

The Institutions and Organizations Supporting Women's Entrepreneurship in Palestine: A Gender Analysis

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Abstract

In recent decades, entrepreneurship has emerged as a key driver of economic growth and development worldwide. Its ability to generate employment opportunities, reduce unemployment, and alleviate poverty has made it an essential component of modern societies. Women's entrepreneurship in particular has been recognized as a critical contributor to economic growth and social success. However, female entrepreneurs face unique challenges in starting and growing their businesses due to various economic, social, cultural, and psychological factors. These challenges are particularly pronounced in developing countries such as Palestine.

To support women entrepreneurs in Palestine, numerous organizations and associations have been established to help overcome these challenges. The purpose of this study is to investigate the institutions and organizations supporting women's entrepreneurship in Palestine from a gender equality perspective.

The study findings reveal that there are several institutions and organizations in Palestine actively supporting women's entrepreneurship with a specific emphasis on gender equality. These initiatives encompass mentorship programs, training workshops, improved access to finance, networking platforms, and efforts to advocate for policy reforms. To enhance the support provided to women entrepreneurs, recommended solutions include bolstering institutional assistance, delivering customized training

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and mentorship programs, ensuring equitable access to financial resources, fostering collaboration and networking opportunities, and advocating for gender-responsive policies. Implementing these solutions will help cultivate a favourable environment for women entrepreneurs, enabling their economic empowerment and driving sustainable economic growth in the region.

1. Introduction

Entrepreneurship is widely recognized as a key driver of economic growth and sustainability in today's rapidly evolving and fiercely competitive globalized world. It involves identifying opportunities and taking calculated risks to pursue them, fostering innovation, risk-taking, and the integration of different production elements to create value. In recent years, the importance of women's entrepreneurship has gained significant attention worldwide, as it is essential to ensure that all working-age individuals contribute to economic growth (Kirziner, 1973; Ogbo & Nwachukwu, 2012).

Palestine is a country that has faced numerous economic challenges, including the ongoing Israeli occupation, trade and mobility restrictions in the West Bank, and the 16-year siege on the Gaza Strip. These challenges have contributed to a lack of productivity and prevented the economy from reaching its full potential, leading to significantly low investment levels. Despite these obstacles, Palestine has seen an increase in the number of registered companies, including those with female owners or shareholders. However, women's employment rate in Palestine remains disproportionately low, with female unemployment standing at a staggering 51% (PCBS, web site, 2020).

1.1. Literature Review

Women's entrepreneurship is an important factor in the economic development of any country, and Palestine is no exception. Despite the many challenges faced by women entrepreneurs in Palestine, there are several institutions and organizations that have been established to support and promote their entrepreneurial endeavors. In this literature review, we will examine some of the existing research on the institutions and organizations supporting women's entrepreneurship in Palestine (PECDAR, 2008).

A study by Dajani & Marlow (2016) explored the factors influencing women's entrepreneurship in Palestine. The study found that there were many barriers facing women entrepreneurs in Palestine, including limited access to finance, cultural and social constraints, and limited access to markets. The study also highlighted the importance of institutional support in facilitating women's entrepreneurship in Palestine. According to the

authors, women entrepreneurs require support from institutions such as government agencies, NGOs, and universities to overcome the challenges they face and to succeed in their ventures.

According to the Palestinian Ministry of National Economy's report (2019), policies that create a supportive environment for women's entrepreneurship are crucial. These policies encompass initiatives like enhancing women's access to capital, implementing mentorship and training programs, and promoting women's participation in decision-making. The report emphasizes the necessity of better cooperation and coordination among various stakeholders to support women's entrepreneurship.

Non-governmental organizations (NGOs) play a crucial role in facilitating women's entrepreneurship in Palestine. M. Jaber & A. Abu-Zaid's (2019) research examined the unique opportunities and challenges encountered by Palestinian women entrepreneurs. The study revealed that these women face various obstacles, including limited financial resources, inadequate institutional support, cultural barriers, and mobility restrictions due to the Israeli occupation. However, there are also promising areas for growth in women-owned enterprises, particularly in the tourism, agriculture, and handicrafts sectors.

In another study, E. Qaisi & D. Dajani (2021) investigated the role of NGOs in promoting female business ownership in Palestine. The research found that NGOs play a critical role in helping women entrepreneurs gain access to crucial resources such as education, guidance, and networking opportunities. Nonetheless, the study highlighted issues that need to be addressed, such as better collaboration among stakeholders and the long-term sustainability of NGO-led programs.

The role of the Palestinian government in supporting women's entrepreneurship has also been discussed in the literature. The Palestinian Economic Council for Development and Reconstruction (PECDAR) has implemented several initiatives to support women's entrepreneurship, including the establishment of a women's business centre in Ramallah (Palestinian Central Bureau of Statistics, 2020). However, some researchers suggest that government policies could be more comprehensive and effective in supporting women's entrepreneurship (Jabareen, 2016).

Another study conducted by Amara & Ben Youssef (2018), the focus was on investigating the impact of gender on the success of entrepreneurial endeavours in Palestine. The findings indicated that gender indeed played a noteworthy role in determining the success of women's entrepreneurial

ventures, revealing that women encountered greater obstacles compared to their male counterparts. However, the study also shed light on the crucial significance of institutional support in fostering the prosperity of women entrepreneurs. Consequently, the authors recommended that Palestinian institutions enhance their support mechanisms for women, encompassing aspects such as financial assistance, training, and mentorship programs.

A study by Hamed & Khallaf (2019) examined the impact of institutions and policies on women's entrepreneurship in Palestine. The study found that there was a lack of institutional support for women entrepreneurs in Palestine, with few policies or programs specifically targeting their needs. The authors recommended that institutions in Palestine develop policies and programs that are tailored to the needs of women entrepreneurs, including access to finance, training, and mentoring.

In conclusion, the existing research highlights the importance of institutional support in promoting and facilitating women's entrepreneurship in Palestine. The studies suggest that institutions and organizations in Palestine should provide more support for women entrepreneurs, including financial support, training, and mentoring. The research also highlights the need for policies and programs that are tailored to the needs of women entrepreneurs in Palestine.

An Overview on Women's Entrepreneurship in Palestine

In recent years, Palestinian women have made significant progress in various development fields, becoming vital members of society and partners in development, contributing to economic growth. However, Palestine continues to face challenges due to Israeli occupation, lands in the West Bank, which make up about 60% of the area. The Gaza Strip has also been under blockade for over two decades, exacerbating economic challenges. The COVID-19 pandemic has further impacted the Palestinian economy, despite a reported 6.7% increase in gross domestic product in 2021, according to the Central Bureau of Statistics (PCBS, web site, 2021).

Empowering women and improving their status is essential for achieving economic, political, and social development in Palestine. Despite a high unemployment rate of 43% for women compared to 22% for men, 157,152 women over the age of 15 were employed in 2021, with 52,208 in the public sector and 103,264 in the private sector. Out of those, 3,309 women were business owners and employers, representing 2.1%, and 18,250 were entrepreneurs working alone, representing 11.6% of those engaged in economic activities. However, the unemployment rate for young people with

intermediate diplomas or above was 53%, with 66% for females compared to 39% for males (GDPER-DPS, web site, 2021).

Despite progress in the labor market, women's participation remains modest. Nevertheless, new opportunities for women to contribute more to the labor market and the local economy are emerging. In 2021, 14.4% of working females were employers or self-employed, while 21.5% of working males held these roles, marking a significant increase from previous years when the percentage of females did not reach 8%. Women predominantly run medium and small projects, with a concentration in the service sector, where they make up 83.6% of the workforce. However, women are absent from the construction sector and limited to technical jobs in the transportation, communication, and quarry sectors (PIPA, web site, 2021).

It is expected that skilled male labor will leave the country in the coming years, creating more opportunities for women in the labor market, especially in the service sectors. The legislative environment guarantees gender equality in economic rights, such as wages and commercial registration, although there are discrepancies in its application in the private sector. For example, female workers are often paid less than the minimum wage in small establishments and sectors, such as secretarial, kindergarten, clothing, and sewing. Therefore, monitoring adherence to the minimum wage and implementing stricter policies and penalties for non-compliance is necessary. The percentage of females in the commercial register increased by 119.1% during 2021. The annual statistical report 2021, based on administrative records issued by the General Department for Policies and Economic Relations "Department of Policies and Statistics" in the Ministry of Economy, stated that the number of females registered in the commercial register increased by 119.1% during 2021 compared to 2020, with 252 females registered in 2021 compared to 115 in 2020, and females accounted for 9.6% of the total number of those registered in the commercial register in 2021 (GDPER-DPS, web site, 2021).

Regarding the economic activities of female entrepreneurs and those registered in the commercial register, it is noted that they are mainly concentrated in beauty salons, selling cosmetics and accessories (8%), sewing and selling clothes (6%), followed by restaurants, kitchens, and sweets (6%), and trading activities such as food and catering items (groceries, supermarkets) (5.2%). In 2021, 894 women owned or held shares in a company, and this number increased by 10.6% compared to the previous year, 2020 (MoNE, web site, 2022).

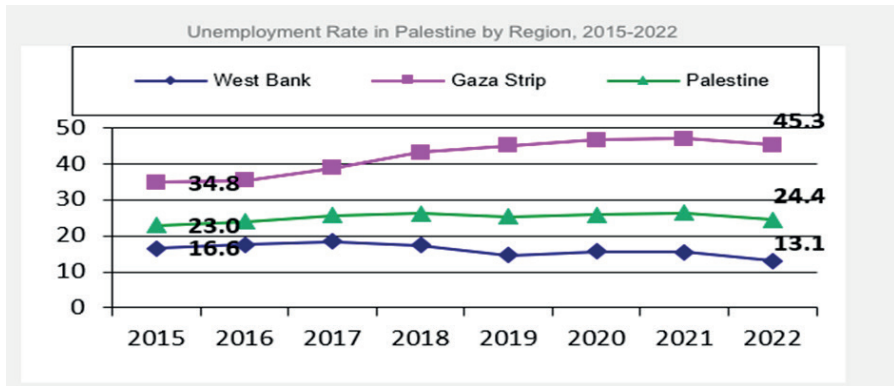


Figure 1. Unemployment rate in Palestine during 2015-2022

According to the Palestinian Central Bureau of Statistics (PCBS), the results of the Labour Force Survey conducted in 2022 indicate that the unemployment rate among participants in the labor force in Palestine has reached 24%. Furthermore, the total labor underutilization rate has reached 31% (PCBS, web site, 2022).

Notably, there remains a significant disparity in the unemployment rate between the West Bank and the Gaza Strip. In the Gaza Strip, the rate reached 45%, while in the West Bank it was 13%. Additionally, there is a gender disparity in unemployment rates, with females experiencing a higher rate of unemployment at 40% compared to males at 20% (PCBS, web site, 2022).

Moreover, the survey highlights a substantial gap in the labor force participation rate between males and females, with approximately 7 out of 10 males participating in the labor force compared to only 2 out of 10 females. The rate of female participation in the labor force was 18.6%, in contrast to 70.7% for males (PCBS, web site, 2022).

1.3. The role of small projects in improving the status of women in Palestine

Small projects play a crucial role in enhancing the status of women in Palestine, particularly in their entrepreneurial pursuits. They offer several benefits such as access to resources, networks, and training to support women entrepreneurs in their pursuit of economic success (Faleet, O. 2011).

The significance of small projects in this regard lies in their ability to foster innovation and creativity, promote economic growth and development,

and address the challenges faced by women entrepreneurs. In Palestine, women face numerous obstacles to entrepreneurship such as limited access to funding, resources, and networks. Small projects can overcome these challenges by providing targeted support to women entrepreneurs (Faleet, O. 2011)

Furthermore, small projects contribute to promoting gender equality and social justice in Palestine. By empowering women entrepreneurs and supporting their success, small projects help to reduce gender disparities and promote greater economic and social inclusion (Hilal & Shalian, 2011).

Small projects are critical in enhancing the status of women in Palestine and promoting their participation in economic activities. By providing targeted support to women entrepreneurs, small projects contribute to economic growth, gender equality, and social justice in the region (Faleet, O. 2011).

Considering the above-mentioned information, it can be inferred that the institutions and organizations supporting women's entrepreneurship play a critical role in empowering women and boosting the Palestinian economy. These entities offer various support mechanisms, including training, mentoring, networking, and financial support to help women entrepreneurs start and grow their businesses. However, the effectiveness of these support mechanisms and their impact on women's entrepreneurship in Palestine requires further investigation.

The purpose of this study is to investigate the institutions and organizations supporting women's entrepreneurship in Palestine from a gender equality perspective.

The research questions that guide this study are:

1. How are the institutions and organizations supporting women's entrepreneurship in Palestine grouped?
2. What types of support do women entrepreneurs in Palestine receive from institutions and organizations?
3. How effective are these institutions and organizations in supporting women's entrepreneurship in Palestine in terms of gender equality?

2. Methodology

The qualitative research methodology was chosen for this study based on its suitability for the research objectives and the data collection method employed. Qualitative research enables a deep exploration of the

experiences, perspectives, and contextual factors associated with the topic under investigation (Merriam, 2009).

In the context of examining the institutions and organizations supporting women's entrepreneurship in Palestine, qualitative research offers a valuable approach to delve into the complexities and nuances of the subject matter.

By employing qualitative research methods, specifically document analysis, this study analyzed and interpreted relevant documents to gain insights into the institutions and organizations that support women's entrepreneurship in Palestine. This methodology facilitated a comprehensive examination of existing policies, programs, and initiatives, allowing for an understanding of their impact and effectiveness in supporting women entrepreneurs (Creswell, 2013).

2.1. Design

The study was designed using content analysis as a systematic and objective approach to analyze qualitative data, such as texts, documents, or other forms of communication. Content analysis involves categorizing and interpreting the content within the data in a systematic manner to identify patterns, themes, and relationships (Krippendorff, 2018).

In this study, content analysis was employed to analyze and interpret relevant documents regarding the institutions and organizations supporting women's entrepreneurship in Palestine. By applying content analysis, a thorough examination of the document content was conducted, allowing for the extraction of meaningful insights and a comprehensive understanding of the various forms of support provided to women entrepreneurs (Neuendorf, 2017).

2.2. Data Collection:

The qualitative data for this study was collected through document analysis, which involved systematically examining and interpreting qualitative data from various types of documents (Bowen, 2009).

The documents analyzed in this study included government reports and policies related to women's entrepreneurship and gender equality in Palestine, publications and reports by non-governmental organizations (NGOs) focusing on women's entrepreneurship in Palestine, official websites of institutions and organizations supporting women's entrepreneurship, case studies or success stories of women entrepreneurs in Palestine, and relevant literature and publications on women's entrepreneurship and gender equality

in the Palestinian context. These documents provided valuable insights and information for the study, allowing for a comprehensive understanding of the institutions and organizations supporting women's entrepreneurship in Palestine.

2.3. Data Analysis:

The data analysis in this study followed Miles & Huberman's (1994) qualitative data analysis stages, including data reduction, data display, and drawing conclusions/verification. In the data reduction stage, the qualitative data obtained through document analysis were systematically organized and condensed by categorizing and coding. This process aimed to identify patterns, themes, and key insights relevant to the research topic.

During the data display stage, the analyzed data were visually represented using charts, tables, matrices, or other visual displays. These visual representations facilitated a comprehensive overview of the findings, making it easier to interpret and identify connections between different elements of the data (Saldaña, 2016).

Lastly, in the conclusions drawing/verification stage, the researchers drew conclusions and made interpretations based on the analyzed data. The findings underwent critical examination, were compared with existing literature and theoretical frameworks, and were verified through member checking or peer review (Miles & Huberman, 1994).

2.4. Assumptions and Limitations:

The study is subject to several limitations. Firstly, the small sample size and limited scope of the study may restrict the generalizability of the findings to the entire population of women entrepreneurs in Palestine. Additionally, due to constraints in time and resources, not all aspects of women's entrepreneurship in Palestine could be fully examined.

This study operates under the assumption that supporting women's entrepreneurship plays a vital role in the economic growth and sustainability of Palestine. However, it acknowledges that there are other factors beyond the scope of this research that may also influence economic growth.

Sampling bias represents a limitation in this study, as the sample of women entrepreneurs and representatives from institutions and organizations supporting women's entrepreneurship may not provide a fully representative picture. Nevertheless, the study will make efforts to address this limitation by ensuring a diverse sample.

3. Findings about the Institutions and Organizations Supporting Women

3.1. The institutions and organizations supporting women's entrepreneurship in Palestine

As a result of the study, as Figure-2 shows, it can be said that the institutions and organizations supporting women's entrepreneurship in Palestine can be grouped into three such as Governmental institutions and programs, non-governmental institutions and programs and international organizations.



Figure-2 The institutions and organizations supporting women's entrepreneurship in Palestine

3.1.1. Governmental institutions and programs

3.1.1.1. Ministry of Women's Affairs

The Ministry of Women's Affairs in Palestine promotes women's rights and empowerment by supporting women's entrepreneurship through various programs and initiatives. The Women's Economic Empowerment program is a prominent initiative that offers training workshops, coaching, and access to funding opportunities. The Palestinian Women Business Forum facilitates networking and showcases women's products and services. The Ministry also administers sector-specific projects like the Women's Handicrafts Project and the Women in Agriculture Project to enhance women's skills and productivity (MoWA , web site , 2023).

3.1.1.2. The Palestinian Ministry of Economy

The Palestinian Ministry of Economy supports sustainable economic growth, job creation, and poverty reduction by providing services to

entrepreneurs and SMEs. To support women's entrepreneurship, the ministry established programs such as the Palestinian Women's Business Forum and the Women's Business Incubator. The ministry collaborates with international organizations, including the UNDP, to implement programs that provide training, mentorship, and access to finance for women entrepreneurs (MoE , web site, 2023).

3.1.1.3. Palestinian Authority's Small and Medium Enterprise (SME) Development Program

The Palestinian Authority's SME Development Program supports small and medium-sized enterprises in Palestine and offers initiatives specifically tailored for women entrepreneurs. The Business Start-Up Support Program provides financial and technical support, tailored business training, and mentoring for women entrepreneurs. The Women's Business Incubator offers access to training, coaching, networking, and mentorship. The SME Development Program also collaborates with local organizations and institutions, such as ASALA and the Palestinian Islamic Bank, to provide further support for women-led businesses (SME, web site, 2023).

3.1.1.4. Palestinian Investment Fund

The Palestinian Investment Fund (PIF) is a sovereign wealth fund that invests in various sectors to support the development of the Palestinian economy. To promote economic growth and job creation, the PIF has implemented initiatives to support women entrepreneurs, such as the Women's Empowerment Program that provides training, mentorship, and financial support. Additionally, the PIF collaborates with other organizations and has established funds that target specific sectors and industries to further support women-led businesses (PIF, web site, 2023).

3.1.1.5. Small Enterprise Center

The Small Enterprise Center (SEC) is a non-profit organization in Palestine that supports the growth of small and medium-sized enterprises (SMEs), with a particular focus on women entrepreneurs. The Women's Business Development Program provides training, mentoring, and networking opportunities to women entrepreneurs. Additionally, the SEC offers business development services and incubation services to SMEs, and partners with local and international organizations to provide further support (SEC, web site, 2023).

3.1.1.6. Palestine Industrial Estates and Free Zones Authority

The Palestine Industrial Estates and Free Zones Authority (PIEFZA) is a governmental institution that provides business development services and incentives to promote economic growth and job creation in Palestine. It has implemented several programs and initiatives to support women-led businesses, including the Women's Industrial Estate that offers industrial land and business development services. PIEFZA offers SMEs tax exemptions, duty-free access to export markets, and access to finance. It also collaborates with local and international organizations to provide additional support to women entrepreneurs (PIEFZA, web site, 2023).

3.1.1.7. Palestine Economic Policy Research Institute (MAS)

The Palestine Economic Policy Research Institute (MAS) is a non-profit research institution established to promote economic development in Palestine through policy research and analysis. MAS supports women's entrepreneurship in Palestine through its Women's Economic Empowerment Program, which provides training, mentoring, and access to finance. It also conducts research and collaborates with other organizations such as ASALA & BWFP to support women entrepreneurs (MAS, web site, 2023).

3.1.1.8. The Palestinian Monetary Authority

The Palestine Monetary Authority (PMA) is the central bank of Palestine, established in 1994 to regulate and supervise the financial sector in Palestine. The PMA has launched a Women's Banking Unit to promote financial inclusion and collaborates with local banks and microfinance institutions to provide products and services that cater to women entrepreneurs. The PMA also promotes gender diversity and supports initiatives that promote women's entrepreneurship, such as the Palestine Businesswomen's Association (PMA, web site, 2023).

3.1.2. Non-governmental organizations (NGOs):

3.1.2.1. Women's Affairs Technical Committee

The Women's Affairs Technical Committee (WATC) is a non-governmental organization in Palestine established in 1992 to advance women's rights and promote gender equality. The committee is focused on women's economic empowerment and supports women entrepreneurs through various programs and initiatives such as training, mentoring, financial support, and networking opportunities. WATC also conducts research and advocacy on women's entrepreneurship and economic empowerment, engages policymakers and

other stakeholders, and collaborates with other organizations to provide additional support to women entrepreneurs (WATC, web site, 2023).

3.1.2.2. Women's Studies Center

The Women's Studies Center (WSC) is a non-profit organization in Palestine established in 1989 to promote women's rights and gender equality. It is a leading institution in women's studies and supports women's economic empowerment through various programs that provide training, mentoring, financial support, and networking opportunities to women entrepreneurs. The WSC's Women's Economic Empowerment Program offers business development services, access to finance, training, and mentoring to help women overcome challenges in establishing and scaling their businesses. The center also collaborates with other organizations to provide additional support, conducts research, and engages in advocacy to promote policies and programs that support women entrepreneurs (WSC, web site, 2023).

3.1.2.3. Arab Women's Enterprise Fund

The Arab Women's Enterprise Fund (AWEF) is a trust fund managed by the International Labour Organization (ILO) that supports women's entrepreneurship in the Arab region. In Palestine, the AWEF provides training, finance, and business development services to women entrepreneurs through its Start Your Business (SYB) program and partnerships with local banks and microfinance institutions. The fund also engages in policy and advocacy efforts to promote women's entrepreneurship and address related barriers in Palestine. (International Labour Organization (AWEF, web site, 2023).

3.1.2.4. Cherie Blair Foundation for Women

The Cherie Blair Foundation for Women is a non-profit organization established to empower women entrepreneurs worldwide by providing access to finance, technology, and networks. In Palestine, the foundation's initiatives include the Mentoring Women in Business Program, which pairs women entrepreneurs with experienced business mentors, and the HerVenture online training program. The foundation also partners with local organizations to provide access to finance and business networks, creating a supportive ecosystem for women entrepreneurs in Palestine (CBFW, web site, 2023).

3.1.2.5. Palestine Ahliya University Women's Incubator

The Palestine Ahliya University Women's Incubator is a business incubator that supports women's entrepreneurship in Palestine by providing resources and services. Its Incubation Program offers office space, mentorship, coaching, training, networking opportunities, and access to finance. Additionally, it offers training and mentorship programs, such as the Women's Entrepreneurship Development Program, and collaborates with organizations like the UNDP & ASALA to support women entrepreneurs (PAUWI, web site, 2023).

3.1.2.6. Business Women Forum Palestine

The Business Women Forum Palestine (BWFP) is a non-profit organization that supports and empowers women entrepreneurs in Palestine. It offers a platform for networking, resources, and training to assist women in starting and growing their businesses. Programs such as the Women's Business Center (WBC) provide training and mentoring on different aspects of business development, access to finance, and more. The BWFP also runs a mentorship program, organizes events and conferences, and collaborates with other organizations like the UNDP and ASALA to provide support and resources for women entrepreneurs (BWFP, web site, 2023).

3.1.2.7. Palestine Economic Development Corporation

The Palestine Economic Development Corporation (PEDC) promotes economic development by providing financial and technical support to SMEs in Palestine. PEDC supports women entrepreneurs through its Women in Business Program, offering training, mentorship, financing, and other resources. Additionally, PEDC offers an Entrepreneurship Development Program for aspiring entrepreneurs, including women. The organization collaborates with other organizations such as the Cherie Blair Foundation for Women and the United Nations Development Programme to provide further support to women-led businesses. (Palestine Economic Development Corporation (PEDC), web site, 2023).

3.1.2.8. Leaders Organization

The Leaders Organization, a NGO in Palestine established in 2001, promotes leadership and entrepreneurship among Palestinian youth, with a special focus on women and girls. The Women Entrepreneurs Support Program provides training, mentorship, networking opportunities, and access to finance. The organization also offers leadership and entrepreneurial

training programs for young women and girls. As a member of the Women's Economic Empowerment Network, the Leaders Organization collaborates with other organizations to support women's entrepreneurship (LO, web site, 2023).

3.1.2.9. Paltrade

Paltrade, a non-profit organization established in 1998, focuses on promoting Palestinian exports and supporting the development of the private sector. It offers several programs and initiatives to support women's entrepreneurship, such as the Women in Business Program, which provides training, mentorship, networking opportunities, and financial support to women entrepreneurs. Paltrade also offers services like information on trade regulations, export markets, product development, marketing, and branding to help women entrepreneurs expand their businesses. Additionally, Paltrade collaborates with other organizations worldwide to promote women's entrepreneurship, including the SheTrades initiative of the International Trade Centre (Paltrade, web site, 2023).

3.1.2.10. The Microfinance Institutions Sector

Microfinance institutions, credit unions, and NGOs in Palestine offer financial services to low-income individuals and small businesses, regulated by the Palestine Monetary Authority. Women's entrepreneurship is supported through programs and initiatives by microfinance institutions, such as the Women's Empowerment Program by FATEN MFI. These programs offer training, mentoring, and financial support, while also collaborating with local partners to provide access to markets and networking opportunities. Microfinance institutions also promote financial inclusion and contribute to the economic development of Palestine (MFI, web site, 2023).

3.1.3. International organizations

3.1.3.1. United Nations Development Programme (UNDP):

The UNDP is committed to promoting sustainable development and reducing poverty and inequalities globally. In Palestine, the UNDP has several initiatives to support women's entrepreneurship, such as the "Social and Economic Empowerment of Women in the South Mediterranean Region" project, providing training, access to finance, and market opportunities to women entrepreneurs. The UNDP also collaborates with the private sector and government agencies to promote policies and regulations that support women's entrepreneurship and economic empowerment (UNDP, web site, 2023).

3.1.3.2. European Union (EU):

The EU is a union of 27 European countries that promotes economic and political cooperation. In Palestine, the EU supports women's entrepreneurship and economic empowerment through programs like JESIP, which provides access to finance, training, and business development services. The EU also collaborates with the Palestinian Ministry of Women's Affairs on the WEP, which supports women entrepreneurs and promotes gender equality in the economy. Additionally, the EU has contributed to the development of microfinance institutions like FATEN and Sharakeh that offer financial services to women entrepreneurs and other underserved communities (EU, web site, 2023).

3.1.3.3. International Labour Organization (ILO):

The ILO is a UN agency that promotes social justice and decent work opportunities. It has been active in Palestine since 1967, supporting labor market development and workers' rights. The ILO implements several programs to support women's entrepreneurship and economic empowerment in Palestine, including the "Decent Work for Palestinian Women" and "Enhancing Employment and Income for Women and Youth in the Olive Oil Sector in Palestine" projects. The ILO also collaborates with local organizations, such as the Palestinian Businesswomen's Association, to provide training and support for women entrepreneurs (ILO, web site, 2023).

3.1.3.4. United States Agency for International Development (USAID):

USAID is a US government agency that provides foreign assistance to promote sustainable development and advance US foreign policy objectives. In Palestine, it has programs and initiatives that aim to support women's entrepreneurship and economic empowerment, including the "Palestinian Women's Economic Empowerment and Advocacy" and "Partnership for Economic Growth" projects. These projects provide women entrepreneurs with training, access to finance, and business development services, and advocate for policies and regulations that support gender equality. USAID has also supported the development of business incubators and accelerators in Palestine that provide training, mentorship, and access to finance to entrepreneurs, including women entrepreneurs (USAID, web site, 2023).

3.1.3.5. Women's World Banking (WWB):

Women's World Banking (WWB) is a non-profit organization that focuses on enhancing access to financial services for low-income women entrepreneurs globally. In Palestine, WWB has been active since 1996, advocating for women's economic empowerment and supporting the development of the microfinance sector. Through various initiatives, WWB provides training, mentorship, and access to microfinance services for women entrepreneurs, partners with local microfinance institutions to develop financial products that cater to their needs and promotes women's entrepreneurship in the agriculture sector through training, support, and access to finance and market linkages (WWB, web site, 2023).

3.2. What types of support do women entrepreneurs in Palestine receive from institutions and organizations?

It was found out that there are various forms of support available to women entrepreneurs in Palestine from different institutions and organizations. Here are some examples categorized by their nature as Figure-3 shows:

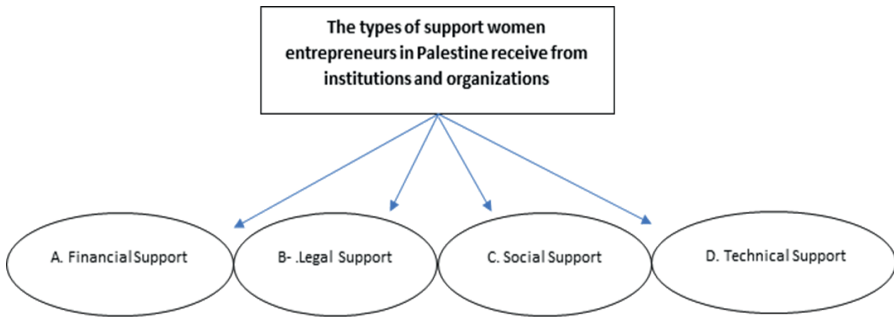


Figure-3 The types of support women entrepreneurs in Palestine receive from institutions and organizations

3.2.1. Financial Support

Women entrepreneurs in Palestine can face challenges in accessing the necessary capital to start or expand their businesses. In response, several institutions and organizations offer financial support to women entrepreneurs in Palestine. One such organization is the Palestine for Credit and Development (FATEN), which provides microfinance loans to women entrepreneurs to help them start or expand their businesses. FATEN also offers technical assistance and training programs to help women

entrepreneurs develop their business plans and financial management skills (SEC, web site, 2023).

Another organization that provides financial support to women entrepreneurs in Palestine is the Arab Women's Enterprise Fund (AWEF). AWEF is a multi-donor initiative that provides grants and loans to women entrepreneurs in the Middle East and North Africa, including Palestine. The organization provides financial support to women entrepreneurs who are looking to start or expand their businesses, particularly in underserved sectors such as agriculture and renewable energy (AWEF, web site, 2023).

Additionally, the Palestinian Development and Investment Company (PADICO) provides financial support to women entrepreneurs in Palestine through its subsidiary, the Palestine Investment Fund (PIF). PIF offers loans and equity investments to women entrepreneurs in various sectors, including agriculture, industry, and services. PIF also provides technical assistance and support to help women entrepreneurs develop their businesses and access new markets (PADICO, web site, 2023).

Financial support from institutions and organizations can help women entrepreneurs in Palestine overcome the barriers they face in accessing capital and grow successful businesses.

3.2.2. Legal Support

Women entrepreneurs in Palestine may face legal challenges and obstacles while starting and running their businesses. Therefore, several institutions and organizations offer legal support to women entrepreneurs in Palestine. Legal support may include assistance with registering their businesses, obtaining necessary licenses and permits, navigating legal frameworks and regulations, and accessing legal advice and representation. This support can help women entrepreneurs ensure that their businesses are legally compliant and can operate without interruption.

The Palestinian Bar Association is one organization that provides legal support to women entrepreneurs in Palestine. The association provides legal advice and representation to entrepreneurs, particularly in the areas of commercial and business law. They also offer legal training and workshops to educate entrepreneurs on their legal rights and obligations and how to navigate legal frameworks. The association also offers pro-bono legal services to women entrepreneurs who may not be able to afford legal representation (PBA, web site, 2023).

3.2.3. Social Support

Women entrepreneurs in Palestine receive social support from a variety of institutions and organizations that offer mentorship programs, training sessions, and networking opportunities. These programs provide women entrepreneurs with the opportunity to connect with other businesswomen and learn from experienced mentors in their field. The Business Women Forum, for example, is a leading organization that provides networking and mentorship opportunities to Palestinian businesswomen. Through their programs, women entrepreneurs can gain valuable insights, receive feedback on their business ideas, and build connections that can help them grow their businesses.

In addition to mentorship and networking opportunities, organizations such as the Cherie Blair Foundation for Women offer business training and mentoring to women entrepreneurs in Palestine. The foundation provides women entrepreneurs with access to online resources and business training modules, as well as one-on-one mentoring from experienced business leaders. This type of support can be particularly valuable to women entrepreneurs who may face unique challenges in starting and growing a business in Palestine, such as limited access to funding and business education. By providing social support in the form of mentorship and training, organizations can help women entrepreneurs overcome these challenges and succeed in their businesses (CBFW, web site, 2023).

3.2.4. Technical Support:

Women entrepreneurs in Palestine can receive technical support in various ways from institutions and organizations. Technical support can include assistance with developing and implementing new technologies or processes, training in different fields such as manufacturing, technology, and agriculture, access to specialized equipment or software, help with product design, prototyping, and testing, guidance on quality control and regulatory compliance, support with logistics and supply chain management, and much more.

Several institutions and organizations offer technical support to women entrepreneurs in Palestine. For instance, the Palestinian Industrial Estates and Free Zones Authority provides training programs to help women entrepreneurs develop the skills and knowledge they need to succeed in their businesses. This includes technical training and support in various fields such as agribusiness, food processing, textiles, and more. The Palestine Techno Park, another organization, provides technical support and mentoring

to entrepreneurs in the technology sector, helping them to develop and commercialize their innovative ideas (PIEFZA, web site, 2023).

In addition, the Palestine Businesswomen's Association (ASALA) offers technical support to women entrepreneurs in Palestine, particularly in the areas of business development and management. ASALA provides training programs on various topics, including accounting, financial management, and marketing. They also offer mentorship and coaching programs to help women entrepreneurs overcome the challenges they face in their businesses. Overall, technical support from institutions and organizations can help women entrepreneurs in Palestine build the skills, knowledge, and resources they need to start and grow successful businesses (ASALA, web site, 2023).

These institutions and organizations provide women entrepreneurs in Palestine with the necessary tools and resources to succeed in their businesses.

3.3. How effective are these institutions and organizations in supporting women's entrepreneurship in Palestine in terms of gender equality?

The effectiveness of institutions and organizations in supporting women's entrepreneurship in Palestine in terms of gender equality varies. While many organizations have made significant efforts to promote gender equality and women's economic empowerment, there is still a long way to go in terms of achieving true equality.

Studies have highlighted the challenges faced by women in Palestine, including structural and cultural barriers that limit their full participation in the economy and society (Al-Mahamid & Sayej, 2021). Women's responsibilities for household and caregiving duties can constrain their time and energy to invest in their businesses, while discrimination and harassment in the workplace or marketplace pose additional obstacles to their success (Al-Mahamid & Sayej, 2021; Khelifat, 2018).

Nevertheless, institutions and organizations have made strides in promoting gender equality in their support programs and services for women entrepreneurs. Some organizations offer tailored services that address the unique needs and challenges faced by women entrepreneurs, while others provide training and capacity-building programs to enhance their skills and knowledge (Al-Mahamid & Sayej, 2021; Khelifat, 2018).

The women's movement in Palestine has been instrumental in advocating for gender equality and women's empowerment, including in the realm of entrepreneurship. Women's rights organizations and activists have engaged

in grassroots activism, awareness campaigns, and lobbying efforts to challenge discriminatory norms, advocate for policy reforms, and create a more inclusive and supportive environment for women entrepreneurs (AbuZayyad, 2020; Al-Mahamid & Sayej, 2021).

Efforts to promote gender equality in women's entrepreneurship are closely aligned with broader movements for gender equality in Palestine. These movements aim to challenge societal norms, advocate for policy changes, and create opportunities for women's economic empowerment, thereby advancing gender equality and fostering a more equitable society (AbuZayyad, 2020).

4. Discussion

The research findings shed light on the current state of women's entrepreneurship in Palestine, revealing both its growth and the challenges it faces. Women are driven to establish their own businesses by a variety of factors, such as the desire for financial independence, the need to support their families, and the opportunity to pursue their passions. However, they encounter significant barriers, including limited access to funding and markets, social and cultural constraints, and a lack of supportive policies and infrastructure.

These findings are consistent with existing literature. For example, a study conducted by Al-Mahamid & Sayej (2021) highlights the diverse motivations behind women's entrepreneurship in Palestine, including financial independence and family support. Khelifat (2018) also acknowledges the challenges faced by women entrepreneurs, including limited access to resources and cultural obstacles.

Despite these challenges, there is a positive trend of increasing institutional and organizational support for women's entrepreneurship in Palestine. Numerous organizations and initiatives have been established to provide women entrepreneurs with training, mentoring, and access to funding and networks. However, the impact of these efforts is hampered by various factors, such as inadequate resources, weak institutional frameworks, and limited collaboration among stakeholders.

The literature further substantiates the presence of growing institutional and organizational support. Al-Mahamid & Sayej (2021) emphasize the establishment of organizations and initiatives that offer training, mentoring, and access to funding and networks for women entrepreneurs in Palestine. Khelifat (2018) also recognizes the emergence of support mechanisms for women's entrepreneurship in the region.

Although progress is being made, there is still significant work to be done in supporting women's entrepreneurship in Palestine. Policymakers and practitioners must identify and address the specific challenges faced by women entrepreneurs while simultaneously strengthening institutional and organizational support for their activities.

The literature emphasizes the importance of targeted policies and programs to tackle the challenges encountered by women entrepreneurs. These initiatives should focus on improving their access to finance, markets, and business networks. Additionally, strengthening institutional and organizational support through training and mentoring programs, enhanced access to information and resources, and the creation of an enabling environment for women's entrepreneurship are critical components.

A gender-sensitive approach to entrepreneurship development is paramount, as highlighted in the literature. Policymakers and practitioners should acknowledge the unique challenges faced by women entrepreneurs and tailor solutions that meet their specific needs. Furthermore, collaboration among various stakeholders, including government entities, non-governmental organizations, and the private sector, is essential to establish a supportive ecosystem for women's entrepreneurship in Palestine.

The literature provides additional support for the implications derived from the research findings. Both Al-Mahamid & Sayej (2021) & Khelifat (2018) emphasize the necessity of tailored solutions and collaboration among stakeholders to promote women's entrepreneurship in Palestine.

Enhancing institutional and organizational support for women's entrepreneurship in Palestine can lead to significant economic and social benefits, including job creation, poverty reduction, and improved gender equality. However, it is crucial to recognize that addressing the challenges and advancing gender equality require sustained efforts from multiple stakeholders.

To summarize, the research findings, complemented by supporting literature, underscore the growth of women's entrepreneurship in Palestine and the challenges it confronts. Policymakers and practitioners must confront these challenges through targeted policies and programs, fortify support mechanisms, adopt a gender-sensitive approach, and foster collaboration among stakeholders. By doing so, Palestine can harness the economic and social advantages associated with women's entrepreneurship.

5. Conclusion

The research found that women's entrepreneurship in Palestine is driven by a combination of economic and social factors. Women entrepreneurs in Palestine face significant challenges, including limited access to finance, limited access to information and technology, and social and cultural barriers. However, the study also found that there are numerous institutions and organizations supporting women's entrepreneurship in Palestine. These organizations provide various forms of support, including training, mentoring, networking, and access to finance. The research suggests that these organizations are essential for promoting women's entrepreneurship in Palestine and that there is a need for more effective solutions to support women entrepreneurs in the region.

The research on the institutions and organizations supporting women's entrepreneurship in Palestine contributes to the field of women's entrepreneurship in several ways. Firstly, it highlights the importance of institutional and organizational support for women's entrepreneurship in developing countries, where women face unique challenges due to various economic, social, cultural, and psychological factors. Secondly, it sheds light on the motivations and reasons for women to start their businesses in Palestine, which can inform policies and programs aimed at increasing women's participation in entrepreneurship. Thirdly, it identifies the challenges faced by women entrepreneurs in Palestine, which can guide the development of interventions to support women's entrepreneurship. Finally, it provides insights into the types of institutional and organizational support available to women entrepreneurs in Palestine, which can inform the development of effective policies and programs to support women's entrepreneurship in other developing countries.

In conclusion, this research has shed light on the importance of women's entrepreneurship in Palestine, the motivations and challenges faced by women entrepreneurs, and the institutional and organizational support available to them. Despite the challenges faced, women in Palestine are determined to start and grow their own businesses, with a strong desire to contribute to the economy and their communities. However, more needs to be done to support and empower them to succeed.

Based on the findings and implications discussed, it is recommended that policymakers and practitioners prioritize the development and implementation of programs and policies that support women's entrepreneurship in Palestine. This includes increasing access to financing and training, addressing cultural and social barriers, and promoting gender-

sensitive approaches to entrepreneurship development. Additionally, there is a need for ongoing research to better understand the experiences of women entrepreneurs and to monitor progress towards gender equality in entrepreneurship.

Overall, the potential for women's entrepreneurship to contribute to economic growth and social development in Palestine is immense. By providing the necessary support and resources, we can ensure that women entrepreneurs are able to reach their full potential and contribute to a more prosperous and inclusive society.

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