



FOLLOW UP REPORT ON POLICY PAPER ENTITLED "OFFICIAL REGISTRATION OF WOMEN'S ENTERPRISES IN PALESTINE: CHALLENGES AND OPPORTUNITIES"

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TABLE OF CONTENTS

TABLE OF ABBREVIATIONS	4
INTRODUCTION	5
APPROACH AND METHODOLOGY	6
STRUCTURE	7
CHAPTER ONE. OVERVIEW OF THE GENDER DIMENSIONS IN PALESTINE	7
1.1. Discrimination against Women	9
1.2. Discrimination in Inheritance Law	10
1.3. Employment and Economic Dependency of Women	10
1.4. Women entrepreneurs	12
1.5. National and International Legal Frameworks	13
CHAPTER TWO. MAIN FINDINGS	15
2.1. Government support to women’s entrepreneurship	15
2.2. Non-Government support to women’s entrepreneurship	23
CHAPTER THREE. SUMMARIZES THE MAIN CONCLUSIONS DRAWN FROM THE STUDY	35
CHAPTER 4. A COMPREHENSIVE SET OF RECOMMENDATIONS AND ACTION POINTS	39
WAY FORWARD [RECOMMENDATIONS] AND PROPOSED ACTION POINTS	40
ANNEX – 1 - LIST OF PARTICIPANTS IN THE KEY INDIVIDUAL INTERVIEWS	49
ANNEX – 2 - LIST OF PARTICIPANTS IN THE FGDS	50

TABLE OF ABBREVIATIONS

SMEs	Small and Medium-sized Enterprises
PCBS	Palestinian Central Bureau of Statistics
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
PA	Palestinian Authority
WEE	Women's Economic Empowerment
SDGs	Sustainable Development Goals
PIF	The Palestinian Investment Fund
CTP	Cash Transfer Programme
PFESP	Palestine Fund for Employment and Social Protection
PMA	Palestinian Monetary Authority
PMO	Prime Minister's Office
MSEs	Micro and Small Enterprises
TVET	Technical Vocational Education and Training
WROs	Women's Rights Organizations
NGOs	Non-Governmental Organizations
FGDs	Focus Group Discussions
KIIs	Key Individual Interviews
AOWA	Association of Women's Action for Training and Rehabilitation
ACAD	Arab Center for Agricultural Development
PYALARA	The Palestinian Youth Association for Leadership and Rights Activation
REFORM	The Palestinian Association for Empowerment and Local Development

INTRODUCTION

This report was commissioned by We World to examine the persistent gender gap in women's registration of Small and Medium-sized Enterprises (SMEs) in Palestine, despite the presence of institutional resources aimed at promoting access to economic opportunities. The objective of this report is to assess the progress made on the recommendations and action points outlined in the policy paper titled "Official Registration of Women's Enterprises in Palestine: Challenges and Opportunities," which was produced and distributed by the Overseas Organization in April 2021. The study analyzed the challenges women face when deciding to become entrepreneurs, the factors that attract and motivate them to start and register their own businesses, and the policies and legislations that can support women's entrepreneurship.

Specifically, this study explores the challenges encountered by various stakeholders in implementing the recommended actions outlined in the policy paper. It provides an analysis of the potential risks associated with implementing the policy action points and identifies potential solutions to overcome these challenges. Additionally, it presents an updated action plan for the consideration of policy makers and key actors in development. The ultimate aim is to promote a gender-responsive policy framework and provide a roadmap to support the registration and growth of women-led businesses in Palestine.

In the context of occupied Palestine, it is crucial to integrate a women entrepreneurial dimension into SMEs and growth policies to fully harness the advantages of policy changes. Recognizing the distinct challenges and circumstances faced by women entrepreneurs in Palestine, it becomes imperative to address their specific needs and overcome the barriers they encounter.

To achieve these objectives, it is essential to conduct a comprehensive assessment of the impact of implemented measures on women entrepreneurs in Palestine. This assessment should consider the social, economic, and political context, taking into account the challenges posed by the occupation, limited access to resources, and restricted movement. By evaluating the effectiveness of these measures, the report aims to identify areas of progress and areas that require further support, enabling informed decision-making for policy, legislation, procedural improvements, advocacy efforts, and awareness campaigns.

The follow-up report aims to delve deeper into the key points outlined in the policy paper developed in April 2021. It seeks to provide a more profound understanding of various aspects related to women in self-employment and their economic significance. Additionally, it aims to propose effective policy measures that can support and encourage women entrepreneurs in their endeavours.

The report underscores the importance of acquiring better knowledge about women entrepreneurs to provide them with the most targeted and effective support. It calls for further research and data collection on various aspects of women's entrepreneurship, including their motivations, challenges, success factors, and specific needs. It further provides a comprehensive examination of the challenges encountered by women-led MSMEs during the business registration process. It identifies various factors, such as laws, regulations, and economic constraints, lack of procedural awareness, and social and cultural norms that hinder women's ability to register their businesses successfully. Notably, limited control over property and restricted access to it impede women in providing collateral for loans and meeting registration requirements.

The study also highlights key findings related to the obstacles faced by women entrepreneurs. It identifies limited funding sources and economic factors that impact registration, marketing, training, and transportation as critical barriers. Additionally, the restrictive measures imposed by military occupation have a detrimental impact on women's freedom of movement, thereby adversely affecting their ability to engage in marketing operations.

In light of these findings, the report emphasizes the importance of increasing support from institutions and society for women-led entrepreneurs. It calls for initiatives that streamline registration processes, improve access to markets and funding, and enhance managerial skills and productivity. By addressing these challenges and providing adequate support, it is possible to empower women entrepreneurs and create an enabling environment for their success and contribution to the economy.

APPROACH AND METHODOLOGY

The methodology used in this study aims to provide a comprehensive understanding of the challenges faced by women entrepreneurs in MSMEs and the factors that affect their participation in the economy. The research was conducted using the following steps:

- A desk study of relevant literature, laws, and amendments to laws to identify the relevant topics of the study, including information and data on women-led businesses and policies that support women-led businesses in registering and managing their enterprises.
- Four (4) focus group sessions with women and young women entrepreneurs in the West Bank and Gaza Strip, and key governmental and non-governmental actors to understand the main factors and enablers, barriers, and opportunities that enhance entrepreneurial registration and activities.
- Fourteen (14) key individual interviews with key stakeholders, including women entrepreneurs, to assess the deeply rooted causes that prevent or demotivate women from registering and managing their enterprises and to present methods to overcome them.

The consultant conducted an assessment of the relevant indicators outlined in the previous policy paper and developed a set of policies designed to promote and strengthen entrepreneurship. This endeavour was carried out in collaboration with the WE CHANGE team, who provided invaluable support throughout the process.

STRUCTURE

The report is organized into four chapters. In **Chapter 1**, an overview of gender dimensions in Palestine and the current state of women's entrepreneurship is presented, focusing on policy and procedural obstacles as well as factors that facilitate women-led businesses. **Chapter 2** outlines the key findings derived from the field work, with a particular emphasis on government and non-governmental support systems for women entrepreneurship. This section also sheds light on gender-based disparities and barriers encountered by women in entrepreneurship. **Chapter 3** summarizes the main conclusions drawn from the study. Finally, in **Chapter 4**, a comprehensive set of updated recommendations and an actionable points are provided for policy makers, civil society organizations, and women entrepreneurs, aimed at fostering the growth and success of women-led businesses in Palestine.

CHAPTER ONE. OVERVIEW OF THE GENDER DIMENSIONS IN PALESTINE

According to population estimates prepared by the Palestinian Central Bureau of Statistics (PCBS), the global Palestinian population in mid-2022 was approximately 14.3 million, with around 5.35 million residing in the State of Palestine. Of the Palestinian population in the State of Palestine, there were 2.72 million males and 2.63 million females. In the West Bank, the estimated population was 3.19 million, consisting of 1.62 million males and 1.57 million females. The estimated population of the Gaza Strip was 2.17 million in the same year, consisting of 1.10 million males and 1.07 million females)¹.

Region	Males	Females	Both Sexes
Palestine	2.72 million	2.64 million	5.35 million
West Bank	1.62 million	1.57 million	3.19million
Gaza Strip	1.10 million	1.07 million	2.17 million

¹ <https://pcbs.gov.ps/post.aspx?lang=en&ItemID=4279>

The Palestinian people live under occupation and endure geographic and political fragmentation due to the more than 15-year long blockade imposed by Israeli authorities. The Gaza Strip remains in a protracted humanitarian crisis and is heavily reliant on aid. Meanwhile, the West Bank is further divided due to the annexation of East Jerusalem, the separation barrier, Israeli checkpoints, and Israel's control of the occupied Palestinian territories, particularly in areas classified by the Oslo Accords (1993) as A, B, and C.

UN Women's study on men's realities, practices, and attitudes in the Palestinian territories regarding gender norms, gender-equality policies, household dynamics, caregiving and fatherhood, intimate partner violence, sexual diversity, health, and economic stress, has found that the Israeli occupation serves as the main structural framework for analyzing all aspects of political, economic, and social life in Palestine². The study highlights that the occupation system of oppression perpetuates and reinforces societal patriarchy, as evidenced by numerous researches. The routine violations of human rights, such as forced displacement, land confiscation for settlement construction, home demolitions, revocation of residency rights, arbitrary detention and imprisonment, settler violence with impunity, and destruction of property, have profound consequences for the population from a gender-equality perspective. It is crucial to emphasize that many occupation policies in the West Bank, including East Jerusalem and the blockade of Gaza since 2007, have worsened the negative gender-differentiated impact on women. These restrictions serve as a highly persuasive pretext to limit women's mobility and confine them to the private sphere, thus restricting their participation in public life in general and political and economic life in particular³.

Overall, despite some progress, gender stereotypes continue to reinforce women's primary responsibility for household work and the private sphere. This limits their ability to participate in public and political life, which is exacerbated by economic insecurity, social stress, and restricted movement. As a result, women often face social and economic exclusion, as well as an increased likelihood of violence. In this context, it is crucial for different stakeholders to challenge gender stereotypes and ensure that women have the necessary support to balance their responsibilities and participate fully in all spheres of life⁴.

² Institute of Women's Studies - Birzeit University, UN Women, Promundo-US: Understanding Masculinities: Results from the International Men and Gender Equality Survey (IMAGES) – Middle East and North Africa, Egypt, Lebanon, Morocco, and Palestine. 2017. URL: <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2017/images-mena-multi-country-report-en.pdf?la=en&vs=3602>

³ ibid

⁴ رانية سنجالوي (2013). المشاركة السياسية للمرأة في عملية صنع القرار؛ في "منهاج في التوعية: نحو مشاركة سياسية فاعلة للمرأة الفلسطينية"، نسيان 2013. مركز المرأة للإرشاد القانوني والإجتماعي، نسيان 68 (Rania Sengalwi 2013, Women's political participation in the

1.1. Discrimination against Women

In Palestine, women and girls experience multi-layer violence and discrimination and face conditions of oppression by living within a society that is governed by discriminatory masculine norms and attitudes. This implies the establishment of a generalized concept of gender inferiority that develops from early stages of life and solidifies through the social constructs and stereotypes that perpetuate the cycle of violence and women exclusion from public life and participation in the political and economic spheres.

The Israeli occupation, fragmentation of land, siege on Gaza, and political divisions among Palestinian factions have led to significant changes in established gender relations, resulting in a reversal of gender-biased social norms and behaviours that negatively affect youth, women and girls, as well as people with disabilities and the elderly. Historically, both social and religious norms have firmly rooted in patriarchal systems and values that have served to undermine women's rights. Geographically, specific socio-political and economic contexts in Gaza, the West Bank and East Jerusalem mean that women negotiate different realities and encounter different opportunities. However, this geographical fragmentation hinders achieving meaningful changes in women's lives and holding on to them.

In Gaza, a rise in conservative influences often informed by religious discourse has led to increased pressure on women to accept more circumscribed roles within society with increased scrutiny and social control on their mobility. On the other hand, East Jerusalem faces a different kind of isolation as Israeli annexation deepens and broadens its hold. The steady rise in militarization of Palestinian society has entailed relationships of domination and subordination, reinforcing the marginalization and domination of women in both the private and public spheres and narrowing socially acceptable roles and norms for both men and women.

The construction of the separation barrier, numerous military checkpoints by Israel, settler violence, the Gaza blockade and Israeli control of Areas B, C, and H2 in the West Bank have severely impacted the Palestinian economy and fragmented the Palestinian social environment. Against this background, male unemployment has risen and stretched household coping mechanisms. As a result, more women were forced to join the labour force, mostly in the informal sector and low-paid jobs. While on the one hand, it has opened new opportunities for women, it also means that family survival and dealing with stressful intra-household relationships took precedence over sustained political engagement on women's rights. This development is associated with the discourse of political parties that prioritize national liberation struggle over women's rights.

decision-making process. Towards Active Political Participation of Palestinian Women", Women's Center for Legal and Social Guidance)

1.2. Discrimination in Inheritance Law

Palestinian women are facing discrimination and denial of their inheritance rights, which are protected by international laws and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). The Personal Status Laws applicable in Palestine discriminate against women with regards to inheritance and reinforce the societal belief that women are inferior to their male relatives. Under Sharia law, a daughter is entitled to only half of what her brother inherits. This is worsened in situations where the deceased has no sons, in which case the daughter only inherits half of the estate and the remaining half goes to the closest male relative of the deceased. In cases where the deceased has multiple daughters, they are entitled to 2/3 of the inheritance while the remaining 1/3 is inherited by the closest male relative. Despite the fact that women have the legal right to seek recourse through the judicial system to claim their inheritance, they rarely do so due to the social stigma associated with it.

Moreover, the current political situation in Palestine has prevented national elections from being held, which has undermined the country's democratic transformation processes. The decision by the Palestinian Constitutional Court in October 2018 to dissolve the Palestinian Legislative Council further weakened the legitimacy of the Palestinian Authority (PA). The inability of the PLC to hold a legal quorum has resulted in confusion in democratic oversight. Since 2007, laws have been passed through presidential decrees under Article 42 of the Palestinian Basic Law, thereby limiting legal reforms. Consequently, the justice and security systems, including discriminatory laws and procedures, have become less effective in addressing the additional obstacles faced by women and girls. As a result, national gender legislation contains discriminatory laws that have severe implications on the enjoyment of human rights and fundamental freedoms by women.

1.3. Employment and Economic Dependency of Women

The PCBS 2022 highlights a large gap in the labour force participation rate between males and females. About 7 out of 10 of males participated in the labour force, compared with about 2 out of 10 of females, and the rate of female participation in the labour force was 18.3% compared to 69.7% for males. There is still a wide gap in the labour force participation rate between the West Bank and Gaza Strip, as this rate reached 41.0% in Gaza Strip compared to 47.5% in the West Bank". There are also obvious sign of gender-based discrimination in regards to the labour force participation levels of people with disabilities. According to PCBS (2020), only (4%) of females 15 years of age and above with disabilities are within the labour force, in comparison to (24%) of males⁵.

⁵ <https://www.pcbs.gov.ps/post.aspx?lang=en&ItemID=3679>

One of the main reasons for the low labour force involvement of women is the societal perception of the female's priorities, as many of them are pushed into prioritizing the household and children, rather than involvement in pursuing employment and career development. This is on the nuclear family level, extended family, and as part of social norms, as all these "stakeholders" advocate the female involvement and need within the house. Labour force participation levels are also highly affected by the female education level, as there is high increase of female participation in the labour force depending on years of education, where (47%) of females whom had 13+ years of education are labour force participants, compared to less than (10%) of females with less years of education (PCBS, 2019).

Even for those within the labour force, many females face discrimination in regard to their employment, as well as within the different working sectors. For example, unemployment rate among youth people (19-29) years of graduates holding an intermediate diploma or higher reached 48.3% representing (25.6% of total unemployed); 61.3% for females compared to 34.3% for males. At the regional level, the unemployment rate for youth graduates in the West Bank reached 28.6 % compared to 73.9% in Gaza Strip. Some reasons could be attributed to that employers, especially within the private sector, are less likely to hire young married women, or in other cases dismiss women once they are married, as they do not want to cover the mandatory 10 weeks maternity leave (Al-Botmeh, 2015).

Even though the average wage gap between genders is insignificant on a macro-level, it can be highly attributed to the large share of women working in the public sector, as the wage gap there is smaller and tends to be in favor of women⁶ (ILO, 2019). According to PCBS, 40% of wage employees in the private sector received monthly wages less than the monthly minimum wage (1,880 NIS) in Palestine in 2022, the percent was 19% in the West Bank with average monthly wage about 1,419 NIS, while the percent was 89% in Gaza Strip with average monthly wage about 697 NIS. The Council of Ministers issued a decree stating the minimum wage to be (1,880 NIS) as of the beginning of 2022⁷. Furthermore, the wage gap is more significant in specific sectors, for example, women working in the Palestinian private sector earn (20%) less than men per day⁸, nearly (35%) of women working in the private sector earn less than minimum wage, and almost half of employed females (48%) did not get paid maternity leave for the year 2019⁹.

The Palestinian society has long held the belief that young girls and women's work is limited to female-dominated activities, such as embroidery and farming. However, reports from civil society organizations have shown that dominant women and women from low-income backgrounds have been able to defy such norms. Women have been able to drive tractors, buses, perform as

⁶ ILO (2019). The situation of workers of the occupied Arab territories

⁷ <https://www.pcbs.gov.ps/post.aspx?lang=en&ItemID=4421>

⁸ Ibid, ILO (2019)

⁹ PCBS (2020). H.E. Dr. Awad, Highlights the Situation of the Palestinian Women on the Eve of the International Women's Day, 08/03/2020

community leaders, engage as local council members, or lead community-based organizations, even though these professions are considered by society as male-dominated.

Despite such progress, gender and power relations are still shaped by family bonds in many marginalized areas, where males and, in many cases, elderly women control the lives and decisions of young women and girls, particularly in education, employment, and marriage.

1.4. Women entrepreneurs

Palestinian women are mostly employed in informal work such as domestic labor and small family businesses, which offer little job security, low pay, and limited access to social protection. This situation makes it difficult for women to organize and advocate for their rights and labor standards.

Gender inequality in Palestine has created a restrictive and oppressive environment for women entrepreneurs, limiting their opportunities and forcing many to immigrate out of the country. Palestinian women are often economically dependent on men due to factors such as limited work opportunities, participation in unpaid labor, inability to access male-dominated sectors, and the perception of women's work as a need rather than a human right. The COVID-19 pandemic has further exacerbated these inequalities, rendering women-led small businesses, entrepreneurs, and workers more vulnerable to its consequences than men¹⁰. The majority of Palestinian economic establishments are classified as small, with more than two-thirds of them forced to close during the COVID-19 lockdown period, and 63% experiencing a stoppage in supplies related to production inputs.

According to the Palestinian Central Bureau of Statistics (PCBS) 2020 Economic Survey, there were **128,364** establishments in Palestine, with 94.8% of them classified as small establishments (less than five workers), 4.8% as medium-sized establishments (between five and 19 workers), and only 0.4% as large establishments (20 workers or more). Also, according to the PCBS economic survey on 21 December 2020¹¹, more than two-thirds of Palestinian economic establishments were forced to close for about a month and a half during the COVID-19 lockdown period, with the services sector in Bethlehem being hit the hardest. 63% of these establishments experienced a stoppage in supplies related to production inputs, leading to a decline in production levels or sales to about half. As a result, about 14% of Palestinian establishments had to lay off employees to face the crisis.

The Ministry of Economy's latest statistics report that the number of newly registered establishments reached 2,524 by the end of 2022, with the majority located in Ramallah, totaling 879 establishments, and the fewest in Tubas, with only 36 establishments. These numbers

¹⁰ OECD. Women at the core of the fight against COVID-19 crisis. 2020

¹¹ chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.pcbs.gov.ps/portals/_pcbs/PressRelease/Press_En_21-12-2020-ecoDet-en.pdf

provide valuable insights into the economic growth and development of the West Bank. Moreover, the data revealed that there were 5,520 new merchants registered in the commercial registry in 2022, and a striking 5,206 of them were women¹². The statistics show a positive trend towards empowering women in the business sector. The fact that over 5,000 women have registered as merchants in the West Bank in 2022 alone is a promising sign for gender equality and women's economic empowerment.

However, no evidence were found regarding the types of businesses that are being registered and whether they cater to diverse communities and needs. It is crucial to promote a diverse range of businesses that support social justice and sustainability and ensure that they are accessible to all individuals, regardless of their gender, socioeconomic status, or background.

Overall, while the statistics show progress towards gender equality and economic growth, there is still work to be done to ensure that all communities have equal access to economic opportunities and resources. For example, women farmers face additional challenges due to restrictive policies by the Israeli occupation, weak Palestinian policies and legislation, high export fees, unfair competition in the local markets, and the absence of opportunities for trade exchanges at the local and international levels.

1.5. National and International Legal Frameworks

The domestic legal system does not provide adequate legal protection for women and girls, limiting their access to property and land rights, and severely restricting employment opportunities. All of these obstacles pose a heavy price on women entrepreneurs in Palestine.

Women's economic empowerment (WEE) has been incorporated into several legislative and policy frameworks in Palestine. At the national level, the Palestinian National Development Plan (2017-2022) highlights women's economic empowerment as a key priority, and several strategies and measures to support the registration of women-led businesses in Palestine. The plan aims to improve the legal and regulatory environment for women entrepreneurs by reducing bureaucratic procedures and enhancing the transparency of business regulations, and seeks to increase women's access to finance and credit facilities, particularly in rural and marginalized areas, through the establishment of dedicated funds and financial programs that target women entrepreneurs. This will enable women to start and grow their businesses, which will have a positive impact on their economic and social status. Moreover, the plan emphasizes the importance of capacity building and skills development for women entrepreneurs. This will be achieved through the provision of training and technical assistance programs that focus on improving women's skills in business management, marketing, and financial planning. This will enhance the competitiveness of women-led businesses and enable them to access new markets

¹² <http://www.met.gov.ps/mnestatistic.aspx>

and opportunities. Finally, the plan recognizes the importance of networking opportunities and business incubators in supporting the growth and development of women-led businesses. The plan includes measures to establish new business incubators and expand existing ones, particularly in rural and marginalized areas, and to provide women entrepreneurs with access to information and technology to enhance their competitiveness.

Additionally, the Palestinian government has established a National Strategy for the Advancement of Palestinian Women (2017-2022), which aims to support the registration and growth of women-led businesses in Palestine. The strategy sets targets for increasing the number of registered women-led businesses by 10% annually, with a focus on promoting women's entrepreneurship in rural areas and marginalized communities. The strategy includes measures such as providing training and capacity building programs, improving access to finance and credit facilities, facilitating the registration process, and enhancing women's access to markets and improving their competitiveness.

Internationally, Palestine has committed to promoting women's economic empowerment through various international frameworks. Palestine is a signatory to the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which calls for the elimination of gender-based discrimination in all areas of life, including the economy. Palestine has also committed to the Sustainable Development Goals (SDGs), which include a specific goal (SDG 5) to achieve gender equality and empower all women and girls.

In 2011, the Palestinian President issued Law No. 8 of 2011 on income tax with the aim of increasing revenues and modernizing laws governing the work of the Palestinian National Authority. However, the law has faced criticism from the private sector and individuals for not guaranteeing an increase in tax revenues and fuelling tax evasion. The 15% tax rate applies to all categories of companies, including small, medium, and large, which may have an impact on women-led businesses¹³.

¹³ chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://library.palestineconomy.ps/public/files/server/20151405152511-1.pdf

CHAPTER TWO. MAIN FINDINGS

This section summarizes recent governmental and non-governmental support systems and developments in Palestine to support women's entrepreneurship and empowerment. The results are based on desk review and fieldwork that included interviews and focus group discussions with representatives from the government, civil society organizations, and young women entrepreneurs in Gaza and the West Bank.

2.1. Government support to women's entrepreneurship

In 2021, the Palestinian Authority implemented a new Corporate Law, which was subsequently formalized and legalized in 2022 through a Presidential Decree known as the Companies Law. This legislation brings forth numerous benefits specifically designed to empower women entrepreneurs in Palestine. Some of these advantages encompass legal recognition and protection, streamlined business operations, provisions for limited liability, improved access to capital, tax

GENDER CONSIDERATION OF THE NEW COMPANIES LAW (2022)

The President of the State of Palestine approved the new Companies Law (Law No. 42 of 2021 on Companies) and commenced its effective implementation from May 2022. This law introduces several provisions to enhance the legal system in Palestine, aligning it with international best practices. Noteworthy improvements encompass:

Introducing the Limited Liability Company as a new flexible company type.

Eliminating the minimum capital requirements for most companies, except public shareholding companies.

Allowing the establishment of companies by individuals for specific company types and permitting companies to operate and conduct business from home.

Enabling company registration through various channels such as lawyers, notaries, or the company itself.

Granting individuals the right to directly file lawsuits to safeguard their rights and interests, as well as the right to file subsidiary lawsuits on behalf of the company to protect its rights. These provisions also offer protection for small shareholders.

Ensuring gender diversity in the composition of company boards of directors, with a target of at least one-third representation being women, whenever possible.

Implementing online company registration through electronic means, facilitating the registration process.

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incentives, and the opportunity to establish a professional and reputable image for their businesses. The law also allows for registration either through a lawyer or directly by individuals themselves, which reduces financial burden on women entrepreneurs. Companies can now raise capital through various means such as issuing shares, debentures, and loans, providing women entrepreneurs with greater access to capital. Legal recognition and protection offer a sense of security to women business owners and protect them against legal disputes or liabilities.

The Ministry of Economy has further achieved significant progress in several areas, including:

1. Developing a national definition and classification of micro, small, medium, and large enterprises is a significant achievement, culminating in the Council of Ministers' resolution in June 2021. This classification system aims to provide comprehensive support to micro, small, and medium enterprises across various aspects, including registration, qualification and training, marketing, and financing. It relies on indicators such as employee count and capital turnover (sales) to categorize enterprises into five distinct groups: micro, very small, small, medium, and large.
2. Efforts are underway to regulate home-based businesses (cottage industries) through a specialized survey assessing their status and a subsequent legal study. The Ministry of National Economy is concurrently working on formulating instructions, as issued by the Minister of National Economy, to streamline the registration and licensing processes for these businesses.
3. An inaugural national strategy dedicated to micro, small, and medium enterprises is being developed by the Ministry of National Economy to address the challenges and obstacles faced by these enterprises, encompassing aspects such as registration and licensing, financing, marketing, administration, finance, entrepreneurship, innovation, and more. Special attention will be given to youth and women within this sector.
4. Efforts are being made to regulate e-commerce to harness Palestine's technological capabilities and promote the digital economy, particularly in the field of e-commerce. This initiative aims to create entrepreneurial opportunities, combat high rates of youth unemployment, safeguard consumer rights, and ensure compliance with relevant fees and taxes. The Ministry of National Economy is collaborating with the Ministry of Telecommunications and Information Technology to draft an e-commerce law.
5. The establishment of the Khaytan Center in the governorates of Jenin and Gaza represents a significant step towards enhancing and supporting the textile and garment sector. This center will strengthen training capacities in clothing design and related fields, with a particular focus on empowering women who comprise a majority of the sector's workforce.

The Ministry of Economy, in collaboration with partners in the economic sector, has implemented gender-specific measures and interventions to promote economic empowerment for women and youth. Key initiatives in this regard include the launch of the Excellence Award for Women's

Products, focusing on traditional and heritage industries, as well as the food industry. These awards specifically target rural women and have garnered significant participation. Additionally, the ministry organizes bazaars under the theme "Determination to Complete the Journey" to showcase women's products, with a particular emphasis on traditional and food items. These bazaars serve as platforms for active women's participation and engagement.

In collaboration with the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), three policy tools have been developed to support micro and small-scale women's projects. Work is underway to localize and adopt these tools to contribute to achieving justice and equality. The tools are as follows:

- Support for small and micro businesses by prioritizing them in central tenders and government procurement.
- Support for small and micro businesses through loan guarantee programs and financial inclusion.
- Support for small and micro businesses through exemptions from fees and taxes for a period of three years.

In summary, the Ministry of Economy collaborates with the Ministry of Finance to address the confusing obstacles related the specializations of both the Ministry of Economy and the Ministry of Finance. The MoNE and MoF are working on developing a unified awareness program to educate women about the current facilities and clarify taxation procedures. The MoNE has also taken steps to simplify the registration process for small businesses and provide support for home-based occupations. Additionally, we are working on creating a unified roadmap for effective coordination among relevant stakeholders. The ultimate goal is to establish a unified electronic service window to

Introducing a digital registration process

To support the advancement of women's entrepreneurship and enhance business registration in Palestine, the introduction of a digital registration process aiming to streamline operations, reduce expenses, and save time. While these endeavours are crucial for fostering women's entrepreneurship, it is imperative to take specific and intentional measures to ensure that women have equal access to the digital registration system and are empowered to formalize their businesses.

The upcoming electronic registration process will further reduce barriers to entry for women entrepreneurs, allowing faster and more efficient registration without physical presence or paper work. The structured business operations provided by the law can help women entrepreneurs operate efficiently and effectively, especially those with less experience or support in managing a business.

Overall, the new laws aim to support the transformation of women-led businesses from the informal to the formal sector. The introduction of new company structures, and the elimination of the minimum capital requirement are positive steps towards enabling women to establish and run their businesses.

Introducing a women quota for large scale companies

In addition to regulating home-based businesses, the new companies law requires three women (if possible) to serve on boards, with at least one woman member in public joint-stock companies, are also promising developments. However, the inability to control the gender composition of shareholders in public joint-stock companies indicates the continuing influence of patriarchal norms and practices in the business world.

Incorporating a company can give women-owned businesses a professional and credible image, which can help build their brand and reputation in the market, especially important for women who may face additional barriers due to gender bias or discrimination. To truly support and empower women-led businesses, it is necessary to address the root causes of gender inequality in the sector, including social and cultural norms that limit women's access to resources and opportunities. This requires a comprehensive approach that goes beyond legal and policy changes, including efforts to promote women's leadership and entrepreneurship, provide training and support, and challenge gender stereotypes and biases.

Drawbacks of the newly established law by presidential decree

The law providing benefits for women-owned businesses in Palestine also has some drawbacks. One major obstacle is the limited size of project capital, which hinders the ability of women-owned businesses to grow and compete with larger companies. While the Ministry of National Economy provides some facilitation measures, these are not widely known, and women may struggle to access them. Additionally, the complexity of the registration process and a lack of awareness of opportunities and financial and procedural stimulus packages can deter women from starting their own businesses. Furthermore, quality control requirements for food products may create a barrier for women involved in food production.

The Palestinian government has taken steps to address these challenges and support women entrepreneurship, including offering training and improving access to markets.

We are mostly subject to taxes, particularly tax for local authorities. Why aren't small or start-up businesses, exempt from these taxes? Wouldn't it be also beneficial if property owners, were granted tax exemptions, enabling them to offer facilities and discounts? (FGD, Woman Small Business Owner | WB, 16 March 2023)

Despite these efforts, more work needs to be done to ensure that women can fully benefit from the law and overcome the obstacles they face in the business sector.

Tax Systems

Tax benefits can also help reduce tax liabilities, especially for women-owned businesses with limited financial resources. The limited liability provision provides protection to women shareholders who may have limited financial resources or be hesitant to invest, which encourages more women to invest in businesses and take on leadership roles as shareholders or directors.

The current tax system's lack of clarity and absence of exemptions for small and licensed file openings may negatively impact women-led businesses with limited resources. Without tax exemptions, women entrepreneurs may face additional financial burdens that could limit their growth and success. From a gender equality perspective, the current tax classification system appears problematic due to its lack of transparency and clarity.

The previous tax system's exemption for small and licensed file openings served as a crucial relief for individuals with lower incomes, particularly women who often find themselves in informal and precarious sectors. However, under the current system, this exemption is no longer applicable due to a lack of clarity, potentially posing a significant impact on women's economic participation and financial stability. Although the exemption allowing women to be exempt from taxes up to 10,000 dinars represents a positive step toward promoting women's economic empowerment, its limited scope and seemingly arbitrary nature are evident. It is of utmost importance to ensure that tax policies are fair, transparent, and inclusive, avoiding any form of discrimination against any group, including women. (KII, Head of Tax Division at MoF)

To this end, the Ministry of Finance has formed a committee comprising representatives from the Ministry of Finance, Ministry of Economy, Palestinian Monetary Fund, and Ministry of Women's Affairs to suggest modifications to the Income Tax Law that address gender concerns and provide greater support and encouragement to small and microenterprises, particularly those owned and operated by women.

The proposed draft law recommends raising the exemption threshold from income tax to 50,000 shekels annually, providing greater support and positive discrimination for marginalized groups, small and micro businesses, especially those managed by women, to encourage them to transition to the formal sector and engage in economic processes. This is a positive step from a social justice and gender equality perspective. By doing so, the government is recognizing the challenges that these groups experience in accessing formal financial systems and the formal economy.

Informal businesses, which are predominantly led by women, often lack legal protection and access to credit, making it difficult for them to expand and become sustainable. By providing tax relief, the Ministry of Finance is incentivizing these businesses to register and formalize, thereby improving their chances of accessing formal financial services and growing their businesses. This will lead to greater economic empowerment for women and other marginalized groups.

The decision to establish a committee to amend the Income Tax Law and make it more responsive to gender issues is commendable. It demonstrates the government's commitment to addressing gender biases in the tax system and fostering a fair and supportive environment for women-led enterprises. By promoting and facilitating women's economic participation, the government is advancing gender equality and contributing to the creation of a more equitable and inclusive society. However, the amended Income Tax Law would still need to be approved by the President of Palestine to take effect.

To promote investment and create a supportive environment for entrepreneurs, it is important to consider both large and small-scale projects across various industries, such as tourism, agriculture, alternative energy, and information technology. The committee composed of representatives from the Ministry of Finance and the Palestinian Investment Fund reviews investment proposals and visits projects to determine their potential benefits and job creation opportunities. As part of their efforts to promote gender equality and human rights, the Ministry of Finance ensures that women-led projects receive equal consideration and support.

For new projects, the Income Tax Law offers a full exemption from income tax for the first five years, depending on the project's type and legal classification. After this period, a 10% tax rate applies. For agricultural projects, a full exemption from income tax is provided. The Ministry of Finance believes that these incentives will encourage investment and create a favourable environment for entrepreneurs, including women, to start and develop their businesses.

Efforts are also underway to raise awareness of government bids and provide tax incentives and exemptions, although there is a need to unify procedures imposed by local authorities.

By granting tax exemptions to small and start-up businesses, particularly those owned by women, local authorities can contribute to fostering entrepreneurship and economic empowerment for women. These exemptions can help alleviate the financial strain on businesses, allowing them to allocate resources towards growth, innovation, and job creation.

Other Governmental Support

Additional governmental support include the following identified packages that contribute to supporting women-led entrepreneurs:

1. The Palestinian Investment Fund (PIF) launched the Esnad financing fund in May 2020, allocating \$25 million to support women and youth-owned SMEs affected by the pandemic. The program offers low-cost financing to cover operational costs, including

rent and salaries, among other expenses. The \$15 million lending program is implemented through partner MFIs in two phases, with the first phase offering loans of up to \$20,000 per enterprise to micro and small businesses. The second phase, launched in the second half of 2021 with a total budget of \$10 million, aims to prepare SMEs for the post-pandemic recovery phase.

As of March 2022, Esnad has loaned \$12 million to 1500 beneficiaries, with 60% being youth under 38 and 31% women. The program aligns with Sustainable Development Goal 8 and aims to reduce inequalities in access to financing, particularly for women and youth entrepreneurs. The flexible eligibility conditions that only require proof of operation are an essential feature that allows a more significant number of enterprises, especially those in the informal economy, to access funding. However, formalizing businesses is crucial to ensure equal access to opportunities and resources in the long term.

2. The World Bank finances the cash-for-work program, which launched on March 16th, 2021, to create short-term and temporary employment for approximately 3,060 individuals in the West Bank, with 1,530 women. At least 20% of the total beneficiaries should be enlisted in the Ministry of Social Development's Cash Transfer Programme (CTP), and the program targets economically vulnerable groups, mainly in the agriculture sector, where women's contribution has been historically undervalued. The program's three-year duration and the \$11,128,000 budget are significant for supporting Palestine's economic recovery and providing a safety net for vulnerable groups.

The program's gender balance and targeting of vulnerable groups are commendable, but it is necessary to ensure that gender equality and women's empowerment are adequately mainstreamed throughout the program's design, implementation, and monitoring. This includes promoting women's participation and value in the agriculture sector, ensuring equal access to opportunities and support services for both women and men, and taking into account the pandemic's differential impact on women and men. The program's implementation should also be sustainable and not exacerbate inequalities or perpetuate existing social, economic, and gender disparities.

3. **The Emergency Credit Line Program "SOMOD"**¹⁴: SOMOD is a financing program launched by the Palestine Fund for Employment and Social Protection (PFESP) in May 2020 as part of the START UP Palestine Program. It is designed to provide low-cost financing to small and medium-sized enterprises (SMEs) impacted by the pandemic crisis. The program has a total portfolio of \$4 million financed by the Italian Agency for

¹⁴ Information obtained from PFESP website <https://pef.ps/en> and from interviews with MoNE and PMF Officials during field work.

Development Cooperation and is implemented in cooperation with FATEN, a microfinance institution. The loan ceiling per establishment is \$30,000 with an annual interest rate of 3%, no commission fees, and a grace period of up to 6 months. Eligible establishments must have been in operation before the pandemic crisis and meet certain conditions, such as being affected by the pandemic, having a size of 2-9 employees, and using the loan for working capital or operation expenses, among others.

The program's gender implications are notable, with only 13% of loans going to women-owned businesses, despite representing 6% of all such businesses. However, the program officials made efforts to encourage women's participation through media and awareness campaigns, which led to women-owned businesses receiving a higher proportion of loans than they might have otherwise. While the program's design did not explicitly prioritize women-owned businesses, the efforts to encourage their participation may have contributed to its relative success in this area. However, the program's strict eligibility criteria, including formal registration requirements, may have disproportionately affected women-owned businesses, which are less likely to be formally registered than male-owned businesses. To promote women's participation and reduce barriers to access, future programs could consider more flexible eligibility criteria.

4. The Estidama Fund, established by the Palestinian Monetary Authority (PMA) in May 2020 with an initial portfolio of \$300 million, offers low-cost financing to help enterprises maintain their business activities and workforce during the COVID-19 crisis. The fund has two financing programs, including the Micro Enterprise financing program, which provides loans up to \$10,000 per beneficiary with zero interest rate. Loans for enterprises with other size categories are loaned at an annual discounted interest rate of 3%. To be eligible for the program, enterprises should be formally registered, and loans should be utilized to finance capital, operational expenses, establish new projects, or procurement.

From a gender equality and women's rights perspective, the Micro Enterprise financing program is a positive initiative that can help women-owned businesses maintain their activities and workforce. However, young women entrepreneurs who participated in focus group discussions highlighted that not all Palestinian women who are willing to open up their businesses are aware of the program, indicating a need to improve outreach and communication strategies. Additionally, other costs associated with setting up and running a business, such as licensing fees, taxes, and utility bills, can be a burden on women, despite the zero interest rate for micro-enterprise loans. It is essential to consider such costs and create additional support mechanisms that cater to the specific needs and challenges that women entrepreneurs face.

Moreover, the eligibility conditions of the Estidama financing programs, such as formal registration and loan utilization for specific purposes, may pose challenges for women entrepreneurs who operate informally or work in sectors that are not explicitly included

in the program. Therefore, it is crucial to assess the needs and realities of women entrepreneurs and ensure that eligibility conditions do not create unnecessary barriers to their participation in the program.

The government is striving to promote investment and create a supportive environment for entrepreneurs that aligns with the Sustainable Development Goals and the Convention on the Elimination of All Forms of Discrimination against Women. It recognizes that women face significant barriers in accessing finance and formal employment and prioritizes investments that contribute to women's economic empowerment and promote their full and equal participation in the economy. These efforts are supported by international laws and agreements such as the Convention on the Elimination of All Forms of Discrimination against Women, the Universal Declaration of Human Rights, and the Beijing Platform for Action, which call for gender equality and women's empowerment, including equal access to economic opportunities. The government's alignment with these laws and agreements ensures that its policies and programs promote gender equality and human rights, particularly for women and other marginalized groups.

2.2. Non-Government support to women's entrepreneurship

The field work results highlight the perspectives of women's rights organizations and young women entrepreneurs concerning the newly established Company Law (2022) and its implications for gender equality and social justice. Representatives from women's rights organizations in the West Bank expressed concerns about the impact and challenges of the law on empowering women entrepreneurs in a market driven by neoliberal policies. They emphasized the need for a comprehensive examination into the controversial decision regarding women's registration under the newly established law by Presidential decree. They proposed a testing period of 5 or 6 years to assess the sustainability and success of the law. Furthermore, they stressed the importance of raising awareness about the law, particularly among young women.

Civil society organizations have highlighted three key aspects to consider regarding the registration of women-led businesses:

1. **Recognition Gap:** A significant portion of women's participation in the labor market goes unnoticed and undervalued by society, leading to a lack of appreciation for their contributions. This societal underestimation often discourages women from seeking official registration for their businesses, as they may perceive their projects as not making a substantial impact. Consequently, the perceived value of their businesses remains low, primarily focused on self-sufficiency rather than wider recognition.
2. **Taxation Concerns:** Women often face apprehension about the tax implications of registering their businesses. The uncertainty surrounding tax obligations, particularly

when businesses experience irregular income, can create hesitation and reluctance to undergo the registration process. Moreover, inadequate awareness about the tax system, not only among women but also within local communities, contributes to the avoidance of registration due to concerns about unforeseen consequences.

3. **Awareness of Benefits:** Many women question the significance of registering their businesses, especially if they are already operational and generating products or services. They may question the added value and returns that registration can provide. In our efforts to promote registration, we have addressed these concerns and highlighted the benefits and opportunities that arise from official recognition. However, without external incentives or requirements, such as collaborations with income-sharing companies, women may not perceive immediate advantages in registering their businesses.

Nevertheless, civil society organizations have addressed several critical issues, with a particular focus on their efforts to support women in camps, marginalized areas, and areas adjacent to the wall in Jerusalem. Their primary objective is to protect women's projects and combat the prevalent exploitation of women in the labor market. To this end, they have implemented targeted initiatives to reduce the tax burden on women-led projects and encourage their holistic organization and enhanced market value. Through extensive training programs and awareness campaigns, in collaboration with the Ministry of Women's Affairs, civil society organizations have empowered women to strengthen their capabilities in managing their projects.

Civil society organizations have also emphasized the importance of re-establishing awareness regarding registration and tax-related matters, shedding light on their significance. It is crucial to recognize the pivotal role played in safeguarding women-led projects, extending beyond mere tax compliance. By adopting a service-oriented approach, civil society organizations can provide valuable support to women, facilitating their access to resources and promoting the registration of their projects.

Civil society organizations, including youth and women-led organizations, have worked diligently to facilitate job opportunities and establish a financial incubator for innovative youth ideas. Through collaborative efforts, these organizations have implemented several community-level initiatives.

Valuable insights gathered from the experiences of young women reveal that certain regulations and laws present obstacles, and their lack of clarity fails to foster an environment that encourages women to embark on entrepreneurial ventures. Moreover, there is a notable deficiency in raising awareness among girls about the potential of initiating independent projects as a viable alternative to conventional employment. Consequently, individuals are increasingly seeking their own business opportunities. It is essential to recognize that girls require not only financial support but also adequate technical and professional assistance. Therefore, it is crucial for civil society

organizations, including youth and women-led organizations, to provide continuous support and long-term monitoring for these projects rather than limiting assistance to a short-term basis.

Moreover, it is essential to challenge traditional mind-sets. Many women are involved in conventional activities such as agricultural cooperatives or local limited-scale industries, which are undoubtedly important. However, as a long-term goal, it is imperative to transform prevailing societal norms. This necessitates the involvement of civil society organizations, including youth and women-led organizations, in establishing comprehensive incubation support for innovative and entrepreneurial ideas, including the production of simple local goods or high-tech innovations, in order to create sustainable income sources and bolster the economy.

Cooperatives vs. Private Companies

Insights derived from civil society actors who have actively supported the establishment of women-led businesses and cooperatives must be addressed, taking into account gender-based and human rights perspectives. These actors aim to empower women, enabling them to make informed decisions and pursue their aspirations. They emphasize a significant gap that requires immediate action from civil society organizations and governmental institutions, particularly in relation to the limited resources and tools available to young graduates, specifically women who have completed university education, particularly in fields such as engineering. These individuals face numerous challenges in establishing workshops and businesses due to the absence of necessary infrastructure and support. One of the key obstacles lies in the establishment, regulations, and procedures governing projects and businesses. It is crucial to develop simplified written procedures that can be coordinated with government entities, particularly the Ministries of Economy and Finance, as well as the Palestinian Monetary Fund.

The process of registration should be recognized as an essential requirement rather than a luxury. It is crucial to acknowledge that the lack of registration deprives projects of significant benefits, such as discounts and the ability to issue invoices. Notably, institutions dedicated to women's empowerment have effectively advocated for the discussion and resolution of these issues at the decision-making level. As a result, certain modifications have been made, including the establishment of gender units within municipalities and official institutions.

In terms of cooperative laws, cooperatives play a vital role in empowerment as individuals alone may struggle to overcome challenges. However, the existing Palestinian cooperative laws only mention women in a general manner, encouraging the establishment of women's and individuals' cooperatives without providing sufficient preferences or facilitations. The current law stipulates a minimum of 15 individuals in each cooperative, requires the payment of share capital prior to cooperative registration, and mandates the submission of names to intelligence agencies. Additionally, there are questions regarding the inclusion of fee payments in the facilitations and the rationale behind the cooperative body collecting private subscriptions. Certain percentages unrelated to the cooperative also raise concerns about the facilitation process. Despite the good

intentions of cooperative workers, previous assessments indicate a persistent lack of compliance with legal requirements. The low number of existing cooperatives, currently standing at only 380, further emphasizes the need for facilitations and streamlining.

In terms of space, expanding women's participation in informal economic activities is seen as essential by certain civil society actors to empower women and encourage their active involvement beyond traditional family roles. One approach is the renovation of old cities and the creation of investment opportunities for women, such as workshops, offices, and businesses in these historic areas. To facilitate this transition, it is important to encourage women to join cooperatives and provide them with comprehensive support. This support should focus on capacity-building, access to capital through loans, the establishment of entrepreneurial projects, market connections, and community support. This shift aims to move women from a state of marginalization to active engagement in the civil and economic spheres, ultimately promoting gender equality and human rights.

Civil society organizations also emphasize the significance of bolstering cooperatives as a mechanism for addressing social issues, particularly workers' rights and justice. They express concerns about the potential negative impact of profit-driven private sector activities on women's well-being and families. These concerns primarily arise from a lack of comprehensive awareness regarding the potential disadvantages associated with privatization.

Furthermore, civil society organizations have collaborated with the Ministry of Economy on joint marketing initiatives for cooperatives and small and medium-sized enterprises (SMEs). However, there have been instances where the ministry's commitments were not fulfilled, leading to disappointment and unmet expectations.

It is crucial to address these issues and take necessary actions to streamline the registration process and enhance cooperative laws. This includes reviewing the cooperative laws to provide explicit preferences and facilitations for women's cooperatives, simplifying registration requirements, and ensuring compliance with legal obligations. Additionally, clarifications should be made regarding fee payments and the inclusion of unrelated percentages in the facilitation process. These steps will contribute to creating a more enabling environment for women entrepreneurs and cooperatives, fostering their growth, and promoting economic empowerment.

The role of the Chambers of Commerce

The Chambers of Commerce provide support in certain regions. They offer assistance through exhibitions, capacity building, and marketing facilities. They have made important efforts in supporting women entrepreneurs and helping them register their projects. They established a supporting mechanism by forming agreements with the Bank of Palestine, and encouraged women to join by offering subsidized registration and membership fees. They also provided training and qualification programs in various areas such as packaging, production, marketing,

and bookkeeping. Furthermore, they organized exhibitions at the local level, and in Dubai, Turkey, and Kuwait to promote women's businesses. Despite facing challenges, such as the need-driven nature of projects and project repetition, the Chambers of Commerce have been proactive in their support for women entrepreneurs.

While these activities hold cultural significance, it does not guarantee their viability in a competitive market. This situation further reinforces gender stereotypes, as women are often confined to traditional roles and sectors. Encouraging diversification and innovation in women-

Through their support for women entrepreneurs, the Chambers of Commerce encountered two notable issues. Firstly, the projects initiated by women were often motivated by necessity and poverty, rather than being founded on expertise or experience. These women aimed to provide assistance to their households and spouses. Secondly, the entrepreneurial ventures undertaken by women tended to be traditional and repetitive, such as pickling, jewelry, and embroidery. However, it should be noted that the mere presence of these projects does not guarantee their long-term viability. (KII, Manager of Ramallah Chamber of Commerce)

led businesses is essential to break these stereotypes and provide more inclusive opportunities.

To overcome these challenges, the Chamber of Commerce in Ramallah has for instance established a Women Entrepreneurship Division, offering training, consultations, and networking opportunities. However, it became evident that the limited management skills and experience among women entrepreneurs hindered the success of their projects. This issue highlights the importance of providing targeted and comprehensive training and mentoring programs that address both technical and business management aspects, empowering women with the necessary skills to navigate the market successfully.

Moreover, the cultural context plays a significant role in shaping women's entrepreneurial opportunities. Women often face societal expectations and constraints that influence their ability to venture into non-traditional sectors or take on leadership roles. Addressing cultural barriers and biases is crucial to create an enabling environment that promotes gender equality and encourages women to explore diverse sectors and business opportunities.

From an institutional perspective, collaboration between various stakeholders, including government agencies, universities, and women's organizations, is vital. A comprehensive and coordinated approach is needed to ensure that the unorganized women's sector receives the necessary support and attention it deserves. This includes developing clear government strategies, policies, and funding mechanisms that specifically target and empower women entrepreneurs.

Moreover, Women's rights organizations and institutions supporting financial packages and loans for women-led businesses have consistently called for a quota system to ensure women's

representation on the boards of Chambers of Commerce in Palestine. They have provided funding for awareness programs, advocacy initiatives, and campaigns aimed at achieving this goal. However, in the recent Chamber of Commerce elections, women did not actively nominate themselves as candidates, which is a concerning issue. It requires significant efforts from women entrepreneurs themselves and should be addressed at the national level to promote gender equality and empower women in business.

In summary, empowering women entrepreneurs requires addressing the underlying gender-

Multiple organizations have been investing in sponsored advertisements to encourage women's participation as members in the Chamber of Commerce for the past two years. However, despite our best efforts in the recent elections (2022), we faced challenges in persuading women to nominate themselves. This failure highlights the need to address the underlying causes that hinder women's engagement and participation, demanding a comprehensive and determined approach.. (KI, Head of the Chamber of Commerce in Ramallah)

based challenges they face. This involves providing comprehensive training, breaking gender stereotypes, promoting diversification, and addressing cultural barriers. By fostering an inclusive and supportive environment, we can create opportunities for women to thrive in various sectors and contribute to sustainable economic development.

The role of the Ministry of Women's Affairs

The Ministry of Women's Affairs was commended for its positive relationships with civil society organizations and the support it provided, including assistance with recommendation letters. However, there was a desire for the ministry to play a broader role in policy development, particularly concerning laws that support women's rights, such as the Family Protection Law. Participants argued that the ministry should prioritize policy-level interventions rather than duplicating the work of civil society organizations through project implementation.

Collaboration among Civil Society Actors

The field work also revealed a lack of integration and coordination in addressing women's issues, as highlighted by the participants. While individual activism existed among working and rural women, competition among organizations and their focus on self-sustainability hindered collaboration and the establishment of a recognized unified network. Efforts to create a cohesive image and foster greater collaboration have not been successful thus far.

Support from International Organizations

Moreover, the field work identified a significant initiative supporting micro and small enterprises (MSEs) and women's economic empowerment. For instance, OXFAM, a global organization dedicated to tackling the root causes of poverty and inequality, is working in partnership with

Aysheh Women Rights Organization to support women's rights organizations (WROs) in Gaza. The primary objective of this partnership is to establish a WRO Coalition that specializes in economic empowerment.

In its commitment to advancing women's economic justice, Oxfam has conducted consultations with institutions advocating for women's economic empowerment. As a result, 15 institutions have been identified to form a Women's Economic Empowerment (WEE) Coalition. To effectively implement the strategic plan, capacity development, networking, leadership, and strong communication and advocacy skills are required. Oxfam plays a facilitative role in empowering the coalition and strives to be at the forefront of its objectives. The intervention is still in its early stages, focusing on capacity-building plans and resource mobilization. Aysheh Women Rights Organization serves as the lead partner in this initiative through its strategic partnership with Oxfam. One of the key goals of the coalition is to support the formalization of women's small and medium income-generating projects.

Through Oxfam's efforts and in collaboration with WRO partners, significant progress has been made in supporting the registration of women's projects in Gaza. This has been achieved through the provision of facilities, 6-month tax exemptions, and a reduction in registration fees.

“The potential of the coalition extends beyond its current scope and can be expanded to cover the West Bank. This expansion would require political will, along with increased collaboration and concerted efforts among WROs to achieve the coalition's mission and goals in promoting women's economic empowerment”. (KII, Mahmoud Saqqa, Gaza | Oxfam).

Oxfam's partnership with Aysheh Women Rights Organization and the establishment of the Women's Economic Empowerment Coalition demonstrate positive steps towards addressing the underlying causes of poverty and inequality. By supporting WROs in Gaza, Oxfam empowers women to attain economic independence and gain access to vital resources for sustainable livelihoods.

2.2. Gender-based gaps and barriers to women's entrepreneurship.

Social Dimension

The findings of the field work on the social dimension of young women's projects in Gaza shed light on the distinct challenges encountered by young women when engaging in entrepreneurial

activities and striving to enhance their livelihood opportunities. These challenges encompass limited access to credit, a scarcity of organizational skills, and hurdles related to project registration.

Young women's projects in Gaza exhibit creativity and non-traditional approaches, enabling them to explore innovation and business development. However, participants in the focus group discussion expressed reservations about registering their projects, citing a lack of understanding regarding the registration process and discouragement from their "male" partners. This implies that young women in Gaza encounter social and cultural obstacles to entrepreneurship that necessitate attention and resolution.

Similarly, social barriers persist in the West Bank. Women entrepreneurs who actively participated in focus group sessions and individual interviews emphasized the significance of dismantling discriminatory social barriers that hinder women from establishing their own projects and officially registering their firms, thereby enabling them to enter the market. One successful entrepreneur, Ola, shared her experience of encountering challenges during the registration process due to a lack of guidance on the appropriate channels and contacts. Although she received assistance from the associated department at the Ministry of Economy, she still harbors concerns about the potential tax burden associated with opening a tax file at the Ministry of Finance. Reflecting on her journey, Ola expressed:

"I overcame the barrier of fear because they [the society] were unfamiliar with our aspirations and capabilities. People questioned what women like us desired to achieve. I was apprehensive about the judgments and scrutiny we might face" (FGS, Ola, Owner of a Small Business)

During data collection interviews, several entrepreneurs disclosed experiences of fraud they encountered, particularly in service-based transactions, resulting from the absence of clear mechanisms to protect their rights. The concern expressed by these entrepreneurs is the potential for deception, especially when considering the gendered aspect, which reinforces detrimental stereotypes and creates an environment conducive to fraudulent activities.

As an engineering office, we often face challenges in ensuring full payment after signing contracts, lacking sufficient knowledge of procedures to prevent deception at different levels. Our main concern revolves around fraud and deception, particularly when clients evade payment to the designated authorities after receiving our services. This situation sends a harmful message that deceiving a woman is acceptable, despite men being equally capable of handling these matters. (FGS, Woman Entrepreneur | Ramallah, 16 March 2023)

Such instances highlight a power dynamic that perpetuates gender inequality. By implicitly suggesting that women are more susceptible to being deceived, the existing gender norms are reinforced, limiting women's opportunities and hindering their economic empowerment. Considering human rights perspectives, the entrepreneur's experience touches on several fundamental rights. The right to work and engage in fair employment is compromised when she faces deception and fraud in the course of providing services. The right to equal treatment and non-discrimination is violated when she is perceived as an easier target solely based on her gender. Additionally, the right to an effective remedy is undermined by the lack of clear mechanisms to address these issues, which further perpetuates the cycle of exploitation.

Addressing these challenges requires a multi-faceted approach. First, raising awareness about gender biases and stereotypes is crucial. Education and training programs should promote equality and challenge discriminatory attitudes towards women in business. Second, implementing and enforcing clear regulations and legal frameworks that protect entrepreneurs, regardless of their gender, is essential. This includes establishing mechanisms to address grievances and seek redress for instances of deception or fraud. Lastly, fostering a supportive environment that encourages women's entrepreneurship and provides mentorship and networking opportunities can help overcome the barriers and stereotypes they face.

Awareness and Capacity Development Needs

From a social justice perspective, it is imperative to foster inclusive gender-based entrepreneurship and tackle these challenges head-on. The focus group participants identified several key demands to address these issues, such as regional or global training on marketing knowledge and skills, networking opportunities with local and international organizations as well as the private sector, peer-to-peer knowledge exchange, and increased access to financial resources and markets.

By acknowledging and addressing the unique experiences and perspectives of young women in Gaza and their specific support and resource needs, this response underscores the significance of promoting inclusive gender-based entrepreneurship. Doing so empowers young women to expand their businesses and enhance their livelihoods. It further emphasizes the necessity of confronting broader social and cultural barriers that hinder young women's pursuit of entrepreneurship and economic opportunities.

Young entrepreneurs' perspectives regarding registration processes

Regarding registration and administrative processes, young entrepreneurs expressed their beliefs that these processes should be streamlined and simplified, ideally through the establishment of single offices or one-stop centers in each city or village. She emphasized the need for a centralized and accessible location where entrepreneurs can complete all necessary procedures without having to navigate multiple entities.

Ola, a young entrepreneur, pointed out that while the Chambers of Commerce's training workshops are generally beneficial, they may not fully cater to the needs of young entrepreneurs who are eager to engage in market activities. However, she emphasized the importance of the Chambers of Commerce in disseminating clear instructions to women entrepreneurs, encompassing the registration conditions and requirements, opening of tax files, the overall process, necessary documentation, and the obligations of registered firms. Ola also emphasized the significance of providing ongoing support by the Palestinian Authority [Ministry of Economy, Ministry of Finance, Municipalities, and Chambers of Commerce], including clear follow-up procedures, and assisting in the provision of spaces to market entrepreneurs' products.

Women registered in the Ministry of Economy: Their registered capital is often weak, and at times, very limited. The financial returns from their projects are

Case Study

(AAA), a young female entrepreneur who owns a small poultry business in her village, sheds light on two main challenges faced by women entrepreneurs. The first is related to her inability dealing with merchants [as men], particularly in the context of buying raw materials for their projects.

Amal explains that women like her often face hurdles in the society they operate in, where it is more customary for men to engage in merchant transactions.

The second is related to legal protection. When purchasing goods for her business, the family frequently encounters situations where merchants do not provide an official invoice or receipt. This lack of proper documentation hinders their ability to hold the merchants accountable and protect their rights.

Recognizing the importance of invoices as a crucial legal safeguard, Amal has learned from her experiences and understands the significance of preserving her rights. As her knowledge has grown, she now ensures to obtain tax invoices when buying necessary items like chicks and animal feed. However, she highlights the prevailing issue that many companies in her industry operate without proper registration, which poses additional challenges in terms of protecting her rights and complying with legal requirements.

Although Amal initially had concerns and reservations, she acknowledges the value of legal registration, as it provides a solid foundation for seeking legal remedies. With proper documentation and legal status, she feels more empowered to address disputes and consult with lawyers, ensuring her rights are upheld.

barely noteworthy, which fails to encourage them to register. The process of obtaining licenses and certifications, which lacks strategic significance for them, becomes a deterrent. However, women are motivated to engage in business due to several factors: 1) providing financial security and income for their families, contributing to the economic well-being of their households in the face of unemployment and rising costs, 2) seeking employment opportunities, and 3) pursuing their personal interests and hobbies.

Apart from financial challenges, there are non-material obstacles that discourage women from registering. The existing procedures and policies do not effectively support and guide women through the registration process. Limited access to information and low awareness regarding registration processes and the use of technology for registration and fees further hinder their progress. Additionally, women fear that official registration would lead to male interference and relinquishing control over decision-making. Power dynamics do not necessarily reflect women's influence in decision-making; however, their contribution to family income empowers them individually, bolstering their identities over time.

A notable case study illustrates how a project has contributed to alleviating domestic violence by addressing economic constraints that were leading to a potential divorce. However, the absence of accessible legal counselling services, including awareness programs and entrepreneurship courses, poses a challenge. Introducing legal aid in registration matters (such as constitutional and internal systems) would significantly benefit women entrepreneurs.

Becoming an official entity raises concerns about male involvement, potentially undermining women's autonomy in decision-making. The existing power relations do not adequately represent women's decision-making capabilities. Nonetheless, women's economic contribution strengthens their personal empowerment and knowledge. Over time, they develop stronger personalities.

Lack of Financial Resources and Competition in Market

Another significant challenge is the lack of sustainability and adherence to specifications and standards in women's projects. Their reliance on available resources and materials limits their ability to ensure consistency. For instance, economic development initiatives depend on the resources at hand. Successful examples include women who gained market knowledge through years of employment, accumulated capital, and established their own businesses. However, some women continue their employment, while others do not.

The success of individual registration depends on personal attributes such as economic background, education, and capital. Cooperatives enable decision-making and alleviate tax burdens by allowing male relatives to contribute when female entrepreneurs struggle to meet tax obligations.

In terms of legislation, although the Companies Law has undergone gender-focused revisions, its impact remains insufficient. While it sometimes reflects aspirations for women's participation and contribution, its implementation and effectiveness fall short. The law's current state generates confusion, necessitating trial phases and further considerations. The usage of residential addresses as company locations is not suitable for all types of projects. However, for home-based production and sales, it could be a viable option. Challenges persist even in online sales, where women encounter difficulties. Some positive aspects include online companies that provide goods and delivery services. Although some of their projects are not officially registered, they are still visible and wanted by the clients especially that the products are mostly creative and innovative.

“Sometimes we place our products in stores, but the profit margin is minimal - for example, 20 soap bars at a low price, earning just one or two shekels profit to stay competitive in the market”. (FGD, young woman, 16 March 2023)

Stories of small business entrepreneurs shed light on the challenges they face in the market. One such example is a young female entrepreneur who operates a small soap production business. Despite selling her products in stores, she grapples with the difficulty of maintaining a competitive edge due to a narrow profit margin. To ensure viability and attract customers, she opts to offer her soap bars at lower prices, resulting in minimal profits per unit sold. This narrative

“Although my project is not registered, it is still visible especially through social media which is my main market”. (FGS, Young Entrepreneurs | Gaza, 19 Feb 2023)

underscores the entrepreneurial resilience required to remain relevant in the face of pricing complexities and intense competition in both local and international markets.

In rural areas, the delivery of goods requires male approval to the mother's address, highlighting the need for attention to such minor issues. Furthermore, designating electricity and telephone bills under the company's name may inaccurately depict all income as profit. Thus, comprehensive planning should consider the broader implications. While the law was discussed with the Women Business Owners Forum, it overlooked important perspectives from female entrepreneurs and home-based business owners.

In conclusion, the registration process for women in the Ministry of Economy lacks adequate support, both financially and in terms of policies and procedures. Addressing these challenges

requires improvements in the availability of information, awareness campaigns, and access to legal counselling services. Efforts should be made to empower women economically, encourage sustainability

CHAPTER THREE. SUMMARIZES THE MAIN CONCLUSIONS DRAWN FROM THE STUDY

Based on the key findings gathered through fieldwork with women entrepreneurs, several noteworthy observations can be made regarding the social dimension of their projects. These observations underscore the difficulties encountered by young women in Gaza and the West Bank as they embark on entrepreneurial endeavors and strive to improve their livelihood opportunities. The findings also bring to the forefront the social and cultural barriers that impede women's entrepreneurship and hinder their economic empowerment. Furthermore, the conclusions underscore the importance of raising awareness, enhancing capacity development, and providing comprehensive support to effectively tackle these challenges

1. Limited access to credit and organizational skills: Young women entrepreneurs face challenges related to limited access to credit, which hampers their ability to invest in and expand their businesses. They also struggle with a scarcity of organizational skills, which affects their project management and growth potential.
2. Hurdles related to project registration: Women entrepreneurs encounter difficulties in understanding and navigating the project registration process. They may lack guidance and face discouragement from their male partners. This hinders their ability to officially register their projects, limiting their access to market opportunities and financial resources.
3. Social and cultural barriers: Women in Gaza and the West Bank face social and cultural obstacles that deter them from pursuing entrepreneurship. Discriminatory social barriers hinder their ability to establish projects and register their firms, reinforcing gender inequality. Addressing these barriers requires raising awareness, challenging discriminatory attitudes, and promoting equality through education and training programs.
4. Lack of mechanisms to protect rights: Women entrepreneurs disclose experiences of fraud and deception, particularly in service-based transactions. The absence of clear mechanisms to protect their rights leaves them vulnerable to exploitation. Gendered stereotypes contribute to a power dynamic that perpetuates inequality and limits women's economic empowerment.
5. Multi-faceted approach for addressing challenges: To address the challenges faced by women entrepreneurs, a multi-faceted approach is necessary. This includes raising

awareness about gender biases, implementing and enforcing clear regulations, establishing mechanisms to address grievances, and fostering a supportive environment through mentorship and networking opportunities.

6. Inclusive gender-based entrepreneurship: Fostering inclusive gender-based entrepreneurship is crucial for empowering young women and enhancing their livelihoods. It requires addressing unique experiences and support needs, providing training, networking opportunities, and increased access to financial resources and markets.
7. Streamlined registration processes: Young entrepreneurs express the need for streamlined and simplified registration and administrative processes. Establishing single offices or one-stop centers can facilitate easier completion of necessary procedures, reducing the burden on entrepreneurs.
8. Financial challenges: Women entrepreneurs face financial challenges, including weak registered capital and limited financial returns. Non-material obstacles such as limited access to information and low awareness regarding registration processes further hinder their progress. Fear of male interference and relinquishing decision-making control also discourages women from registering their projects.
9. Alleviating domestic violence through economic empowerment: Economic constraints contribute to domestic violence, and addressing these constraints through entrepreneurship can have a positive impact. However, the absence of accessible legal counselling services and awareness programs poses a challenge. Introducing legal aid in registration matters would benefit women entrepreneurs.
10. Lack of sustainability and adherence to standards: Women's projects often rely on limited resources, which limit their ability to ensure consistency and sustainability. Cooperatives can alleviate tax burdens by allowing male relatives to contribute. Revisions in legislation, although gender-focused, may lack effectiveness in practice. Consideration should be given to the broader implications of the law, including residential addresses as company locations and online sales challenges.
11. Pricing complexities and market competition: Women entrepreneurs face challenges in maintaining a competitive edge due to pricing complexities and intense market competition. Narrow profit margins may lead to minimal profits per unit sold, requiring entrepreneurial resilience to remain relevant.
12. Minor issues and comprehensive planning: Attention should be given to minor issues, such as requiring male approval for delivery in rural areas. Comprehensive planning should consider the broader implications of designating bills under the company's name.

Involving female entrepreneurs and home-based business owners in law discussions is crucial for a more inclusive and effective legal framework.

Similarly, based on the field work results and insights provided by civil society organizations, several key conclusions can be drawn:

1. Women's rights organizations in the West Bank emphasize the need for a comprehensive examination of the newly established Company Law and its impact on women entrepreneurs. They propose a testing period of 5 or 6 years to assess the sustainability and success of the law, particularly in terms of gender equality and social justice.
2. The underestimation of women's contributions to the labor market discourages them from seeking official registration for their businesses. There is a need to address this societal underestimation and promote the recognition and value of women-led businesses.
3. Women entrepreneurs face apprehension about the tax implications of registering their businesses, especially when income is irregular. Inadequate awareness about the tax system contributes to their reluctance to undergo the registration process. Efforts should be made to address these concerns and provide clarity on tax obligations.
4. Many women question the significance of registering their businesses, particularly if they are already operational and generating products or services. It is important to highlight the benefits and opportunities that arise from official recognition, such as access to collaborations with income-sharing companies. External incentives and requirements can encourage women to perceive the advantages of registering their businesses.
5. Civil society organizations play a crucial role in supporting women entrepreneurs, particularly in marginalized areas. They provide financial support, training programs, awareness campaigns, and legal counselling services to empower women and enhance their capabilities in managing their projects.
6. Efforts should be made to challenge traditional mind-sets and transform prevailing societal norms that limit women to conventional activities. Comprehensive incubation support should be established for innovative and entrepreneurial ideas, enabling women to explore diverse sectors and create sustainable income sources.
7. Cooperatives can serve as a powerful tool for women's empowerment, but the existing cooperative laws in Palestine need improvements in terms of preferences, facilitations, and streamlining. Women's participation in informal economic activities should be expanded, and they should be encouraged to join cooperatives with capacity-building support and access to capital.

8. Chambers of Commerce can provide support to women entrepreneurs through training, consultations, marketing facilities, and partnerships with financial institutions. However, efforts should be made to encourage diversification and innovation in women-led businesses and provide targeted training and mentoring programs to enhance women's management skills and experience.
9. There is a need for greater integration and coordination among civil society organizations in addressing women's issues. Collaboration between various stakeholders, including government agencies, universities, and women's organizations, is crucial to provide comprehensive support to women entrepreneurs.
10. International organizations, such as UN Women and Oxfam, play a significant role in supporting women's economic empowerment and facilitating the registration of women's projects. Collaborative initiatives and partnerships with local organizations contribute to addressing the underlying causes of poverty and inequality.

The fieldwork results from interviews and focus group discussions highlight the various efforts and initiatives undertaken by the Palestinian government to address the challenges faced by women entrepreneurs in transitioning from the informal to the formal economic sector. The government has implemented several supportive measures, including the introduction of new corporate laws, the development of a national strategy for micro, small, and medium enterprises, and the establishment of specialized centers and initiatives targeting women-led businesses.

The new Companies Law provide numerous benefits specifically designed to empower women entrepreneurs, such as legal recognition and protection, streamlined business operations, improved access to capital, and tax incentives. These laws also allow for easier registration processes, reducing financial burdens on women entrepreneurs. Additionally, efforts to regulate home-based businesses and e-commerce aim to create entrepreneurial opportunities and promote the digital economy, with a particular focus on empowering women.

Furthermore, the government has recognized the importance of tax systems in supporting women-led businesses. The proposed modifications to the Income Tax Law, including raising the exemption threshold and providing tax relief, demonstrate a commitment to addressing gender biases and promoting economic empowerment for women. The government's efforts to provide tax incentives and exemptions, along with the establishment of a committee to review investment proposals, contribute to fostering entrepreneurship and creating a supportive environment for women entrepreneurs.

Moreover, the government has implemented various programs and funds, such as Esnad, the cash-for-work program, SOMOD, and the Estidama Fund, to provide financing and support to women-owned businesses affected by the pandemic. These initiatives aim to reduce inequalities

in access to financing, create employment opportunities, and maintain business activities during challenging times.

While these governmental measures and support systems are commendable, the fieldwork results also identify some drawbacks and areas for improvement. Challenges such as limited project capital, complexity of registration processes, lack of women's awareness of opportunities and stimulus packages, and quality control requirements for food products can hinder women entrepreneurs from fully benefiting from the supportive measures. Addressing these challenges requires continuous efforts to overcome the remaining obstacles and ensure that women can fully benefit from these support systems and contribute to the formal economic sector. By fostering an inclusive and supportive environment, the government can create opportunities for women entrepreneurs to thrive and contribute to Palestine's economic development. Collaboration among various stakeholders, including civil society organizations, the private sector, government agencies, and international organizations, is essential to create an enabling environment that promotes gender equality, fosters social justice, and facilitates women's economic empowerment.

CHAPTER 4. A COMPREHENSIVE SET OF RECOMMENDATIONS AND ACTION POINTS

This section presents a comprehensive set of recommendations and action points, aimed at fostering the growth and success of women-led businesses in Palestine.

A. Policy Recommendations for the Government

1. Establish centralized and accessible one-stop centers in each city or village where entrepreneurs can complete all necessary procedures without navigating multiple entities. Provide clear instructions and guidance on registration conditions, requirements, tax filing, necessary documentation, and obligations of registered firms.
2. Improve access to information on registration processes and the use of technology for registration and fee payment. Conduct awareness campaigns and training programs to educate women entrepreneurs about the registration process and available resources.
3. Introduce legal aid programs specific to registration matters, including constitutional and internal systems. Provide accessible legal counseling services, awareness programs, and entrepreneurship courses to support women entrepreneurs in navigating legal complexities.
4. Develop and implement educational and training programs that promote equality and challenge discriminatory attitudes towards women in business. Foster an environment that encourages women's entrepreneurship through mentorship and networking opportunities.
5. Implement and enforce clear regulations and legal frameworks that protect entrepreneurs, regardless of their gender. Establish mechanisms to address grievances and seek redress for instances of deception, fraud, or discrimination.

B. Policy Recommendations for Non-Governmental Organizations (NGOs):

1. Organize training sessions on marketing knowledge and skills tailored to the specific needs of women entrepreneurs. Collaborate with local and international organizations as well as the private sector to offer networking opportunities and peer-to-peer knowledge exchange.
2. Support women entrepreneurs in accessing financial resources by establishing partnerships with financial institutions, facilitating loans, and promoting financial inclusion. Facilitate market linkages and create opportunities for women to showcase and sell their products.
3. Provide ongoing support to women entrepreneurs by offering follow-up procedures and assistance in accessing spaces to market their products. Offer guidance and mentorship to help women navigate the challenges of starting and running a business.
4. Collaborate with government entities such as the Ministry of Economy, Ministry of Finance, Municipalities, and Chambers of Commerce to advocate for policy improvements and ensure effective coordination and support for women entrepreneurs.
5. Advocate for policy changes that address the specific needs and challenges faced by women entrepreneurs, including simplifying registration processes, enhancing access to financial resources, and promoting gender equality in business.

WAY FORWARD [RECOMMENDATIONS] AND PROPOSED ACTION POINTS

The key recommendations focus on simplifying registration processes, enhancing access to information and resources, providing legal support, fostering gender equality, addressing grievances, offering training and support, advocating for policy changes, and promoting collaboration among stakeholders. Implementing these recommendations can help overcome the challenges faced by women entrepreneurs and create an enabling environment for their success and economic empowerment.

1. For the Government

- a) Simplify and streamline registration processes to establish centralized one-stop centers and provide clear instructions and guidance.
- b) Enhance access to information and technology, conducting awareness campaigns and training programs.
- c) Strengthen legal support services, including legal aid programs and accessible legal counselling services.
- d) Promote gender equality through educational and training programs, mentorship, and networking opportunities.
- e) Establish mechanisms for addressing grievances and enforce clear regulations to protect entrepreneurs.

2. *At the Civil Society Level:*

- a) Provide regional or global training programs tailored to the needs of women entrepreneurs.
- b) Increase access to financial resources and markets through partnerships with financial institutions and market linkages.
- c) Offer ongoing support, follow-up procedures, guidance, and mentorship.
- d) Foster collaboration with government entities to advocate for policy improvements and ensure effective coordination and support.
- e) Advocate for inclusive policies that address the specific needs and challenges faced by women entrepreneurs.
- f) Establish a knowledge platform to enhance capacity building, and promote coordination among civil society organizations in rights-based advocacy. The proposed national civil society coalition will serve as a platform for rights holders to voice their concerns, plan joint awareness campaigns, define specific advocacy areas, establish objectives and strategies, and identify duty bearers who can effect change.

3. *Private Sector Level*

- a) Support women entrepreneurs through mentorship, training, and networking opportunities.
- b) Increase access to financial resources through partnerships with financial institutions.
- c) Create opportunities for women to showcase and sell their products through market linkages.
- d) Collaborate with government entities to advocate for policy changes and support.
- e) Promote gender equality and challenge stereotypes in the business environment.

The following table translates these policy recommendations into actionable interventions and activities at the government, civil society, and private sector levels, with a major focus on interventions that support women-led businesses and facilitate their transition from the informal to the formal sector. The interventions aim to address the specific challenges faced by women entrepreneurs and promote their economic empowerment. The table provides an overview of the suggested interventions, their target sectors, and the responsible stakeholders.

Updated Action Plan (2023)					
Policies for the Establishment and Sustainability of Women's Enterprises					
Gender Policies for the empowerment and sustainability of women enterprises in Palestine					
Objective	Progress Achieved	Description of Indicative Activities	Responsibility	Indicators	Means of Verification
BY THE GOVERNMENT					
Establish a supportive and legal environment	New Companies Law by a Presidential Decree (2022)	Develop policies, legislations and procedures that support SMEs establishments and facilitate registration and operational processes as well as provide tax exemptions to encourage small and medium businesses and help them challenge market obstacles and challenges	Ministry of National Economy Ministry of Finance	# of legislations # of policies # of procedures # of new SME registrations % of SMEs benefiting from tax exemptions	Official Gazette SMEs Satisfaction surveys PA announcements MoNE announcements and reports
	A national strategy for micro, small, and medium enterprises,	Develop and implement comprehensive national awareness and training programs to ensure that entrepreneurs, particularly women and women rights and disability rights organizations, are informed about the new Companies Law, its provisions, and the benefits it offers.	Ministry of National Economy	Number of participants [desegregated by sex] in the national awareness and training programs Perceived knowledge and understanding of the new Companies Law Number of inquiries and consultations	Satisfaction surveys [including online surveys] Research analytics Case studies Success stories Media reports including engagements Participation lists MoNE reports
	A New Income Tax Proposed Law drafted and in process (@ PMO)				
	Develop guidelines and regulations that specifically address the operation of businesses from home. This will provide clarity and support for entrepreneurs who choose to	Ministry of National Economy Ministry of Women's Affairs Local Authorities	# of guidelines produced and disseminated # of women who report receiving support through developed guidelines	National Reports MoNE Announcements Local Authorities Announcements	

		establish and operate businesses from their residences.			
		Implement mechanisms to protect the rights of small shareholders, ensuring that they have a voice and avenues for legal recourse in case of any disputes or infringements on their rights. This can include establishing specialized tribunals or alternative dispute resolution mechanisms.	Ministry of National Economy Ministry of Women's Affairs Chambers of Commerce Ministry of Justice	Level of participation of Small Shareholders in decision making processes (Qualitative indicator) # of Successful Resolutions through specialized tribunals or alternative dispute resolution mechanisms	National Reports Qualitative Research Studies Reports by CSOs
		Develop policies and incentives to promote gender diversity on company boards of directors. This can include awareness campaigns, training programs, and recognition for companies that achieve gender diversity targets. Additionally, consider implementing quotas or targets for women's representation on boards, particularly aiming for at least one-third representation or up to equal basis.	Private Companies Ministry of Economy (monitoring role)	Gender Diversity Ratio on Company Boards Perceived Board Inclusivity and Culture	Annual reports of companies Surveys Interviews
		Enhance Online Company Registration: Continuously improve and update the online registration system to make it user-friendly, efficient, and accessible to all entrepreneurs. Provide necessary support and resources to ensure smooth	Ministry of Economy Chambers of Commerce Local Authorities	# of registration certificates issued through online system desegregated by sex Registration Processing Time (from submission to initiation)	Ministry of Economy's system registration reports, surveys, feedback Forms, interviews with users

		implementation and effective utilization of the online registration process. In process (as of 1 June 2023)		User satisfaction with the online registration system	
Strengthen Access to Credit	Estidama (PMA) – 2020 Sumood (PFESP) - 2020 CTP (MoSD) - 2021	Collaborate with financial institutions to develop tailored financial services that address the specific needs of women entrepreneurs, including micro-loans, low-interest credit, and collateral alternatives.	Ministry of Economy Palestinian Monetary Fund Ministry of Finance Ministry of Women’s Affairs	Number of women entrepreneurs accessing credit and financial support Perceived suitability of financial services	Surveys, interviews, or focus group discussions with women entrepreneurs who have utilized these financial services. Data provided by the financial institutions, such as the number of approved micro-loans, low-interest credit, or collateral alternatives specifically targeted at women entrepreneurs. Experts/Advisors assessments
Simplify Registration Processes		Simplify Registration Processes: Streamline the project registration process by establishing single offices or one-stop centers where women entrepreneurs can complete the necessary procedures efficiently.	Ministry of Economy Ministry of Women’s Affairs Local Authorities	Average Registration Processing Time Perceived Ease of Registration Process	Official reports and statistics, surveys, interviews, or feedback forms targeting women entrepreneurs who have utilized the streamlined registration services Case Studies and Testimonials Research Studies / or focus group sessions Data from single offices or one-stop centers
Enhance Organizational Skills of women entrepreneurs		Develop training programs and capacity-building initiatives to enhance the organizational skills of women entrepreneurs, focusing on project management, financial management,	Ministry of Economy Ministry of Women’s Affairs Chambers of Commerce	Number of women entrepreneurs demonstrating improved organizational skills Post-Training Assessment Scores	Surveys and interviews, feedback forms, case studies and testimonials, expert assessments. Pre- and post-training assessments Training program evaluations

		marketing, and business development	Private Sector	Perceived Skill Development and Confidence	
Raise Awareness and Challenge Gender Biases		Launch awareness campaigns to challenge discriminatory attitudes, social barriers, and gender biases that hinder women's entrepreneurship. Conduct educational programs targeting schools, universities, and communities to promote gender equality and empower women	Ministry of Economy Ministry of Women's Affairs Ministry of Education Chambers of Commerce	Attitude and Perception Change Number of Participants Reached	Surveys and interviews Focus group discussions Case studies and testimonials Media and online analytics National reports and statistics Attendance records
Establish a monitoring and evaluation mechanism		Establish an intergovernmental Entrepreneurship Task Force comprising government officials, women's rights advocates, and experts in entrepreneurship to develop and implement policies and initiatives addressing the challenges faced by women entrepreneurs.	Ministry of Economy Ministry of Finance Palestinian Monetary Fund Ministry of Women's Affairs Ministry of Social Development Experts in Finance Legal Experts	Task force established and financed Number of Implemented Policy Measures Stakeholder Engagement and Collaboration	Meeting minutes and records Interviews and surveys Reports and progress updates Policy documentation
BY CIVIL SOCIETY					
Provide Comprehensive Support		Civil society organizations provide financial support, training programs (including on the regional and global levels), mentorship, and legal counselling	Civil Society Organizations, schools, universities, Technical and	Number of women entrepreneurs receiving support from civil society organizations	Surveys and interviews, Feedback forms and testimonials, case studies and qualitative data analysis, expert evaluations

		services to women entrepreneurs, particularly in marginalized areas.	Vocational Education and Training Centers (TVET), UN Agencies and International Organizations supporting the sector in Palestine	Perceived Impact of Support Services	CSOs reports and database records, financial reports and data Media reports, annual reports
Promote Collaboration and Coordination	WEE Advocacy Task Force Established in Gaza	Foster collaboration among civil society organizations, government agencies, universities, and women's organizations to provide comprehensive support to women entrepreneurs. Establish platforms for knowledge-sharing and coordination of awareness and advocacy efforts.	Civil Society Organizations, schools, universities, TVET, UN Agencies and International Organizations supporting the sector in Palestine	CSOs WEE Advocacy Task Force in West Bank and Gaza Perceived Collaboration and Networking Number of Collaborative Initiatives, number of position and policy papers/recommendations developed and presented to the government # of CSOs monitoring report of government	Surveys, interviews, or focus group discussions with representatives from these organizations Tracking the number of formal collaborations, partnerships, or agreements established through the platforms for knowledge-sharing and coordination Reports, data collected, research analytics, media reports, position papers, policy papers, policy meetings reports, statements of PA officials.
Empowerment through Innovation		Develop comprehensive incubation support programs that encourage women entrepreneurs to explore diverse sectors, provide mentorship, and facilitate access to capital, resources, and markets for innovative business ideas.	Civil Society Organizations, schools, universities, TVET, UN Agencies and International Organizations supporting the	Increase in the number of women entrepreneurs engaged in innovative and non-traditional sectors Perceived Effectiveness of Incubation Support Programs # of women entrepreneurs reporting increase in sales as a	Surveys and interviews Focus group discussions with a diverse group of women entrepreneurs who have benefited from the programs to explore their perspectives, experiences, and perceived impact on their business ideas and growth. Case studies and testimonials Evaluation reports by experts Funding/Financial Reports

			sector in Palestine	result of provision of market opportunities at the national, regional and global levels	Database and tracking system
BY PRIVATE SECTOR					
Encourage Inclusive Gender-based Entrepreneurship		Private sector companies actively support and promote inclusive gender-based entrepreneurship by offering mentorship programs, networking opportunities, and financial resources specifically tailored to women entrepreneurs.		Number of private sector companies implementing programs to support women entrepreneurs Number of Women Entrepreneurs Supported Perceived Impact of Private Sector Support	Surveys and interviews Focus group discussions with a diverse group of women entrepreneurs who have benefited from the support programs offered by private sector companies Case studies and testimonials Expert evaluations Private sector reports and documentation
Provide Training and Consultations		Chambers of Commerce offer training programs, consultations, marketing facilities, and partnerships with financial institutions to enhance women entrepreneurs' management skills, marketing strategies, and access to funding.		Number of training programs and consultations provided to women entrepreneurs by Chambers of Commerce. Perceived Improvement in Skills and Strategies Number of Women Entrepreneurs Supported and Funded Number of projects formally registered	Surveys and interviews Case studies and success stories Experts Evaluation Research analytics Registration records (from MoNE) Chambers of Commerce reports and data Media and online reports
Recognize and Value Women-led Businesses		Private sector companies actively recognize and value the contributions of women-led businesses by offering preferential treatment in procurement processes and	Private Companies,	Number of private sector companies promoting and partnering with women-led businesses	Surveys, interviews, or focus group discussions with women entrepreneurs who have interacted with these companies. Tracking the number of women-led businesses that have been awarded

		<p>promoting women entrepreneurs' achievements.</p>		<p>Number of Women-Led Businesses Recognized and Supported Perception of Recognition and Valuation</p>	<p>preferential treatment in procurement processes or have been promoted for their achievements Public Announcement and Awards, Partnerships, Company reports.</p>
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ANNEX – 1 - LIST OF PARTICIPANTS IN THE KEY INDIVIDUAL INTERVIEWS

	NAME	TITLE
1	Ola Daoud	Young Entrepreneur
2	Basma Naji	Gender Specialist and Programme Manager Palestinian Working Woman Society for Development
3	Haneen Zeidan	General Director Palestinian Rural Woman Society for Development
4	Liana Omar	General Director of Companies Department Ministry of National Economy
5	Ayed Masoud	Director Taxation Department Ministry of Finance
6	Amal Siam	General Director Women's Affairs Committee – Gaza
7	Mahmoud Saqqa	Programme Specialist OXFAM – Gaza
8	Fatima Da'na	UN Women Legal and Gender Expert at the Ministry of National Economy
9	Salah Hussein	General Manager Ramallah and Al-Bireh Chamber of Commerce
10	Rashad Yousef	General Director of Planning Ministry of National Economy
11	Amal Shehadeh	Gender Specialist Gender Unit – Ministry of National Economy
12	Sereen Shanti	Gender Specialist Gender Unit – Ministry of National Economy
13	Ilham Sami	Director General Ministry of Women's Affairs
14	Mohannad Salous	Director Palestinian Monetary Fund

ANNEX – 2 - LIST OF PARTICIPANTS IN THE FGDS

NAME	
Focus Group # 1	Civil Society Organizations – WB 27 March 2023
Afaf Zibdeh	Women's Affairs Technical Committee
Sawsan Salah	Association of Women's Action for Training and Rehabilitation (AOWA)
Iman Hasasneh	Women Business Forum
Dr. Saed Jasser	Arab Center for Agricultural Development (ACAD)
Aws Melhem	The Palestinian Youth Association for Leadership and Rights Activation (PYALARA)
Adi Abu Karsh	The Palestinian Association for Empowerment and Local Development (REFORM)

NAME	
Focus Group # 2	Women Entrepreneurs – WB 16 March 2023
Joumana Keileh	Owner Hi-Tech Company
Aya Hiniyeh	Owner Bilisia Project
Abeer Brijieh	Owner Embroideries Project
Mariana Keileh	Owner Engineering Company
Hanadi	Fashion Designer
Jehad Al-Haj	Artist
Hoodoo' Rimawi	Graphic Designer
Maysa Nasrallah	Therapeutic Soap Project Tubas
Amal Abu Arrah	Poultry Project Tubas

NAME	
Focus Group # 3	Women Entrepreneurs – GS 19 February 2023
Safaa Sabri Abu mueliq	Youth Center for Training and Development
Basmah Mahmoud Said Abu Sultan	Basma Beauty
Doaa Ahmad Ibrahim Almasri	An educational center for music and performing arts
Ola Barakat	Creating cartoon and animation films from paper, mud and raw materials and digitalization.
Heba Abbas	Entrepreneur
Fatima Mohammed Salama Abu Rashid	Entrepreneur
Iman Kamal Msalim Farwana	Entrepreneur
Suha Khalil Ibrahim Abu Nasser	Entrepreneur

NAME	
Focus Group # 4	Government Representatives and CSOs – WB 16 March 2023
Asma' Khayatt	Director General Gender Unit – Ministry of Finance
Sireen Shanti	Gender Specialist Gender Unit – Ministry of National Economy
Amal Shehadeh	Gender Specialist Gender Unit – Ministry of National Economy
Liana Omar	General Director of Companies Department Ministry of National Economy.
Fatima Da'na	UN Women Gender Specialist for the Ministry of National Economy
Sawsan Salah	Association of Women's Action for Training and Rehabilitation (AOWA)



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