

Women Entrepreneurs in Palestine

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Keywords: women's entrepreneurship, institutions, occupation, conflict contexts, Palestine.

Abstract

This chapter explores the experiences of, and challenges faced by women entrepreneurs in Palestine. The critical review of available literature revealed that the politically unstable context resulted in the transformation of traditional gender norms. The high level of unemployment and poverty have pushed Palestinian women to engage in entrepreneurial activities out of necessity. Nevertheless, Palestine still has a very low number of women's entrepreneurial activities due to the structural and institutional challenges they face. Although many women are highly educated, they still face numerous barriers to entering the workforce, which have a negative impact on their human and social capital. Women entrepreneurs in Palestine not only fight the difficult political and security conditions but also patriarchal norms and structures. Therefore, they demonstrate resilience by defying their contextual embeddedness while contributing to social change. The advancements in technology and the affordability of using social media are creating more opportunities for Palestinian women to start and run businesses. This chapter contributes to the growing literature on women's entrepreneurship in the Middle East and mainly in under-researched contexts affected by political instabilities.

Introduction

Women entrepreneurs are becoming the fastest-growing entrepreneurial population in the world (Nziku and Henry, 2021). Promoting women's entrepreneurship has become a priority in many countries, recognising their crucial role in economic development and social well-being of the society (Sajjad et al., 2020). In particular, policymakers are interested in stimulating women's entrepreneurship in contexts of conflict and political instabilities as a key strategy for reducing poverty and promoting gender equality and peace (World Bank,

2020a). For example, there is a growing number of women entrepreneurs in Palestine (Althalathini et al., 2020), where lack of job opportunities and high levels of poverty have pushed these women to start a business out of necessity (Sabella and El-Far, 2019). Palestinian women have made significant progress in terms of education and employment, where statistics show that females have higher educational attainment than males (PCBS, 2021). Despite that, their labour force participation is one of the lowest in the world, estimated at 18 per cent compared to 70 per cent for males in 2021 (PCBS, 2022). Similar to other patriarchal Middle Eastern countries (Tlaiss, 2019), Palestinian women still face barriers to engaging in economic activities, where the ascribed role of the man as the breadwinner and the woman as the housewife and mother are still prevalent norms (Al-Dajani and Marlow, 2010; Bastian et al., 2018). Nevertheless, the high percentage of educated women and technological advancements are increasingly helping to grow opportunity entrepreneurship among Palestinian women (Ahmed, 2021).

While research on women entrepreneurship in the Middle East is still limited (Al-Dajani et al., 2019), it mainly focuses on prosperous and stable economies such as UAE and Saudi Arabia (Aljuwaiber, 2020). This is despite the fact that the Middle East is still one of the most conflict-affected areas in the world (Júlia et al., 2020). A quarter of all violent conflicts over the past two centuries took place in the Middle East, including Syria, Yemen, and Iraq (Mundy, 2019). Necessity entrepreneurship is highly prevalent in conflict contexts (Tommaso et al., 2015) and among women (Bullough and Renko, 2017). Therefore, there is still a knowledge gap on the experiences of women entrepreneurs in the under-explored conflict contexts of the Middle East region (Althalathini et al., 2021). In particular, Palestine has one of the most enduring conflicts in the world (Khoury and Prasad, 2016). Through critical analysis of academic and non-academic literature on gender, entrepreneurship and conflict, this book chapter aims to explore the experiences of Palestinian women in their pursuit of entrepreneurship in a setting of a variety of inequalities such as occupation, constrained agency, and role boundaries. The chapter highlights the challenges women entrepreneurs face and the opportunities they have to promote their entrepreneurial activities. In doing so, the chapter answers the calls for more contextualising of women's entrepreneurship research (Yousafzai et al., 2019) and contributes to the growing research in the Middle East region by focusing on the context of Palestine.

Historical Overview

Political Background

With the defeat of the Ottomans during World War I, the British occupied Palestine which was part of the Ottoman Empire for centuries. The beginning of the *Nakba* (catastrophe) for Palestinians started with the establishment of the State of Israel in 1948 facilitated by the British government (Sa'di and Abu-Lughod, 2007). More than 700,000 Palestinians (nearly 60% of the population) were expelled from their homes and over 530 Palestinian villages were destroyed (Arda and Banerjee, 2021; UNRWA, 2022). Moreover, Israel occupied Gaza Strip and the West Bank including East Jerusalem in the 1967 war (United Nation, 2022). However, the formal conflict was brought to a “temporary” end by the Oslo Declaration of Principles in 1993 after the first *Intifada*, which began at the end of 1987 (Barber, 2008). Accordingly, the Palestinian Authority (PA) was formed and Israel withdrew from parts of the West Bank and Gaza Strip, which came under the leadership of a Palestinian government (Farsakh, 2002). Therefore, the Palestinian territories have been segregated into two districts, the West Bank and Gaza Strip (Barber, 2008). The international aid flow to the PA began pouring from many countries, which has mainly come in the form of grants since the PA had a very limited capacity to repay loans (Ibid). Later, economic indicators began to show stability due to the relative political stability in the region, and Israel allowed an increasing number of Palestinian workers to work in its labour markets until 2000. In addition, the PA's strategy was to create jobs in their new institutions to absorb part of the workforce in providing public services and reducing unemployment.

However, the political situation flipped upside down once again after the second *Intifada* erupted in September 2000. On the eve of the second *Intifada*, 128,000 people, or 21 per cent of employed Palestinians, worked in the Israeli labour market and accounting for about 21 per cent of Palestinian incomes (World Bank, 2003). Nevertheless, the permit system was tightened up, and only 9 per cent of Palestinian workers were still working in Israel and the settlements by the end of 2004, leading to severe unemployment and loss of income, especially in the absence of a viable Palestinian private sector as an alternative means of employment (World Bank, 2004). Reports of the largest international human rights NGOs such as Amnesty International (2022) and Human Rights Watch (2021) in addition to Israeli organisations such as B'tselem (2021) recognise Israel's treatment of Palestinians as apartheid and a system of oppression and domination. Movement in the West Bank is subject to many checkpoints. Palestinians are often required to obtain permits for movement within the West Bank itself, limiting Palestinians' freedom to move home, obtain work, and invest in businesses or construction (Bashi and Diamond, 2015). Moreover, Israel has relied on imprisonment as one of its key strategies to control the Palestinian territories, where more

than 40 per cent of Palestinians including children have been imprisoned at least once (Beinin and Hajjar, 2014).

In 2005, Israel withdrew from Gaza Strip, and after the Islamic political party '*Hamas*' won the parliamentary elections in 2006, Israel implemented a blockade on Gaza and tightened its restrictions on the movement of people and goods. Therefore, Gaza became not only separated from the West Bank but also in complete isolation from the world (World Bank, 2014a). A year later, *Hamas* took over the control of the Gaza Strip and governance has been divided between the political party *Fatah*-led PA in the West Bank and *Hamas*-run PA in Gaza Strip since then. The international community responded by boycotting the *Hamas*-led government while supporting the *Fatah*-led PA, which in turn has deepened the conflict between the two political parties. Moreover, the Israeli forces launched four major military attacks on the Gaza Strip: 2008, 2012, 2014 and 2021, which caused significant damage to the infrastructure and the death of thousands of people. For example, the last attack on Gaza, which lasted 11 days, resulted in US\$ 380 million in physical damage and US\$ 190 million in economic losses (World Bank, 2021a). Palestinians in Gaza have been left trapped in a cycle of poverty, unemployment, and food insecurity, where 80 per cent of them are dependent on humanitarian aid (Human Rights Watch, 2019, p. 305). These political instabilities and the tensions between the major Palestinian political parties have severely affected the social and economic climate in Palestine.

Socio-economic Conditions

Palestine is a low-middle-income country with a 2020 per capita GDP of US\$ 3,239.7 (World Bank, 2021b). The population size is 5.3 million in 2021, 3.2 million in the West Bank and 2.1 million in the Gaza Strip (PCBS, 2022). Severe political conflicts over many successive years have generated prolonged refugee situations (UNHCR, 2021). Nearly 7 million Palestinians live in the diaspora, where 6.3 million live in Arab countries and 750,000 in foreign countries (PCBS, 2022). The small Palestinian economy has been forced to grow dependent upon international aid, Israeli demand for goods and labour, and remittances from the Palestinian diaspora (Sarsour et al., 2011). The prolonged occupation and its practices where they control and restrict access to the land, air and sea, have created an aid-dependent economy, where Palestine accumulated the "second-highest aid dependency in the world between 2002 and 2014" (Marktanner and Merkel, 2019, p. 265). Therefore, the PA struggles to sustain jobs and income for its people. Unemployment levels are high, with a significant difference between women and men in 2021 (42.9 per cent and 22.4 per cent, respectively) (PCBS, 2022). Figure 1 shows that the employment rate among women continued to increase

remarkably over time as will be discussed later. Moreover, the unemployment rate is exceptionally high among the youth between 15–24 years (42.1 per cent in 2021), leading to an inability to develop on-the-job skills and a colossal impact on the economy.

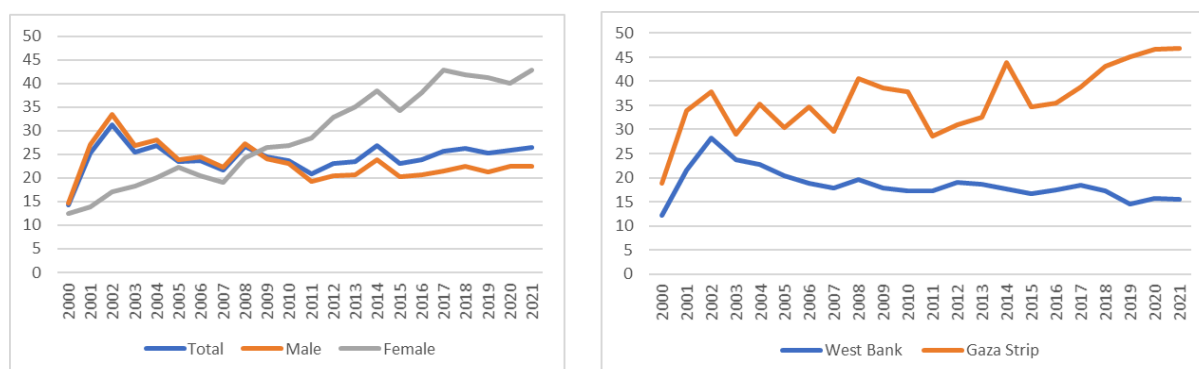


Figure 1: Unemployment rate participation based on gender and area, 2000-2021

Moreover, the agriculture sector which plays a key role in the Palestinian economy and food security has been severely affected due to Israel's restrictions on exports/imports and farmers' movements, land confiscation, the separation wall, and limited access to water resources (FAO, 2011). For example, Israel's restrictions on the importation of fertilisers have had a detrimental impact on agricultural productivity, which has declined by 20-33 per cent (UNCTAD, 2015). In the Gaza Strip, the worsening situation and the successive wars have resulted in a significant decline in economic conditions compared to the West Bank (Figure 1), where the poverty rate stands at 44.7 per cent (10.6 per cent in the West Bank) (Ibid). Gaza's fishing industry is severely impacted due to Israeli's practices including access prevention of 85 percent of the fishing areas allocated to them under the Oslo Agreements, seizing and/or damaging fishing boats and equipment, restrictions on fishing exports and entry of raw materials, and attacking fishermen (Amnesty International, 2022; OCHA, 2019). These practices have resulted in 95 per cent of Gaza's fishermen living under the poverty line (B'Tselem, 2018).

Nevertheless, the poverty context in Palestine is somewhat unique in that it "is not correlated with poor human development outcomes; Palestine is in fact stellar performers on many dimensions of human development" (World Bank, 2011, p. 9). Despite the occupation, the literacy rate is one of the highest in the world, with 94.4 per cent in 2020 (World Bank, 2021c). Palestinians have a long-standing tradition of spending generously on higher education. Although literacy and education are among the highest in the Middle East and North Africa (MENA) region, the 2021 labour force participation rate is very low at 43.4 per cent (PCBS, 2022). Informal employment is high (62 per cent) and mainly among males, 67

per cent, compared to 36 per cent for females (PCBS, 2021b). The brain drains of highly educated individuals to more stable countries have resulted in a loss of considerable human capital (Sharabati-Shahin and Thiruchelvam, 2013). The Palestinian economy is crippled, and the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), a key employer in Palestine, remains underfunded (International Labour Organization, 2021). As a result of these socio-economic challenges, women in Palestine suffer from double marginalisation: being part of the Palestinian people who live under Israeli occupation and living in a traditional, male-dominated society with cultural restraints which pose particular challenges for women seeking to get ahead (Muhanna, 2013).

Women in Palestine

Palestinian women have a rich history of participating in political and social life in Palestine, which can be traced back to at least 1921 with the foundation of the Palestinian Women's Union (Abdulhadi, 1998). Later, many women's organisations and unions were established to contribute to social work and resist the occupation, while women's participation has also expanded to military operations (Hiltermann, 1991). According to Holt (2003, p. 231), one of the most significant effects of the first *Intifada* (uprising) was the "transformation that took place in women's consciousness of their roles", challenging their position in the patriarchal structure. In contrast to the first *Intifada*, the escalation of militarisation in the second *Intifada* has led to the decline of civil society and women's roles tended to be minimal (James, 2013). The society became more conservative, and the progress women made in the first *Intifada* was disrupted (Kuttab, 2014). Although women have extensive informal political participation, they are still largely underrepresented in formal political and public decision-making (Samaroo, 2018). Women still do not have equal access to political opportunities, where only 17 of 132 (13 per cent) seats in the parliament are held by women (Inter-Parliamentary Union, 2019).

Despite an increase in female representation due to the quota system, the political conditions played a significant role in undermining women's activism. The permit system and mobility restrictions due to Israeli occupation curtail women's participation in political, economic and cultural life (Griffiths and Repo, 2021). Moreover, the society is still conservative and not in support of gender equality and mainly among young males (Kostenko et al., 2016). Nevertheless, despite the low engagement rates and the fluctuation in women's involvement in the labour market, their participation rates rose over the last two decades, from 12.9 per cent in 2000 to 17.2 per cent in 2021 as shown in Figure 2 (PCBS, 2000; 2021c). Table 1 shows that higher education has witnessed a significant increase in the

number of female students from 2009 to 2019, which has led to increased participation in the labour market. Females are also studying majors in male-dominated sectors such as ICT, engineering, law and business although they are still dominant in education, arts and nursing (PCBS, 2021a). While women with higher education are more likely to participate in the labour market than other educational groups, the political, economic and social challenges means that these women can get into unemployment.

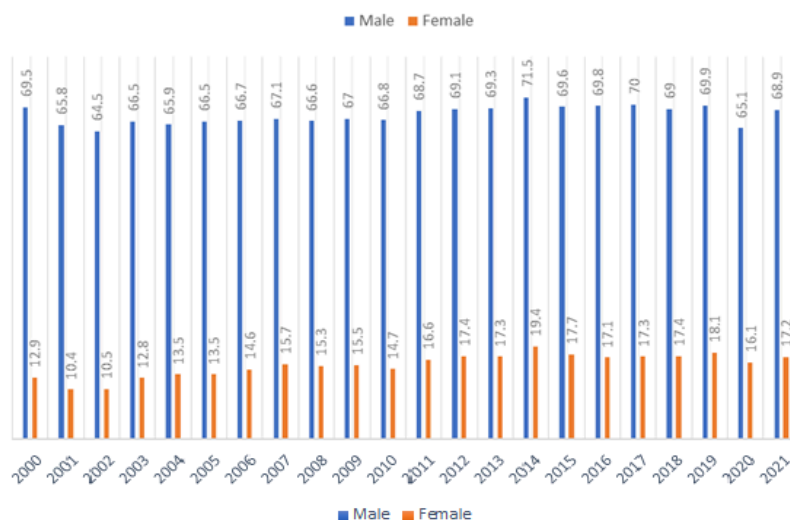


Figure 2: Labour force participation rate, 2000-2021

Table 1 Number of students enrolled in Palestinian higher education institutions by gender, 2009/2008 and 2019/2018

Gender	2008/2009	2018/2019
Males	80,007	84,513
Females	100,006	133,613
Total	180,013	218,126

The contribution of women in agriculture was significant where most of the employed women were working in service and agriculture in 2000 (Figure 3). After two decades, and similar to other Middle Eastern countries, services still employ the highest percentage of women at 73.3 per cent, compared to 29.4 per cent for males (PCBS, 2021c). However, the limited available literature shows that an increasing number of Palestinian women are more willing to engage in entrepreneurial activities. The next section will discuss the entrepreneurial ecosystem in Palestine and how it impacts on women's entrepreneurship.

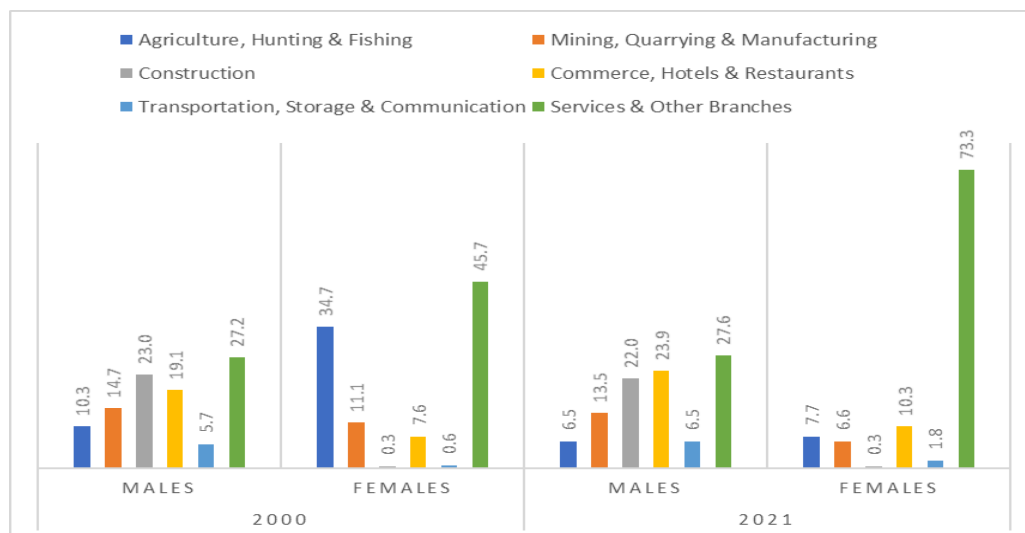


Figure 3: Percentage of employed males and females by economic activity, 2000 and 2021

Entrepreneurial Ecosystem

Micro, small and medium-sized enterprises (SMEs) constitute over 90 per cent of the Palestinian economy (Abddullah and Hattawy, 2014). In particular, family businesses account for more than 70 per cent of Palestine's businesses (Sultan et al., 2017). The difficult political and economic situation has pushed men and women into necessity entrepreneurship with the hope that entrepreneurship might boost economic and social development. However, the entrepreneurial ecosystem is yet in the infancy stage, where Palestinian entrepreneurs in general and women entrepreneurs in particular face many institutional constraints that hinder their entrepreneurial intention and behaviour (Khoury and Prasad, 2016). The lack of appropriate formal and informal institutions for the entrepreneurial ecosystem can inhibit women entrepreneurship (Hechavarría and Ingram, 2019). Palestinian women entrepreneurs run their businesses in a weak and outdated legal environment with tight resources, inefficient financing opportunities, limited market access and weak marketing ability (Atyani and Alhaj-Ali, 2009). For example, SMEs are still treated similarly to large companies without any incentives or accounts for the considerable challenges they face (Sultan and Sultan, 2020). According to the World Bank (2020b), it takes 11 procedures, 44 days and 40.3 per cent of income per capita to legally start a business in Palestine. This is in comparison with the MENA region, which takes seven procedures, around 20 days, and 16.7 per cent of income per capita. With insecurity situations and many checkpoints that restrict mobility of women entrepreneurs, the complicated legal environment severely affects their business start-up and survival (Althalathini and Al-Dajani, 2021). Therefore, women mostly start home-based businesses and are discouraged to move to the formal sector (Khoury et al., 2018).

The Palestinian Reform and Development Plan (PRDP) 2008-10 was the first governmental plan that had significant actions toward women's economic empowerment. Moreover, the national development plan (NDP) 2014-16 aimed to promote women entrepreneurship for economic development. They offered credits and training programmes but their efficiency was questioned (Sadeq et al., 2011). These plans lacked mechanisms for monitoring and evaluating the impact and only some strategies were translated into policies. They did not create a sustainable supportive environment for women's empowerment. For example, there are no Palestinian laws regulating the microfinance sector, where women find it difficult to meet their conditions and required guarantees (Elnamrouty et al., 2013). With two separate governments in Palestine, the parliament has failed to pass any legislation or make any further amendments to laws and regulations. In addition, the labour laws on workforce protection still do not cover women entrepreneurship. Although the Ministry of Entrepreneurship and Empowerment was established in 2019, its activities and roles are still limited (Karaki, 2021). Hence, informal entrepreneurship and tax avoidance became a necessity for women's business survival in Palestine, which inhibits business growth (Althalathini et al., 2020).

Moreover, the women's inability to formalise their businesses limits their access to finance or to have a bank account. Although there are 16 banks and eight specialised lending institutions in Palestine (Palestine Monetary Authority, 2021), the absence of a national currency and an independent monetary policy makes the Palestinian credit market lag behind developed markets (Sarsour, 2012). The Palestinian government depends on borrowing from domestic banks to meet its expenditures (Karaki, 2021). The political instability and high level of unemployment and poverty force the Palestinian banks to apply cautious and conservative lending policies to women (International Monetary Fund, 2018). They impose difficult criteria and ask for guarantees and high-interest rates to minimise the risks of funding, limiting women entrepreneurs' access to formal finance. This could be a severe challenge for women in Palestine where resources and collateral are constrained and owned mainly by men (Althalathini, 2015). Moreover, many women entrepreneurs follow their religious values where they avoid applying for non-interest loans (Althalathini et al., 2021). Despite a number of female-led SMEs, more than 60 percent of them lack or have limited access to finance and, hence, a majority are informal (ICF, 2016). Therefore, women entrepreneurs rely mainly on their personal savings for their start-ups (Owda et al., 2019). While local and diaspora investors can play an essential role in contributing to their country's development through the transfer of knowledge, exchange of experience and financial

support for investment and rebuilding efforts, they are challenging to attract since they consider their homelands to be a risky investment environment (Gillespie et al., 2001). For example, the Palestinians in the diaspora have a net worth of 120 billion (Bank of Palestine, 2016). However, they are still untapped resources for fostering economic development (Koch and Ragab, 2018).

Moreover, Israel has succeeded in turning the Palestinian economy into a dependent one, where the Palestinian market relies heavily on Israel as a trading partner. According to Palestine Monetary Authority (2021), Israel is the primary source of goods consumed in the Palestinian market accounting for 55 per cent of total goods imports in 2020 while constituting around 82.5 per cent of Palestinian imports. Israel controls the movement of goods to and from Palestine, which could increase the cost of production and impose difficulties for Palestinian products to compete in foreign markets (Ibid). Favourable market conditions are essential for encouraging investment and enhancing risk-taking behaviour among women entrepreneurs. The small and fragmented domestic market and difficult economic conditions result in a limited domestic consumer market and lower the purchasing power of local customers. The Palestinian competition law is still under review, which has a negative effect on women's businesses' survival in competing with cheaper imported goods. Informal entrepreneurship also means that women entrepreneurs have fewer professional networks, which limit their access to markets. Hence, women entrepreneurs rely on informal export, for example, via suitcases or logistics companies (Althalathini, 2020). However, the general perception and image of businesses in conflict contexts are still suspect which means that products are of lower standards (Althalathini and Al-Dajani, 2021).

Furthermore, infrastructure is still underdeveloped, for example, the power cut of 16 hours per day is very common in the Gaza Strip, which negatively affects the productivity and profitability of women's businesses (Althalathini et al., 2020). This is in addition to the challenges with the delay in logistics services and money transfers (Khoury and Prasad, 2016). The absence of an airport and limited use of the Gaza port inhibit access to external markets and increase transaction costs for women's businesses. Digital infrastructure is weak, and the coverage of internet services in Palestine is one of the lowest in the Middle East countries while being slow and costly (Palestine Monetary Authority, 2021). The third generation (3D) feature has only been available in the West Bank as of 2018 while still limited to the second generation (2D) in the Gaza Strip due to restrictions imposed by the Israeli occupation (MAS, 2019). E-commerce activities platforms such as PayPal and Amazon are not supported in Palestine (Bjørn and Boulus-Rødje, 2018). Palestinian

customers also still lack trust in online banking services (Salem et al., 2019). Indeed, deficiencies in infrastructure impose barriers to productive opportunities and increase costs for women's businesses.

A significant weakness of the entrepreneurial ecosystem is that the education system is geared to the needs of the public sector and does not enhance the entrepreneurial intention and critical thinking of graduates (Khatib et al., 2013). Therefore, entrepreneurship is still not an attractive option to young, educated people in Palestine, and advancement in education is found to negatively influence entrepreneurial entry (Morrar et al., 2022). Nevertheless, significant efforts have been made to support the Palestinian entrepreneurial ecosystem, which provided training programmes to promote entrepreneurship among female graduates. Entrepreneurship is a donor-driven activity in Palestine, where international organisations support the creation of business incubators and accelerators as a tool to change attitudes and leverage entrepreneurship activities, particularly in the ICT sector. There are different accelerators and incubators in the West Bank and Gaza Strip whose main aim is to create an entrepreneurial-friendly environment. They provide training, mentoring and networking to motivate students and graduates, mainly females, to pursue entrepreneurial behaviour (World Bank, 2018) and create start-ups that address the society's challenges and needs (Owda et al., 2019). Indeed, these business incubators play a role in decreasing the high unemployment rate among youth and female graduates. Despite the substantial amounts of grant financing, these incubators and accelerators, including mentors, are still maturing and lack the experience to support potential women entrepreneurs in establishing sustainable start-ups (World Bank, 2018). They are unable to provide quality services and network connections (Karaki, 2021). Moreover, they focus mainly on start-ups rather than creating and promoting an entrepreneurial mindset among youth and women (Ahmed, 2021).

As a consequence of all these constraints, Palestine ranks 117 out of 190 countries in the ease of doing business (World Bank, 2020b). Unsurprisingly, and in contrast to the mainstream argument, Sabella et al. (2014) have found that entrepreneurship in Palestine has no significant impact on economic growth. Although the context of Palestine pushes women into entrepreneurship out of necessity, the tendency to engage in entrepreneurship amongst young Palestinians remains low (Morrar et al., 2022). Women entrepreneurs still face several political, economic, and social challenges. However, numerous opportunities are available for women entrepreneurs, contributing to the emergence of social enterprises (Akella and Eid, 2018). The largely untapped source of young human resources needs further research and

support to engage in entrepreneurship and contribute to the economy, mainly among women, who represent half of the population.

Women Entrepreneurs

The complex political and economic situation in Palestine has facilitated the fluidity of gender relations as both men and women have been forced to engage in a joint struggle for survival. The harshness of the crisis of men losing their sources of income, with no provision of welfare benefits for their unemployment, has changed the role of women as caregivers only, concentrated on domestic activities (Muhanna, 2013). Women have had better opportunities to participate in economic life to challenge the threats against their family's survival and security, particularly among women with young children (Sabella and El-Far, 2019). Hence, while the conflict has strengthened conservative gender roles, it also opened more opportunities for women entrepreneurs to break down some of the patriarchal social norms for the survival of their families (Shamieh and Althalathini, 2022). More women are engaging in entrepreneurial activities, whereas the PCBS (2021) data reveals that the rate of women entrepreneurs in Palestine in 2020 accounted for nearly 13.2 per cent of women's employment, compared to 25.5 per cent for men. Women own close to 62,000 micro, small, and medium enterprises (MSMEs), approximately a quarter of all enterprises in Palestine (ICF, 2016). Nevertheless, necessity entrepreneurship is prevalent among women (Althalathini et al., 2020). The majority of women enterprises are microbusinesses (around 96 per cent), employing less than ten employees (Abddullah and Hattawy, 2014).

Exhibit 1: on the left, Bissan cuts flowers in her field while in the right photo her sister, Elian, helps her prepare flowers for a customer, 2021



Source: Yousef Amro

Around the first *Intifada*, women's committees set up economic cooperatives as a part of the popular front for mass mobilising against the Occupation (Kuttab, 2014). Although the

women focused on embroidery and local food production, these traditional activities empowered them economically and enhanced their political participation (Esim and Omeira, 2009). However, the post-Oslo period has shifted the women's movement to government and research institutions, professional NGOs and women's centres leading to marginalising women cooperatives (Ibid). Nevertheless, the focus of international organisations on promoting women's empowerment through entrepreneurship has further enhanced women's economic participation. Although formal support such as training, small grants and mentoring is available for women entrepreneurs, a lack of coordination between government agencies and NGOs where they compete for donors' funds results in redundancy of capacity-building training programmes and general support for women entrepreneurs (Khoury et al., 2018). Moreover, these programmes do not take into consideration the patriarchal and politically unstable environment women entrepreneurs live in. Childcare and family responsibilities should be a priority for women according to gender norms. Therefore, women must work hard and be more resilient to start and survive their businesses (McNally and Khoury, 2022).

Constraints can be worsened for women entrepreneurs living in conflict contexts (Alsaba and Kapilashrami, 2016). These contexts are replete with regulative institutional voids, which might cause the asymmetry where normative, patriarchal institutions compete or substitute the weak regulative institutions (Roomi et al., 2018). Therefore, challenges such as restricted access to finance, gender-based violence, increased domestic burdens and lack of security and skills are more common, which in turn hinder women's entrepreneurship (World Bank, 2014b). According to Palestine Economic Policy Research Institute (2013), women entrepreneurship in 2012 ranked 58th out of 67 studied countries in early-stage entrepreneurial activity and the second-lowest country for established-business female owners. The unsupportive formal and informal institutions might affect women more than men. Morrar et al. (2022) found that women in Palestine are less likely to become entrepreneurs than men due to structural inequalities that women face regarding new business creation. Although Al-Botmeh (2013) found that around 65 per cent of Palestinian women expressed a willingness to engage in start-up businesses, women have a high fear of failure and low perceived self-efficacy, which are the main impediments to starting a business (Daoud et al., 2020).

For women entrepreneurs living and running their businesses in conflict contexts, difficulties are part of their daily life. Bullough and Renko (2017) found that family support has greater importance for women in Afghanistan than fear from external forces to pursue their entrepreneurial activities. Therefore, the support of men is very significant in patriarchal

conflict contexts (Bullough et al., 2017). In Palestine, strong family support acts as an enabler for women to overcome social norms and access finance and learning opportunities (McNally and Khoury, 2022). For example, Ahmed (2021) found that having a male co-founder from the family has enhanced the risk-taking behaviour of women to engage in entrepreneurial activities and further improved their self-efficacy at the early stages of their entrepreneurial journey. Nevertheless, Palestinian women have to engage in an ongoing process of negotiation and legitimising their entrepreneurship, similar to other women entrepreneurs in traditional Middle Eastern countries (Barragan et al., 2018). Gendered practices and assumptions, such as prioritising childcare and household responsibilities, can be still used as a guide for Palestinian women entrepreneurs to grant legitimacy (Althalathini et al., 2020).

The growing research on gender and entrepreneurship has shifted the traditional view of entrepreneurship as a ‘positive economic activity’ to ‘entrepreneurship as social change’ (Calas et al., 2009). Welter et al. (2018) further argued that women not only do gender but also do contexts by bringing changes to their contexts. Despite their low participation rate in economic activities, Palestinian women entrepreneurs employed 5.6 per cent of the total employed population (Abdullah and Hattaway, 2014). Women entrepreneurs in Palestine have contributed to enhancing family income (Sabella and El-Far, 2019), creating jobs (Althalathini et al., 2020), and defying and changing some of the patriarchal, gendered norms by working in male-dominated fields (Althalathini et al., 2021). Palestinian women entrepreneurs can create economic and social value by challenging international perceptions of women in conflict contexts as victims and marginalised (Althalathini, 2022). Women’s organisations and media reports can play a crucial role in supporting women’s agenda in contexts affected by political instabilities (Metcalfe et al., 2022). What has been found is that women’s organisations in Palestine have contributed to promoting women’s agency and enhanced their self-efficacy (Shamieh and Althalathini, 2022). Moreover, the media can raise awareness about gender issues and roles (Jayachandran, 2019), and give publicity to the experiences of women living in conflict contexts (Höijer, 2004). Therefore, the media has improved the visibility of women entrepreneurs in Palestine and their role in such contexts. It showed not only the negative side of the conflict but also their success and resilience stories where they strive and succeed in entrepreneurship and add economic and social value (Althalathini, 2022).

Exhibit 2: women entrepreneurs work in male-dominated fields such as carpentry and fishing



Source: Aaed Baker (left photo) and Hasan Aljadi (right photo)

Regarding the types of businesses, traditional activities such as embroidery, cooking, and soap making are very popular among women entrepreneurs. This is mainly due to a lack of resources while the social support available focused on women alone and did not take into consideration the gendered structures of power. Women can pursue a business that is a “hobby” that hinders their growth potential. This could increase occupational segregation and confine women to traditional gender roles. Nevertheless, with the modernisation of embroidery and food processing, such activities can promote women’s entrepreneurship as a way to preserve the Palestinian heritage and identity (Althalathini, 2020). Moreover, women entrepreneurs are increasingly entering male-dominated fields such as carpentry, fishing and technology where they have to demonstrate resilience in order to create social change (Althalathini, 2020).

Exhibit 3: the left photo shows one of the six sisters doing embroidery while the right photo presents samples of their products that preserve the Palestinian heritage, 2022



Source: Atia Hijazi

In contexts of the patriarchal Middle East, technology played a significant role in enhancing women's political and economic participation. Technology has facilitated the growing involvement of women in political conversations and aided social change in this region (Howard et al., 2011). With the enhancement in digital technology and the rise of social media, women in the Middle East have started engaging in entrepreneurship activities in the digital space. They run online home-based businesses to navigate entrepreneurial obstacles in their patriarchal contexts (McAdam et al. 2018). Hence, digital technologies have contributed to women's empowerment and emancipation (McAdam et al., 2020). Similarly, digital technologies such as social media enabled women in Palestine to pursue necessity entrepreneurship by overcoming the regulative and social challenges they face (Althalathini et al., 2020). This was mainly facilitated where households who have internet access at home stand at 80 per cent (PCBS, 2020). Interestingly, the percentage of females who use social networks has reached 84 per cent (88 per cent among males) (Ibid). Therefore, with the popularity and affordability of social media platforms, Palestinian women entrepreneurs use them for learning and marketing (Sultan and Sultan, 2020).

Exhibit 4: Tarneem while preparing Ramadan decorations, 2022



Source: Nour Almadhoun

According to Bjørn and Boulus-Rødje (2018), these women are increasingly utilising technology to mitigate the high level of unemployment and boost their economy. However, literacy in technology and the use of social media are crucial for success (Kamberidou, 2020), which might be one of the main obstacles for women entrepreneurs in conflict contexts and can limit the creative use of technologies (World Bank, 2014b). Nevertheless, the Palestinian tech ecosystem is witnessing an increase in women's digital entrepreneurship in recent years due to the high percentage of women graduates from ICT-related fields (MAS, 2019), even

though technology start-up founders in Palestine are predominantly male (World Bank, 2018). These highly educated digital women entrepreneurs are using digital space to emancipate from their contextual challenges, including cultural, financial, and political ones (Ahmed, 2021). Despite the wide range of opportunities provided by the digital space for women entrepreneurs, the digital space is changing rapidly, and this requires women entrepreneurs to continue learning to grow their ventures. This is a major barrier for Palestinian digital women entrepreneurs, considering the significant political and social challenges they still encounter.

Exhibit 5: Karama teaches Arabic online to non-native speakers, 2022



Source: Karama Fadel

Toward the Future

Despite the remarkable progress Palestinian women have made over the past decades, the challenges they still face are considerable. This chapter's analysis of academic and non-academic literature has revealed the importance of contextualising women's entrepreneurship research as political, economic, and social instabilities are part of the daily life of Palestinian women entrepreneurs. The number of women entrepreneurs is still low where they face barriers regarding access to financial resources, limited markets and social networks, lack of entrepreneurial education, and general social support. They still struggle with the underlying patriarchal structure of society. The high educational level of women and low labour market participation mean there is a significant loss of economic potential. Therefore, carrying out further research into the contextual embeddedness of women's experiences and realities enables us to understand and effectively promote their entrepreneurial behaviour and activities (Yousafzai et al., 2019). It is important to look

holistically and take a multi-level approach to analysing the entrepreneurial ecosystem where women entrepreneurs operate their businesses.

From a policy and practical perspective, strengthening the entrepreneurial ecosystem should be a priority by tackling the roots of challenges women face. The continued Israeli occupation practices and measures would hinder any efforts to achieve economic and social development in Palestine. Lifting restrictions on the movement of people and goods and more advanced technology are key factors for women's entrepreneurial entry and success. Enacting laws and regulations that promote (women) entrepreneurship and provide incentives are important to developing the entrepreneurial ecosystem for the start-up and survival of SMEs. More importantly, strengthen the role of the PA instead of programmes that created nongovernmental parallel systems that undermine the role of the PA. Moreover, finance is significant for any business, but banks in Palestine have a limited role in supporting women entrepreneurs. Hence, providing affordable and legitimate loans is also important.

Moreover, entrepreneurship education can be an effective tool to develop entrepreneurial intentions, mindsets and skills and enhance the social legitimation of women's entrepreneurship. Education and higher education play a vital role in enabling women's entrepreneurship as education is considered a basic element in women's life in Palestine. The world is becoming increasingly technology-driven; therefore, providing education and training programmes in digital literacy and social media is crucial. Palestine struggles with many challenges; nevertheless, these gaps can be opportunities for women to tackle them creatively. For example, the Gazan entrepreneur Majd Mashharawi contributed to addressing the power-cut crisis and restrictions on access to construction material due to the blockade in Gaza by developing affordable solar devices and creating environmentally friendly concrete blocks from ashes and rubble (The Guardian, 2019). The rise of women graduating from ICT fields means that they need tailored support to innovate and contribute to achieving the Sustainable Development Goals in Palestine. However, women entrepreneurs still lack managerial experience; therefore, training and mentoring would support these women to reduce their fear of failure and improve their skill perception. Capacity-building efforts and the professionalisation of accelerators and incubators represent priorities in strengthening the ecosystem. Media is a key player in the entrepreneurial ecosystem to celebrate the success stories of these women, enhance their visibility and change societal attitudes towards them. Exposure to local role models and sharing stories of women entrepreneurs who succeed in their entrepreneurial activities would encourage more women to start up a business and enhance their self-efficacy.

Most importantly, women do not operate their businesses in isolation but rather in a collective and conservative society. Therefore, involving men in research and programmes targeting women's entrepreneurship would help change some of the patriarchal gender norms (Althalathini and Al-Dajani, 2021). In particular, enhancing the participation of women in political and public decision-making will have a positive impact on women's participation in different aspects of life, including entrepreneurship. The lack of a clear vision on how to address women entrepreneurship resulted in random efforts and limited fruitful outcomes (Khoury et al., 2018). Therefore, more joint corporations among all key players such as government, policymakers, universities and international and local NGOs would help to design effective interventions to further promote women's entrepreneurship in Palestine which can be critical drivers for growth and development.

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