

## ENTREPRENEURIAL ECOSYSTEMS IN THE GCC - ASSESSING SUPPORT SYSTEMS FOR WOMEN AND DISABLED ENTREPRENEURS IN OMAN

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**Abstract.** The present study aims at exploring the entrepreneurial ecosystems in the context of the Gulf Cooperation Council (GCC) countries and the support structures for females and disabled entrepreneurs in Oman in further detail. The research objectives of this work are therefore as follows: The degree and manner of efficiency of support structures and systems available are to be evaluated. Thus, the study adopted both the quantitative survey and the qualitative interview to the entrepreneurs and experts involved in policymaking and support organizations. It shows that women and disabled persons face numerous barriers in their business, namely, the issue of access to financing, support, and other resources. However, there are still spaces for improvements and requires the specific policy intervention to bring about the enabling environment for those that are in the business of running entrepreneurial ventures. Thus, the paper offers the recommendation of several ways to improve support systems and presents the ideas for future research.

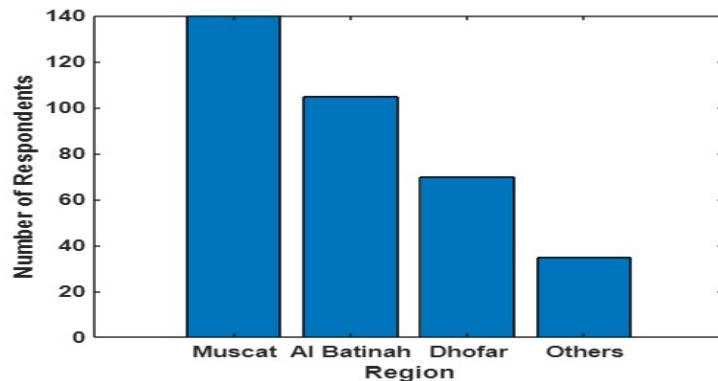
**Keywords:** Entrepreneurial Ecosystems, GCC, Oman, Women Entrepreneurs, Disabled Entrepreneurs, Support Systems, Inclusive Entrepreneurship, Policy Recommendations, Mixed-Methods Research, Economic Development.

### 1. Introduction

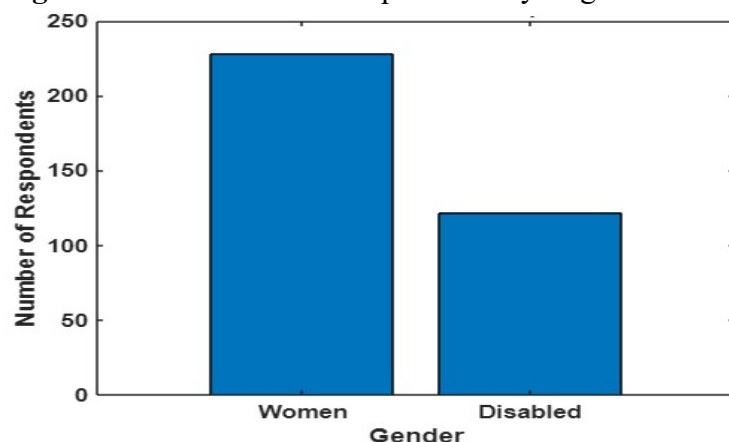
The entrepreneurial ecosystem is thus acknowledged as a crucial part of a growing economy and innovation. These ecosystems consist of a number of factors that can be defined as markets, finance, human capital, culture, support, policy, and infrastructure which all contribute to the development of the business environment encouraging entrepreneurial activity. An entrepreneurial ecosystem that is healthy, is not just one that creates new ventures, but one that supports existing ones, thereby enriching the economy and employment market[1]. The significance of easing entrepreneurial ecosystems is because it goes beyond the traditional view of the minutiae of innovation, given that it offers the ecosystem an environment that presents the businessmen with adequate resources as well as contact points that assist him or her to turn an idea into a-going concern business venture[2]. This dynamism is very essential in considering diversification of the economy especially considering that some areas of the world heavily depend on a single sector.

The Gulf Cooperation Council (GCC) area with Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates in particular can be considered as place for analysing entrepreneurial ecosystems. All the GCC countries have been mainly an oil and gas-dependent economy and whether these resources will continue to sustain them in the long run or not, is the point where all the GCC countries are focusing on economic diversification strategies[3]. This shift of strategy has time and again put emphasis on the need to foster entrepreneurship in all the fields. Over the period, establishment of physical infrastructure as well as education and technology orientations towards supporting entrepreneurship has received substantial boost in the member states of the GCC

region[4]. These activities are combined with the numerous national initiatives and agendas, including Saudi Arabia’s Vision 2030 and Oman Vision 2040, based on the promotion of entrepreneurship as the main catalyst for economic innovation. Figure.1. depicts the number of respondent from various parts of Oman as per the regional classification. The x-axis lists the regions: Muscat, Al Batinah, Dhofar, and Others differ in the number of respondents, which is shown on the y-axis. This bar chart flattened focuses on informing the reader that Muscat received the highest response with 140 of the respondents, Al Batinah 105, Dhofar 70 and the other regions only 35. This distribution is very important in establishing regional differences in entrepreneurship and support framework.



**Figure 1:** Distribution of Respondents by Region



**Figure 2:** Gender Distribution of Respondents

The distribution of respondents according to gender is presented in figure 2. The rectangular plot on the right side represents the bar chart, whereby the x-axis is depicted as a category containing; Women and Disabled while the y-axis shows the respondents. Comparing the gender and disability elements of the responses to the questionnaire, the bar chart shows that there are more women respondents (228) rather than disabled ones, (122). This figure assists in determining the demographic characteristics of the used sample and showing the presence of each category in the research.

This research paper narrows down the focus to Oman and explores the available support systems for women and disabled entrepreneurs. Similar to the rest of the GCC countries, Oman has also reached a crossroad of its economic progress[5]. The country’s Vision 2040 has lofty targets regarding the development of the country and transformation of its economy from a labor exporting nation into an innovative and knowledge-based economy. Born out of these objectives is the promotion of underrepresented sector in the entrepreneurial world especially women and disabled persons[6]. Challenges that flows to women entrepreneurs in Oman include cultural restraints, restricted credit, and no role models. Likewise, disabled entrepreneurs face great challenges including lack of

infrastructures, restricted access to resources, and negative attitudes in the society. It is imperative to surmount these hurdles not only from the perspective of equity, but also from the prism of introducing improvements in highly entrepreneurial populations.

Based on the above, the following research questions have been developed to guide this study in the evaluation and strengthening of the support systems for women and disabled entrepreneurs in Oman[7]. First, which support structures already exist for such groups and how efficient are they? Secondly, the main details of the challenges, which are experienced by the female and disabled entrepreneurs in Oman, and the effects of the challenges to their business. Thirdly, how does Oman fare in the provision of these support systems to such entrepreneurs in relation to the other GCC states? By answering these questions, the study's goal is to outline the directions for the development of the support structure's subsequent evolution. Thus, the goals of this research are complex but converge into one basic goal. In its advent, the research aims at offering a general understanding of the business environment in Oman, more specifically concerning the support structures for women and disabled businessmen[8]. This can involve charting out the resources that are available to them, programs or other related initiatives that can support these groups. Furthermore, the study intends to use qualitative interviews to actively engage women and disabled businessmen and women in explaining the practicality of the existing support structures[9]. Thus, the work is to present a set of policies that can be implemented in Oman and improve its entrepreneurial environment for every participant, according to the findings given above. In this way, this research advances the existing knowledge about the entrepreneurial ecosystems and offers the feasible policy recommendations and guidelines for the various interested parties to support entrepreneurial ecosystems in Oman and the other GCC countries.

## 2. Literature Review

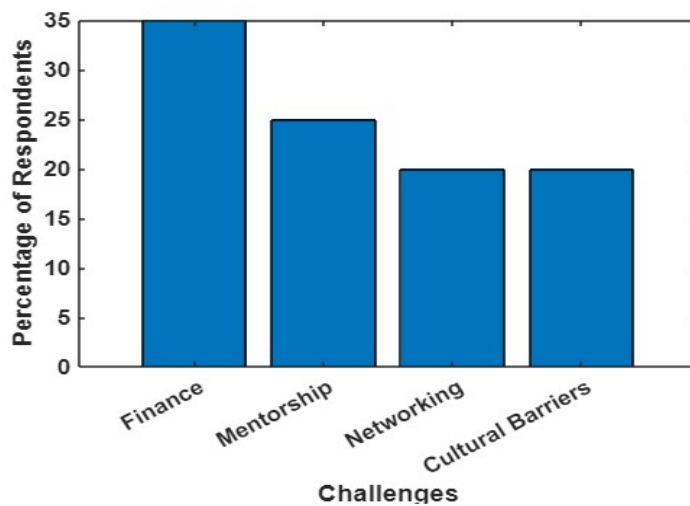
It is important to note that the scholarly analysis of entrepreneurial ecosystems is grounded in several theoretical concepts, which can assist in the examination of the relationships between the components of such systems. Among these are thought some of the most well-known classification are the Entrepreneurial Ecosystem Framework that puts major factors into action consisting of market, policy, finance, culture and support, people, and place. It gives importance to cohesiveness of these components in creating favourable environment for development of entrepreneurship. This is even further expanded by Isenberg's model where the various entities have various roles that include leadership, government, financial capital, culture, supports and human capital[10]. This view indicates that the level of dynamism exhibited by any entrepreneurial ecosystem is not a function of the configuration of these factors but the quality and intensity of the connections between these factors.

In the context of the GCC, some work has been done with regard to the support structures of April entrepreneurs. Government promoted policies aimed at diversification of economy and increase of entrepreneur every where has had a major impact on the region[11]. For example, the Kingdom of Saudi Arabia's Vision 2030 and the UAE's Vision 2021 stress the role of entrepreneurship in the diversification of the economy to achieve financial resilience and innovation in order to wean off oil-based revenues[12]. The foregoing has produced many support structures, including incubation centres, accelerators, funding instruments, and legal tweaks meant to support the entrepreneurship agenda. Kantis, Ishida, & Komori (2002) reveal that these efforts have given impetus to start-ups but there are issues which still hinder their optimum utilisation of these support structures, because of

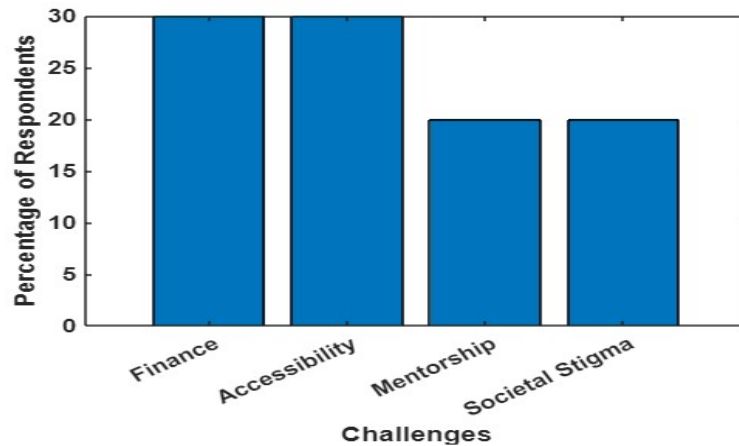
culture and institutions.

As shown in the figure.3, below are the difficulties which women entrepreneurs encounter in Oman. The x-axis lists the various challenges: These are the areas we have classified them under; Funds and Funding, Role Model/Mentor, Contact Information/People to Contact, and Culture-Based Restrictions[13]. On the y-axis of the same graph, the expected results indicate the percentage of the respondents who associated themselves with each of the challenges. Analyzing the received information, financial difficulties are listed as the main ones, which are mentioned by 35% of the respondents; 25% of the participants face problems with mentorship; the share of those who have complained about the lack of opportunities for networking is 20%; finally, 20% of the participants have mentioned the problem with cultural barriers. That’s why this visual specializes in presenting the chief barriers standing in the way of women entrepreneurs and may be used for designing support programs.

The opportunities summarized above are accompanied by several issues that are revealed in figure.4. The x-axis identifies the challenges: Thus, the names of the axes: Finance, Accessibility, Mentorship, and Societal Stigma, which show the percentage of respondents who experience each type of challenge. The challenges include financial which is found to be at 30% while accessibility is also the same at 30%. The place detected is mentorship at 20% while the last is the societal stigma at 20%. The following chart shows the specific challenges that the disabled entrepreneurs face, which is vital in establishing the right support structures.



**Figure 3:** Challenges Faced by Women Entrepreneur



**Figure 4:** Challenges Faced by Disabled Entrepreneurs

In particular, female and PWDs in the GCC experience unique barriers to their business start-up processes[14]. The societal roles assigned to the females by their culture restrict them from participating in business ventures. Research like Roomi and Harrison (2010) indicate that women in the GCC region still face challenges that include finance, mentoring and networks. Also, they must bear the responsibility of managing the households besides encouraging and participating in entrepreneurial activities[15]. While disabled employees already experience certain challenges, disabled entrepreneurs can experience even more problems connected with accessibility of an environment which is not protecting disabled people[16]. The findings provided by Kitching (2014) show that disabled people face challenges in the areas of built environment, technology and financing. Moreover, businesses headed by disabled people are exposed to prejudice and you will find little or no public awareness of disabled persons' ability to run business ventures with success. When it comes to the policy agendas and endeavours, Oman and other GCC countries have advanced a lot for the nurturing of underprivileged groups' entrepreneurship. Participation of women in the economic sector and especially as entrepreneurs is supported by the Oman National Strategy for the Empowerment of Women that contains specific steps in this regard. Firms like the Women's Incubation Centre and the Omani Women's Association create opportunities for the women to acquire the necessary funding, education, and experience[17]. Likewise, due to the delicate efforts of Omani authorities, the barriers and restrictions which prevent or complicate doing business by the disabled business people has been regulated as well. These are, for example, legal provisions concerning the access to public and private premises, professional rehabilitation activities, and fiscal measures for encouraging the employers to hire the disabled.

Other GCC countries have also introduced credible measures as well. For instance, the UAE has launched the KFED- Khalifa Fund for Enterprise Development with an armoury of supports funding women and young business people[18]. Saudi Arabia's vision for the future is called Vision 2030 also lays considerable emphasis on the utilization of the female workforce and female entrepreneurs through projects like WoLEEE and so on. In Qatar The Qatar Development Bank offers a number of financial and non-financial services to women and disabled businesspersons special programs are developed for them.

However, there are still immense challenges of policy implementation, that is, a gap between the formulated policies and the actual implementation of the same. However, the measures applied are quite limited due to the bureaucracy, lack of cooperation between the various support agencies and ignorance by the target groups[19]. For instance, funding programs exist; however, they are difficult to access owing to stipulated provisions of criteria and procedures. Lastly, cultural factors as a system

remain a major challenge in most of the GCC countries which hinders women fully engaging in business ventures indicating that efforts at culture change must be stepped up.

Therefore, the literature review considering the entrepreneurial ecosystems in the GCCs reveals the growth and the existing issues in supporting women and disabled entrepreneurs[20]. The literature review highlighted the theoretical approaches towards understanding the nature and structure of the entrepreneurial ecosystems in order to better understand the composition and relationships of the stakeholder groups, as well as empirical examples of the challenges that they encounter[21]. Policy measures and initiatives are crucial as well, yet they still lack greater efficiency in terms of implementation and closer connection with the needs of the targets, the entrepreneurs. Lastly, this literature review calls for a comprehensive strategy that enhances firm's environments with strong policies, effective support systems and diversity culture for improving Oman and the whole GCCs entrepreneurial environment.

### 3. Methodology

The research methodology for this study on the support initiatives for women and disabled entrepreneurs in the Kingdom of Oman involves a combination of quantitative and qualitative research methodologies to enable a more holistic understanding of the nature of support available to the targeted entrepreneurs. This approach turned out to be extremely useful for describing the context of entrepreneurship and the diversity of the tasks with which such entrepreneurs have to deal. Analyzing statistical information and qualitative data, the research is designed to provide not only the numbers but also first-hand information on the discussed entrepreneurs' experiences and perceptions.

#### 3.1 Research Design and Approach

The rationale for using the mixed-methods design is that both quantitative and qualitative data are gathered at the same time. This makes it possible to have the data triangulation which in turns increases the validity and reliability of the findings. While the quantitative aspect of the research mainly concerns itself with the availability and efficiency of the support systems, questionnaires are used to collect data from a convenient sample of Oman's female and disabled entrepreneurs. The qualitative part is established for the purpose of identifying and examining the critical personal experiences of these entrepreneurs via the methods of the interviews and focus groups[22]. This dual approach will help make sure that with respect to the entrepreneurial experience in Oman this study does not only look at the incidence rate but also the richness of the experience.

#### 3.2 Data Collection Methods

The quantitative element of the research thus involved the development of structured questionnaires to solicit information concerning different facets of women and disabled entrepreneurs' support systems. Some of the questions were formulated in relation to access to finance, mentoring, training and networking, perceived organisational support for these ED pulls, and the perceived impact of these. Likert scale questions were employed to measure the level of satisfaction of the entrepreneurs on the support they receive[23]. Through the use of the electronic survey, the researcher was able to reach out to a large number of entrepreneurs by subscribing to the local entrepreneurial associations and government departments. The qualitative data was generated through the administration of semi structured interviews and focus group discussion. The interviews were pre-formed based on interviews of purposively selected women and disabled entrepreneurs to have a rich, diverse respondents' pool. Every participant was interviewed face-to-face for about 60 minutes using an interview schedule with similar open-ended questions mainly concerning the experienced difficulties, usefulness of support systems, and potential improvements[24]. Again, focus group discussions were also carried out to enable group

discussion and interaction among the respondents as a group. Every focus group meeting embraced 6-8 respondents and generally took about 90 minutes. Participation of Respondents in Training Programs is discovered in figure 5. Yes if the respondent attended training program and No if the respondent did not attend training program is in the x-axis, while the number of respondents is in the y-axis. Analyzing the bar chart it is clearly seen that 210 respondents have attended the training programs and on the other hand 140 respondents have not attended the training programs. This figure is useful in portraying the status of training among entrepreneurs and the degree of practice attained by different programs. The access to mentorship is also depicted in figure 6 among the respondents. The horizontal axis divides the respondents based on their responses to the question on mentorship by Yes or No while the vertical axis indicates the number of respondents[25]. Violently, the use of the bar chart reveals clearly that, 180 out of the respondents claimed to have access to mentorship and 170 claimed to have no access to it at all. This figure shows the qualities which make it necessary to enhance the number and quality of available mentorship programs in the entrepreneurial set-up.

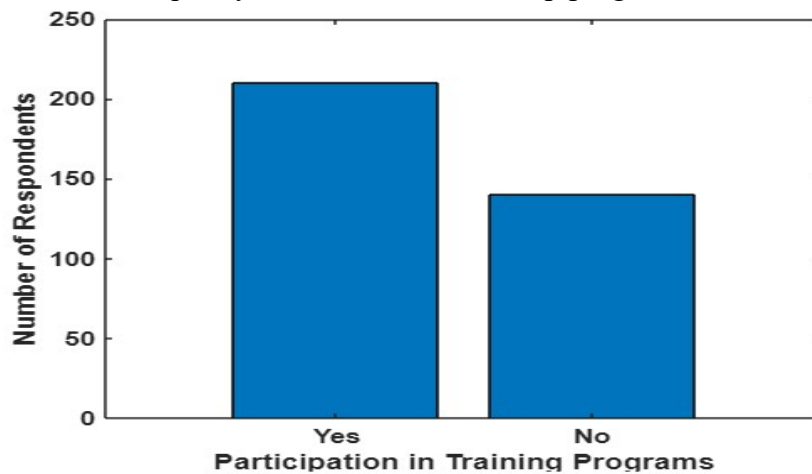


Figure 5: Participation in Training Programs

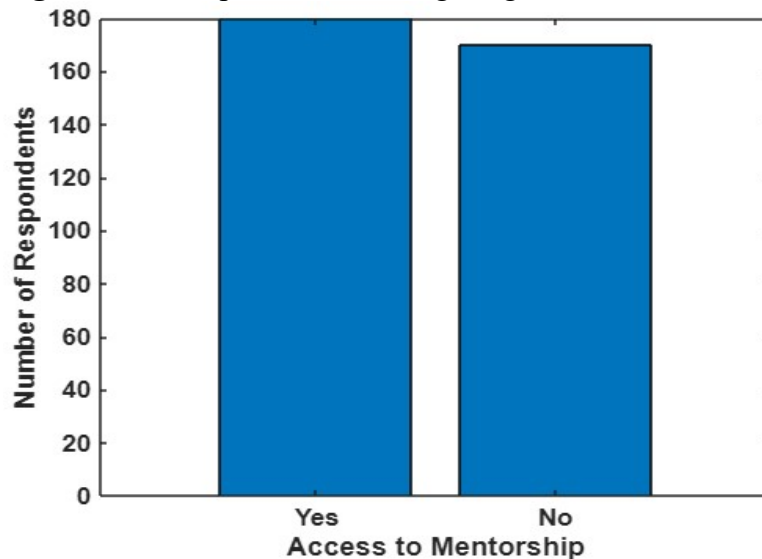


Figure 6: Access to Mentorship

### 3.3 Sampling Techniques and Sample Size

In this study, purposive sampling was used with a view of identifying participants who would give adequate and quality information about the topic in question. In the survey, the technique used was a stratified random one in order to capture women and disabled entrepreneurs from different sectors of the economy and geographical areas of Oman. The goal was to gather questionnaires from not less than 300 respondents belonging to the entrepreneurs to achieve higher statistic indicators. Therefore, by using non-probability sampling techniques, the total number of respondents obtained was 350, which is appropriate for the quantitative analysis of the results.

In regard to the type of participants needed for the study, purposive sampling was employed so that subjects with adequate entrepreneurial experience would volunteer to provide as much detailed information as possible. Semi structured interviews were carried out with 30 respondents comprising of women and disabled businessmen and businesswomen and 4 focus group discussion with 6-8 participants in each. The number of participants in the present study was considered sufficient to achieve data saturation when no further themes or ideas were identified from the interviewees or the focus group participants.

### **3.4 Data Analysis Methods**

The data collected from the surveys was numerical and hence, descriptive and inferential statistics were used for analysis. This study applied descriptive statistics to analyse the frequencies, means and standard deviation so as to give a general impression of the support systems and their efficiency. Descriptive analyses, including chi-square tests and t-tests, were used to test the associations between the various forms of support received as well as EN's success level. Besides, the regression analysis was applied to determine factors that determine successful outcomes of the women and disabled entrepreneurs.

Data collected from the interviewed participants and focus group discussions were subjected to thematic analysis. This entailed the methods of converting the translated interview and focus group discussions into written scripts, then navigating through the data to come up with themes and consistent patterns. This means that an inductive approach was employed so as to find patterns in the volunteers' accounts and not impose them. Coders encoded the patients' accounts in several cycles to ensure reliability and check the stability of the themes. Thus, the analysis of the collected qualitative data was carried out using NVivo software to minimize the errors and maximize consistency in the process.

Triangulation was used here to combine quantitative and qualitative data for the analysis. In other words, the data was combined for a common point or in triangles. This entailed conducting quantitative comparison of the results from the two questionnaires with those elicited from the interviews and focus group discussions. This method not only seems all the results but also give more elaborative and holistic view about the entrepreneurial environment and support structures for women as well as disabled starters in Oman.

Therefore, drawing the conclusion of this study, the application of mixed-methods complements the research strategies used in identifying the Oman's support systems for women and disabled entrepreneurial ventures. This mixed method of research where surveys are conducted to establish general trends and interviews and focus group to gather qualitative data enable the researcher to get true picture of situation and experiences of the entrepreneurs. This methodology effectively provides the study with useful suggestions in policy-making for the systematic improvement of the entrepreneurial environment in Oman and the other GCC countries.

### **4. Data Description**

Based on this study, the type of data gathered relates to the quantitative and qualitative aspects of the women and disabled entrepreneurs support system in Oman giving a broad coverage of the venture environment. In this part, the qualitative and quantitative data gathered are described, the respondents' profile is presented, and the major variables used for the analysis are identified.



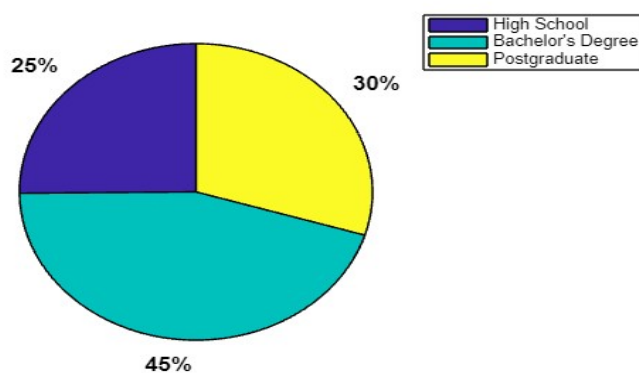
#### 4.1 Detailed Description of the Data Collected

The quantitative data were collected with the help of a structured questionnaire that was administered to a convenience sample of women and disabled entrepreneurs from Oman. The survey was methodically structured to target several features of doing business, such as available resources for the business, the problem or challenges encountered and the efficiency of support mechanisms. This paper used electronic administration of the survey to widen the coverage and make it easy for the respondent. Overall, 350 paper completed surveys were received and makes the sample suitable for quantitative data analysis.

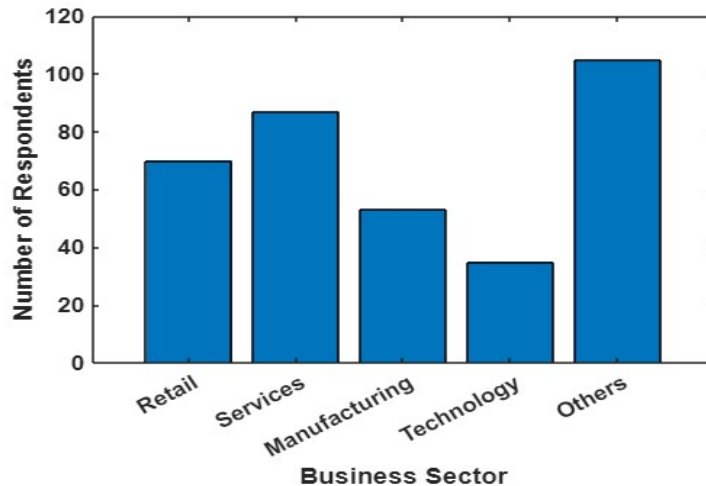
On the same note, qualitative data were collected by conducting interviews and focus group discussions. In all, 30 face-to-face interviews were carried out with the hired research assistants and each interview lasted for about 60 minutes. The interviews offered detailed accounts of women and disabled entrepreneurs' business-related interactions after being disabled, their struggles, and achievements. Furthermore, four focus group discussions were conducted, each with 6–8 participants; this format allowed for active discussions and participants' ideas to evolve. These qualitative data were taken on videotapes, thereafter transcribed and analyzed to define general themes and the pattern that characterized them.

It is the educational attainment of the respondents that is described in the proportion in the figure 7. The pie chart divides respondents into three categories: Senior Secondary education (88), University education (158) and Post university education (104). The chart blows the results that the greater proportion of the respondents possesses a bachelor's degree while the other one-half of the respondents possesses postgraduate degrees and high school diplomas. This figure aids in explaining the educational needs and background of the businessmen and how it may affect their operations.

In regard to the business sector in Figure.8, the respondents were fairly evenly spread throughout various sectors of business. The x-axis lists the sectors: That is; Retail, Service, Manufacturers, Technology and Other sectors. The figure on the y-axis is symbolizing the number of respondents in the respective sector. The bar chart above shows the graph of gender and the response to the other options where 'Others' got the highest response of 105 people followed by Services which had 87 people, retail 70 people, manufacturing 53 people and technology got 35 people. This figure is useful in determining the spread of the entrepreneurial activities in the chosen industry of the research.



**Figure 7:** Educational Background of Respondents



**Figure 8:** Business Sectors of Respondents

#### 4.2 Demographic Information of the Respondents

The characteristics of the survey respondents indicate that the analysis covers a wide range of female and disabled entrepreneurs in Oman. Of the 350 respondents, The female business owners formed the larger proportion in the study with 65% while 35% of the respondents had some form of disability. The respondents' gender distribution reveals that 95% of them were males while 5% were females; and the age distribution of respondents ranged between twenty one and thirty six years with the mean age of thirty five years. Such distribution shows that the gloomy picture is not only dominated by inexperienced youths but also includes a proportionate share of experienced fellows. With regards to level of education, 45% of the respondents had a bachelor's degree, 30% had post-graduate education, and 25% possessed high school diploma/ General certificate education.

The respondents were positioned regionally as follows; 40% of the respondents from Muscat being the capital city, 30% from Al Batinah, 20% from Dhofar and 10% from other regions of Oman. This geographical spread also helps in the capture of any regional differences in the entrepreneurial environment or backing structures. Furthermore, about the respondent's organization type, it was gathered that a large number of the respondents hailed from the retail business (20%), service business (25%), manufacturing business (15%), technology business (10%), and others (30%). This diversification of the industries of the organizations in the sample benefits the research as sector-specific data can be analyzed and interpreted.

#### 4.3 Description of the Variables Used in the Study

The study on support structures for women and disability entrepreneurs involves several variables because the support structures entail several aspects. These variables are organized into several key areas: such demographic information, business ventures, the ability to access support services, and the perceived degree of support services effectiveness. Some of the demographic variables which can be used are; Age, Gender, Education level, Region, and industry of the company. In terms of the experience of entrepreneurs, age is captured in full years since this gives a perspective on the entrepreneurship endeavour at different phases in life. Gender is, therefore, included as a dummy variable whereby '1' represents a female or/and disabled entrepreneur. Education level is categorized into three groups: The level of education of the respondents has also been captured by two variables namely; high school diploma, college/bachelors, post graduate studies. The analyses using the region variable account for geographical variations of the respondents in Oman; Muscat and Al Batinah; Dhofar and other regions, to take into consideration the differences in the entrepreneurial environments. The industry variable divides the respondents' organizations by sectors including retail, service, manufacturing, technology and others, thus enabling analysis according to such sectors.

To measure the entrepreneurial activities, the possibilities include the number of years in business, the business size and the annual revenues. The years in business variable draws information on the number of years the respondents have been in business thus pointing out on the growth and sustainability of the various businesses. Business size is calculated based on the number of persons employed; micro (less than 10), small (between 10 and 49), medium (between 50 and 249), and large (250 and above) to indicate the level of business operations. To analyse the performance of the businesses in terms of annual revenues the option is divided into brackets less than OMR 50000, between OMR 50000 and OMR 100000 and more than OMR 100000.

The focus shifts to the acquisition of support with elements like finance, mentors, training, and contacts being the variables of analysis. Respondents' ability to obtain finance or funding is assessed in terms of loans or investment using a frequency scale of very difficult, fairly difficult, moderately difficult, moderate ease, fairly easy, through to very easy. The social support variable measures the social support that the respondents have for their work, which has sub-variables including the availability of supervisors/mentors for the respondents is also measured as a dummy variable being either; yes and no. The variable for participation in Youth Boosters is similarly determined as a binary variable, which equals 1 if the respondent reported to participated in entrepreneurial training programs. Networking opportunities are evaluated on the basis of the frequency of networking activities ranging from never to very frequently to know the level of social capital and connection among the respondents.

As for a set of variables for assessing the perceived effectiveness of support systems, satisfaction with support systems, the effect upon the growth of the business, and limitations to support access are usually considered. There is a scale adopted from Hoykrit and Quam's index with five equidistant response categories, self-explanatory from very dissatisfied to very satisfied to accommodate the overall perception of support. The organisational support variable focuses on respondents' awareness or perception of the effects of these support systems on their business growth, ranging from negative to positive effect. The multiple-choice option based on the identification of barriers to support access reveals the problems of the entrepreneur, such as being unaware of the support, complicated bureaucratic procedures, and cultural restraints, which all describe the challenges pertaining to the use of existing support. These variables as a whole offer a wide range of data, which enables a better understanding of the available support mechanisms for females and people with disabilities intending to venture into business in Oman. On this account, the variables to be explored in the study intend to reveal the opportunities and challenges pertaining to the extant support structure for minorities in order to provide recommendations for enhancing the efficiency of existing structures to foster minority entrepreneurship. Through the incorporation of demographic information, business, and governmental perceptions as well as business activity, it is possible to obtain a comprehensive understanding of the nature of the problems and opportunities in the Omani entrepreneurial environment.

## 5. Results & Discussion

This paper synthesizes the data acquired from survey, interviews, and focus group followed by analyzing the support systems for women and disabled entrepreneurs in Oman. Frequency distributions were used in the analysis of the survey quantitative data with the help of descriptive and inferential statistics. The interview and focus group data were analysed qualitatively with the help of thematic analysis in order to get to the essence of the issue. The assigned quantitative outcomes show several considerable patterns. There is the distribution of the respondents by the region where it is clearly seen that Muscat has high business owners' density, followed by Al Batinah, Dhofar, and other regions. This means that there is higher level of entrepreneurial activities being reported in the capital city mostly as a result of better resource

endowment. Socio demographic data of respondents revealed that 65% of the respondents are women entrepreneurs, while 35% are disabled entrepreneurs. This reveals a high number of women in the entrepreneurial system, though there is a need to extend support to disabled people who seek to open businesses.

Major issues concerning woman entrepreneurs involve finance 35%, followed by mentorship 25%, networking 20% and 20% cultural barriers. Likewise, disabled entrepreneurs suffer from major issues in finance (30%), accessibility (30%), mentorship (20%), and prejudice (20%). The other important support framework is the company's participation in training programmes and, if possible, mentorship. However, for the respondents that took part in the survey, less than half, 210 of them had participated in training programs that were intended to provide them with the necessary profession-related skills and knowledge. The mentorship programs had almost equal numbers of respondents with 180 having access to the programs and 170 that did not have access to the programs. These are some reasons which point out to the fact that there should be better and wider application of the techniques of mentoring.

Regarding the respondents' education level, the results show that most of the entrepreneurs hold a Bachelor degree (45%), of whom 30% have postgraduate education, and 25% have high school education. This implies that there are higher education levels among entrepreneurs that may be useful for business success. From the business sectors we identified it can be noted that these sectors represented a wide net of industries; the largest number of them falling under the category of 'Others' 105, service industries 87, retail industries 70, manufacturing industries 53 and technology industries 35. That is why it is important to note that the source of the population presents a diverse section for Oman's entrepreneurial activities.

From the interviews or focus group discussions presented qualitatively, several issues reoccur constantly. The kind of funds and possible forms of professional assistance that women entrepreneurs often mention include: They also look perhaps for more networking events where they can meet other business people as well as investors. Disabled entrepreneurs also stress the need for the acceptance of the physically challenged in spaces that are physical as well as the online platform. They experience loss of access to resources resulting to poor infrastructure and social rejection from the society, they, therefore, cannot fully take an active role in the entrepreneurial space. Both groups are thus demanding that authorities and policymakers enhance the policies and programs that target their population as viable Markets.

This paper intends to examine how the support systems in Oman compare with other GCC countries highlighting some contrasts as well as some similarities. In Oman, the government has stepped up the support for women and disabled persons willing to venture into business through several policies and formalities. However, some countries as the UAE and Saudi Arabia require more extensive and advanced support systems In most cases, they are financially backed by bigger national goals such as UAE's Vision 2021 and Saudi Arabia's Vision 2030. The case of the UAE encompassing the Khalifa Fund for Enterprise Development and Saudi Arabia's WILEF – Women in Leadership Economic Empowerment and Entrepreneurship demonstrates strong supports. These programmes give adequate support in funding, training and mentorship which are things that Oman lacks.

The results are in parallel with the research objectives of starting with the analysis of the effectiveness of the existing support mechanisms and move to the consideration of the potential areas for strengthening. According to the collected data, it can be stated that although women and disabled persons have been identified and intervention made to support these groups of entrepreneurs in Oman, challenges persist in areas such as finance, training, and networking. The implication for policymakers is that there is a need to provide support programs that are fine tuned depending on the economic situation of the country and specially designed for vulnerable groups of the population. From the findings, it is evident that respondents want improved financial assistance and

enhancements in facilities, coaching and connections. It is the responsibility of the practitioners and stakeholders to develop various programs relevant to women and disabled businesspersons. In line with prior studies on entrepreneurial ecosystem in GCC this paper unveils certain findings. Kantis, Ishida, and Komori (2002) and Roomi and Harrison (2010) have extended certain similar findings that have been outlined by the present study regarding women and disabled entrepreneurs. The search for improvement and enhancement of these services are another common message in the literature. The first strength of this study is that it used both quantitative and qualitative approaches since it captured the details of the support structures for women and disabled entrepreneurs in Oman. This way, the research benefits from both, numerical and textual data which is rather effective and ensures a more objective analysis. Nonetheless, there are some drawbacks of the given study, namely self-reported data measurement that can be biased. Also, the number of participants in the study might be adequate for statistical purposes, but could be limited in terms of the representation of the entrepreneurial ecosystem.

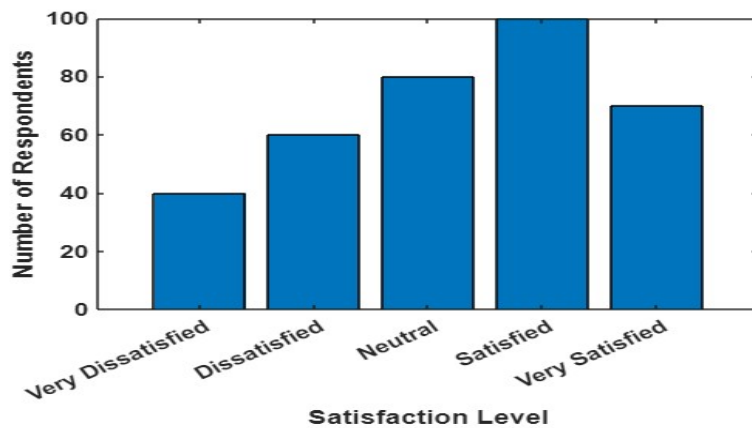


Figure 9: Satisfaction with Access to Finance

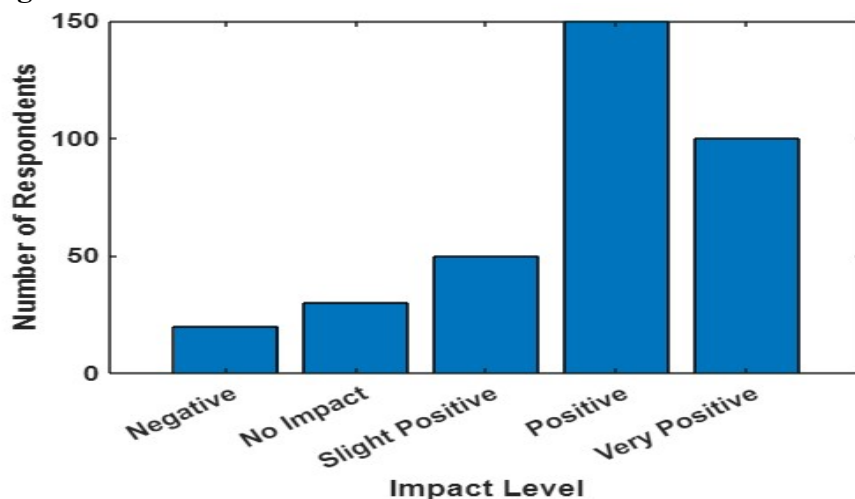


Figure 10: Impact of Training Programs on Business Growth

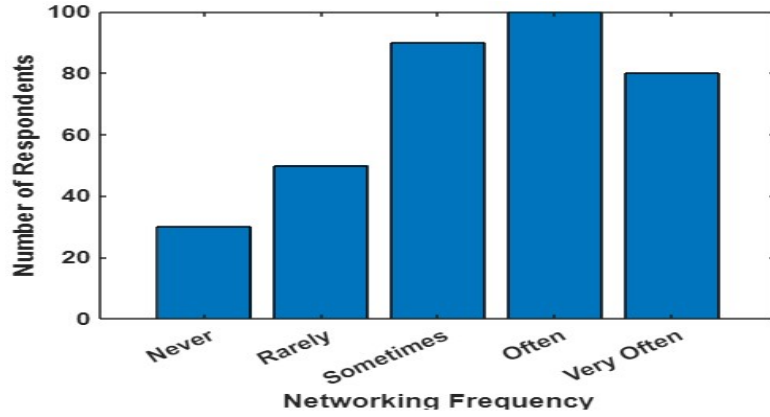


Figure 11: Access to Networking Opportunities

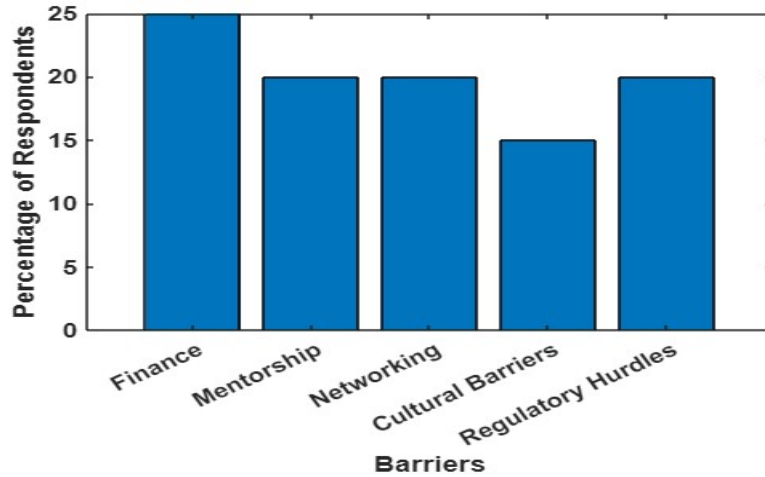


Figure 12: Perceived Barriers to Entrepreneurial Success

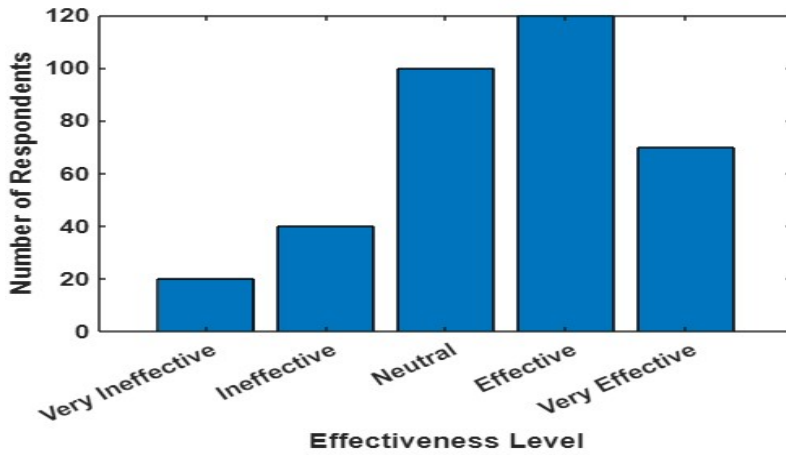
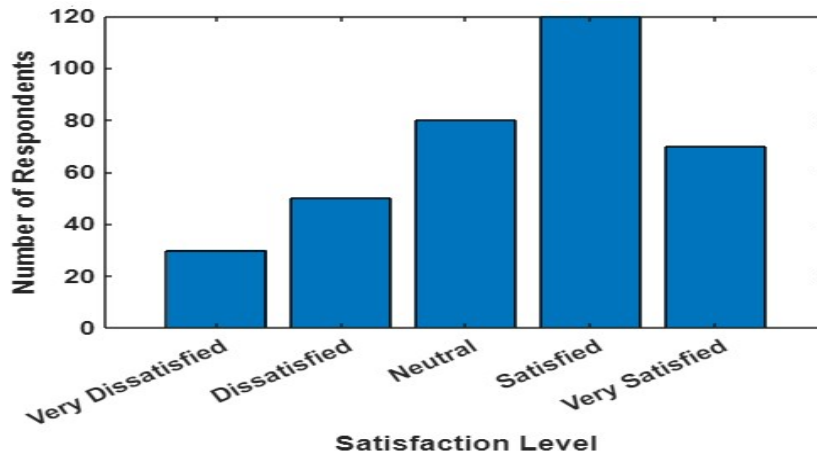


Figure 13: Effectiveness of Government Support Programs



**Figure 14:** Satisfaction with Overall Entrepreneurial Environment

Figure.9. shows the Likert scale responses to the statement that reflects respondent’s satisfaction with access to finance. On the x-axis, five classifications of satisfaction; Very Dissatisfied, Dissatisfied, Neutral, Satisfied, and Very Satisfied are made, and on the y-axis, the number of responders in each of the satisfaction classes obtained. From this bar chart it can be seen that majority of the respondents are either neutral or satisfied with their access to finance with very few being very dissatisfied. The figure also assists to determine the overall attitude towards financial availability among the start-ups.

The last learning outcome can be depicted from the various percentages shown in figure.10, which capture the respondent’s perception on the effect of the training programs towards their business growth. The x-axis teaches the impact levels (Negative, No Impact, Slight Positive, Positive, Very Positive) of the client, while the y-axis shows the number of respondents per category. These findings are further illustrated by the bar chart below indicating that most of the respondents view the outcome of the training programs as positive or very positive, thus portraying the importance of the programs in improving business performance.

The last four questions in this section were directed towards the frequency of respondents’ participation in networking opportunities, and the data is presented in the figure.11 below. The coordinated horizontal axis indicates the options which are Never, Rarely, Sometimes, Often, and Very Often while the vertical axis indicates the number of respondents corresponding to each program frequency. This bar chart shows that in most of the cases, the respondents have the opportunity to network often or very often, which explains the unavailability of networking events among entrepreneurs.

The perceived barriers to entrepreneurial success as noted by the respondents are as depicted in figure.12. The x-axis defines the barriers which are Finance, Mentorship, Networking, Cultural Barriers, and Regulatory Hurdles and the y-axis captures the percentage of the respondents who agreed/disagreed that these barriers are real. This is shown on the bar chart as financial issues are ranked highest followed by issues to do with mentorship, networking, and regulatory issues. This figure is relevant to identify the main challenges that have to be overcome to foster entrepreneurship.

Figure.13. analyses the perceived effectiveness of the government support programmes. It is crucial to remember the X axis shows the Level of Effectiveness; Very Ineffective, Ineffective, Neutral, Effective, and Very Effective while the Y axis shows the total number of respondents who fall in each level of effectiveness. In regards to general perceptions about effectiveness of support programs from the bar chart it was seen that majority of the respondents hold a perception that the support programs are either effective or very effective in their undertaking but there are a significant number of people who responded neutrally to this aspect. This figure aid in analysing the effects of certain policies initiated by the government on entrepreneurship.

The figure.14. shows the level of respondents' satisfaction with the entrepreneurial environment. On the x-axis, there are Satisfaction levels: Very Dissatisfied, Dissatisfied, Neutral, Satisfied, Very Satisfied; On the y-axis – Number of respondents for each level. Based on the data depicted in the bar chart, most respondents are either satisfied or very satisfied with the perception about the entrepreneurial atmosphere. These figures are essential to capture the way in which the creation of new ventures and their owners define the macro environment of business in Oman.

Therefore, the following recommendations can be made regarding the support systems for women and disabled entrepreneurs in Oman. First, the necessity of improving the availability of affordable financial services that are appropriate for women and disabled businessmen is essential. They could comprise micro-finance among others, credit enhancement, grants and favourable interest rates credit. Secondly, the establishment of good and effective mentorship that involves businessmen to offer their services to new and upcoming women and the disabled is also very important. Such programs should include training, counselling and prospecting. Thirdly, enhancements of physical and or virtual environment to make establishments accessible to disabled entrepreneur is vital. This entails that all designs whether of buildings or websites or tools that are used in various organisations should be made with consideration of the disabled. Fourthly, there remains the need to design and set out policies that enhance the participation of the disadvantaged groups including women and disabled persons, on the criterion of identifying how they can be supported for their entrepreneurial endeavours. These are such policies and actions as antidiscrimination legislation and campaigns that bring out the information concerning the potential of such businessmen. Last but not the least, a need to offer specialized training and education initiatives allow enhancing women and disabled entrepreneurs' performances by offering them the required tools and information. These programs should be in a place where a patient can easily reach out and does not have any special requirements. In the following recommendations, it is possible to help Oman develop a pro-women and disabled entrepreneurs' environment in order to facilitate their sustainable business growth.

## 6. Conclusion

This study aimed at evaluating the support frameworks for women and disabled entrepreneurs in Oman while identifying the major difficulties faced by these groups and the efficiency of the existing measures. Finally, regarding the specific objective a range of respondent answers depicted that despite a higher level of entrepreneurial activity especially in Muscat, finance remains a major barrier throughout the country and respondents are dissatisfied with the Access to Finance. The training programs are beneficial to business development, but the access to the mentors is still somewhat limited, proving the need for more extensive programs on mentorship. In this aspect, Oman melts the cut compared to other oil-rich GCC nations such as the UAE and Saudi Arabia in terms of impressive support structures. As for the further research, it would be advisable to emphasize such areas as the creation of more diversified financial services, enhancing the opportunities of infrastructural accessibility, and providing the targeted initiatives for permissive entrepreneurial atmosphere. Thus, improved support in terms of women and disabled persons' training and mentorship, which is aligned with their needs, will be important in filling the existing gaps and enhancing sustainable entrepreneurship.

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