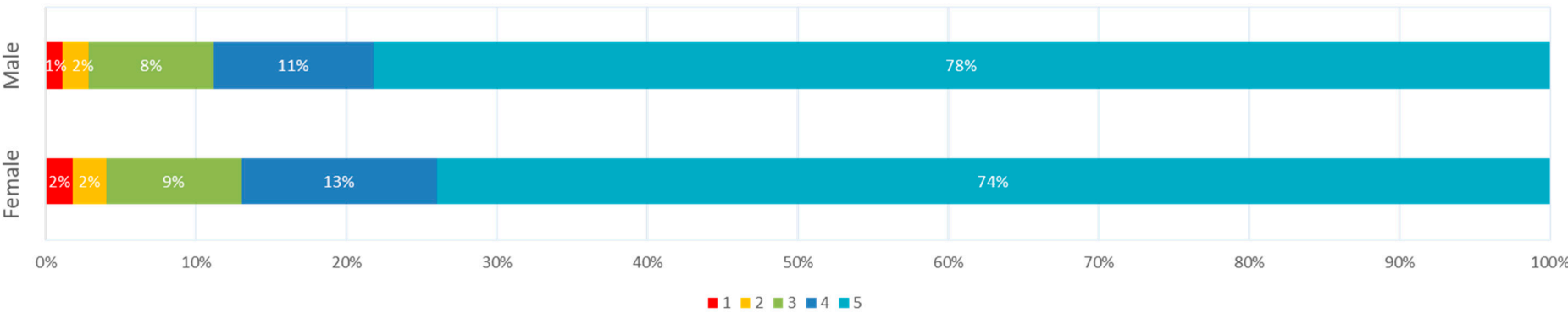


**Figure A7.** Survey question 22: Which of the following may be the most important reason why you became an entrepreneur? Q10 (entrepreneur answers).

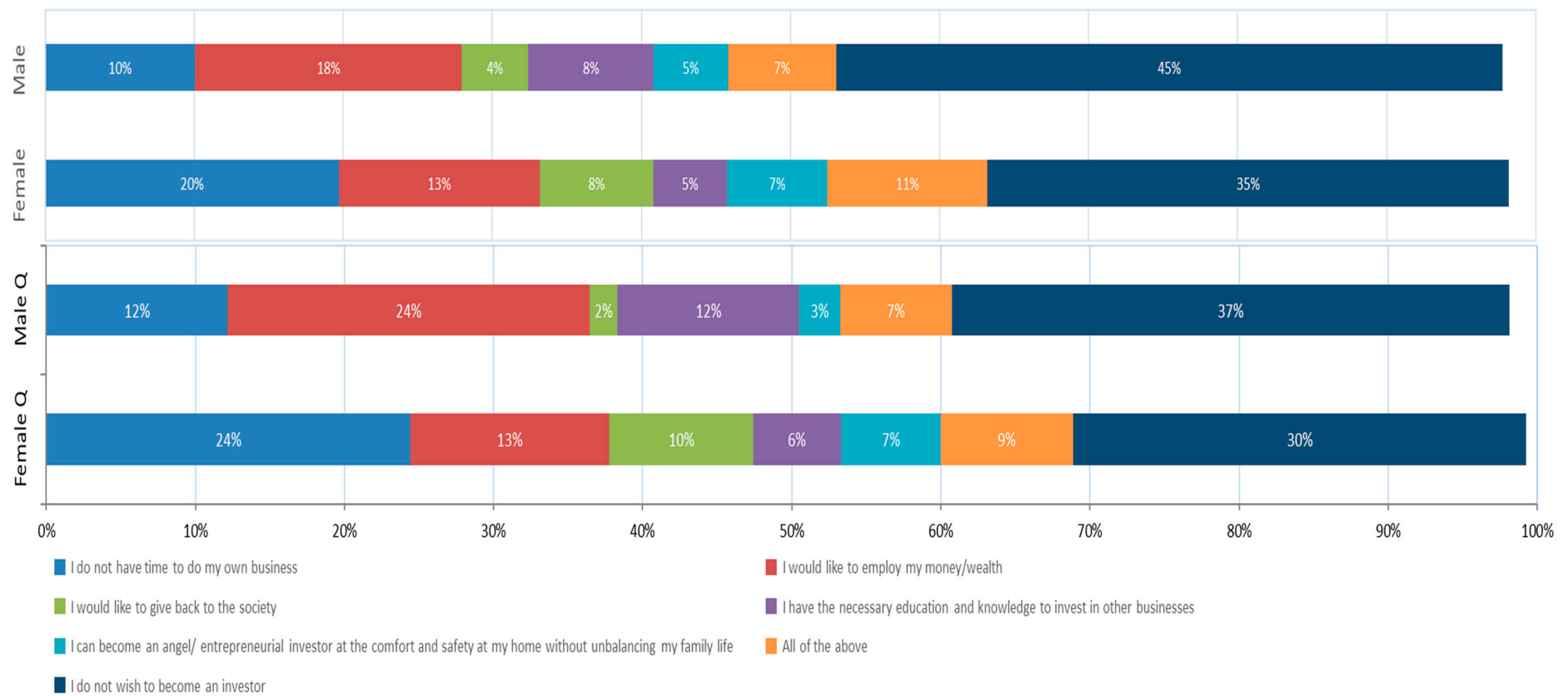


**Figure A8.** Survey question 28: In your opinion regarding the laws, government regulations and processes for starting a business in Qatar, what changes are needed to make the process more effective and efficient?

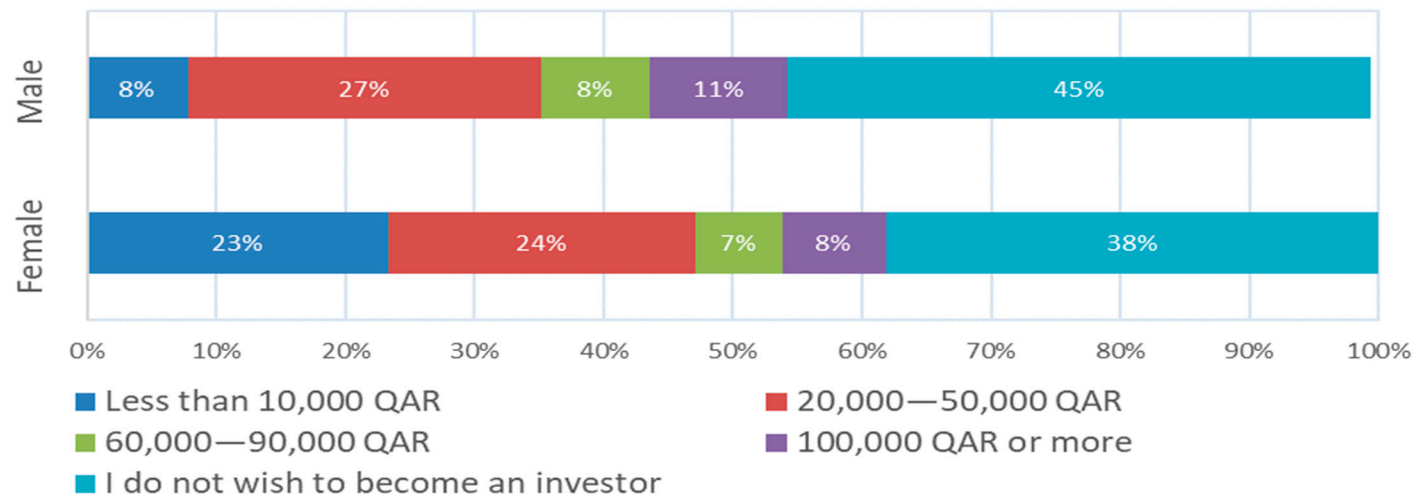




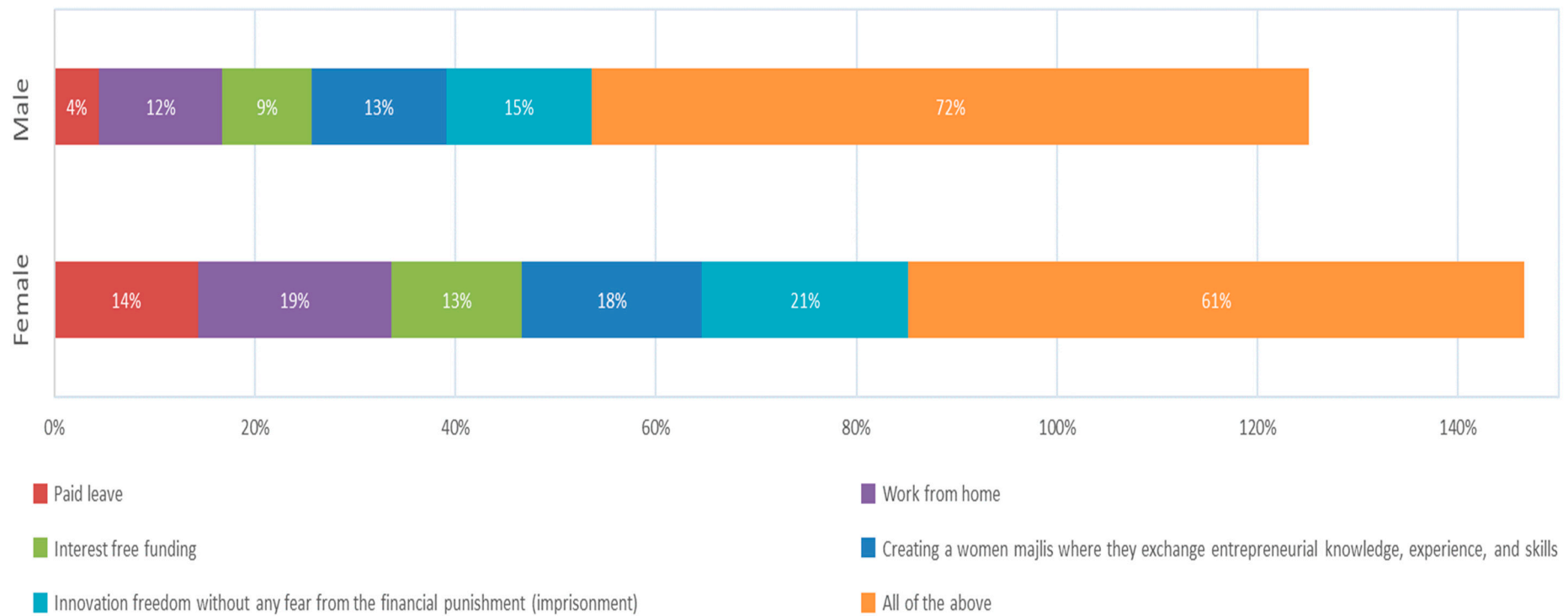
**Figure A9.** Survey question 29: On a scale 1–5 (1 being low and 5 being high), how important is the family support for women who would like to start a business?



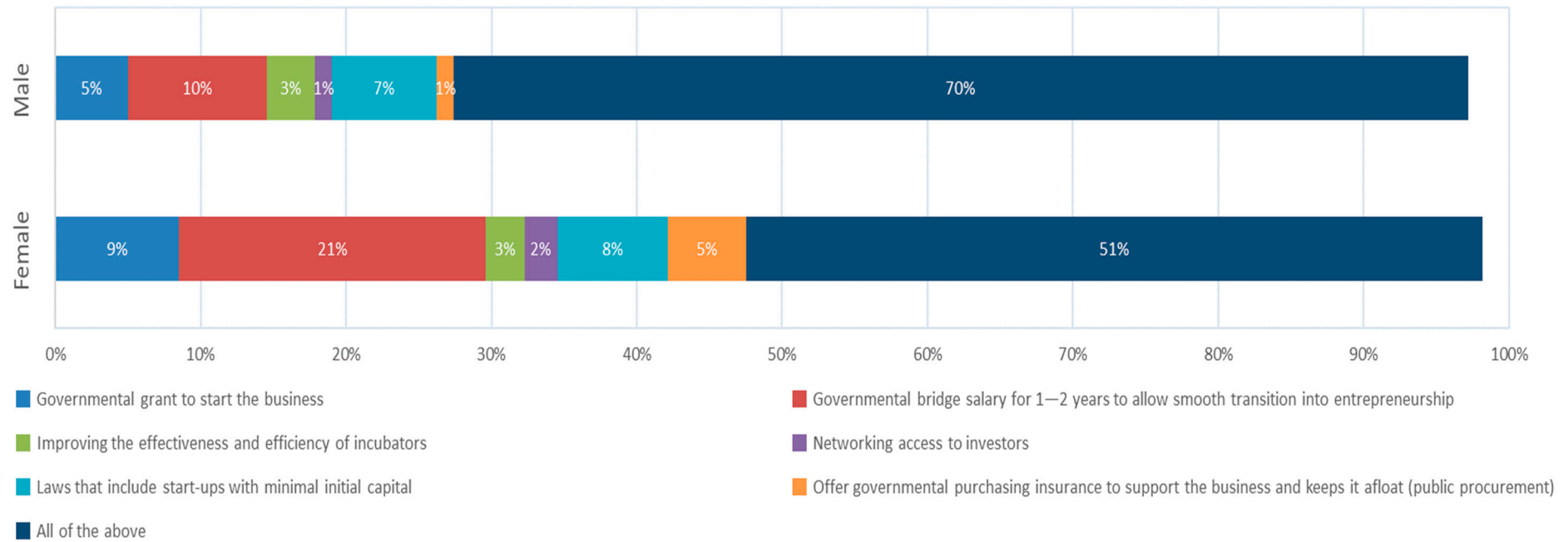
**Figure A10.** Survey question 32: Why would you prefer to become an investor?



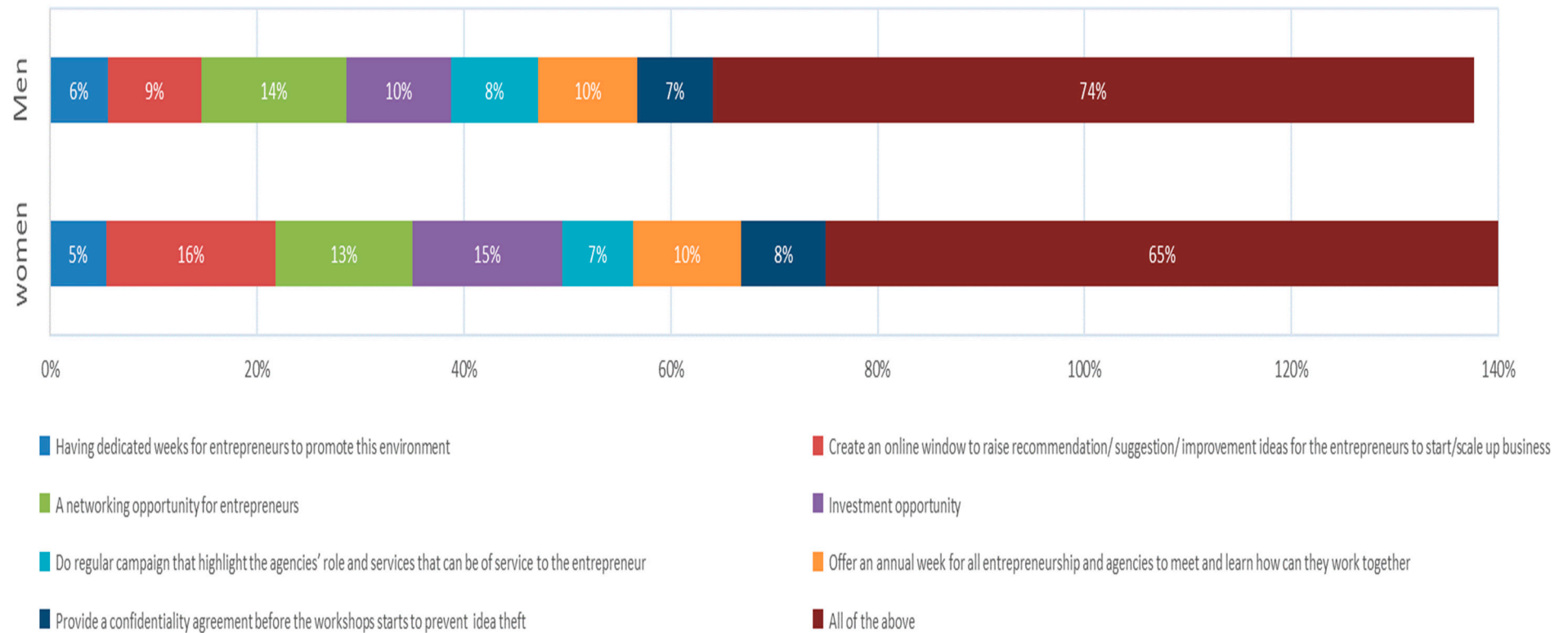
**Figure A11.** Survey question 33: If yes, what would be a typical annual rate that you would be comfortable to invest to start with?



**Figure A12.** Survey question 34: In your opinion, what are the most important factors to encourage women to become an entrepreneur?



**Figure A13.** Survey question 35: If you are employed, what type of governmental incentive would attract you to leave your stable job and become an entrepreneur?



**Figure A14.** Survey question 36: In addition to their existing services, what should the entrepreneurship agencies do/offer/provide?



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