

## **WOMEN ENTREPRENEURS IN GAZA STRIP**

### **OBSTACLES AND OPPORTUNITIES**

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#### **Abstract**

*Entrepreneurship is a very promising opportunity if well considered on economic, sociocultural and policies levels and women entrepreneurs are playing a very vital role in achieving economic development and social progress. The emergence and development of women entrepreneurship largely depends on the supporting conditions of different factors such as economic, social, cultural, and psychological. The gender gap is large in Palestine, and can be minimized through encouraging entrepreneurship among women. So the purpose of this paper is to describe the reasons for women entrepreneurs in Gaza Strip to start up an entrepreneurial activity and identify the obstacles they faced and opportunities for them to integrate in the development process. Most Palestinian women in the sample were driven by necessity when starting their business, they still lack the managerial skills and access to information about available ways to expand their projects. There is a positive attitude towards women entrepreneurship but still need to formulate appropriate policies and introduce effective measures to improve their status and decrease the gender gap.*

*Keywords: Gender gap, Entrepreneurship, Women entrepreneurs, Challenges, Gaza Strip*

#### **INTRODUCTION**

No economy can sustain itself without participation of all its eligible working members, therefore the issue of women entrepreneurship is becoming popular across the globe. GEM women's report (2012) showed that women's participation in entrepreneurship differs around the world, as does their impact on job creation and innovation but in every economy there are fewer female than male entrepreneurs. The participation of women is increasingly being viewed as one of the prime contributors in economic growth (Singh and Belwal, 2008), where women

entrepreneurship happens to be one of the best solutions towards self-sufficiency, growing employment, and poverty alleviation in a country where employment is not guaranteed. Involvement of women in entrepreneurial activities would ensure effective utilization of labour, generation of income and hence improvement in quality of life (Sarma, 2014). Women empowerment through entrepreneurship is a must for a modern developed economy since it helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole (Sathiabbama, 2010).

The GEM report (2012) demonstrated that generally countries in the Middle East and North Africa have the fewest women entrepreneurs. A variety of stakeholders has pointed at them as an important 'untapped source' of economic growth and development (Minniti and Naudé, 2010). The estimated population of Palestine at the end of 2014 was about 4.62 million, divided into 2.35 million males and 2.27 million females. That means about 50% of the total populations are women (Palestinian Central Bureau of Statistics, 2014a). A quarter of the Palestinian population suffered from poverty in 2011, where the percentage of poverty among Palestinian individuals during the year 2011 according to the monthly consumption patterns reached into a rate of 25.8% (17.8% in West Bank and 38.8% in Gaza Strip). On the other hand, the poverty percentage increased since 1998 to 2011 in a rate of 27.1%. The proportion of poor families headed by a female is higher in the Gaza Strip at 29.7% compared to 22.5% in the West Bank (Palestinian Central Bureau of Statistics, 2012).

The nature of Palestinian society usually the male is the breadwinner not female and families adapt on this basis (PECDAR, 2008). So women in Palestinian Territories face particular challenges when the situations make them responsible of their families. However, many women are involved in income generating activities, particularly small scale businesses compatible with their household and care-taking responsibilities and the number of women entrepreneurs has grown over the past ten years. But despite the rise in women's share of the labour force, it has remained low at 19.4% of females in 2014 compared to 10.3% in 2001. The gap in the participation rate between males and females still very big, it reached 71.7% for males compared with 19.4% for females. The male labor force participation rate was still around four times higher than that of females. The unemployment rate in Palestine reached 39.6% among females compared to 22.8% among males (Palestinian Central Bureau of Statistics, 2014b).

The Global Entrepreneurship Monitor (GEM) indicates that Palestine exhibits a low early-stage entrepreneurship rate. The study of Abdullah and Hattawy (2014) pointed out that female entrepreneurship in the OPT in 2012 fared amongst the worst countries in the world, ranking 58th out of 67 studied countries in early-stage entrepreneurial activity (i.e., which has

been in operation for less than 42 months) and the second worst country in established-business female owners (i.e., which has been in operation for more than 42 months). In that year the average female early-stage entrepreneurial activity was 3.4% of all female adult population in Palestine, compared to 16% for all male adult population. The Palestinian National Development Plan (NDP) 2014-16 focused on creating more opportunities for women and promoting the full participation and empowerment of them in society to be effectively involved in the socio-economic development.

Therefore, it is crucial to understand the obstacles that women face and clarify the opportunities available in order to encourage female participation in the labour market and reduce the gender gap.

### **Research Objectives**

1. To describe the reasons for Palestinian women in Gaza Strip to start up an entrepreneurial activity.
2. To identify the obstacles that Palestinian women entrepreneurs face and propose suggestions to tackle those obstacles.
3. To examine the opportunities available for Palestinian women entrepreneurs.

### **LITRETURE REVIEW**

The success of Grameen Bank and other microcredit institutions prove that when provided access to capital and appropriate support, women, their families and communities flourish (Strong, 2007). Worldwide, the vast majority of women are much more likely to be driven by necessity than men when starting a business (GEM, 2011). Tambunan (2009) made a study on recent developments of women entrepreneurs in Asian developing countries. The study depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

There are several factors contributing to the emergence of women as entrepreneurs, Vinesh (2014) demonstrated that the proper technical education, assistance in project formulation, training programs and proving credit facilities and financial incentive are important factors for women entrepreneurship promotion. Whereas self-determination, expectation for recognition, self-esteem and career goal are the key drivers for taking up entrepreneurship by women (Kumar, 2014), dismal economic conditions of the women arising out of unemployment in the family and divorce can compel women into entrepreneurial activities. Kumar showed that

lack of confidence, socio-cultural barriers and lack of skills are the main problems faced by women entrepreneurs.

Cash flow problem was the most commonly stated issue that face women entrepreneurs in India according to Das (2001). This followed by inadequate working capital, promoting the business, lack of managerial experience and lack of time. The financial benefit was the key motivating factor to start a business. Whilst some women were motivated by financial rewards, some reported that they started their business to help the family financially or because their husbands were unemployed. Several others were motivated by their interest in a particular craft and having time on their hands to pursue their interests.

In Nigeria, Kitching and Woldie (2004) noted out that women entrepreneurs, for example, are often inhibited by their relatively low level of education and skills, and this generally limits their access to various support services. A survey of 100 Nigerian female entrepreneurs shows that family commitments, sexual discrimination, lack of career guidance and adequate capital, inadequate education and technology are the major barriers.

Furthermore, in Tunisia, the main problem for the majority of women entrepreneurs is the difficulty in getting specific information on starting a new business. Limited managerial experience, the lack of specific and adequate training programs and the costs and difficulties involved in travelling to attend training sessions are also mentioned by women as major obstacles (Drine and Grach, 2010). Using smart communications is important to ensure women have access to information about donor and government initiatives and can access the services and funding (Taylor et al., 2014).

Hattab (2013) indicated that Egyptian women continue to be underutilized source of entrepreneurial potential; they represent only 14% of all the Egyptian entrepreneurs. However, women's positive perception of entrepreneurship is undermined by their high fear of failure which would stop them from starting their own business and lack of confidence in their skills, knowledge and experience required to start a business. Those factors could justify the low levels of entrepreneurship among Egyptian women. For them, there is no difference between opportunity and necessity motives to turn into entrepreneurship. Women could represent a considerable economic force in Egypt so there is a need to launch awareness campaigns to articulate women's entrepreneurship as an economic issue rather than as a gender or social issue and recognize their contribution to the economic and social development of the country.

More than 90 per cent of all Jordanian businesses are SMEs; only 3.9 per cent of the total SMEs are female-owned. A survey on women's entrepreneurship and innovation conducted by UNCTAD (2014) showed that nearly half the women surveyed consider that obtaining finance was great challenge at the launch of their business. They also stated that their

gender placed them at a disadvantage when requesting financial aid or loans from commercial banks. The lack of supportive resources (such as market information and government policies and programmes) limits the growth of their business. The survey indicates that cultural constraints are the most restrictive for them, about 28 per cent of the women business owners reported that gaining credibility and trust from others was an important issue when they first launched their enterprise. Dealing with social and cultural issues and being taken seriously as a business owner are important issues that they continue to face.

### **Women Entrepreneurship in Palestine**

Micro, small and medium sized enterprises (MSMEs) constitute 96% of the Palestinian private sector, and are predominantly of a familial nature. These enterprises are characterized by facility of establishment, simple management and employment of traditional and unsophisticated technology and production techniques, making it capable of creating job opportunities (Hilal and Shalian, 2011).

Israel's economic policy after 1967 was based on the 'de-development' of the Palestinian economy, which means the prohibition of making any real development, in order to preclude Palestinian economic autonomy and prevent competition with the Israeli economy. Several restrictive economic policies imposed after 1967 sought to increase the 'structural dependency' of the Palestinians on Israel, by reshaping Palestinian economy in a way that makes it entirely dependent on Israeli economy. These policies and procedures turned Palestinian market to a consumer for Israeli products, and a main resource for cheap labor for Israeli economy. Israel has prevented the import of raw materials and restricted the issue of licenses required for industries or businesses in the Occupied Territories. Restrictions were placed upon foreign trade, research and training, land, agricultural production and the use of water. Building restrictions also severely hampered the development of the Palestinian economy and contributed to social problems and increasing levels of poverty and unemployment (Hawari and Hayward, 2003; Faleet, 2011).

The Palestinian economy has experienced very turbulent times since 2000 and was subject to large fluctuations. The economic activities have fallen dramatically since the outbreak of the Intifada in end-September 2000, combined with the violence and the regime of closures and curfews that followed. Closures, especially the internal restrictions that apply within West Bank and Gaza Strip, have severely affected domestic production and access to local markets. The most extreme manifestation of these internal closures are curfews, which paralyse all economic activity by preventing any type of movement. But internal military checkpoints and

roadblocks have also been very disruptive for economic activity, as they frequently restrict the movement of vehicles, goods, and people (Bennett et al., 2003).

In 2006, and after Hamas won parliamentary elections, Israel implemented a siege and naval blockade on Gaza and tightened its restrictions on the movement of people, goods, and supplies. The blockade hindered exports and investment, including in critical infrastructure such as electricity and water, limiting industrial development. This is particularly, but not exclusively, an impediment for job creation in Gaza, where there have been tight restrictions, including export's prohibition of all goods and severe restrictions on imports of necessary construction materials (International Monetary Fund, 2014; Kock et al., 2012). The destruction of the Gaza's sole power plant and the severe shortages of fuel caused a serious deterioration in the supply of electricity in the Gaza Strip. These power cuts exacerbate the already difficult living conditions in Gaza and have negatively affected livelihoods and economic activities (OCHA, 2010).

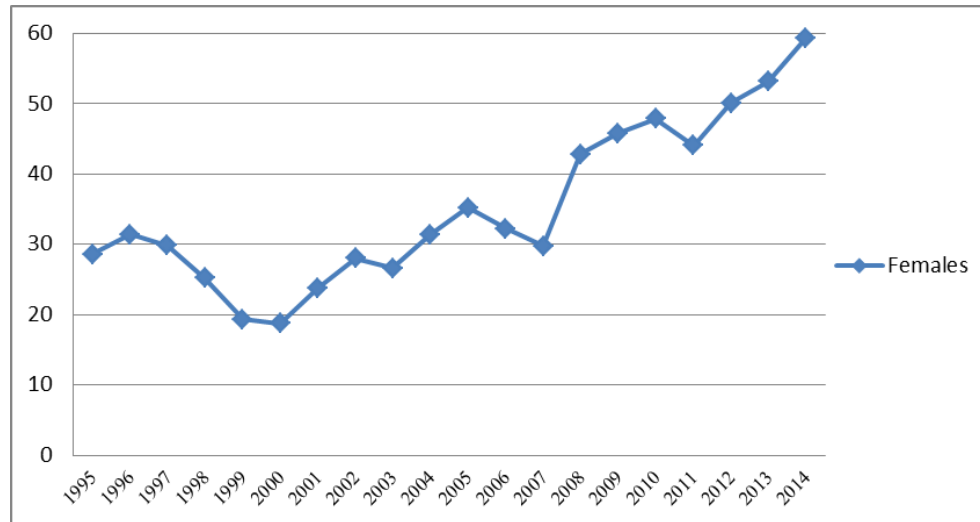
In addition, Hamas was confronted with a payment crisis, leaving 40,000 Gaza employees with a reduced or no salary since the beginning of 2014. The Gaza wars in 2008, 2012 and 2014 left Gaza in a dire economic and humanitarian condition. The wars caused significant damages to buildings, factories, farmland, and public infrastructure, including water and electricity (International Monetary Fund, 2014).

The poor families in the Palestinian Territories increased since 1998 to 2011 in a rate of 27.1% and a rate of 18.3% in Gaza Strip (Palestinian Central Bureau of Statistics, 2012). Data of Palestinian Central Bureau of Statistics (2014d) showed that 10.1% of households were headed by females in Palestine as of 11.1% and 8.1% in the West Bank and Gaza Strip respectively in 2013 and they are more vulnerable to poverty compared with households headed by male.

Women entrepreneurs in Palestine are distinguished by the fact that they are mostly driven by need, their economic situation, and the high levels of poverty and they are more likely to consider launching traditional projects (Qazzaz et al., 2005). During the first Intifada (1987–1993), Palestinian women were highly involved in cooperatives that provided basic needs for people and focused on embroidery and local food production, but also served more strategic objectives of empowering women and promoting self-reliance among women (Esim and Omeira, 2009).

The unemployment rate among females in Gaza Strip increased over time as seen in figure 1 (Palestinian Central Bureau of Statistics, 2014b). It reached its lowest point at 18.7% in 2000, just before the second Intifada and then it fluctuated over time to reach a peak in 2014 at 59.3%.

Figure 1. Unemployment rate among females in Gaza Strip during 1995-2013



There is no accurate or reliable statistics about the number of small and medium-sized enterprises in the Palestinian Territories. This is because there is no clear classification or criteria for determining the size of small and medium-sized enterprise and great portion of small firms are operating within the informal sector and not registered officially (Sous, 2005). However, and according to the Palestinian Central Bureau of Statistics (2014c), the total number of formal establishments in the Palestinian Territory in 2012 was 151,066 of which 102,344 in the West Bank (67.7%) and 48,722 in Gaza Strip (32.3%). Majority of women-owned businesses operating in the informal sector so there is no clear surveys that clarify the women contribution accurately, however, approximately 5.4% of total registered enterprises in Palestine are owned by women and of those, 24% operate in the “services” sector (USAID, 2010).

Micro and small enterprises in the Palestinian Territories have been facing numerous obstacles to their development and ability to create jobs, political and economic circumstances limit the entrepreneurial activities for Women and affect the growth or sustainability of their business. Furthermore, the absence of a law that acknowledges their existence or defines their status and absence of a legal framework for operations, therefore they have been operating in a weak legal environment with inefficient financing opportunities, tight resources for up-scaling, a weak marketing ability and limited access to markets and technology (Atyani and Alhai-Ali, 2009).

Most studies reveal that women would require financial assistance in the event of starting a business. This confirms that the availability of finance is likely to be a significant constraint to female entrepreneurship in the Palestinian Territories (Qazzaz et al., 2005). A study of Women’s Affairs Center (2014) showed that there was 61% of women who planned to

start-up a new project but then they forget the idea because funding institutions require guarantees which a large segment of women couldn't afford. In addition, women have difficulties in combining between work and family responsibilities.

The study of Sadeq et al. (2011) showed that the most need for women to start-up a business is the financial and family support. The social problems and the traditional role of women associated with the composition of the Palestinian society is one of the most important problems facing the Palestinian businesswomen. So, to build a successful business, women need a supportive societal environment, legal environment and know-how to start and manage a business.

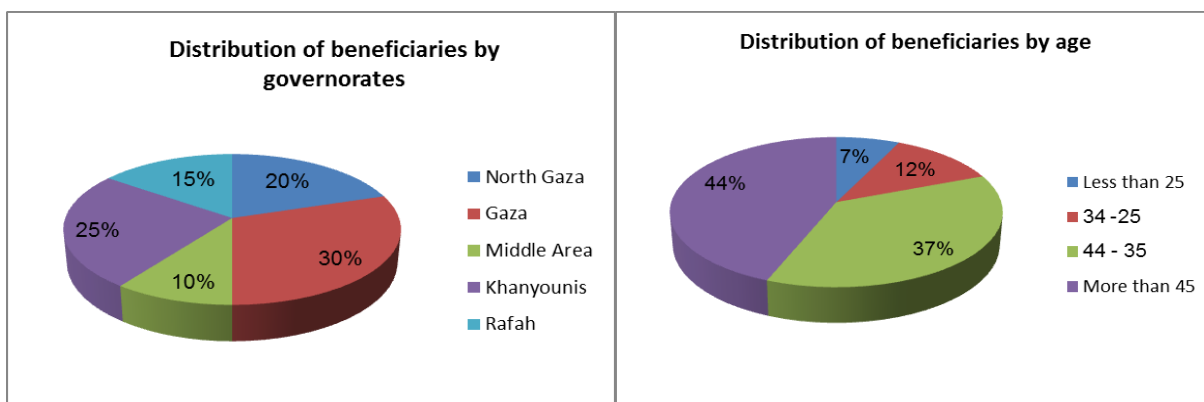
## RESEARCH METHODOLOGY

A descriptive analytical method was used in this study. The secondary sources included Arab and foreign relevant references, journals, articles, reports, previous studies and search on Internet sites. The primary sources were collected through a questionnaire and interviews. The questionnaire was designed and distributed to 100 Palestinian women entrepreneurs in Gaza Strip governorates (North Gaza, Gaza, Middle Area, Khanyounis, and Rafah). Those women had loans form microfinance institutions, they are the managers of their projects and the projects still exist.

## EMPIRICAL RESULTS AND DISCUSSION

The sample shows that 30% of the beneficiaries are from Gaza, which is the largest Governorate in Gaza Strip, 25% from Khanyounis, 20% from North Gaza, 15% from Rafah and 10% from Middle Area. The results show that most of the women (44%) are within the age 45 years old and more, followed by 37% and 12% within the age 35-44 and 25-34 respectively (Figure 2).

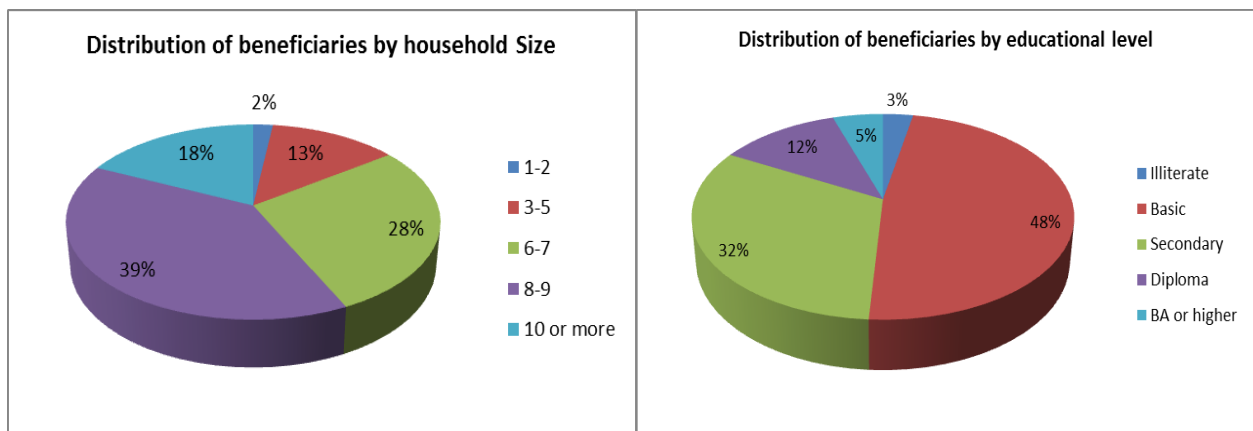
Figure 2. Distribution of beneficiaries by governorates and age





The percentage of the women who have a basic education is 48%, while 32% have a secondary education. This is convenient with the high percentage of women above 45 years old since many of those women married at young ages and didn't have the opportunity to further their education. Furthermore, 39% of the women have 8-9 household size and 28% have 6-7 household members. A percentage of 18% have ten household members or more. About 85% of the beneficiaries have 6 and above household size and according to Palestinian Central Bureau of Statistics, the large household size has significantly higher poverty rates. So women tend to establish a business to improve the income of their families.

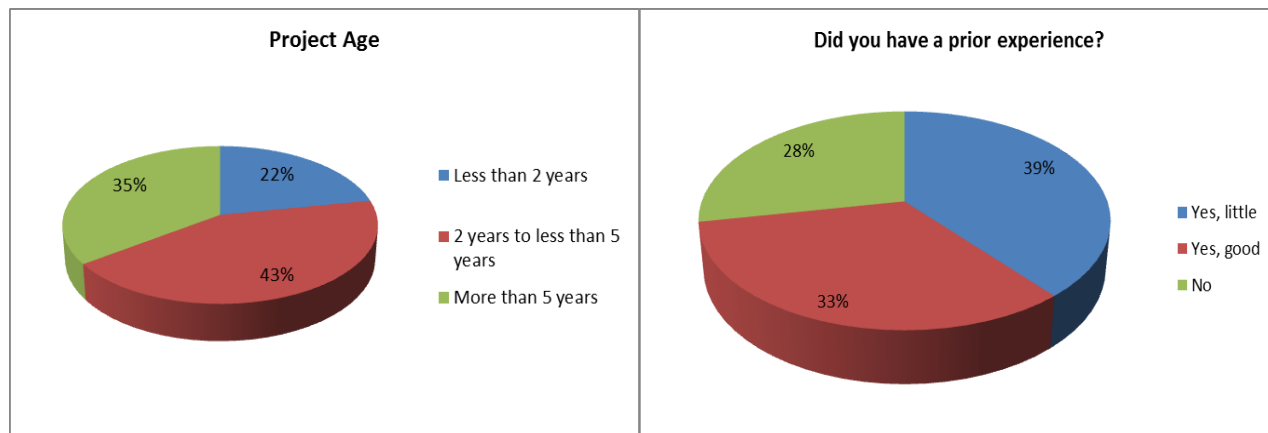
Figure 3. Distribution of beneficiaries by educational level and household size



About 35% of the surveyed projects started since five years ago or more and 22% started in the last two years. The remaining projects have an age of two years to less than five years. 72% of the women had a prior experience when they started their projects but this varied among women, 39% said that they had a little experience whereas, 33% said that they had a good experience and that was obvious in the livestock and services projects. In addition, 28% of the women had no prior experience and this was common in the commercial projects.

Those women mentioned that they choose their projects type since they thought they are the easiest projects (for example, just buy and sell) or they saw others who still have this type of projects and that they are earning money. This way of thinking indicates that there is a serious need for people, especially women, who started a business for the first time to know how to choose the right project based on different criteria including their experience and market demand. These women need accurate business information and the managerial and financial skills.

Figure 4. Project age and prior experience of women



According to the women distribution based on the business type, the highest per cent of the beneficiaries (42%) have a commercial business compared to 33% and 15% of beneficiaries have livestock and services projects respectively. This is due to the fact that the commercial projects usually don't need a high capital and achieve higher and faster profit. In addition, women prefer to start projects in their houses (52%) or near the family house (29%) so they can manage responsibilities of house and business that's why they tend to work on livestock projects (chicken, sheep, rabbits, bees,, etc.). In addition, they have a previous experience in such projects from their families or husbands.

Figure 5. Distribution of beneficiaries by business type and project location

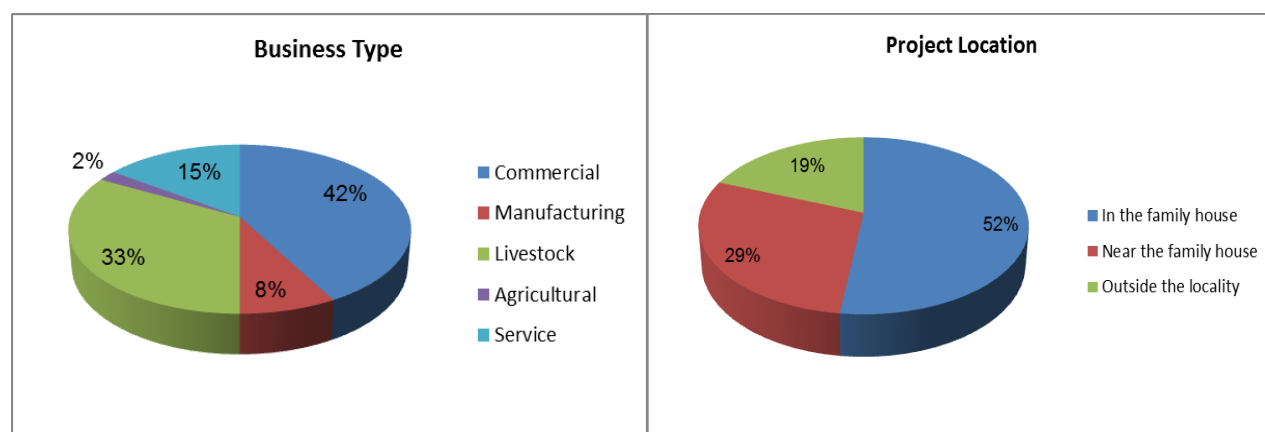
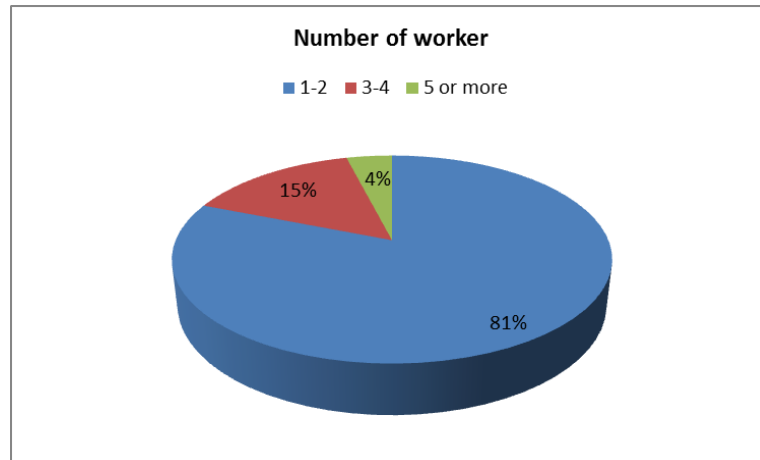


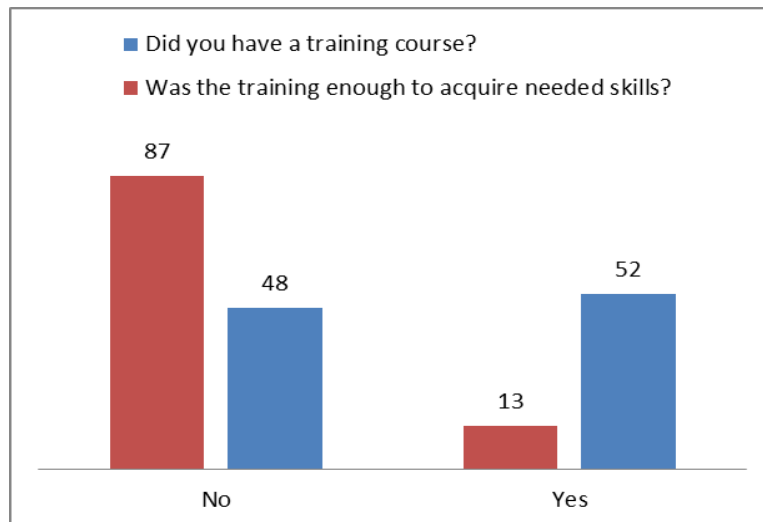
Figure 6 shows that 81% of the projects has average number of workers between 1-2 workers whilst 15% has 3-4 workers. This is consistent with the fact that the vast majority of enterprises operating in Palestinian economy are micro enterprises, which employing less than 5 workers (Sous, 2005).

Figure 6. Number of workers in the project



Entrepreneurship training plays a vital role in the success and development of any business, yet the survey reveals that 52 per cent of the women entrepreneurs in the sample had participated in training courses in business management. Although many had estimated that their experience was sufficient to create and develop a new business, 87 per cent of the women indicated a need for training. Women said that they need more training to acquire the skills and knowledge required especially in the field of marketing and project management.

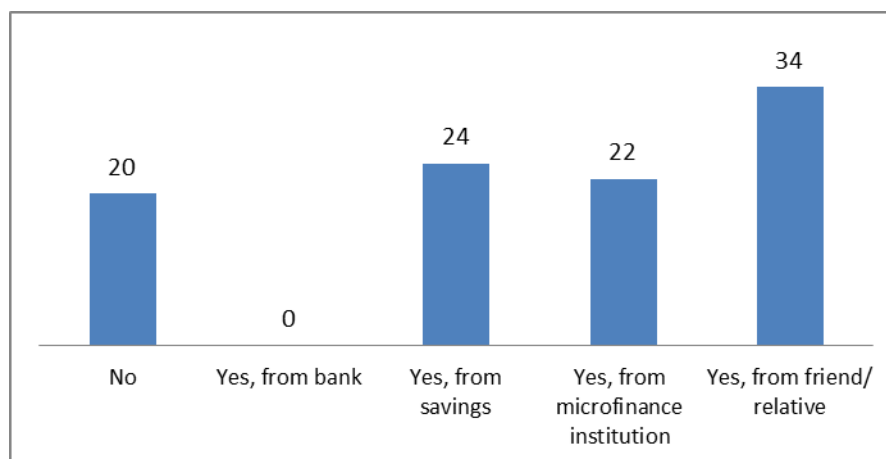
Figure 7. Training for women



When asking women if they developed their projects, 34% answered that they did through borrowing from friends or relatives, while 29% from the microfinance institutions. Interestingly, no one has borrowed from the bank because they fail to meet their requirements such as the

high interest rates and the complex application procedures. 24% of the surveyed women rely on personal savings to develop their enterprises. It is not a high percentage since many of them use most of the income for basic expenditure such as education, health, and clothing. There was about 20% of the women who don't have the opportunity to expand their projects, but most of them said that they have the intention to development but they face many obstacles which will be discussed later.

Figure 8. Project development



### Reasons for Starting a Business

The women were asked why they started a business in the first place (Table 1). The most common reason (93 women) was to improve the household income, while 53 women reported that they started their business because it is the only income for the family, and 16 women said that it was the family or spouse desire. This is due to the fact that a high number of Palestinian workers used to work in Israel for decades, namely in agriculture and construction sectors. However, the situation suddenly changed with the outbreak of the second Intifada, the Palestinian uprising, in the last month of 2000. Just prior to the outbreak of the second intifada, 146,000 Palestinians worked in Israel and the settlements (about 23 per cent of the workforce), and the unemployment rate stood at ten per cent. When the intifada began, the unemployment rate in the Occupied Territories jumped and has remained high ever since. Palestinian workers from Gaza were not allowed to re-enter the Israeli labour market due to the closure and border restrictions, leading to severe unemployment and loss of income in Palestine (Kock et al., 2012; Flaig et al., 2011).

Achieving economic independence was a motivating factor for 21 women. The high percentage of unemployment in Gaza and inability to find a job were reasons for 11 women to

start a business and they all have diploma or BA education. Only 9 women said that it started since they have a special interest in the craft (e.g. embroidery, sewing) so they finally established their own business.

Table 1. Reasons for starting a business

Reason	Frequency
Family/ spouse desire	16
Achieving economic independence	21
Improving household income	93
Hobby/ special interest	9
Had time/ to keep busy	5
Only income for the family	59
Didn't find a job	11

### Obstacles Facing Entrepreneurs Women

The main problem for the majority of women entrepreneurs in Gaza Strip is financing, 85 of them said they faced difficulties when they started up their business and when they want to expand them since they don't meet the conditions of microfinance institutions (MFIs) or banks. In addition, 26 women mentioned that they don't have information about those institutions and their procedures except that they apply interest rates which are forbidden in Islamic regulations.

Women said that they still need improving their skills in writing business plans, project management, life skills, marketing, and networks. They asked for monitoring and supervision at least in the early-stage entrepreneurial activity to monitor progress and solve problems. The political and economic conditions that Gaza Strip encounters affect negatively on the performance of projects. The siege which imposed on Gaza in 2006 by Israel and preventing many items to enter Gaza led to a rise in prices and difficulty in getting the projects requirements and assets. Furthermore, the electricity outages increase the operational costs of some projects.

The large family size was a main obstacle for 54 women especially that 59% of the projects are the only income for the families so they spend most of the income on the basic needs so they lack liquidity and ability to save. Inability to market the products or services was also highlighted as an obstacle to women's entrepreneurs. All women market their products inside Gaza Strip because of the siege and the closing borders.

Lack of confidence in their strength and competence and fear of failure were reasons for 41 women not to expand their business. They thought that lack of skills and current circumstances could prevent their entrepreneurial growth.

Regarding the support of family, 32 women entrepreneurs were burdened in efforts to reconcile business and family life in comparison to males. They mentioned that they need the help of their men and families to be involved in the household responsibilities. Nevertheless, more than 70 women have the support from their families to continue the business and this indicates that there is positive attitude for supporting women entrepreneurship in Gaza Strip. On the other hand, 59 of women said that they don't have control over their own income, despite most of this income covers essential household and education expenses, thus the business doesn't increase their power and decision making ability in a traditionally male-dominated society.

Table 2. Obstacles faced

Obstacle	Frequency
Finance	85
Electricity outages and fuel shortages	77
Lack of information about MFIs/ Religious reasons	26
Difficulty in getting the project requirements	39
Large family size	54
Limited managerial and marketing experience	52
Inability to market products	39
Lack of confidence/ Fear of failure	41
Inability to reconcile business and family life	32
Family doesn't support to continue the business	71
Don't have the control over project income	59

## CONCLUSION

A United Nations report concluded that economic development is closely related to the advancement of women (Morshed, 2007). Palestinian women entrepreneurs are growing in number and gaining increasing recognition for their abilities in business and role in promoting economic development. However, much more must be done to alleviate the constraints on women in business.

Access to financing and information is a critical factor to enable women entrepreneurship development, so it is necessary to have networks or centres for this purpose. These networks will provide women with information and analysis of the market and competitors so they can choose the right project and place to market. In addition to ensure that they have the information about microfinance institution since many women may not be aware of all the available services. Women need to know that they are on the right track, so they need guide and mentoring to avoid pitfalls during the early stages of their business career. Building and developing enterprise

skills and capacities are necessary for those women in order to make businesses sustainable and feel confident in their entrepreneurial abilities. Finally, we need to provide this knowledge and promote entrepreneurship in schools, universities and society.

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