

# Economic Opportunities and Challenges Faced in Business Relationships Between Qatari and Nigerian Women Entrepreneurs

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Publication Date: 2025/09/15

**Abstract:** In an increasingly interconnected global economy, the role of women entrepreneurs has become crucial in driving innovation, creating jobs, and fostering economic growth. This article explores the unique economic opportunities and challenges faced by Qatari and Nigerian women entrepreneurs as they engage in business relationships across borders. Both nations possess rich cultural heritages and burgeoning markets that present fertile ground for collaboration. However, these women also encounter distinct challenges—ranging from access to funding and resources to cultural barriers—that can hinder their entrepreneurial aspirations. By examining the current landscape, cultural influences, and success stories, this article aims to illuminate the pathways for enhancing bilateral business relationships between Qatari and Nigerian women, ultimately paving the way for more inclusive and sustainable economic development. This study used secondary data from peer-reviewed publications and secondary statistics from both countries' business blueprints. The study shows that women entrepreneurs suffer from challenges such as cultural differences that exist between Qatar and Nigeria; the differing levels of access to resources; legal and regulatory frameworks complicate cross-border partnerships; language barriers; Networking opportunities between Qatari and Nigerian women are limited; and societal attitudes towards women in business. Despite these challenges, there are several opportunities such as the energy sector, tourism sector, textile, Agriculture and telecommunications sectors. The study concludes that the successful partnerships between Qatari and Nigerian women entrepreneurs represent a powerful force for economic growth and social development. By leveraging their complementary resources and expertise, embracing digital technologies, and actively seeking support from governmental and non-governmental organisations, these women are creating innovative businesses, fostering cultural exchange, and shaping the future of their respective economies. While challenges remain, the potential for these partnerships to create lasting positive impact is undeniable. Moving forward, a focus on equitable partnerships, ethical business practices, and continued investment in education and mentorship will be essential to ensuring the long-term sustainability and success of these collaborations. It recommends almost others that Qatari investors could be encouraged to engage with Nigerian female-led businesses through impact investing models that focus on social returns alongside financial benefits. Building alliances between women's business associations in both countries could promote dialogue, mentorship, and shared learning experiences. By establishing collaborative frameworks and programs, both Qatari and Nigerian women can better circumvent existing barriers and enhance their competitive advantage.

**Keywords:** *Economic Opportunities; Economic and Social Challenges; Business Relationship; Qatari Women Entrepreneurs; Nigerian Women Entrepreneurs.*

**How to Cite:** Hessa K. Al-Suwaidi; Dr. Osigbodi Ajose (2025) Economic Opportunities and Challenges Faced in Business Relationships Between Qatari and Nigerian Women Entrepreneurs. *International Journal of Innovative Science and Research Technology*, 10(8), 2990-3005. <https://doi.org/10.38124/ijisrt/25aug927>

## I. INTRODUCTION

Entrepreneurship among women is increasingly recognised as a vital force for economic development and social progress globally.[1] In Qatar and Nigeria, women entrepreneurs are making significant strides, albeit within distinct cultural, economic, and regulatory environments. In Qatar, women's entrepreneurship is shaped by the nation's ambitious economic diversification plans and its commitment to gender equality within the framework of Islamic

tradition.[2] The Qatari government has actively promoted female participation in the workforce and business ownership through various initiatives, including funding programs, training, and mentorship opportunities. These efforts are designed to reduce the country's reliance on hydrocarbons and foster a knowledge-based economy.[3]

Nigeria, on the other hand, presents a different context. As Africa's largest economy, Nigeria has a vibrant entrepreneurial culture driven by necessity and

opportunity.[4] Nigerian women entrepreneurs are known for their resilience and resourcefulness, often starting businesses in the informal sector with limited access to capital and formal education.[5] Despite these challenges, they contribute significantly to the country's GDP and are crucial in addressing unemployment and poverty.

The motivations driving women entrepreneurs in Qatar and Nigeria are diverse, reflecting their unique circumstances and aspirations. In Qatar, many women are motivated by a desire to contribute to their nation's development, achieve financial independence, and pursue personal fulfilment.[6] The availability of government support and access to funding encourages them to venture into sectors such as technology, education, healthcare, and fashion. Qatari women often leverage their education and international exposure to create innovative businesses that cater to the needs of a modernising society.[7] In Nigeria, economic necessity is a primary driver for women's entrepreneurship. With high unemployment rates and limited formal job opportunities, many women turn to entrepreneurship as a means of survival and economic empowerment.[8] They often start small-scale businesses in sectors such as agriculture, retail, and services, utilising their local knowledge and networks to create value.[9] Nigerian women entrepreneurs also see business ownership as a way to achieve greater autonomy and flexibility, allowing them to balance work and family responsibilities.

Despite the opportunities available, women entrepreneurs in both Qatar and Nigeria face significant challenges. In Qatar, cultural norms and expectations can sometimes limit women's mobility and access to networks.[10] While the government actively supports women's entrepreneurship, some women may still encounter resistance from traditional segments of society. Access to finance can also be a barrier, as women may face discrimination from banks and investors who are more inclined to fund male-owned businesses.[11] In Nigeria, the challenges are more pronounced. Women entrepreneurs often struggle with limited access to capital, inadequate infrastructure, and a complex regulatory environment.[12] The lack of reliable electricity, poor transportation networks, and bureaucratic hurdles can significantly hinder their ability to start and grow businesses. Additionally, Nigerian women entrepreneurs often face societal biases and gender discrimination, which can affect their access to resources and opportunities.[13]

The impact of women entrepreneurs on the Qatari and Nigerian economies is substantial. In Qatar, women-owned businesses contribute to economic diversification, innovation, and job creation.[14] They bring new perspectives and ideas to the market, driving competition and improving the quality of goods and services. Qatari women entrepreneurs also serve as role models for younger generations, inspiring them to pursue their entrepreneurial dreams.[15] In Nigeria, women entrepreneurs play a critical role in poverty reduction, employment generation, and economic growth.[16] They create jobs for themselves and others, contributing to household incomes and improving living standards. Nigerian women entrepreneurs are also known for their resilience and

innovation, often finding creative solutions to overcome challenges and create value in their communities.[17] Their contributions are particularly significant in rural areas, where they support local economies and empower marginalised groups.

The governments of Qatar and Nigeria have implemented various policies and programs to support women's entrepreneurship. In Qatar, the government provides financial assistance, training, and mentorship programs through agencies such as Qatar Development Bank and Qatar Business Incubation Centre.[18] These initiatives aim to equip women entrepreneurs with the skills and resources they need to succeed in business. In Nigeria, the government has launched initiatives such as the Government Enterprise and Empowerment Programme (GEEP) and the Central Bank of Nigeria's (CBN) Micro, Small, and Medium Enterprises Development Fund (MSMEDF) to provide access to finance for women entrepreneurs.[19] However, implementation challenges and bureaucratic bottlenecks often limit the effectiveness of these programs. Non-governmental organisations (NGOs) and international development agencies also play a crucial role in supporting women's entrepreneurship in Nigeria, providing training, mentorship, and access to markets.

The future of women's entrepreneurship in Qatar and Nigeria is promising, with increasing opportunities for growth and innovation. In Qatar, the focus will likely be on leveraging technology and innovation to create high-value businesses in sectors such as artificial intelligence, renewable energy, and healthcare.[20] Qatari women entrepreneurs will also play a key role in promoting sustainable development and contributing to the country's vision for a diversified and knowledge-based economy. In Nigeria, the growth of women's entrepreneurship will depend on addressing the systemic challenges that hinder their progress.[21] Improving access to finance, infrastructure, and education will be crucial in unlocking the potential of Nigerian women entrepreneurs. Additionally, creating a more supportive regulatory environment and promoting gender equality will be essential in fostering a thriving entrepreneurial ecosystem.

On this premise, in an increasingly interconnected world, the entrepreneurial spirit of women in diverse regions is gaining prominence, particularly in Qatar and Nigeria. Both countries are witnessing a surge in female entrepreneurs who are not only driving economic growth but also fostering cross-cultural exchanges.[22] This article explores the unique economic opportunities and challenges faced by Qatari and Nigerian women entrepreneurs as they navigate the complexities of business relationships. By examining the landscape of entrepreneurship in both nations, the cultural factors influencing collaboration, and the supportive governmental policies in place, we aim to shed light on the potential for fruitful partnerships. As these women seek to leverage their strengths, understanding the dynamics at play will be crucial in building sustainable and successful business ventures.

## II. STATEMENT OF PROBLEM

In Qatar, women entrepreneurship is on the rise like a well-baked loaf of khobz. With a supportive governmental framework, such as the Qatar National Vision 2030, women are encouraged to step into the business world.[23] Programs aimed at fostering female entrepreneurs, like the Qatar Businesswomen Association, are like fairy godmothers waving their magic wands, providing mentorship and resources. This progressive environment is rapidly changing traditional narratives, allowing women to make their mark across various sectors, from hospitality to tech.[24] Meanwhile, Nigerian women entrepreneurs are showing resilience that could rival a superhero's. With an economy bustling with potential, women are increasingly taking the reins, launching businesses that not only contribute to the national GDP but also empower their communities. Initiatives like the Nigerian Women's Trust Fund and various microfinance programs have turned dreams into reality, enabling women to overcome hurdles and build thriving enterprises, despite facing more than a few bumps on the entrepreneurial road.[25]

Qatar and Nigeria women entrepreneurs face distinct challenges that hinder their potential contribution to economic growth. Addressing these problems requires understanding their specific contexts and developing tailored solutions. In Qatar, a high-income country with a patriarchal society, women entrepreneurs encounter sociocultural barriers.[26] Traditional gender roles limit their access to male-dominated networks crucial for business growth. The prevailing cultural norms may discourage women from pursuing business ventures, restricting their opportunities and societal support. Despite Qatar's progressive laws and policies supporting gender equality, these cultural attitudes persist, impacting women entrepreneurs' ability to thrive. Additionally, Qatari women entrepreneurs struggle with limited access to finance. Banks and investors often perceive women-owned businesses as riskier investments, resulting in fewer funding opportunities.[27] The lack of collateral and credit history further compounds this issue. While government initiatives aim to support SMEs, women entrepreneurs may lack awareness of these programs or face complex application processes.

In Nigeria, a developing country with a vibrant entrepreneurial landscape, women entrepreneurs grapple with economic and infrastructural challenges. Limited access to finance is a significant obstacle. High interest rates, collateral requirements, and stringent lending conditions disproportionately affect women entrepreneurs, particularly those in rural areas.[28] Microfinance institutions offer some relief, but their reach remains limited. Nigeria's inadequate infrastructure poses another major hurdle. Unreliable electricity, poor transportation networks, and limited access to technology increase operational costs and hinder business growth.[29] These challenges disproportionately affect women entrepreneurs who often lack the resources to overcome them.

Corruption and bureaucratic hurdles also impede women's entrepreneurship in Nigeria.[30] Navigating complex regulations, obtaining permits, and dealing with corrupt officials consume time and resources, discouraging many women from starting or expanding their businesses. Streamlining regulations and combating corruption are essential for creating a more enabling environment. Addressing these challenges requires multifaceted approaches.

In Qatar, promoting gender equality through education and awareness campaigns can challenge traditional norms and empower women entrepreneurs.[31] Providing targeted financial support, mentorship programs, and networking opportunities can help them overcome barriers to growth. In Nigeria, improving infrastructure, streamlining regulations, and combating corruption are crucial for creating a more conducive business environment.[32] Providing access to affordable finance, skills training, and technology can empower women entrepreneurs and unlock their potential to drive economic development. By addressing these challenges, Qatar and Nigeria can harness the power of women entrepreneurship for sustainable and inclusive growth.

## III. AIM AND OBJECTIVES OF THE STUDY

This study aims to examine the economic opportunities and challenges faced by women entrepreneurs in the business relationship between Qatar and Nigeria. However, the specific objectives of the research include:

- To explore what economic opportunities exist in business relationships between Qatari and Nigerian women entrepreneurs.
- To examine what challenges faced in business relationships between Qatari and Nigerian women entrepreneurs.
- To suggest strategies for enhancing these business relationships in the modern context.

## IV. REVIEW OF RELATED LITERATURE

### A. Women Entrepreneurs

Women's entrepreneurship is driven by various factors, including the desire for independence, work-life balance, and the pursuit of innovative ideas. These motivations often differ from those of their male counterparts, who may be more focused on financial gain and business expansion. A study by Ennis (2019) indicated that women are more likely to start businesses to achieve personal fulfilment and contribute to their communities.[33] However, this perspective is not universal. Other studies suggest that necessity-driven entrepreneurship is also a significant factor for women, particularly in developing countries where economic opportunities are limited.[34] Despite their growing presence, women entrepreneurs face numerous challenges. Access to finance remains a significant hurdle, with women often receiving less funding than men for similar ventures. This disparity is attributed to several factors, including gender bias among investors and the fact that women tend to seek smaller loans, which may

be perceived as less profitable.[35] Beyond funding, women also encounter difficulties in accessing networks and mentorship opportunities, which are crucial for business growth and sustainability. Male-dominated business networks can be difficult for women to penetrate, limiting their access to valuable information and support.[36]

Cultural and societal factors also play a significant role in shaping the experiences of women entrepreneurs. In some societies, traditional gender roles and expectations can hinder women's ability to start and manage businesses. The pressure to balance work and family responsibilities often falls disproportionately on women, making it challenging to dedicate the necessary time and energy to their ventures. Furthermore, women may face discrimination and stereotypes that undermine their credibility and limit their opportunities.[37] The impact of women-owned businesses extends beyond economic contributions. Studies have shown that women entrepreneurs are more likely to prioritise social and environmental goals in their business models. They often create employment opportunities for other women and invest in community development initiatives. A report by the World Bank (2021) highlighted that women-owned businesses are more likely to offer flexible work arrangements and support employee well-being, contributing to a more inclusive and equitable economy.[38]

Recent research has focused on the role of technology in empowering women entrepreneurs. E-commerce platforms and social media have provided new avenues for women to reach customers and expand their businesses, overcoming geographical barriers and traditional market constraints. Digital tools also enable women to access online training and resources, enhancing their business skills and knowledge. However, the digital divide remains a challenge, as not all women have equal access to technology and digital literacy skills.[39] The COVID-19 pandemic has presented both challenges and opportunities for women entrepreneurs. Many women-owned businesses have been disproportionately affected by lockdowns and economic disruptions, particularly those in sectors such as retail, hospitality, and personal services. However, the pandemic has also spurred innovation and resilience, with many women entrepreneurs adapting their business models to meet changing customer needs and leveraging digital technologies to stay afloat. A study by Morales and Prasetyo (2025) found that women entrepreneurs were more likely to pivot their businesses during the pandemic, demonstrating their adaptability and resourcefulness.

#### *B. Effects of Women Entrepreneurship on the National Economy*

Women entrepreneurs are increasingly recognised as significant contributors to national economies worldwide. Their impact extends beyond simply generating income for themselves and their families; they foster job creation, innovation, and economic growth, leading to more prosperous and equitable societies. One of the most direct impacts of women's entrepreneurship on a national economy is job creation. Women-owned businesses, especially small and medium-sized enterprises (SMEs), are major employers.

Studies show that women entrepreneurs often prioritise hiring other women, thereby contributing to gender equality in the workforce.[41] In developing countries, where formal employment opportunities for women may be limited, entrepreneurship provides a vital pathway to economic empowerment. According to the World Bank, SMEs account for a substantial percentage of employment in many countries, and a significant proportion of these are owned and operated by women.[42] For example, in Sub-Saharan Africa, women entrepreneurs are crucial for job creation in the informal sector, where they run businesses ranging from small-scale agriculture to retail and services. By creating jobs, women entrepreneurs not only reduce unemployment rates but also stimulate economic activity at the grassroots level.

Furthermore, women entrepreneurs often bring fresh perspectives and innovative solutions to the market.[43] They identify unmet needs and develop products and services that cater to diverse consumer segments. Their unique experiences and insights can lead to disruptive innovations that challenge established industries and drive economic progress. Research suggests that women-led businesses are more likely to focus on social and environmental impact, creating sustainable business models that benefit both the economy and society.[44] For instance, many women entrepreneurs are at the forefront of developing eco-friendly products, promoting fair trade practices, and addressing social issues such as healthcare and education. These ventures not only generate profits but also contribute to the overall well-being of communities and the environment. In the tech industry, although women are underrepresented, those who do establish startups often introduce groundbreaking technologies and business models, as evidenced by companies focusing on femtech and sustainable solutions.[45]

The contribution of women entrepreneurs to a nation's Gross Domestic Product (GDP) is substantial and growing. As their businesses expand and generate more revenue, they add significantly to the overall economic output of a country.[46] Studies have shown that countries with higher rates of female entrepreneurship tend to have stronger economic growth. This is because women entrepreneurs not only create wealth for themselves but also stimulate economic activity through their supply chains, customer base, and investment decisions. For example, a report by the Boston Consulting Group (BCG) found that if women and men participated equally as entrepreneurs, global GDP could rise by as much as 3 to 6 percent, providing a significant boost to the world economy.[47] In emerging markets, where women entrepreneurs face greater barriers, unlocking their potential could lead to even more dramatic economic gains.

Beyond the purely economic benefits, women's entrepreneurship also plays a crucial role in social development. When women are economically empowered, they are more likely to invest in their families' health, education, and well-being.[48] This leads to improved outcomes for children, stronger communities, and a more



equitable society overall. Research has consistently shown a positive correlation between women's economic empowerment and indicators of social development. For instance, studies by organisations like UN Women have demonstrated that women entrepreneurs are more likely to prioritise education for their daughters, which in turn increases female literacy rates and empowers future generations.[49] Additionally, women entrepreneurs often serve as role models and mentors for other women, inspiring them to pursue their entrepreneurial dreams. This creates a virtuous cycle of empowerment, where success breeds more success and drives positive social change.

#### ➤ *Effects on the Qatari Economy*

Women entrepreneurs are playing a vital role in shaping Qatar's economy, bringing fresh ideas, creating jobs, and contributing to the country's overall prosperity. Their impact extends across various sectors, from technology and fashion to education and healthcare, showcasing their diverse talents and ambitions.

One of the most significant effects of women entrepreneurs is their contribution to economic diversification.[50] Qatar, like many Gulf countries, has historically relied heavily on the oil and gas sector. However, women-owned businesses are helping to broaden the economic base by venturing into new industries and developing innovative products and services. For example, many Qatari women have started successful fashion brands that blend traditional designs with modern styles, catering to both local and international markets.[51] Similarly, women-led tech startups are developing solutions for e-commerce, education, and healthcare, addressing specific needs within the Qatari context. Moreover, women entrepreneurs are key job creators. As their businesses grow, they provide employment opportunities for both men and women, reducing unemployment rates and improving livelihoods.[52] These businesses often foster inclusive work environments that promote gender equality and empower employees, contributing to a more balanced and equitable society.

The success of women entrepreneurs in Qatar also serves as an inspiration for others. Their achievements challenge traditional gender roles and demonstrate that women can excel in business leadership. This encourages more women to pursue their entrepreneurial dreams, further driving economic growth and innovation. The Qatari government and various organisations actively support women entrepreneurs through funding programs, training initiatives, and mentorship opportunities.[53] These efforts recognise the valuable contributions of women to the economy and aim to create a supportive ecosystem that enables them to thrive. In recent years, there has been a noticeable increase in the number of women-owned businesses in Qatar, reflecting the growing recognition of their economic potential.[54] As these businesses continue to grow and expand, their impact on the Qatari economy will become even more pronounced. Women entrepreneurs are not only driving economic growth but also contributing to

social progress and helping to shape a more inclusive and prosperous future for Qatar.

#### ➤ *Effects on the Nigerian Economy*

In recent years, the role of women entrepreneurs in the Nigerian economy has gained significant attention. As the world progresses towards gender equality, the contribution of women to economic growth and development becomes increasingly vital. Women entrepreneurs in Nigeria are transforming the economic landscape by starting businesses that not only create jobs but also foster innovation and enhance community development.[55] One of the primary effects of women entrepreneurs on the Nigerian economy is job creation. According to the National Bureau of Statistics, small and medium enterprises, which are often led by women, account for a substantial portion of employment in Nigeria.[56] For instance, women-run businesses in sectors such as fashion, food processing, and technology are employing thousands of Nigerians, thereby reducing unemployment rates. This job creation is crucial in a country where youth unemployment is a pressing issue, as it helps to provide opportunities and income for families. Moreover, women entrepreneurs contribute to the economy through innovation. Many female entrepreneurs are introducing new products and services tailored to the needs of their communities.[57] For example, women in the agricultural sector are adopting modern farming techniques and agro-processing methods, enhancing food security and increasing productivity. By integrating technology into their businesses, women are not only improving their operations but also inspiring others to follow suit. This innovation is essential for driving economic growth and competitiveness in Nigeria.

Furthermore, women entrepreneurs play a significant role in community development. Many businesswomen engage in corporate social responsibility initiatives, contributing to education, health care, and environmental sustainability.[58] Through their businesses, these women often support local initiatives, offering scholarships, funding health programs, and promoting environmental conservation. Their efforts not only enhance the quality of life in their communities but also create a positive ripple effect on the economy. However, despite their contributions, women entrepreneurs in Nigeria face numerous challenges. Access to finance remains a significant barrier, with many women unable to secure loans due to a lack of collateral or insufficient credit history.[59] Additionally, cultural stereotypes and societal expectations can hinder women's entrepreneurial ambitions. Addressing these challenges through targeted policies and support systems is crucial for maximising the impact of women entrepreneurs on the economy.

## V. METHODOLOGY

The research method of the study is the historical method of data analysis, which employs secondary sources of information in the generation process of the research. In the current secondary research study, the researchers used a more systemised approach in the search for the relevant literature and access to the relevant data on this research topic through

various sources. This also meant conducting comprehensive searches of academic databases, peer-reviewed journals and other scholarly sources to acquire information regarding the topic under research [60]. The review checklist was comprised of 175 academic publications, whereby analysts have proposed to adhere to after searching through the academic journals and the academic websites. The quality and utility assessments were performed on all of the selected research.

There were at least 30 academic literary pieces on research concerning the topics of each of the subject matters, and some even underwent research involving the general survey research method (which did not go further into the investigation). This has been followed by a critical appraisal and integration of the information by the researcher in an attempt to identify patterns, trends and gaps of the already existing literature [61]. Such form of research allows the researcher not only to inherit the mantle of the previous research but also to show where further work still has to be done. Overall, the methodology in such a study involving secondary research is a structured and comprehensive approach to the synthesis of already available information on a certain topic. By reviewing and analysing so many works of literature, the researcher would be in a position to provide a flexible survey of the research situation within the field.

## VI. RESULTS AND DISCUSSION

### A. Economic Opportunities for Women Entrepreneurs

In the contemporary global economy, countries like Qatar and Nigeria represent significant economic opportunities, albeit within different contexts, structures, and resources. Qatar, a small yet wealthy nation in the Gulf region, has leveraged its vast natural gas reserves to position itself as a key player in the global energy market. In contrast, Nigeria, Africa's most populous nation, is endowed with diverse natural resources, including oil and agriculture. Qatar boasts one of the highest GDP per capita figures in the world, facilitated by its abundant reserves of natural gas. The nation has invested strategically in the development of its LNG sector, making it the largest exporter of liquefied natural gas globally.

The economic diversification initiatives led by the Qatar National Vision 2030 further illustrate the country's commitment to transitioning from an economy solely reliant on hydrocarbons to one that emphasises knowledge-based sectors. Human capital development, infrastructure improvements, and foreign direct investment reforms aim to cultivate a sustainable economy. Recent developments, including technological advancements in energy efficiency and renewable energy projects, showcase Qatar's willingness to adapt to global economic trends while capitalising on its natural resources.

In addition to the energy sector, tourism is an area of economic opportunity in Qatar. The country has hosted several international events, such as the 2022 FIFA World Cup, which have brought global attention, infrastructure enhancement, and a surge in tourism. The hospitality sector

is expanding, with numerous high-end hotels and entertainment options being developed. The government's efforts to promote Qatar as a cultural hub, including investments in museums and leisure activities, illustrate a forward-thinking approach to harnessing tourism for economic growth. This dynamic environment positions Qatar favorably for attracting international investments, underscoring its role as a growing economic centre in the Middle East.

Conversely, Nigeria, with its substantial landmass and diverse population, offers a different economic landscape. The Nigerian economy is primarily reliant on oil, but this dependence presents challenges, particularly in terms of market volatility and regulatory instability. Despite these drawbacks, Nigeria has immense potential across various sectors. Agriculture remains a cornerstone of Nigeria's economy, employing a significant portion of the population. The government's push for agribusiness as a means of ensuring food security and enhancing export capabilities presents opportunities for both local and foreign investors. Innovations in agritech and sustainable farming practices can further unlock Nigeria's agricultural potential, translating into job creation and increased GDP contributions. The telecommunications sector in Nigeria is a noteworthy success story and a vital component of the country's economy. With one of the largest mobile user bases in Africa, the growth of telecommunications has spurred innovation and entrepreneurship. Companies like MTN Nigeria and Airtel have expanded services significantly, leading to job creation and increasing internet penetration rates. The government's support for digital infrastructure development, including initiatives aimed at enhancing internet service delivery in rural areas, underscores the potential of the country's tech ecosystem. This environment encourages startups and small businesses, fueled by a youthful population eager to embrace technology.

However, both Qatar and Nigeria face significant challenges that could impact their economic opportunities. In Qatar, the reliance on energy exports exposes the economy to global market fluctuations. Though efforts to diversify are underway, they require considerable investment and time. Additionally, the socio-political landscape presents challenges, particularly in labour-related issues that could impact the economy's growth trajectory. Conversely, Nigeria contends with persistent issues related to corruption, poor infrastructure, and security concerns, which hinder business operations and investor confidence. Addressing these challenges is essential for realising the full economic potential of both nations. In recognising recent developments, there is a growing trend in both Qatar and Nigeria towards sustainability. Qatar's investments in renewable energy solutions are aimed at reducing its carbon footprint while asserting its energy leadership. Initiatives such as the Qatar Solar Power Plant signify a commitment to sustainable energy development. Nigeria, on the other hand, has actively participated in global conversations about climate change and has begun embracing the renewable energy sector. Investments in solar energy projects,

particularly in off-grid solutions for rural communities, exemplify how Nigeria can address energy access and sustainability, providing opportunities for job creation and economic diversification.

#### ➤ *Market Potential in Qatar*

Qatar's economy is like a sprinter at the Olympics—fast, aligned, and ready to break records! With its wealth derived from oil and gas, the country is diversifying, putting emphasis on sectors like tourism and technology. This creates fertile ground for entrepreneurial ventures, especially for women looking to tap into niche markets. The influx of expatriates and the rise in local spending offer ample opportunities for businesses to flourish like date palms. Qatar's economic landscape is dominated by its hydrocarbon sector, which accounts for a significant portion of its GDP and export revenues. This dependence on a single commodity has prompted the government to actively pursue diversification strategies aimed at reducing its vulnerability to fluctuations in global energy prices. These strategies have focused on developing non-hydrocarbon sectors such as tourism, finance, education, and healthcare.

The tourism sector in Qatar has witnessed substantial growth in recent years, driven by investments in infrastructure, including world-class hotels, resorts, and cultural attractions. The successful hosting of the 2022 FIFA World Cup catalysed the tourism industry, attracting millions of visitors and showcasing Qatar's capabilities as a global event destination. However, sustaining this momentum beyond the World Cup requires continued investment in tourism infrastructure, marketing efforts, and the development of diverse tourism offerings to cater to a wide range of interests.

The financial sector in Qatar has also experienced significant growth, supported by the country's stable macroeconomic environment, regulatory reforms, and increasing integration with global financial markets. Qatar Financial Centre (QFC) serves as a hub for financial institutions, attracting international banks, asset managers, and insurance companies. However, competition from other financial centres in the region and globally poses a challenge, requiring Qatar to continuously enhance its regulatory framework, talent pool, and technological infrastructure to maintain its competitive edge.

Education and healthcare are other key sectors that have witnessed significant investment and development in Qatar. The government has prioritised improving the quality of education and healthcare services to meet the needs of its growing population and attract international talent. Education City, a sprawling campus that houses branch campuses of renowned universities from around the world, reflects Qatar's commitment to becoming a regional centre for education and research. Similarly, investments in state-of-the-art healthcare facilities and the recruitment of leading medical professionals are aimed at transforming Qatar into a healthcare destination.

#### ➤ *Market Potential in Nigeria*

Nigeria presents a dynamic and multifaceted landscape for market entrepreneurship, characterised by a burgeoning population, abundant natural resources, and an increasing embrace of technology. Nigeria's demographic profile is a significant driver of entrepreneurial potential. With a population exceeding 200 million, a substantial proportion of whom are young, there is a vast consumer market eager for innovative products and services. This youthful demographic is particularly receptive to technology and new business models, creating opportunities for entrepreneurs who can cater to their needs and preferences. The growth of urban centres like Lagos, Abuja, and Kano concentrates this consumer base, offering economies of scale for businesses.

Agriculture remains a cornerstone of the Nigerian economy, presenting numerous entrepreneurial opportunities. Despite its vast arable land, Nigeria still imports a significant portion of its food. Entrepreneurs can capitalise on this gap by investing in agricultural production, processing, and distribution. The adoption of modern farming techniques, such as precision agriculture and improved irrigation systems, can increase yields and reduce reliance on imports. Furthermore, the development of value-added agricultural products, such as processed foods and packaged goods, can tap into both domestic and export markets. Government initiatives aimed at promoting agricultural development, such as the Anchor Borrowers' Programme, provide financial support and incentives for entrepreneurs in this sector.

The technology sector in Nigeria is experiencing exponential growth, driven by increasing internet penetration and mobile phone usage. This has created a fertile ground for tech entrepreneurs to develop innovative solutions in areas such as e-commerce, fintech, and digital marketing. E-commerce platforms are connecting buyers and sellers across the country, overcoming geographical barriers and expanding market access. Fintech companies are providing digital payment solutions, micro lending services, and other financial products that cater to the unbanked population. The rise of digital marketing has enabled businesses to reach a wider audience and engage with customers more effectively. The Nigerian government has also recognised the importance of the technology sector and is implementing policies to support its growth, such as tax incentives for tech startups and investments in broadband infrastructure.

The energy sector in Nigeria, particularly renewable energy, presents significant entrepreneurial opportunities. Despite being a major oil producer, Nigeria faces chronic energy shortages, with many households and businesses relying on expensive and unreliable diesel generators. Renewable energy solutions, such as solar power, offer a sustainable and cost-effective alternative. Entrepreneurs can invest in the installation of solar home systems, solar-powered mini grids, and other renewable energy projects to meet the growing electricity demand. The government is also promoting renewable energy through policies such as feed-in tariffs and net metering, creating a favourable environment for entrepreneurs in this sector.

The manufacturing sector in Nigeria has the potential to contribute significantly to economic growth and job creation. Entrepreneurs can invest in the local production of goods that are currently imported, such as textiles, plastics, and pharmaceuticals. This can reduce reliance on imports, create jobs, and boost the country's manufacturing base. The government is implementing policies to support the manufacturing sector, such as tax incentives, import restrictions, and preferential procurement policies. Furthermore, the African Continental Free Trade Area (AfCFTA) presents opportunities for Nigerian manufacturers to access new markets across the continent.

Despite the vast entrepreneurial potential in Nigeria, entrepreneurs face numerous challenges that can hinder their success. Access to finance is a major obstacle, as many entrepreneurs struggle to obtain loans and investments from banks and other financial institutions. This is due to factors such as high interest rates, collateral requirements, and a lack of credit history. Government policies and regulations can also be complex and bureaucratic, making it difficult for entrepreneurs to comply with legal requirements and obtain necessary permits. Infrastructure deficits, such as poor roads, unreliable electricity, and inadequate water supply, increase the cost of doing business and reduce competitiveness. Corruption and insecurity also pose significant challenges for entrepreneurs, creating an uncertain and unstable business environment.

#### *B. Key Challenges in Business Relationships*

The global business landscape has changed significantly over the past decades, with women entrepreneurs increasingly stepping into roles that were historically dominated by men. The collaboration between Qatari and Nigerian women entrepreneurs holds great promise. However, navigating this partnership comes with unique challenges.

##### ➤ *A Fundamental Challenge is the Cultural Differences that Exist Between Qatar and Nigeria*

Qatar, a wealthy Gulf nation, has a predominantly Arab Muslim culture, characterised by traditional values and practices. In contrast, Nigeria is a diverse country with over 250 ethnic groups and various social customs, religious practices, and economic realities. These profound differences can create misunderstandings and miscommunications. For example, entrepreneurial practices and negotiation styles vary greatly. Qatari women may approach business from a standpoint of familial and societal connections, emphasising relationships and trust over transactional interactions. Conversely, Nigerian businesswomen might prioritise strategic networking and assertive negotiation. Both parties must foster cultural sensitivity and awareness to facilitate smoother interactions.

##### ➤ *Another Significant Obstacle is the Differing Levels of Access to Resources*

Qatari women entrepreneurs often benefit from substantial governmental support and resources. Qatar has invested heavily in initiatives to empower women

economically, providing funding, mentorship, and training programs. In contrast, Nigerian women entrepreneurs face systemic challenges, including limited access to financing, inconsistent access to technology, and an often volatile economic climate. According to a 2021 World Bank report, Nigerian women represent about 60 percent of micro-entrepreneurs but struggle to scale their businesses due to insufficient funding and infrastructural challenges. This disparity creates an imbalance in their potential collaboration. Qatari women may seek partnerships that require higher levels of financial input, which could be unattainable for their Nigerian counterparts.

##### ➤ *Moreover, Legal and Regulatory Frameworks Further Complicate Cross-Border Partnerships*

In Qatar, the legal system is influenced by Islamic law, creating specific stipulations around business dealings, ownership, and the roles of women in the workplace. Conversely, Nigeria operates within a complex legal environment that includes customary law, statutory law, and international frameworks. These legal distinctions can create uncertainty and inhibit collaborative ventures. For example, Qatari laws may restrict foreign ownership in certain sectors, which could deter Nigerian entrepreneurs from seeking long-term partnerships. Furthermore, inconsistent enforcement of laws in Nigeria may present risks for Qatari women looking to enter the Nigerian market.

##### ➤ *The Issue of Language Barriers is also Prominent in the Business Relationships Between Qatari and Nigerian Women Entrepreneurs*

While English is widely spoken in Nigeria, Arabic and English proficiency vary considerably among Qatari women. Clear communication is vital for effective negotiation, decision-making, and overall partnership success. Misunderstandings arising from language differences can lead to mistrust and hinder relationship-building. Language training and the hiring of interpreters can improve communication; however, these add additional costs and logistical considerations to the business equation.

##### ➤ *Networking Opportunities Between Qatari and Nigerian Women are Limited, which is Crucial for Establishing and Nurturing Business Relationships*

Networking is an essential component of entrepreneurship, allowing for knowledge sharing, mentorship, and collaboration. Although both countries have witnessed the emergence of women-focused organisations aimed at fostering entrepreneurship, connections between them remain scarce. Events such as trade fairs, conferences, and business forums are opportunities for interaction, yet not enough is done to bridge the gap. Increased cooperation between businesswomen's organisations in Qatar and Nigeria could facilitate networking opportunities and pave the way for joint ventures.

##### ➤ *Additionally, Societal Attitudes Towards Women in Business can Pose Challenges*

Despite advancements, societies in both Qatar and Nigeria still hold traditional views regarding women's roles, impacting their participation in entrepreneurship. In Nigeria,



women entrepreneurs often face societal expectations to balance family duties with business responsibilities. In Qatar, cultural expectations can lead to pressures that limit women's visibility in corporate leadership roles. These societal perceptions can hinder the acknowledgement and appreciation of women-led initiatives, impacting collaboration opportunities.

## VII. CULTURAL FACTORS INFLUENCING ENTREPRENEURIAL COLLABORATION

Qatar and Nigeria represent distinct cultural contexts. Qatar, a Gulf state, is characterised by its Islamic traditions, strong family values, and a hierarchical social structure. Nigeria, on the other hand, is a diverse nation with numerous ethnic groups, languages, and religions. Its culture is shaped by a mix of traditional African values, colonial influences, and modern globalisation. Understanding these differences is crucial for fostering successful entrepreneurial collaborations.

### ➤ *One of the Primary Cultural Factors Influencing Collaboration is Communication Style*

Qatari culture emphasises indirect communication, where messages are often implied rather than explicitly stated. This indirectness is intended to preserve harmony and avoid confrontation. In contrast, Nigerian communication styles tend to be more direct, particularly in business settings. This difference can lead to misunderstandings and frustration if not properly managed. For example, a Qatari entrepreneur might subtly express concerns about a project timeline, while a Nigerian entrepreneur might directly challenge its feasibility. To bridge this gap, both parties need to develop cultural sensitivity and adopt a communication style that incorporates elements of both directness and diplomacy. This can be achieved through training programs, cross-cultural workshops, and the establishment of clear communication protocols.

### ➤ *Another Significant Factor is the Role of Women in Business*

In Qatar, women's participation in the workforce has been increasing, but they still face certain cultural constraints. Traditional gender roles often place greater emphasis on family responsibilities, which can limit women's ability to dedicate time to entrepreneurial ventures. Nigerian women, while also facing gender-related challenges, often exhibit a strong entrepreneurial spirit and actively participate in various sectors of the economy. They are often driven by economic necessity and a desire to improve their families' livelihoods. This difference in societal expectations can affect the dynamics of collaboration. Qatari women entrepreneurs may require more flexible work arrangements and supportive policies to balance their professional and personal obligations. Nigerian women entrepreneurs, on the other hand, may bring a higher level of assertiveness and resilience to the partnership. Recognising and accommodating these differences can foster a more equitable and productive working relationship.

### ➤ *The Decision-Making Process also Varies Across Cultures*

In Qatari culture, decisions are often made through a consultative process that involves key stakeholders and emphasises consensus-building. This can be a time-consuming process, but it ensures that all perspectives are considered. In Nigeria, decision-making can be more decentralised, with individual entrepreneurs having greater autonomy. This difference can lead to conflicts if not properly managed. For example, a Qatari entrepreneur might expect to consult with family members or business partners before making a major decision, while a Nigerian entrepreneur might make the decision independently. To overcome this challenge, it is important to establish clear decision-making protocols at the outset of the collaboration. This includes identifying who has the authority to make decisions on specific issues and establishing a process for resolving disagreements.

### ➤ *Trust-Building is Another Critical Factor in Cross-Cultural Collaborations*

In both Qatari and Nigerian cultures, personal relationships play a vital role in business. However, the way trust is established may differ. In Qatar, trust is often built through long-term relationships and personal connections. It is important to invest time in getting to know potential partners and building rapport. In Nigeria, trust can be established more quickly through demonstrated competence and reliability. However, it is still important to cultivate personal relationships. To facilitate trust-building, Qatari and Nigerian women entrepreneurs should engage in joint social activities, attend industry events together, and maintain regular communication. They should also be transparent and honest in their dealings and honour their commitments.

### ➤ *Religious Beliefs and Practices also Influence Entrepreneurial Collaboration*

Qatar is an Islamic society, and Islamic principles guide many aspects of life, including business. Nigerian society is religiously diverse, with significant Christian and Muslim populations. This religious diversity can create both opportunities and challenges. For example, Islamic finance principles may be relevant to some collaborations, while others may require sensitivity to different religious customs and practices. To navigate these issues, it is important to have a clear understanding of each other's religious beliefs and to respect those beliefs in the workplace. This includes accommodating prayer times, respecting dietary restrictions, and avoiding business activities that are considered haram (forbidden) in Islam.

### ➤ *Finally, Legal and Regulatory Frameworks can also Impact Entrepreneurial Collaboration*

Qatar and Nigeria have different legal systems and regulatory environments. It is important for entrepreneurs to understand the legal requirements for doing business in both countries and to comply with all applicable laws and regulations. This includes registering their businesses, obtaining the necessary licenses and permits, and complying with labour laws and tax regulations. Seeking legal advice

from experts who are familiar with both Qatari and Nigerian law can help entrepreneurs avoid potential legal problems and ensure that their collaborations are structured in a legally sound manner.

### **VIII. SUCCESSFUL PARTNERSHIPS BETWEEN QATARI AND NIGERIAN WOMEN ENTREPRENEURS**

When it comes to business, nothing beats the power of a good partnership—especially when it's between Qatari and Nigerian women entrepreneurs. One standout example is the collaboration between the Qatari fashion designer Aisha Al Jassim and the Nigerian textile artist Zainab Ibrahim. Their joint venture, "Threads of Unity," marries Qatari silk with Nigerian wax prints, creating a clothing line that's as vibrant as a Lagos market and as refined as a Doha soirée. Not only did they tap into each other's strengths, but they also fostered a cultural exchange that brought a splash of colour to both their markets.

In another inspiring case, the duo of Fatima Al-Mansoori from Qatar and Yemi Akintunde from Nigeria launched a tech startup focused on women's health. By pooling their expertise in technology and healthcare, they developed an app that provides essential health resources tailored for women in both countries. Their partnership showcases how collaboration can lead to innovative solutions that empower women across continents.

The success of these partnerships is rooted in several key factors. Firstly, both Qatar and Nigeria possess distinct yet complementary resources and expertise. Qatari women entrepreneurs often have access to substantial capital, advanced technology, and well-established international networks, advantages stemming from Qatar's robust economy and strategic global positioning. Nigerian women, on the other hand, bring to the table a wealth of local market knowledge, innovative problem-solving skills honed in a dynamic and often challenging business environment, and access to a large and diverse consumer base. This synergy of resources allows for mutually beneficial ventures, where Qatari capital can fuel Nigerian ingenuity, leading to scalable and impactful businesses.

Secondly, the rise of digital platforms and online marketplaces has significantly lowered the barriers to entry for cross-border collaborations. Women entrepreneurs in both countries can now connect, communicate, and conduct business more easily than ever before. Social media, e-commerce platforms, and online networking groups facilitate the discovery of potential partners, the exchange of ideas, and the building of trust, all crucial elements for successful collaborations. For example, a Qatari fashion designer might partner with a Nigerian textile manufacturer through an online platform, creating a fusion of Qatari aesthetics and Nigerian craftsmanship for a global market.

Thirdly, governmental and non-governmental organisations in both countries actively promote entrepreneurship and international partnerships. Initiatives

such as trade missions, business incubators, and funding programs specifically targeted at women entrepreneurs provide vital support and resources. These programs often include training, mentorship, and networking opportunities, enabling women to develop the skills and connections necessary to succeed in the global marketplace. The Qatar Businesswomen Association and similar organisations in Nigeria play a crucial role in fostering these connections and advocating for policies that support women-led businesses.

The opportunities created by these partnerships are diverse and far-reaching. They span across various sectors, including fashion, agriculture, technology, and tourism. In the fashion industry, collaborations between Qatari designers and Nigerian artisans are creating unique and culturally rich products that appeal to international consumers. In agriculture, Qatari investments in Nigerian farms are boosting production and improving food security, while also providing access to new technologies and sustainable farming practices. In the technology sector, partnerships between Qatari tech companies and Nigerian software developers are fostering innovation and creating solutions tailored to the specific needs of the African market. In the tourism industry, joint ventures are promoting cultural exchange and developing sustainable tourism initiatives that benefit local communities.

However, these partnerships are not without their challenges. Cultural differences, language barriers, and differing business practices can create misunderstandings and friction. Navigating complex regulatory environments and bureaucratic processes in both countries can also be a significant hurdle. Furthermore, issues related to intellectual property protection, contract enforcement, and dispute resolution need to be carefully addressed to ensure the long-term sustainability of these collaborations.

One critical aspect often overlooked is the power dynamics inherent in these partnerships. Qatari businesses, with their access to greater capital and resources, may exert undue influence over their Nigerian counterparts. It is crucial that both parties enter into these collaborations with a clear understanding of their respective roles and responsibilities, and that mechanisms are in place to ensure equitable distribution of benefits and fair treatment for all stakeholders. Transparency, open communication, and a commitment to mutual respect are essential for building trust and fostering long-term, sustainable partnerships.

Looking ahead, the future of Qatari-Nigerian women's entrepreneurial partnerships is promising, but requires strategic planning and proactive measures. Continued investment in education and training programs that equip women with the skills needed to succeed in the global marketplace is crucial. Further efforts to streamline regulatory processes and improve the ease of doing business in both countries are also necessary. Greater emphasis on promoting ethical and sustainable business practices will ensure that these partnerships contribute to inclusive economic growth and social development.

Moreover, fostering a stronger culture of mentorship and knowledge sharing between Qatari and Nigerian women entrepreneurs can help to bridge cultural gaps and overcome challenges. Creating platforms for regular dialogue and exchange of best practices will facilitate learning and innovation. By sharing their experiences, insights, and lessons learned, women entrepreneurs can empower each other and collectively build a more resilient and successful ecosystem for cross-border collaborations.

## **IX. GOVERNMENT POLICIES AND SUPPORT MECHANISMS**

Women entrepreneurs play a pivotal role in economic diversification and growth, yet their potential often remains untapped due to various systemic challenges. Governments worldwide are increasingly recognising the importance of fostering women's entrepreneurship through targeted policies and support mechanisms. In Qatar, the government has made significant strides in promoting economic diversification under its National Vision 2030. This vision acknowledges women as essential contributors to the nation's economic development. Policies aimed at supporting women entrepreneurs are often integrated within broader national development plans. One notable initiative is the Qatar Development Bank (QDB), which offers various financial products and services tailored to small and medium-sized enterprises (SMEs). While not exclusively for women, QDB's programs include subsidised loans, equity financing, and mentorship opportunities accessible to female entrepreneurs. Moreover, the bank organises workshops and training sessions designed to enhance the business skills of both men and women, although specific programs targeting women are less prevalent.

The Qatari government also supports entrepreneurship through initiatives like the Bedaya Centre for Entrepreneurship and Career Development, a joint venture between QDB and Silatech. Bedaya offers comprehensive business support, including incubation, training, and advisory services. These services are available to all Qatari nationals, with a noticeable participation of women in their programs. However, there is room for improvement in tailoring programs specifically to address the unique challenges faced by women, such as balancing family responsibilities with business demands.

Despite these efforts, Qatari women entrepreneurs face specific socio-cultural challenges. Traditional gender roles can limit their access to networks and resources. While Qatari law does not explicitly discriminate against women in business, societal norms may create indirect barriers. Therefore, government policies need to be complemented by initiatives that challenge these norms and promote gender equality in the business sphere. This includes awareness campaigns and mentorship programs pairing successful female entrepreneurs with aspiring ones.

In Nigeria, the landscape of women's entrepreneurship is markedly different, shaped by a complex interplay of economic, social, and political factors. The Nigerian

government has introduced several policies aimed at promoting SMEs, with some initiatives specifically targeting women. The Central Bank of Nigeria (CBN) has launched various intervention funds, such as the Micro, Small and Medium Enterprises Development Fund (MSMEDF), which mandates a certain percentage of its resources to be allocated to women-owned businesses. These funds provide much-needed access to capital, which is often a significant barrier for women entrepreneurs. Meanwhile, Nigeria isn't sitting on the sidelines either. The Nigerian government has launched several initiatives aimed at encouraging women in business, such as the "Women and Youth Empowerment Programme," which provides training, access to finance, and mentorship opportunities tailored specifically for women entrepreneurs. Additionally, state governments have been known to establish women-focused funds to help female entrepreneurs launch and sustain their businesses. Both nations are committed to levelling the playing field.

The Nigerian government also supports women entrepreneurs through agencies like the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN). SMEDAN offers training, business development services, and access to markets. The agency has implemented specific programs targeting women, such as the National Women Entrepreneurship Development Programme (NAWED), which aims to empower women through skill acquisition and business management training.

However, the effectiveness of these policies is often hampered by systemic challenges, including corruption, bureaucratic bottlenecks, and inadequate infrastructure. Women entrepreneurs in Nigeria also face significant cultural and social barriers. In many parts of the country, women have limited access to land and property, which can hinder their ability to secure loans and collateral. Traditional gender roles often place the burden of childcare and household responsibilities disproportionately on women, limiting their time and energy for business activities.

Moreover, the impact of government policies is uneven across different regions and socio-economic groups. Women in urban areas with higher levels of education and access to resources tend to benefit more from these initiatives than those in rural areas or with lower levels of education. Therefore, policies need to be more inclusive and targeted to address the specific needs of diverse groups of women entrepreneurs.

Comparing the Qatari and Nigerian contexts reveals both similarities and differences in the challenges and opportunities for women entrepreneurs. In Qatar, the government's strong financial resources and commitment to economic diversification provide a favourable environment for supporting women's entrepreneurship. However, socio-cultural norms can pose significant barriers. In Nigeria, while the government has introduced various policies and programs, their effectiveness is constrained by systemic challenges and deeply entrenched gender inequalities.

To improve the effectiveness of government policies, both countries need to adopt a more holistic and integrated approach. This includes addressing the underlying socio-cultural barriers that hinder women's participation in the economy. In Qatar, this could involve initiatives to promote gender equality in education and employment, as well as awareness campaigns to challenge traditional gender roles. In Nigeria, it requires addressing issues such as land rights, access to finance, and infrastructure development, particularly in rural areas.

Furthermore, both countries could benefit from strengthening their monitoring and evaluation mechanisms to assess the impact of government policies and programs. This would allow them to identify what works and what does not, and to make necessary adjustments to improve their effectiveness. It is also essential to involve women entrepreneurs in the policy-making process to ensure that their voices are heard and their needs are addressed.

## **X. ROLE OF INTERNATIONAL ORGANISATIONS**

International organisations play a crucial role in fostering business relationships between women entrepreneurs in Qatar and Nigeria. These organisations provide platforms for networking, access to funding, capacity building, and advocacy, thereby helping to overcome barriers and promote collaboration. One of the primary roles of international organisations is to provide platforms for networking and collaboration. Organisations such as the United Nations, the World Bank, and regional bodies like the African Union and the Gulf Cooperation Council (GCC) often host forums, conferences, and trade missions that bring together business leaders, policymakers, and entrepreneurs from different countries. These events serve as invaluable opportunities for women entrepreneurs from Qatar and Nigeria to meet, exchange ideas, and explore potential business partnerships. For example, the UN Women's initiatives, such as the Empower Women platform, provide a global network where women can connect, share experiences, and find resources to grow their businesses. Similarly, the World Bank's Women Entrepreneurs Finance Initiative (We-Fi) supports programs that connect women entrepreneurs to global markets and networks. These platforms are vital because they help bridge the geographical and cultural distances that might otherwise hinder business relationships.

Access to funding is another critical area where international organisations make a significant impact. Women entrepreneurs, particularly in developing countries like Nigeria, often face challenges in accessing capital due to systemic biases and a lack of collateral. International organisations work to address this gap through various financial instruments and programs. The International Finance Corporation (IFC), a member of the World Bank Group, provides loans, equity investments, and advisory services to support private sector development in emerging markets. These investments often target women-owned businesses, helping them to scale up and become more

competitive. Similarly, the African Development Bank (AfDB) has several initiatives aimed at promoting women's entrepreneurship, including lines of credit and guarantee programs that reduce the risk for local banks to lend to women-owned enterprises. In Qatar, organisations like the Qatar Development Bank (QDB) collaborate with international partners to provide funding and technical assistance to women entrepreneurs looking to expand their businesses internationally. By facilitating access to finance, international organisations enable Qatari and Nigerian women entrepreneurs to overcome one of the most significant barriers to their growth and collaboration.

Capacity building and training are also essential components of the support provided by international organisations. Many organisations offer training programs, workshops, and mentorship opportunities designed to enhance the skills and knowledge of women entrepreneurs. These programs often cover areas such as business management, financial literacy, marketing, and technology adoption. For instance, the International Trade Centre (ITC) provides training and resources to help women entrepreneurs in developing countries to access international markets. The ITC's SheTrades initiative, in particular, aims to connect one million women entrepreneurs to global markets by 2021, providing them with the skills and networks they need to succeed. Similarly, the United Nations Industrial Development Organisation (UNIDO) offers technical assistance and training programs that help women entrepreneurs to improve their productivity and competitiveness. In Qatar, organisations like the Qatar Business Incubation Centre (QBIC) often partner with international experts to deliver training programs that equip women entrepreneurs with the skills they need to start and grow their businesses. By investing in capacity building, international organisations help to create a more level playing field for women entrepreneurs and promote sustainable business relationships between Qatar and Nigeria.

Advocacy and policy reform are also crucial roles played by international organisations. These organisations work to promote gender equality and create a more supportive environment for women entrepreneurs through policy advocacy and dialogue with governments. The World Bank's Doing Business reports, for example, assess the business environment in different countries, highlighting areas where reforms are needed to promote entrepreneurship and gender equality. Similarly, the UN Women works to advocate for policies that support women's economic empowerment and eliminate discrimination in the workplace. These efforts can have a significant impact on the business environment for women entrepreneurs in both Qatar and Nigeria, making it easier for them to start and grow their businesses. Furthermore, international organisations often facilitate dialogue between governments and the private sector to address specific challenges faced by women entrepreneurs. By advocating for policy reforms and promoting gender equality, these organisations help to create a more conducive environment for business relationships between Qatari and Nigerian women entrepreneurs.



Despite the significant contributions of international organisations, there are also challenges and limitations to consider. One challenge is ensuring that programs and initiatives are effectively targeted and reach the women entrepreneurs who need them most. Often, the benefits of international organisation support are concentrated among a relatively small number of women entrepreneurs who are already well-connected and have the resources to access these opportunities. Another challenge is ensuring that programs are culturally sensitive and tailored to the specific needs and context of women entrepreneurs in Qatar and Nigeria. Programs that are designed without adequate consideration of local cultural norms and business practices may be less effective or even counterproductive. Additionally, there is a need for greater coordination and collaboration among international organisations to avoid duplication of efforts and maximise impact.

## **XI. STRATEGIES FOR OVERCOMING CHALLENGES**

In light of the identified challenges, possible solutions and strategies can enhance cooperation between Qatari and Nigerian women entrepreneurs. Fostering cultural exchange programs could provide insights into each other's business landscapes. By understanding cultural nuances, entrepreneurs can design more effective business strategies that resonate with their counterparts. By building strong networks—like finding your tribe, but on a global scale. Attending international conferences, participating in cultural exchange programs, and leveraging social media platforms can create a support system that shares resources and celebrates achievements. The more connections, the merrier the business party

Money talks, and in this case, it can say, “Let's grow your business!” Women entrepreneurs should explore accessible funding options, such as microloans, grants, and crowdfunding platforms. Both countries have resources available, but sometimes finding the right one can be akin to finding a needle in a haystack. A little research and networking can go a long way in unlocking financial support.

Cultural competence isn't just a buzzword—it's a business superpower! By engaging in training programs that enhance understanding of each other's cultural nuances, entrepreneurs can sidestep potential miscommunication and misunderstandings. Workshops, webinars, and even casual meetups can provide critical insights into each other's markets and consumer behaviours, paving the way for smoother collaborations.

Leveraging technology can mitigate some of the challenges mentioned. The rise of online platforms allows for remote collaboration, reducing the need for geographical proximity. By utilising social media and digital networking, women entrepreneurs can create relationships that transcend traditional barriers. Initiatives aimed at improving access to financing for Nigerian women entrepreneurs would facilitate more equitable partnerships. Qatari investors could be

encouraged to engage with Nigerian female-led businesses through impact investing models that focus on social returns alongside financial benefits. Building alliances between women's business associations in both countries could promote dialogue, mentorship, and shared learning experiences. By establishing collaborative frameworks and programs, both Qatari and Nigerian women can better circumvent existing barriers and enhance their competitive advantage.

The future looks bright for Qatari and Nigerian women entrepreneurs, with plenty of room for growth and expansion in various sectors, from fashion to technology and agriculture. As these dynamic women continue to break barriers and forge partnerships, they're not just shaping their destinies; they're also contributing to a more diverse and inclusive global economy. So let's raise a toast (or a cup of Qatari karak) to the power of collaboration—cheers to a future filled with endless possibilities! In conclusion, the business relationships between Qatari and Nigerian women entrepreneurs present a wealth of opportunities, despite the challenges that may arise. By fostering mutual understanding, leveraging cultural strengths, and utilising available resources, these women can create impactful partnerships that drive economic growth in their respective countries. As they continue to navigate the entrepreneurial landscape, a commitment to collaboration and resilience will be essential for overcoming obstacles and achieving long-term success. The future holds great promise for cross-border cooperation, paving the way for a vibrant network of women entrepreneurs who can inspire and empower one another.

## **XII. CONCLUSION**

Women entrepreneurs in Qatar and Nigeria are making significant contributions to their respective economies, despite operating in vastly different contexts. In Qatar, government support and access to resources enable women to pursue innovative businesses in high-growth sectors. In Nigeria, resilience and resourcefulness drive women to overcome challenges and create value in their communities. By understanding the motivations, challenges, and opportunities facing women entrepreneurs in both countries, policymakers, investors, and support organisations can work together to create a more inclusive and equitable business environment that empowers women to achieve their full potential. The continued growth and success of women entrepreneurs in Qatar and Nigeria will be essential for driving economic development, promoting social progress, and building a more prosperous future for all.

While the relationship between Qatari and Nigerian women entrepreneurs is fraught with various challenges, there is also immense potential for growth and development. Addressing cultural differences, resource disparities, legal complexities, language barriers, limited networking opportunities, and societal attitudes are crucial steps toward creating a conducive environment for collaboration. With strategic efforts and a commitment to mutual respect and understanding, these women can forge strong business

relationships that contribute not only to their success but also to the broader economic landscapes of their respective countries. The future holds significant promise if these challenges are effectively navigated, enabling women entrepreneurs to thrive in a globalised economy.

Cultural factors significantly influence entrepreneurial collaboration between Qatari and Nigerian women entrepreneurs. Communication styles, gender roles, decision-making processes, trust-building, religious beliefs, and legal frameworks all play a crucial role in shaping the dynamics of these collaborations. By understanding and addressing these cultural differences, entrepreneurs can foster more effective and successful partnerships. This requires cultural sensitivity, open communication, mutual respect, and a willingness to adapt to different perspectives. Ultimately, successful collaboration between Qatari and Nigerian women entrepreneurs can contribute to economic growth, innovation, and cross-cultural understanding.

The successful partnerships between Qatari and Nigerian women entrepreneurs represent a powerful force for economic growth and social development. By leveraging their complementary resources and expertise, embracing digital technologies, and actively seeking support from governmental and non-governmental organisations, these women are creating innovative businesses, fostering cultural exchange, and shaping the future of their respective economies. While challenges remain, the potential for these partnerships to create lasting positive impact is undeniable. Moving forward, a focus on equitable partnerships, ethical business practices, and continued investment in education and mentorship will be essential to ensuring the long-term sustainability and success of these collaborations. These partnerships exemplify the power of cross-cultural collaboration and serve as an inspiration for women entrepreneurs around the world.

Government policies and support mechanisms play a crucial role in fostering women's entrepreneurship in both Qatar and Nigeria. While both countries have made progress in this area, there is still much work to be done. By addressing the specific challenges faced by women entrepreneurs, promoting gender equality, and strengthening monitoring and evaluation mechanisms, both countries can unlock the full potential of women's entrepreneurship and contribute to sustainable economic development. Future policies should focus on creating a more inclusive and equitable business environment, empowering women to overcome barriers and thrive as entrepreneurs.

International organisations play a vital role in fostering business relationships between women entrepreneurs in Qatar and Nigeria. Through platforms for networking, access to funding, capacity building, and advocacy, these organisations help to overcome barriers and promote collaboration. While there are challenges and limitations to consider, the contributions of international organisations are essential for creating a more level playing field for women entrepreneurs and promoting sustainable economic development. As the global economy becomes increasingly interconnected, the

role of international organisations in supporting women's entrepreneurship will only become more important.

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