

EBESM

**Results of the survey on
Women's Entrepreneurship &
SME Development in Palestine**

Amman, October 2nd, 2017



1. Introduction



- A sample of **25 women entrepreneurs.**
 - not a university graduate
 - majority ownership and a full-time manager
 - operating business
 - entrepreneur by necessity
- Identifying main **obstacles and challenges.**
- Identifying **success stories** that could be used as models for good practices.





2. Key Findings



Characteristics of women entrepreneurship:

- Smaller in size; slower in growth and less risky; more linked to traditional and low-value activities.
- Most of them work informally.
- More committed to family responsibilities and start their business once their children have grown;
- Rely on low initial capital owing to the lack of access to capital and the nature of their activities;
- Start their business out-of-necessity and although the long hours invested in the business they rarely pay themselves a salary.





2. Key Findings



Obstacles and Challenges:

- Access to finance
- Access to markets
- Access to information and network
- Family responsibilities
- Lack of previous business experience
- Social problems
- Legal and regulatory issues





2. Key Findings



Economic Achievements:

- women businesses are **underperforming**.
 - Thus, the economic definition of performance does not give the full picture of the great job these women are doing.
 - The economic performance does not emphasize the social value of the women entrepreneurs, which influence their personal characteristics in addition to their positive influence on their families and communities.





3. Good Practices



➤ **Government:**

In 2014, the Ministry of National Economy (MoNE) started to integrate the gender dimension in all statistics used by the Ministry. This will also help the Ministry to develop a national policy targeting women entrepreneurs based on accurate data.

➤ **International Donors:**

Many donors are interested to support women entrepreneurs.



3. Good Practices



➤ Private initiatives:

- A cooperation agreement was signed between the Bank of Palestine and the Federation of Palestine Chambers of Commerce, Industry and Agriculture.
 - to promote awareness to the Bank's customers and women entrepreneurs about the importance of registering at the chambers of commerce
 - to enhance their knowledge about financial and non-financial advisory services provided by the Bank to Palestinian women entrepreneurs





3. Good Practices



➤ Active women associations:

- BWF in establishing a one stop shop in its premises to sell women's products.
- Business women Group - ROZANA by supporting women. though improving micro projects and by providing services.
- Al Thimar Company by providing women channels to market their products.
- Bank of Palestine launched an exclusive program to support Palestinian women under the title "Felestineyeh", in Partnership with BWF which aims to empower Palestinian women in all economic and social aspects.





4. Policy Recommendations



➤ National Government:

- Designing an integrated policy framework.
- Creating awareness campaigns.
- Applying a reduced set of regulatory obligations.
- Educational system – TVET.
- Public-Private Dialogue.

➤ Local Government:

- Easing registration.
- Providing necessary information.
- Organizing exhibitions.





4. Policy Recommendations



➤ NGOs:

- Creating an Entrepreneurs' Association.
- Supporting the existing business services providers.
- Combining BDS services with micro-finance.
- Setting up small cooperatives.
- Enhancing the public and private partnerships.
- Increasing opportunities for women to access new markets.

