

Achieving Independence

Women Entrepreneurs in Palestine



By Amani Aruri

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he engagement of Palestinian women in the labor market can be explained by several factors: one is the increasing cost of living and the need to share the financial burdens with the male partner, as the income of one breadwinner is no longer sufficient to cover all family expenses. Unfortunately, the increased positive social perception about working women does not reflect real change in attitudes towards women's work and recognition of their right to work, but rather, it reflects the need for financial assistance even though women's right to work is guaranteed by international treaties and conventions, and by the Palestinian laws that call for gender equality, especially in the Palestinian Labor Law. Moreover, women's economic empowerment is a requirement for economic growth and development.

In Palestine, women's participation in the labor market is limited to a few sectors, and the opportunities available to them are generally defined in low positions. In the fourth quarter of 2018, the services sector was the main employer for women, with 72.5 percent; women also engaged in commerce, restaurants, and hotels (10.1 percent). This situation is accompanied by the continuous increase in the female enrollment rate in higher education and the local market's inability to absorb the large numbers of graduates. The gap in unemployment rates between women and men is increasing; it reached 51 percent for women and 25 percent for men in 2018.ⁱ

Like any form of participation in the labor market, women's entrepreneurship is still driven by necessity. The current unstable political and economic situations in Palestine have major negative

consequences on entrepreneurship growth, especially for women. Entrepreneurship has a limited encouraging environment, which lacks political stability, financial facilities, and infrastructure, and has only limited institutional support and mentorship. Social perception is another impediment to women's entrepreneurship, which limits the type of businesses that women can run and defines women's roles even in their own businesses. For example, the nature of women's entrepreneurial projects mostly tends toward consumption rather than investment or production.

According to a World Bank report published in June 2018 titled "Tech Startup Ecosystem in West Bank and Gaza," the Palestinian startup ecosystem is "at its early stage and still maturing, [and] has highly educated founders and one of the highest rates of female entrepreneurs across analyzed ecosystems (23% of entrepreneurs are females). However, the founders tend to be young with little managerial experience."ⁱⁱⁱ

Research must focus on policy analysis and provide recommendations for policy makers to create an incentivizing environment that

promotes women's entrepreneurial businesses and the engagement of Palestinian women in entrepreneurial activities. Women need statistics and business-analysis research to be able to start new ventures with more certainty. Research on the economic benefits that result from increased women's entrepreneurship needs to be conducted; at the same time, economic costs of excluding women from this sector should be highlighted.

Some women entrepreneurs took the initiative to analyze their target markets to start their ventures, and most of these ventures were social entrepreneurial projects. Many projects initiated by women were launched based on the needs of the communities that these ventures serve and aimed to provide more opportunities for women, especially those most affected by the current political and economic situations.

SHERO is an example of social entrepreneurial ventures that target Palestinian women refugees through providing them tools and a market in which to utilize their skills and promote their products. Beneficiaries of this venture are mainly the breadwinners of their families, especially after the UNRWA crisis that resulted in the loss



Sample products of SHERO, a social entrepreneurial venture that targets Palestinian women refugees. Photos courtesy of WCLAC.

of thousands of jobs of Palestinian refugees. SHERO uses Palestinian embroidery as a tool to advocate for the causes of Palestinian refugee women through including messages of women in embroidered clothing.

The idea of SHERO came when a group of activists who were working in refugee camps began to document the violations of women's rights. They realized that handicraft skills, especially embroidery, were widely available and that there was a need not only for a social venture that would provide women with an opportunity to generate income but also for the development of new ventures that would provide them with access to markets, nationally and internationally.

More intensive efforts need to be made in order to promote women's entrepreneurship, with a greater focus on social entrepreneurship that responds to women's needs and priorities. Funding and loans should be accessible to women, with incentivizing interest rates and less collateral and fewer guarantees needed. Studies must take into consideration that a big percentage of women in the Palestinian context do not have control over their financial resources and do not own land. The cultural context, in particular, deprives the majority of women of

their inheritance rights, on one hand, and their joint marital property and financial rights on the other hand, in an attempt to keep them dependent on men!

Women also need to have the required capacities, skills, knowledge, and leadership traits to start their ventures. Unfortunately, most of the donor-funded projects that target women entrepreneurs do not take into consideration the need to empower women both socially and economically, in the real sense. Women's economic empowerment requires more engagement in public life and in the decision-making process, but women should first be empowered to control their financial resources and choose for themselves. Women need to be more aware of their economic and social rights in order to advocate for their causes and compete more confidently in the business sectors.

Advocacy and influencing skills and tools are also needed to change the societal outlook that underestimates women's entrepreneurial activities, questions women's ability to compete with other businesses, and defines women's roles to be limited to housework and child-rearing.

On the policy level, there's a lack of gender-sensitive policies and legislation that take into consideration

the needs and priorities of women entrepreneurs. This should be highlighted in the laws, national plans, and strategies that aim to promote investment and business sectors, with emphasis on gender equality in facilities, opportunities, and markets. Laws can have the power to change and influence social perceptions about women's business activities. If women's engagement in entrepreneurship is protected and encouraged by law, this will help to overcome numerous obstacles.

Amani Aruri holds a master's degree in economics from Birzeit University. She has managed innovative programs that help youth and women in Palestine aim for brighter careers. She is currently an advocacy team leader at the Women's Center for Legal Aid and Counselling (WCLAC), vice president of the Palestinian Association for Contemporary Art, an assembly member of UN Women Gender Innovation AGORA, and founder of SHERO project.

ⁱ Labor Force Survey, PCBS, 2017, available at http://www.pcbs.gov.ps/portals/_pcbs/PressRelease/Press_En_13-2-2018-LF-en.pdf.

ⁱⁱ Ibid.

ⁱⁱⁱ World Bank, 2018, Tech startup ecosystem in West Bank and Gaza: findings and recommendations (English). Washington, D.C.: World Bank Group, available at <https://www.worldbank.org/en/news/press-release/2018/07/11/new-world-bank-report-highlights-what-it-takes-to-build-a-robust-palestinian-startup-ecosystem>.



Mona Taneeb

Activist Mona Taneeb was born in Balata Refugee Camp in 1964, and is a grassroots militant who joined the women's rights movement in Nablus back in the 1980s. When her husband, Fayez Taneeb, a farm owner, was arrested during the first Intifada, Mona took over

and continued to plant the land alone. Today, she is the head of the women's club in the village of Irtah and a member of the executive committee of the Association for the Rehabilitation of Rural Women. A mother of five, Mona continues daily to farm her land that is enclosed between the annexation wall and an illegal Israeli chemical plant. It's not surprising that Mona is also an active member in the Popular Committees against the Wall. Mona considers her organic farm to be a form of resistance and a model of modern organic agriculture.

Her philosophy? "Find a way that fits your penchants to reach your goals and pursue them with passion. Do not let anyone prevent you from trying to improve yourself, your society, or your country."