

# A study into barriers faced by Palestinian women in the digital economy

Sarah Stephens, March 2021



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# Foreword

'You can seldom find a young person in Gaza with work' and 'the only jobs are online'. These comments heard in Gaza have stuck with me. The unemployment rate for skilled young women aged 20-24 is as high as 73%. The challenges in Gaza, which has suffered from four wars in 14 years and a blockade restricting access, movement and trade are immense and intractable and have impoverished the people. Yet we must strive to create opportunities and maintain hope for Gaza's young population of 2 million, set to reach 3 million in 2030, the vast majority of whom have never left the Strip.

We have developed the @Palestine project to address the English language and skills needs of young people across the Occupied Palestinian Territories, particularly in Gaza, to work in the digital economy as an online freelancer or digital entrepreneur. English is required to learn technical content and connect with clients in the digital economy. With our partners Gaza Sky Geeks and the UK's LearnJam we have developed a new English for Freelancers course, now available on EdApp and receiving great feedback from learners.

We have also commissioned this research to understand the wider barriers faced by Palestinian women in the digital economy, of which English language skills are only one. We find women here also face significant internal, socio-cultural and geographic challenges. There are though positive transformations happening in Palestinian society which open up opportunities to pursue new careers in the digital economy.

We hope that this report will benefit those seeking to understand the situation of Palestinian women in the digital economy and inform policy and actions to support aspiring and successful female entrepreneurs.

I am very grateful to Sarah Stephens for this research, and everyone who contributed, particularly the women who participated in the study. I would also like to thank the British Council @Palestine project team: Runna Badwan, Razan Tamimi and Ismail Badat.



Martin Daltry

Director British Council Occupied Palestinian Territories

# Executive summary

## Background

The British Council in Palestine recognises the opportunity that digital inclusion presents for Palestine, and is developing interventions to increase digital and economic inclusion across Palestinian society, particularly for women.

This research explores the potential opportunities that digital technologies present to respond to the high unemployment levels among youth in Palestine, in particular for female university graduates.

The Palestinian Central Bureau of Statistics (2018) records unemployment for youth with a diploma or university degree at 21 per cent for men and 51 per cent for women. Further, the recent Covid-19 crisis has exacerbated the economic challenges across the Palestinian territories. For example, in the first quarter of 2020, Gaza's unemployment rate increased to 45.5 per cent (up from 42.9 per cent in the last quarter of 2019), with 26,500 people in Gaza losing their jobs. With limited employment opportunities within the country, and restrictions on travel, digital employment has become the best, or only, option for many young Palestinians.

Digital inclusion is growing across Palestine. The Palestinian Central Bureau of Statistics (2019) notes that 79.6 per cent of households have access to the internet at home, with 72.3 per cent of Palestinians using the internet and 97.3 per cent owning a mobile phone (86.2 per cent a smartphone). This presents huge opportunities for both male and female digital workers.

This study has been designed to identify barriers facing Palestinian women entering the digital economy, and to make recommendations for interventions to increase women's economic inclusion.

## Research method

The study included a literature review of:

1. existing studies on the high unemployment rates of post-secondary educated women in Palestine
2. attitudes of Palestinian women towards entrepreneurship
3. the digital economy in Palestine.

Synthesising these topics generated an overview of the trends across sectors, geographies, and age groups to understand the potential opportunities and challenges facing women's inclusion in the digital economy. The second stage of this study involved seven interviews with women working in the digital sector, either as digital entrepreneurs or as programme staff on initiatives which support aspiring digital freelancers. These interviews generated a rich dataset for identifying the challenges, and success factors, encountered by women working, or seeking to work, in the digital economy in Palestine.

## Main findings

The data clustered around five main themes, and associated sub-themes, which presented as challenges or opportunities for women accessing, or seeking to access, the digital economy.

1. Internal variables: motivation, fear of failure, confidence, perspective and successful habits.
2. Business administration skills: English competency, start-up knowhow, finance, networks, mentors, workspace and a valued skill or product to sell.
3. Socio-cultural factors: perceived male/female roles in society, inequality in opportunities, struggle to be taken seriously, balancing family/home obligations.
4. Geographic variation: differences in access to resources and markets across Gaza, Jerusalem and the West Bank.
5. Positive transformations: culture is changing, supportive families, role models, networks, mentors, grants, tech hubs and online learning resources.

Many of these themes and sub-themes were identified by the participants as challenges, but equally for those participants who positively interacted with these variables, the same item was identified as a success factor.

## Recommendations

This study has identified recommendations which could be adopted by organisations working to increase women's inclusion in the digital economy.

- Strengthen the links between the education system, relevant skills and the workplace to ensure that women graduate with appropriate skills and confidence to secure employment or pursue self-employment.
- Develop bespoke 'empowerment' training programmes for female participants which include mindset and confidence, English skills, business start-up knowhow and bespoke tech skills to equip women with both the confidence and practical skills to secure employment or initiate self-employment.
- Promote community outreach work to communicate the value of female graduates having meaningful, including non-conventional, careers – even if they are married – and to demonstrate the benefit of supporting graduate women to pursue career aspirations. Work with families, particularly men, both while they are students and beyond, to transform gender expectations of the role of a woman, and wife, in society.
- Provide a 'skills hub' for women which offers a range of resources, including training, workspaces, internet, computer services, networking groups, workshops and childcare.

# 1 Literature review

## 1.1 The paradox of high unemployment rates of skilled women in Palestine

Women with higher levels of education are significantly more likely to join the labour force than those with lower levels of education (PCBS/LFS, 2019, Table 6). The same is true for men, although the number of years of education has less of an impact for the number of men entering the workforce, settling at above 70 per cent for men with more than seven years of schooling (secondary education).

The labour force participation rate for post-secondary educated females (referred to as 'skilled workers' in this study) is 46.9 per cent, while for post-secondary educated males it is 75.9 per cent. The unemployment rate for skilled women is 51.2 per cent, which is more than double that for skilled men at 21 per cent. There are also regional differences, with skilled workers (men and women combined) in Gaza having the highest unemployment rates at 49.6 per cent and 20.6 per cent in the West Bank (PCBS/LFS, 2019, Table 15).

Among skilled women and men, the unemployment rate is highest in the 20–24 age group at 73 per cent for women and 35.7 per cent for men. For each subsequent age group both for women and men, the unemployment rate drops – for women in the 25–29 age group it is 64.9 per cent, compared with 31.1 per cent for males; for women in the 30–34 age group it reduces to 48.6 per cent, and for men it is 20.1 per cent (PCBS/LFS, 2019, Table 12)..

This suggests that both skilled men and women in Palestine have a difficult time finding their first job and entering the labour market. However, that transition begins earlier for men than it does for women, meaning that skilled women face significantly longer periods of unemployment than skilled men.

Long-term unemployment can reduce the likelihood of finding a job and prevents the accumulation of skills and experience necessary for career progression. This presents a huge risk for young women, who may then struggle to transition into satisfactory employment, representing a loss to the individual and an untapped skilled resource to benefit society.

In their report *Enhancing job opportunities for skilled women in the Palestine territories*, the World Bank (2016) suggests some reasons why women transition at a much lower rate than their skilled male counterparts. These include:

- limited job opportunities for skilled workers in both public and private sectors – economic productive sectors that traditionally employ women are declining, while sectors that have the potential to absorb the high skilled are not growing at a sufficient pace
- skilled women are less likely than men to work in low-skilled occupations
- legislation and regulations limit women's choices in careers, sectors and occupations
- when competing for a role, there is a preference for male employees due to their perceived role as the breadwinner of the family
- possible gender discrimination in the private sector, including gender wage gaps and social stereotypes and prejudices against skilled women in the workplace

- lack of safety in travel to work because of the Israeli occupation and restrictions on movement. Social norms.
- exclusion of skilled women from high-productivity entrepreneurial activities.

## 1.2 Palestinian women and entrepreneurship

Female-owned start-ups are one of the fastest growing entrepreneurial activities in the world (Brush & Cooper, 2012). In Palestine, women are more active in start-ups than in other parts of the world, with 23 per cent of start-ups in Gaza and the West Bank led by women, compared to 19 per cent in Beirut and 12 per cent in New York (Morar, 2018).

Studies have evaluated female entrepreneurs from a range of viewpoints, including gender comparisons, motivation for entrepreneurial activities, and identifying factors that present obstacles or opportunities for female entrepreneurs. Theoretical frameworks have been developed to describe the entrepreneurial ecosystem in which female entrepreneurs operate.

Research into gender differences in likelihood to initiate a start-up has looked at variables such as education, previous work experience, entrepreneurial vision and personality traits. In terms of gender differences in confidence, studies (mostly conducted in the USA) have produced inconsistent results. Some have shown women have less confidence in their ability to develop innovative ideas than men (Coleman & Robb, 2012), others have found no difference compared to men (Poggesi, Mari & De Vita, 2015). Differences in relation to business growth expectations between men and women were again inconclusive, with variations occurring across the specific industries rather than being associated with a particular gender (Turk & Shelton, 2006).

Analyses of women's motivation for entrepreneurial activities have generally clustered factors around a 'push and pull' dichotomy (Dawson & Henley, 2012). Push factors tend to be connected with necessity-based drivers which motivate women to start up a business, such as low employment opportunities, economic necessity and lack of career progression. Pull factors are associated with opportunity-based drivers which attract women to entrepreneurship, such as independence, better work–life balance and autonomy (Kim et al., 2020). As would be expected, the extent of influence of push and pull factors varies across countries, with women in lower-income countries generally motivated by economic necessity, while women in developed countries are more likely to start a business as a result of identifying an opportunity (Brush & Cooper, 2012).

A particular factor that has been identified which specifically influences women's entrepreneurial motivation is the effect of family and/or children (McGowan et al., 2012). Working mothers generally face challenging, competing demands from work and family, which creates 'role conflict' (Kim et al., 2020) and motivates them to look for alternative solutions. Entrepreneurial activities offer a solution to this conflict and have generated the term 'mompreneurship' for those women seeking to combine the roles of mother, carer and businesswoman (Croom & Miller, 2018).

Factors affecting female entrepreneurship have been studied and theorised, and usefully grouped into 'external' and 'internal' factors (Dawson & Henley, 2012). External factors refer to the environment in which the entrepreneur operates, such as policy or socio-cultural context; while internal factors refer to an entrepreneur's characteristics, such as motivation, experience, education and personality.



A theoretical framework has been developed by Brush et al. (2009) which identifies market, money, management, meso-/macro-environment and motherhood to explain the multiple levels of factors affecting women's entrepreneurship. The meso-environment refers to regional or institutional contexts, while the macro-environment is the combination of influences from larger social contexts, such as governmental policies, economic influences and cultural norms. Motherhood refers to the family/household context in which women entrepreneurs are situated.

The potential of information and communication technologies (ICT) to transform the opportunities for women entrepreneurs is significant, presenting women with new opportunities to start and grow businesses. Rabayah's (2010) study in Palestine reported that many rural women attending ICT training experienced ICT as a tool for increasing their economic empowerment. The range of benefits include lower start-up and running costs than a physical store, connection to local,

national and international markets, online social media marketing, and the opportunity for direct sales. Online social interactions also help women share experiences, gain support, learn from others and network. Increased access to knowledge and skills beyond the domestic sphere provides women with access to new tools for business development and growth.



## 1.3 The digital economy in Palestine

There is no single agreed definition for the digital economy, which is itself an evolving and transforming economic sector (Morar, 2018). However, the European Commission (2013) notes that there are commonly recognised features which include:

1. an online platform
2. all activities that relate to these platforms using digitised data and knowledge
3. an internet economy that is based on digital technologies.

Other recognised characteristics of the digital economy are as a driver of economic growth and social change – opening new markets, expanding the workforce, along with the potential to transform social norms. To capture the economic and social potential of the digital economy, this study will use the World Bank's definition:

*The digital economy is a new form of economy, based on knowledge and digital technologies, within which new digital skills and opportunities are formed for society, business and the state.*

Cited in Puzina, 2021

The transformation from a traditional economy into a digital economy is expected to positively affect all aspects of Palestinian society, with youth, women and the ICT/knowledge-intensive business services (i.e. financial services, consultation and engineering, etc.) expected to benefit more significantly. However, these gains are not guaranteed and depend on the interaction of a range of factors in the Palestinian digital ecosystem. These factors have been grouped into seven main themes:

1. government policy
2. the legal framework
3. public fiscal and regulatory environment
4. a supportive environment for research and innovation
5. an enabling education system
6. donor and supportive organisations
7. a strong private sector (Morar, 2018).

Within the private sector, ICT is the fastest growing sector in Palestine, and in the last 20 years grew more than 200 per cent (Morar, 2018). ICT companies are diverse and include a range of services, including telecommunications, application software, IT consulting, network service suppliers, software and solution development, internet service providers, professional and technical training, and suppliers of computing and telecom equipment. This growth is evident economically, generating \$92,189 in labour productivity, compared to \$42,437 for the industrial sector and \$14,533 for services (PCBS, 2017b). In terms of digital penetration, the most recent records from the Palestinian Central Bureau of Statistics note that 79.6 per cent of households had access to the internet at home in 2019, with 72.3 per cent of Palestinian citizens using the internet and 97.3 per cent owning a mobile phone (86.2 per cent a smartphone). There are conflicting figures in relation to the percentage of households with a computer (desktop, laptop, tablet), decreasing from 63 per cent in 2014 to 36.9 per cent in 2018 and 33.2 per cent in 2019, although this may be explained by most households accessing the internet

on their mobile phone for their daily requirements. The Third Generation (3G) feature has only been available in Palestine (West Bank only) since 2018 due to restrictions imposed by the government of Israel, although it has been available in the world markets since the early 2000s.

Other growth areas within the digital economy include FinTech and entrepreneurship. FinTech includes e-banking and electronic payments, which are vital for financial inclusion of the population, market growth and international transfers. Growth of the FinTech industry could bring a range of benefits, including new investment opportunities and new businesses, boost entrepreneurship and innovation, and generate employment.

Entrepreneurship represents the new life blood of the Palestinian economy, and increasingly young people and women are founding their own start-up businesses in response to the lack of employment opportunities. Despite this growth in understanding of female entrepreneurship, and the increase in opportunities for women generated by ICT, significant differences in women's inclusion in the digital economy remain. For women, entrepreneurship within the digital economy presents many opportunities, but as will be explored in more detail below, there are many obstacles to be navigated.

## 1.4 Summary

This literature review highlights the challenges facing skilled Palestinian women in the 18–34 age group, and provides an overview of motivational factors for women entrepreneurs, a theoretical framework for understanding the challenges facing women entrepreneurs, and some of the opportunities for engagement in the digital economy. In-depth, exploratory studies of the lived experiences of women working in the digital economy in Palestine are limited. This study was conducted to address this gap by listening to women in Palestine explain their journey into working in the digital economy and describe the challenges and opportunities that they have encountered, to provide insights into the process of increasing digital economic inclusion.

## 2 Methodology

### 2.1 Participants

Seven women connected to work in the digital economy ecosystem participated in this study. Five of them are running businesses which incorporate digital online sales as part of their core business practice, and two are involved in supporting women's access to the digital economy through the provision of access to a range of resources, interventions and tools. Four of the participants come from Jerusalem, two from Gaza and one from the West Bank. All the participants were in the 19–30 age bracket. Detailed case histories of each participant are included in Appendix 1 and a summary of the information is presented below in Table 1.

Table 1 Information on research participants

Name	Region	Industry	Age range
Nour Kaloti	(Jerusalem and Dubai)	Social media	30–20
Nour Elkhourday	Gaza	Tech incubator and start-up support	30–20
Dalia Shurrab	Gaza	Tech incubator and start-up support	30–20
Duha Mohesen	Jerusalem	Ladies online fashion retail	30–20
Ahd Hammad	Jerusalem	Ladies online fashion retail	30–20
Waad Hammad	Jerusalem	Ladies online fashion retail	30–20
Haya Abushukhaiden	West Bank	Online journalism	30–20

Palestine is unique in the huge socio-economic variances across regions and cities. For this reason, participants were selected from across the regions to include views from Gaza, the West Bank and East Jerusalem.

### 2.2 Data collection

Data was collected over a six-week period in 2021. The interviews took place via online video connections and email exchanges. The overall research design, methodology, data collection and analysis were developed at the outset of the study and were reviewed throughout the data collection process, subject to availability of participants for interview. The research team discussed and agreed upon criteria for selection of the potential target participants to include the following range of categories:

1. aspiring female digital freelancers
2. successful female digital freelancers
3. those working in services supporting aspiring digital freelancers.

During the research, due to access to participants and the scope of this initial study, the design was adapted to focus primarily on interviewing successful female digital freelancers, the criteria for which included:

1. a female entrepreneur successfully running a business leveraging the digital economy
2. the company had been running for at least six months
3. the company was generating enough revenue to be self-sustaining.

Participants were identified through a range of sources, including using existing contacts with digital incubator hubs in Gaza and Jerusalem, online networking forums, and connections from previous projects in this sector.

The interviews were conducted one to one with the researcher using online video conferencing, including semi-structured interviews. Each interview lasted between one and two hours and was guided by the following question framework.

1. Please tell me about your pathway to starting your own business.
2. Can you identify any factors which have contributed to the success of your business?
3. What are the main challenges you have faced in starting and running your business?

In addition to these core questions, the researcher asked follow-up questions to the participants' responses, and encouraged the participant to share their own story of their life journey to give voice to their individual histories and experiences.

All interviews were conducted in English, which the participants were able to use competently, and were recorded and then transcribed.

## 2.3 Analytical technique

The interviews were coded using a thematic analysis, which aims to identify recurring themes or patterns of meaning within data, to trace the emergence of explicit and implicit meanings and themes across several texts or accounts of similar type (Braun & Clarke, 2006). In this study, the thematic analysis followed Braun and Clarke's (2006) six key phases:

1. familiarising with data (transcribing data, reading and rereading data, noting initial ideas)
2. generating initial codes (systematic coding of interesting features of the entire dataset, collecting data relevant to each code)
3. searching for themes (collating codes into potential themes, gathering all data relevant to each potential theme)
4. reviewing themes (checking whether the themes work in relation to the coded extracts and the entire dataset to generate a thematic map)
5. defining and naming themes (ongoing analysis for refining the specifics of each theme and the overall story that the analysis tells, generating clear definitions for each theme)
6. reporting and interpreting findings.
7. This process yielded a rich dataset, with consistent themes emerging which generated a narrative for identifying the range of challenges and success factors for women working, or seeking to work, in the digital economy.

## 3 Findings

The data clustered around five main themes which presented as challenges or opportunities for women accessing, or seeking to access, the digital economy. These are:

1. internal variables
2. business administration skills
3. socio-cultural factors
4. geographic variation
5. positive transformations.

Within each of these main themes, sub-themes were identified. Many of these themes and sub-themes were identified by the participants as challenges, but equally for those participants who positively interacted with these variables, the same item was identified as a success factor.

### 3.1 Internal variables

This theme clusters around the internal drivers, or barriers, to learning a new skill, starting a new business or entrepreneurship. Challenges which participants identified included fear of failure, confidence and motivation.

Nour Elkhourday leads the community engagement and inclusivity work at Gaza Sky Geeks (GSG), a tech accelerator hub. She has worked with hundreds of women while running academies and skills programmes. When describing main challenges/success factors she observed:

*So I believe it's the personality and also being resilient and like, being able to adapt to different environments, different circumstances, and also the motivational factor is really important, because OK, we can have two women, at the same circumstances, but the reaction will be different, based on their beliefs, and how they are, and react, so I believe, like those women who succeed have like a great big motivational factor, they have a good personality and they benefit from all of the Sky Geeks offer.*

In this statement Nour recognises the significance of personality, resilience, adaptability and motivation. She observes that in the same set of circumstances the outcome for each woman can be different depending on their reactions and choices, which are shaped by their internal drivers.

The significance of internal drivers was also identified by successful women entrepreneurs when they described their own pathway to success. As expressed by Nour Kaloti, who successfully runs her own social media marketing consultancy:

*You shouldn't give up even, at the beginning it's a bit hard, or maybe challenging, or overwhelming, you should keep going, and you need to be patient, these are the most important traits that should exist in a successful entrepreneur.*

Other internal variables that were identified included a 'fear of failure', as described by Nour Kaloti when she was describing barriers that she felt women were facing:

I think the fact of the fear of failure, I think they are afraid to fail, that's why they don't initiate that step to open their business ... I feel the main challenge for them is the fear of failure. I had some women approach me saying 'I've always wanted to do that thing [start my own business]'.

This also aligns with the view shared by Dalia Shurrab, social media co-ordinator at GSG. Having spent the last five years working on women's digital inclusion projects at GSG, she noted that:

To organise something for women to encourage them to go into the tech sector, the first thing is to work on their soft skills, by encouraging them, give them the confidence, and make them feel that their voices are heard, and they should shout loud about their ideas and how they can express themselves in a very professional way, because sometimes in the family, girls are choking – the brother is talking or if a man is talking, they are not allowed to speak in front of a male.

There is commonality in the internal factors that the different women describe, both from their personal experience of building their businesses and from working with aspiring women entrepreneurs. The significance of individual drive, commitment and confidence emerges as integral to getting started in entrepreneurship whether as a business founder or freelancer.

## 3.2 Business administration skills

This theme clusters around factors which are essential to starting and running a sustainable business. In describing the challenges and success factors of digital economic inclusion, many of the participants described their perceived skills gaps, such as in running a business, having a valuable skill or product which could be marketed, and English language skills, as well as start-up challenges such as the need for initial finance and workspace, and the role of networks, mentors and start-up hubs.

English language skills were consistently mentioned as being essential to both accessing information such as online training, as most high-quality training and mentorship schemes are delivered in English, and running a business, e.g. skills such as negotiating contracts, access to an international market and service delivery. A high standard of English consistently set the successful digital entrepreneurs apart from those aspiring. In fact, one participant even created a specific service line of translating and delivering digital content and training material into Arabic for the local market, which had previously only been available in English.

The English language provision at school and university was noted as being inadequate for working life, and Duha Mohesen describes that although she studied English at university, it wasn't useful for running her own business:

*I use my English, like not what the university taught me, I studied English as part of this (start-up) programme and it has skilled my English, like it's improved. We learn English from kindergarten. But I didn't really learn from school, I learned from practising my language in work.*

The participants consistently noted that university did not prepare them well for working life and that they needed further skills after graduating to be employable, or to start a business. All the successful entrepreneurs had to pursue additional skills training relevant to developing their product or service, and in relation to understanding how to start and run a business. Start-up hubs such as GSG and Station J, networking groups, and mentors were identified as an important source of expertise for learning these skills. In describing the role of a mentor, Duha noted:

*She is a mentor in Station J, she has been supporting me, for like a period of time, where I really needed that support and she like had maintaining, my view in terms of a business, like she spotted some things that I was not mentioning in my business in terms of planning,*

*we can say ... She helped with business planning. She made a group for female entrepreneurs in Jerusalem to all be together making creative ideas.*

For the digital entrepreneurs who were selling a service, access to start-up finance was less important as they had minimal start-up costs. Nour Kaloti noted: 'I used my own savings, it is cheap to start a business online.'

By contrast, for those selling a product online, start-up finance was essential. Two online fashion retailers both noted that without the early-stage financial investment that they had received (one from family donations and one from winning a grant award at a start-up competition), their business growth would have been much slower, although they both commented that even without the financial input, they still would have persevered with their business, again demonstrating the powerful effect that motivation and internal drivers have on success. As noted by Waad Hammad: 'We would have still done it without that start-up money, but it would have taken us a little more time ... it helped us grow fast.'

Workspace was important for all the entrepreneurs, particularly those selling a product who needed space for materials and equipment, but even the service industries noted that they benefited from having a workplace outside of the home where they could meet clients and work without interruptions. Duha Mohesen noted: 'Once I started my business, I had a problem about logistics. There was no place where I can like, where me and the customer, where we meet, so I can take the money and he or she takes the piece itself so ... where I can put the orders.'

Nour Elkhourday noted that for those ladies attending GSG who had childcare responsibilities, a workspace outside of the home with good internet connectivity was important for them to deliver their work obligations:

*Freelancing, for example, needs like more comfortable environment, like even in the house being more able to be focused on work and all of the women we talked to them who earned less income, mentioned that the house environment was not encouraging them at all to continue working, and freelancing, and also going outside, sometimes is a challenging too, in particular if they are mothers or like need another help, so this is an important thing.*

The areas of entrepreneurship where the women were working tended to cluster around those sectors where barriers to entry are lowest and/or where they had a competitive advantage over men – such as ladies fashion, jewellery and social media training for women.

### 3.3 Socio-cultural factors

This theme clusters around societal factors that present challenges for women seeking to engage in the digital economy. These include gender imbalances in hiring, unequal pay, perceived lack of expertise in their field, expectations for women to fulfil additional household and caring responsibilities in addition to paid work, online harassment, and the determining role of the husband. All women repeatedly described the negative effect of these factors on their career opportunities and the additional hurdles presented by these socio-cultural factors.

A dominant theme is the authoritative role of the man in Palestinian society, both as the 'breadwinner' who is entitled to earn more than a woman and benefit from preferential recruitment, and as the



husband who determines his wife's career choices. This was expressed repeatedly by all women, for example Waad Hammad: 'I'm really sorry to say this, but it's the reality of our society that the men control everything.'

In relation to recruitment, participants noted that a male candidate will be preferred over a female candidate and will be paid more, as noted by Waad:

*Even if there is another candidate, with the same qualification, or maybe you are a better, he would still get a higher salary. I think because he is perceived as the man who needs to take care of the family and just provide and have so many expenses, so he needs to have a higher income.*

Another participant described her recent experience as a freelancer; when she is competing for a role against a man he will be preferred even if he has less experience.

A topic which all participants felt strongly about was the role of the husband in a women's career trajectory. Six of the seven participants recounted stories of their friends, or people they knew, whose husbands had stopped them from continuing with their employment or business. As described by Waad:

*If they [women] don't find the support around them from their families or colleagues or companies or husbands, I think they couldn't continue ... a really good friend of mine, she was with me at the university and she had children and she had her own business. She has only two kids, it's not that much, but her husband started to mind her going to factories ... so she had to stop her business.*

Another participant shared her own personal account of divorcing her husband because he was trying to stop her from running her own business.

However, participants also noted that not all husbands are like this and that it really does depend on the individual. Waad Hammad noted that her husband is very supportive of her business and drives her to different places to buy fabrics. She observed: 'So that's a really big difference between men in our society. One who takes you to buy fabrics, and one who doesn't want you to go to Ramallah to a shoe factory.'

Another dominant theme affecting women's career opportunities was the additional responsibilities that women have in the home, as described by Nour Elkhourday:

*Families are now more open to women working and going out, but we still have, on the other hand, like even OK she's allowed to go, but she still has tons of duties and responsibilities in the house, and for kids, so the mentality of sharing this with men is not acceptable in our community and culture, except like some people but, not the majority. So, she may work from 9 to 5 p.m. and then go back home, cook, clean and take care of children, and this is something really insane.*

The impact of this additional workload on women's capacity to engage with technical training was noted by Dalia Shurrab at GSG:

*For example, the problem that Code Academy is not working for women at Gaza Sky Geeks is because the training demands full time, and full time it means from eight to four every day for five days per week, so moms will find no time to do other projects and to participate in other events and actually to do the tasks that they have to deliver ... which means that less women complete the course.*

This observation has been recognised by GSG in how they design and deliver their courses.

They are in the process of offering childcare facilities on site, and are developing courses that fit around women's schedules to be more inclusive.

Another common theme emerging was of public perception of women's expertise and capability in performing a task. This was a particular problem for the entrepreneurs offering an online service. Participants described the challenges they faced in being taken seriously as professional women. Nour Kaloti noted that a male client recently said to her:

*I think one of the main challenges is to convince people that a woman can do it, especially in our society. I had one client literally say to me that, maybe you and me can do a partnership or maybe I can like open up a company not under my name but a company, and we can be partners and don't worry, I will get you all the clients and close the deals, you know you are the girl. I was perceived as the kid, and I was like, excuse me! Literally shocked. Because he said that bluntly to my face. I think that's something maybe in the culture, or we are brought to perceive women in a different way.*

Women also noted encountering these prejudices from other women, as well, and in some cases had received criticism and insults in the online space. However, the successful entrepreneurs noted that they did not let this bother them and they just ignored it.

### 3.4 Geographic variables

This theme clusters around the macro-level challenges that exist in Palestinian life, arising from political and regional issues, and that manifest in women's working life. Nour Kaloti, a successful female entrepreneur who had studied abroad and returned to Palestine where she started her business, described her life in Palestine:

*It feels like we have less opportunities to be honest. When I went abroad and I studied abroad, I saw things differently and I got a different way, different exposure than I would, if I have stayed home and studied at home. Maybe outside like you feel more safe, you are less stressed, you can focus more on your studies. I think that is one of the main differences that I felt between home and abroad. Like, where they're studying or working in general, you feel safe, you can do what you want to do without being scared or having any doubts. [Women in Palestine are] ... busy with that thing, worrying about surviving and how to get paid or they are afraid even to do any mistake at work in order not to be fired or not to lose their job because that's their only income stream.*

*The way we are living, the stress, the need to be focusing on surviving, on the goal, the lack of security doesn't really help you to evolve as a person yeah yes ... I feel, because as a woman, you are weaker than men in general, so I think when you don't feel safe, for example walking in the streets or getting late in the office, or going back home on your own, that also plays a role that we don't really feel safe in your own place ... it chips away at your personality.*

Participants described how this lack of security limits their choices and makes them reluctant to take risks in starting a business or in challenging unfair societal or work practices. The limits on freedom of movement also made it more difficult for new ideas to spread or for innovative ideas to germinate.

A significant variable affecting women's digital entrepreneurship was their location, with most

opportunities being available for those in Jerusalem and then the West Bank, and with women from Gaza facing much greater challenges in both employment and entrepreneurship. As described by Ahd Hammad, a successful entrepreneur from Jerusalem:

*You know, we are living in Jerusalem, you know it's different from living in in Ramallah, or the West Bank, because we are here, yeah being under the Israeli government, you know it's different from the Palestinian side.*

Waad added to this comment:

*Yeah that's really important, being born on the right side of the wall ... Also other challenges in the West Bank – [they] don't have such a wide market for materials, only the local market. Also, postage is more expensive from Palestine.*

Gaza was identified as having specific challenges that made it hard for working life such as access to electricity, internet and resources. Duha Mohesen commented: 'Electricity only operates, I think, four hours a day, so maybe four or six hours a day, so you can imagine if you only have access to electricity for four or six hours a day.' Dalia noted that 'a number of freelancers lost their jobs when electricity issues in Gaza started', and Nour observed that, 'in Gaza, having a laptop can be a challenge'.

However, participants working at GSG noted that the lack of employment opportunities for women in Gaza was creating an appetite for digital working. Further, the need for additional household income was challenging traditional, conservative viewpoints about female work roles, and increasingly families were supporting their daughters/wives to attend training in technology and to seek work in the digital economy. As observed by Dalia Shurrah:

*An approach for those living in Gaza because they don't have so many opportunities open for them and for their daughters, there is no income, so they are encouraging their daughters now to enter the tech field to be freelancers, and to work online. So this is the difference, at the at the beginning, when I started with Gaza Sky Geeks the family objecting to their daughters or orienting their daughters to go to be teachers after graduation, and then, when they found that there is no hope to be hired or to find jobs in the government, or no local opportunities for example, they push them to study technology, because they now believe that they can find jobs online and they can get income online and they can support their families.*

### 3.5 Positive transformations

All of the participants spoke of positive transformation that is taking place in Palestinian society, which is opening up opportunities for women to pursue non-traditional careers in the digital economy.

*Women now have goals, to go to college, graduate, get a job, get a driver's licence, get a car, get laser hair removal ... it's no longer about like, OK I'm going to university so I can meet a man and get married. The women in Palestinian society ... have just become so much more independent, and want to kind of live a little before they settle down.*

All of the successful entrepreneurs described how they chose to surround themselves with supportive, likeminded people. Duha Mohesen noted that:

*Around me I see supportive families, it's support is different, but ... I see support, like some give more emotional support some financial yes ... I see support here in Jerusalem, I see a lot of support ... but I think most of the families are now developing that mindset to accept or to believe in what women can do right now.*

GSG reported that female attendance on their programmes is no longer an issue (unlike when they first launched five years ago). As noted by Nour Elkhourday: 'This is really not a big problem for us, or something we consider a challenge – we usually have 50 per cent female attendance on all our courses and with female staff.'

This suggests that there is scope for increased entrepreneurship and inclusion in the digital economy for Palestinian women if the proper infrastructure is in place to support this transition.

In discussing the impact of Covid-19 Nour Kaloti noted:

*See a lot of people are saying that 2020 was the worst year in their life and they were stuck, they didn't do anything, but I feel 2020 was the best year of my life, like I figured out like what I want to do, I opened my own business.*

Similarly Ahd and Waad Hammad commented:

*I think that the coronavirus really helped us grow because we don't need to go to visit anybody else. We were at home, we have time only towards cook and work ... but we did miss the season fashion shows for the new collection.*

These changing attitudes in relation to women's roles and responsibilities are apparent from women across all the regions of Palestine. With increased independence, income and access to new ideas from the internet, women were positive that there would continue to be more change and opportunities for them in the future.



## 4 Discussion

This study explores the entrepreneurial pathways of successful female digital entrepreneurs told through their own voice, along with accounts of those working in a tech innovation hub supporting aspiring digital entrepreneurs. This research provides personal insights into the challenges encountered by female digital entrepreneurs and identifies common factors that have been instrumental in their success.

The results clustered around five main themes of:

1. internal factors
2. business administration skills
3. socio-cultural factors
4. geographic variation
5. transitional factors.

These are consistent with studies of female ICT entrepreneurship in other countries. However, what is particularly exaggerated in the Palestinian context is the significance of personal motivation, family support (parents or husband) and location – which determines access to crucial resources (including networks, hubs, raw materials and markets).

Examining these factors through a power and empowerment lens helps understand how some of these challenges can be approached to generate transformational and lasting change to increase opportunities for female entrepreneurs. Identifying and exploring the multiple power dimensions shaping a situation illuminates the different factors that interact to reinforce oppression. Power is not static and cuts across different forms, spaces and levels. Having a more complete understanding of power relations helps identify appropriate strategies and entry points for designing effective interventions.

Empowerment is ‘a process of personal and social change through which women (or men) gain power, meaningful choices and control over their lives’ (O’Neil et al., 2014). Rowlands (1997) argues that there are different types of power. For example, power can be ‘power over’ (the power of the strong over the weak, and the ability to control others), ‘power to’ (the capability to decide actions and carry them out), ‘power with’ (the solidarity and strength from collective action) and ‘power within’ (personal self-confidence and self-awareness, often linked to identity). These different types of power can be identified in the data collected in this study from the participants’ own accounts of feeling confident (power within), or as described in the strength gained from joining a start-up hub and networking, or gained from a mentor (power with) and the decision to start up their own business (power to).

Using an empowerment framework to process the findings of this study takes this analysis to a further level, by understanding the extent to which increasing women’s inclusion in the digital economy builds self-belief (or ‘power within’) and also increases women’s ability to express views, influence private and public decisions, and shape power relations in institutions and society. By unpacking how ICT and digital inclusion leads to an increase in women’s power, the potential breadth of empowerment across a women’s interactions expands. By way of explanation for this, Gurumurthy (2008) argues that ‘ICTs are not instruments for material gains alone [but present] a new set of capabilities’, and therefore by acquiring this set of capabilities, other opportunities are presented and, by default, effect changes in other power relations. For example, having new ways of accessing information – such as

having greater access to economic and educational opportunities, mentoring, networks or financial independence – could disrupt a power imbalance between men and women. Women could then use these new resources to influence others, such as potential employers and public opinion, or to lobby government. This process illustrates the stages of women gaining ‘power with’ others, and using it to have ‘power over’ social norms and public decisions, as well as gaining ‘power to’ access economic and educational opportunities.

However, there is no automatic relationship between women having more ‘power within’ and ‘power to’, and then gaining more ‘power with’ and ‘power over’, due to the socio-cultural context in which women live. Often ICT-based ‘empowerment’ interventions do not challenge the existing structures of inequality in society, but instead operate within them. For example, training women to use ICT competitively to generate income by working from home as a freelancer empowers women economically, but if women still have to fit freelancing work around other obligations in the home, then this is increasing the burden of work on women. In this situation, it is less likely that a woman will be empowered in other sectors of her life. Increasing the power of individual women will not necessarily challenge gender inequality unless programmes explicitly build support for this into their design. To be effective, therefore, programming and interventions should include a gender and political economy analysis in the design and implementation, and be situated within a broader social and political approach.

Access to digital ICT can empower women economically, but this does not necessarily translate into greater social or political power. While women having greater economic opportunities through their use of digital ICT is valuable in itself, programmes need politically informed design if women are to use economic empowerment as a stepping stone to increased presence and influence in social and political spheres as well.



## 5 Recommendations

The findings in Chapter 3 highlight a range of challenges facing skilled women accessing the digital economy. These recommendations are addressed at organisations such as the British Council, tech innovation hubs and non-governmental organisations that seek to support women's transition into, or consolidate working in, the digital sector.

### 5.1 Strengthen links between the education system, skills and the workplace

All participants observed the current disconnect between the skills that they had as new university graduates and those needed by employers or the business world. Further, that they were not equipped with the appropriate skills and confidence to secure employment or pursue self-employment. Addressing this gap involves understanding which skills are relevant for current and future career success.

This study suggests that priorities should include practical and appropriate English skills, as currently this is not adequately provided, competent digital skills, and self-confidence. Organisations working in this sector (such as the British Council or tech hubs) should work alongside universities to help improve the training that is provided, in line with these priorities. This may include supporting teaching staff, curriculum development and developing workplace skills by providing opportunities for internships, on-the-job training, and sensitising women to the options available, including freelancing and entrepreneurship.

Connecting with the private sector throughout their university education would provide students with the opportunity to gain insights into working life, networks and employers' priorities, and would help universities align the curriculum with future employment opportunities.

The provision of 'intermediation services' between graduates and the workplace – to provide opportunities for female students to continue with core skills after graduation, to support female job seekers with applications and recruitment, and to provide skilled female workers as mentors – would also be valuable. This service could be delivered through a range of mediums, such as online, via social networks or at a community hub. See below.

### 5.2 Provide a community resource hub for women

Establish multipurpose community hubs which provide a safe place for women to access a range of resources, including training, workspaces, access to networks and childcare facilities.

Training could be delivered in person or online but at times that fit around women's other commitments (household, childcare). It should focus on specific areas known to be attractive to female entrepreneurs or matched to employers' priorities so that advances could be made in these areas. Networking events should be held at times that women can attend so that they are inclusive and accessible, where women are able to showcase their work, develop social capital and personal relationships, and have access to decision makers who can expedite action, and support access to markets and finance.

Alternatively, an ‘online community hub’ or social enterprise that promotes and co-ordinates remote and home working using ICT and digital resources could provide a supportive ecosystem for women to access training, resources, ideas and confidence. There are some examples of this already in Palestine; for example, Work Without Borders ([www.ps/en/](http://www.ps/en/)) aims to provide work opportunities for creative Palestinians via remote working, providing a range of services to businesses and Palestinian jobseekers. They provide services such as remote recruitment, support with contract negotiation, remote work tools and an online meeting centre. Other virtual employers offer similar services, but there is scope for this to be scaled and become even more widespread (see Appendix 2 for a list of some organisations active in this online workspace).

### 5.3 Develop bespoke empowerment training for female participants

Empowerment training should include mindset and confidence building, English skills, business start-up knowhow and bespoke tech skills to equip women with both the confidence and practical skills to secure employment or initiate self-employment

The findings of this study reveal that all the female participants had to combat issues of confidence and fear of failure, particularly when starting their own business or working as a freelancer. This was often the first hurdle for women to overcome to get started in the digital economy. Providing training and support to help women take this initial step is significant in getting women started on the pathway of self-employment or entrepreneurship.

Other essential skills identified include having English skills that are relevant for their work, to participate in essential online technical training that is delivered in English, to connect with international mentors and networks, to tender for work on international platforms, and to communicate with potential employers and negotiate contracts. Providing English training that addresses these priorities would increase access to a range of significant services and opportunities for women.

Business start-up skills were also identified as a challenging area, with women reporting that they had a good business idea but didn’t know how to launch it as a business. Those women who had benefited from mentor schemes to support their start-up said that the ‘start up knowhow’ was a vital resource. Equally, for women who wanted to work in this sector but did not have the right tech skills, the bespoke training offered by tech hubs was game changing, presenting opportunities that would not otherwise have been available.

To recognise the skills that women have achieved in these areas, and to support further recruitment of women into the workforce, skill certification (or competency-based certification) to acknowledge completion of training, or acquisition of core competencies, could be developed. The private sector could be involved in developing this framework to ensure skill relevance and adherence with competency-based standards in core sectors and occupations. This scheme could be accompanied with an accreditation system for training institutions, which would jointly form a quality assurance mechanism.



## 5.4 Community outreach work to transform societal expectations of women in society

To communicate the value of graduate women having meaningful, including non-traditional, careers – even if they are married – and to demonstrate the benefit of supporting graduate women to pursue their career aspirations. Work with families, particularly men, both while they are students and beyond, to transform gender expectations of the role of the woman and wife in society.

All women noted that there is still a cultural expectation that responsibility for the home and childcare should reside with them. This generates a huge demand on women's time. For married women and mothers, the opportunity to pursue a meaningful career was particularly limited, and often husbands restricted their wives' work outside of the home. A general preference to steer women's career choices to teaching or the public sector limited the number of jobs available for women, and restricted their transition into more innovative, higher paying digital occupations.

However, some families are supportive of their entrepreneurial, working daughters and wives. Economic drivers have triggered changes in attitude, notably in Gaza where more families are supporting a female family member's participation in tech skills training.

Challenging these deeply embedded cultural views will involve education and sensitisation at all levels of society. Advocacy campaigns can be implemented to help spread awareness of the economic gains of female employment, and address prejudices, e.g. interventions that generate buy-in from women's families so that women can get the support that they need. Alongside this, working with men at universities to challenge culturally embedded views of the role of women in society so that they are better placed to support a working partner.

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# Appendix 1: Participant profiles

Participant profile 1: Nour Kaloti
Age: 28
Gender: Female
Location: Dubai and Jerusalem
Occupation: Entrepreneur and founder of digital marketing company
Business specialism: Digital marketing
Background: Primary and secondary education in Jerusalem where she lived with her parents, her twin sister and two younger sisters. She is the eldest child. Studied design management at the American University of Sharjah and design college in United Arab Emirates (UAE), followed by a Master's in Marketing Management at the University of Westminster, London in 2014–15. Work experience in international companies in UAE with responsibility for Gulf countries. Moved back to Palestine in 2019 and became Digital Marketing Manager with a start-up company. During summer 2020 due to Covid-19 her work hours reduced, which prompted her to start her own business, which she now runs on a full-time basis.
<p><b>Challenges:</b></p> <p><b>Nour's biggest challenges are:</b></p> <ul style="list-style-type: none"><li>• no good online training in social media marketing available in Arabic. Nour had to learn from courses which were only taught in English. Nour also sees this as a business opportunity</li><li>• it is hard to convince people that a woman can do her job successfully as her culture/ society expects women not to be independent or competent</li><li>• increasing her customer base</li><li>• convincing family that she could quit her job to start up a business</li><li>• supporting her female customers to believe that they can start their own business and not to be afraid of failure</li><li>• time management – time is money. Combining work with seeing family and relaxing</li><li>• insecurity in Palestine – people don't feel safe so are reluctant to take a risk, such as starting a business or asking for better working conditions. Women in particular don't feel safe travelling sometimes</li><li>• lack of opportunities for Palestinians, especially women.</li></ul>
<p><b>Success factors:</b></p> <ul style="list-style-type: none"><li>• Nour has a unique product which is in demand.</li><li>• Nour recognised the demand in Palestine for social media and digital marketing. She noted that most online digital training material is in English so hard for Arabic speakers to access. Nour provides her training in Arabic and fills a gap in the market.</li><li>• She is highly motivated to succeed and enjoys her work.</li><li>• She is well educated and has international work experience gained outside of Palestine. This helps her see the broader picture, spot opportunities and be more resilient in the face of setbacks.</li><li>• She has been financially independent for a number of years so was able to invest time and money in her business.</li><li>• She has a supportive family who educated her outside of Palestine.</li><li>• She joined a founder institute, Station J, which got her started.</li></ul>

Participant profile 2: Nour El-Khoudary
Age: 25–35
Gender: Female
Location: Gaza
Occupation: Community Engagement Officer, Gaza Sky Geeks
Business specialism: Entrepreneur, founder of tech start-up, business consultant and mentor for women entrepreneurs
Background: Primary and secondary school in Gaza. Attended university and design college in Gaza. She is an entrepreneur and founded MomyHelper, a mobile app that connects Arab mothers with parenting consultants. She also founded innovation camps, a pre-incubation initiative that helps participants develop start-up ideas. She is a mentor at Technovation Global Challenge and board member at Women Entrepreneurs Empowerment Forum. She trained in the field of filmmaking and screenplay writing.
She joined Gaza Sky Geeks in April 2019 and is responsible for engaging community support for tech start-ups, particularly increasing female engagement. She is married with one child.
<p><b>Challenges:</b></p> <ul style="list-style-type: none"> <li>• Nour notes that some of the biggest challenges facing female digital entrepreneurs are:</li> <li>• women earn less than men annually from freelancing as they have other barriers to overcome such as family (time) pressure and motivation</li> <li>• fewer women pursue the Code Academy and get coding jobs (but more women do the translation and marketing academies)</li> <li>• women are raised to be homemakers, not to have careers, so it is social expectation not to have a successful career. This affects women’s confidence in negotiating freelancing contracts or talking about themselves, etc.</li> <li>• there are not many employment opportunities for men or women</li> <li>• women have to juggle duties and responsibilities in the home so have less time for working</li> <li>• it is hard to work as a freelancer from your own home if there are household responsibilities to do</li> <li>• having access to a laptop or good equipment can be a challenge</li> <li>• if a woman has a child it can be harder for her to succeed as a freelancer</li> <li>• it is hard to find qualified women for the Code Academy (so will be running a summer programme called the Fundamental Course to get women up to the standard required for the Code Academy)</li> <li>• restrictions on movements in Gaza – you can’t go wherever you want</li> <li>• English language for many aspiring digital entrepreneurs is not good enough to get international contracts or to engage with mentors.</li> </ul>

## Success factors:

- Nour notes that some core factors to the success of women digital entrepreneurs are:
- GSG's community engagement work is effective, and families are supporting their daughters in attending GSG and learning tech skills
- GSG has great access to the internet
- there are various cheap options for accessing the internet in Gaza
- some women have been very successful as freelancers and have made a good income or have been hired by Google or international companies
- making the most of the resources on offer such as a talent matching team and professional skills training
- personality, resilience, being able to adapt to different circumstances, and motivation
- having day care for young children (GSG will soon be offering this)
- connecting female participants with women around the world to get mentored and international exposure
- having good female role models, international or Palestinian
- a mentorship scheme – mentors come from all around the world to visit GSG in person
- internships
- community roadshows
- GSG would like to run outreach events with families and parents to communicate that it is important for husbands to be partners and share duties in the home so that women can relax and have more opportunities to thrive.

Participant profile 3: Dalia Shurrab
Age: 25–35
Gender: Female
Location: Gaza
Occupation: Social Media Co-ordinator at Gaza Sky Geeks
Business specialism: Tech incubator and start-up hub
Background: She was born in Saudi Arabia but moved to Palestine in 1991 due to the war. She grew up in Gaza, where she went to primary and secondary school. She studied physics at the Islamic University of Gaza and ran science clubs and activities in the area until this was stopped due to the war. She then became involved in an inclusive initiative to help teach tech skills to women. She has work experience in many digital marketing roles. She founded Arabic4Kids, joined Gaza Sky Geeks in 2015 and is the Social Media Co-ordinator. She is currently engaged and will soon get married.
<p><b>Challenges:</b></p> <p>Dalia notes that the biggest challenges for female aspiring digital freelancers/entrepreneurs are:</p> <ul style="list-style-type: none"> <li>• women get fewer coding jobs than men – companies seem to prefer male coders</li> <li>• it is harder for women to gain trust in the work setting. They are not given as much responsibility or respect as men</li> <li>• there are fewer opportunities generally for people in Gaza</li> <li>• women need to find their voice. They have been raised not to speak up, but now they need to learn the confidence to express themselves in a professional way</li> <li>• the standard of English taught at schools and universities is not adequate for the workplace</li> <li>• women have so many other obligations that distract them from working, such as family and home life</li> <li>• training at GSG needs to be more flexible and not full-time 8–4 p.m., because women can't commit to such a schedule when they have household obligations as well</li> <li>• the culture is that men won't help women in the house (or don't want to be seen helping)</li> <li>• problems with electricity and sometimes internet connectivity in Gaza. Some freelancers lost their jobs due to electricity problems</li> <li>• in Gaza starting a business requires finance and that can be a problem.</li> </ul>
<p><b>Success factors:</b></p> <ul style="list-style-type: none"> <li>• GSG is planning to design courses to fit around women's schedules and needs, such as making courses shorter so that women can achieve small successes, which will motivate them to continue.</li> <li>• Some men/husbands are very supportive.</li> <li>• There are some good skills courses available to support women such as how to communicate effectively in English, write emails and use freelance platforms.</li> <li>• Lots of women have their own laptops and know how to use the internet efficiently to work online.</li> <li>• Many women are committed to improving their lives.</li> <li>• Some online businesses or freelancing are very cheap to begin.</li> </ul>

Participant profile 4: Duha Mohesen
Age: 25
Gender: Female
Location: Jerusalem
Occupation: Entrepreneur and founder of online jewellery and clothing company
Business specialism: Ladies fashion
Background: Primary and secondary school in Jerusalem. Attended university and design college. She lives at home with parents and siblings. Second youngest child. Three brothers (all married) and four sisters (all married except Duha and her younger sister). Duha is child number six.
<p><b>Challenges:</b></p> <p>Duha's biggest challenges are:</p> <ul style="list-style-type: none"> <li>• logistics – needed a workspace and place to meet customers</li> <li>• developing a unique, high-quality product that is internationally competitive</li> <li>• competitive pricing</li> <li>• impact of lockdown on sales</li> <li>• English that school and university taught her is not useful for working life</li> <li>• working the accounts/finances.</li> </ul>
<p><b>Success factors:</b></p> <ul style="list-style-type: none"> <li>• Very supportive family, especially her father who helped with finances, workshop space and access to resources.</li> <li>• Surrounds herself with likeminded people who are committed to making their dreams become a reality, and other families who believe that women can achieve the same as men.</li> <li>• If she has a child, then having her own business will provide flexibility to work around childcare needs.</li> <li>• She has good role models of brothers and sisters' husbands who support their wives in the workplace/business field.</li> <li>• She had a mentor from Station J, which really helped her understand how to get started with a business.</li> <li>• Joined an English programme (via Station J?) which helped her improve.</li> <li>• Has a very clear vision for her business: to be one of the best fashion designers in the Middle East.</li> <li>• Committed to working hard to make her business successful. Highly motivated.</li> </ul>



Participant profile 5: Ahd Hammad
Age: 25–35
Gender: Female
Location: Jerusalem
Occupation: Entrepreneur and co-founder of online clothing company
Business specialism: Ladies fashion, eco-friendly tote bags, sustainable products sold online
Background: Primary and secondary school in Jerusalem. Studied economy and accounting at a college in Jerusalem. Co-founder of the business and specialises in handicrafts and sewing, embroidery, etc. Currently divorced and lives at home with parents and siblings.
<p><b>Challenges:</b></p> <ul style="list-style-type: none"> <li>• A controlling husband who did not want her to work on the business.</li> <li>• Not enough high-profile women sharing their business success or at the top of organisations.</li> <li>• Living in Gaza or West Bank means many more challenges for businesses.</li> <li>• Travelling to the Gulf area to buy materials can be difficult for a Palestinian.</li> <li>• Financial challenges arising through international agreements; for example, money from Gulf to Palestine has been reduced due to agreements with Israel.</li> <li>• Couldn't promote the winter collection due to Covid-19.</li> </ul>
<p><b>Success factors:</b></p> <ul style="list-style-type: none"> <li>• Won a business competition and was awarded a grant to start up her business. Was able to use the money to buy commercial sewing machines, materials, etc. – enough for the first collection.</li> <li>• Uses internet to get inspiration for new designs.</li> <li>• Mentors at the early stages of business launch. Helped with business plan and financial planning.</li> <li>• Enjoys working on the project and works hard at it.</li> <li>• This business is her dream and she is committed to making it work.</li> <li>• Attending a course at Station J to learn about digital marketing and packaging.</li> </ul>

Participant profile 6: Waad Hammad
Age: 25–35
Gender: Female
Location: Jerusalem
Occupation: Entrepreneur and co-founder of online clothing company
Business specialism: Ladies fashion, eco-friendly tote bags, sustainable products
Background: She went to primary and secondary school in Jerusalem. Studied at the Academy of Arts and Design in Jerusalem, with a focus on fashion and jewellery, and at design college. Lives with her husband and has one young daughter.
<p><b>Challenges:</b></p> <ul style="list-style-type: none"> <li>• At the beginning she was afraid of being an independent businesswoman.</li> <li>• If a lack of support from family, colleagues, husband – then it would be really difficult.</li> <li>• Having a child could make it really difficult to keep the business going. Has seen this with some friends.</li> <li>• An unsupportive husband can prevent his wife from working. Has seen this with friends.</li> <li>• Culture/society – some men get intimidated by their wife’s/women’s success if a woman gets power and money.</li> <li>• Infrastructure in Gaza and the West Bank makes it much harder for businesses located there. They can’t move around as much and services and resources, such as postage and materials, cost more. No good local markets.</li> <li>• Needs to have a workspace for all the materials, etc.</li> <li>• Financial assistance at the start really helps.</li> <li>• The political context in Palestine can make it difficult to sell items internationally and to source materials.</li> <li>• Can’t receive international payments from some accounts (such as if registered in Iraq) as it would trigger a range of problems.</li> <li>• Trying to expand business into the USA but when uploading Facebook ads it costs more. There is something with the algorithm that makes it more expensive than advertising in the Gulf.</li> </ul>
<p><b>Success factors:</b></p> <ul style="list-style-type: none"> <li>• Won a business competition and was awarded a grant to start up her business. Was able to use the money to buy commercial sewing machines, materials, etc. – enough for the first collection.</li> <li>• Did a course to teach herself digital marketing.</li> <li>• Very supportive family and friends who invested in her business at the start.</li> <li>• Father is very supportive. Father and mother drove her to Tel Aviv to buy materials, etc.</li> <li>• Very supportive husband and mother-in-law.</li> <li>• Her family and sisters help her with childcare, which means she can continue working.</li> <li>• It is a family business. Everyone plays a role.</li> <li>• Her studio is in her house, so she can do home things and work at the same time.</li> <li>• Enjoys working with her sister, who inspires her to get up every day and keep working.</li> <li>• Women helping women. Tries to connect with networks and support other emerging female businesses.</li> <li>• Covid-19 helped the business grow as less time spent visiting families, etc.</li> </ul>

Participant profile 7: Haya AbuShukhaidem
Age: 27
Gender: Female
Location: West Bank
Occupation: Journalist and media consultant.
Business specialism: Journalism – produces digital stories, edits videos
Background: Grew up in Hebron in the West Bank. Achieved an English Language and Literature degree from Bethlehem University. Worked for Badil Resource Centre for Palestinian Residency and Refugee Rights and then a local news network, Palestine News Network. Won a place to go to UN headquarters in New York as part of a competition for Palestinian journalists. Launched her own freelance digital journalism business in 2020.
<p><b>Challenges:</b></p> <ul style="list-style-type: none"> <li>• In this industry people trust men more than women. They would prefer to hire a man instead of her, so she has to work extra hard to build a reputation so that people trust her work.</li> <li>• Many international journalists in Palestine work with international networks, so there are fewer jobs for Palestinians.</li> <li>• Sometimes it isn't easy to go to work in a place filled with men, so she has to take a man with her in case it isn't appropriate or safe to be there as a woman.</li> <li>• In some more conservative places she has to bring a man along to do the negotiating as a man would not want to speak to a woman. This isn't the case everywhere, but it is in more marginalised areas where the communities don't get a lot of people that are different from them.</li> <li>• Low level of English would be a huge barrier to her work.</li> <li>• Most graduates do not leave university with a good level of English.</li> <li>• University does not prepare graduates for the workforce. They do not teach any modern journalistic techniques.</li> <li>• Female friends have had their career limited by husbands not wanting the wife to travel around Palestine to interview people. Women also need to take care of the house and their husbands.</li> <li>• Difficult to move around different areas of Palestine – can't go to Jerusalem without a permit. Even more difficult for people in Gaza.</li> <li>• Feels unsafe travelling in certain parts of Hebron as it is a military zone and the soldiers gave her a hard time. Also in remote areas. Needs to take a male companion with her to these places.</li> </ul>
<p><b>Success factors:</b></p> <ul style="list-style-type: none"> <li>• English is essential to her work. Most of her job estimates and negotiating are presented in English as she works with international NGOs, contracts are in English, the international networks are all in English – it is a critical tool for sharing stories about Palestine with an international audience.</li> <li>• Getting training or internships while at university is really important.</li> <li>• Using the internet for online training, learning new skills, teaching herself (but high-quality trainings are all in English).</li> <li>• Having a supportive family, particularly a supportive, open-minded husband.</li> <li>• The economy and learning about other cultures is driving transformation in Palestine, and now more women are encouraged to have a career as well as a family.</li> <li>• Technology is helping to do journalism – even if you can't move around, you can do interviews via Zoom.</li> <li>• Courageous and committed to her work. Even though she acknowledges that it isn't a safe job, she will keep doing it.</li> </ul>

## Appendix 2: Recommendations and resources for individual women

These recommendations relate to actions that the individual aspiring and successful female entrepreneur can take themselves to address the challenges they are facing.

### Boost self confidence and self-esteem to gain the motivation and inner strength to pursue career ambitions

This study has found that an essential first step for women seeking career success, either as a freelancer or entrepreneur, is to unlock their potential and gain self-confidence so that they can address fear of failure and lack of confidence, build resilience, find their voice, and develop a vision for their lives. This field of popular psychology is called ‘mindset training’, and there are lots of free resources online to help people make this transition.

### Communicate with families and/or partners or future partners about their career expectations and aspirations, including how to balance this with family life

This study revealed that support from a woman’s family is very important to her career outcomes. This was the case for both married and unmarried women. However, with married women the support of the husband was critical, and without this support women were unable to continue with their career aspirations. Unmarried women should be encouraged to consider and discuss these issues with a potential partner before getting married. Equally, young men should be encouraged to evaluate their expectations of the role of women in society.

### Use existing resources, at tech innovation hubs or online, to acquire core skills and connect with supportive communities

There are a number of resources already available that women could tap into to gain essential skills and networks. By investing time and effort into using these resources women can start to develop some of the core skills that they need. The main factor is that women need to be proactive to achieve their own targets.

## Resources

Resource	Description of services	Contact
Business and Technology Incubator	BTI implements a range of programmes to revitalise entrepreneurship and innovation in Palestine so that Palestinian entrepreneurs and youth can gain sustainable employment by establishing their viable start-up businesses and SMEs. Its range of programmes include an incubation programme, acceleration programme and freelancing programme.	<a href="http://ist.iugaza.edu.ps">ist.iugaza.edu.ps</a>

Gaza Sky Geeks	GSG is the leading co-working space, start-up accelerator and technology education hub in Gaza. It brings online freelancers, outsourcers and start-up founders together under one roof to share ideas, learn, innovate, code and geek out. Projects include: GeeXelerator, Code Academy and Freelance Academy.	<a href="http://gazaskygeeks.com/">gazaskygeeks.com/</a>
Mindset Reset	Free online 35-day mindset reset training to help gain confidence and achieve personal goals.	<a href="http://melrobbins.com/mindsetreset/">melrobbins.com/mindsetreset/</a>
Palestine's Information and Communications Technology Incubator	PICTI provides sustainable channelling between start-ups, accelerators and investors at both the local and international levels, including the Palestinian diaspora. Services include Cooper8up (start-up incubation), TechLance (a set of specialised courses and training in all fields are provided for all the community) and BITHUB (one of the biggest co-working spaces in the Gaza Strip that provides 24/7 comfortable working spaces where Palestinians can find work, connect, communicate and learn all day).	<a href="http://picti.ps/">picti.ps/</a>
Station J	A business incubator aiming to enhance the innovation ecosystem in Jerusalem by building a collaborative 'knowledge exchange' network among Palestinian innovators, entrepreneurs and youth, helping them to better access a dynamic, diverse and vibrant community in the field of entrepreneurship. Includes start-up labs, uploading, loading and a co-working space.	<a href="http://stationj.ps/">stationj.ps/</a>
Society of Women Graduates	SWG aims at empowering female graduates through capacity building development programmes, skill rehabilitation, education, awareness raising, job placement and advocacy for their rights by creating local, regional and international partnerships. Projects include Be an Entrepreneur Woman, Be A Tech Woman, Limitless Advocacy Campaign, e-work and freelancing.	<a href="http://graduates74.net">graduates74.net</a> <a href="http://euromedwomen.foundation">euromedwomen.foundation</a>
Udemy – Mindset Makeover Training	Free online course to develop subconscious mind and mindset hacks, and learn the importance of changing your mindset and how to identify and overcome blockages.	<a href="http://www.udemy.com/course/mindset-makeover-training/">www.udemy.com/course/mindset-makeover-training/</a>
Work Without Borders	WWB aims to provide work opportunities for creative Palestinians via remote working, providing a range of services to businesses and Palestinian jobseekers.	<a href="http://wwb.ps/">wwb.ps/</a>

## Appendix 3: Recommendations for policy engagement

These recommendations are addressed to duty bearers, such as local and central government, policymakers, regulators and professional bodies.

### Reform gender-based laws and policies that discriminate against women in the workplace

Employers should be held accountable for their gender policies with increased transparency and formalisation. This could include interventions to make the processes for promotion and progression standardised and transparent – such as formal career planning, clear salary standards and job ladders. Both public and private sector senior management should be held accountable for overseeing and implementing these processes.

Maternity benefits should be paid through the social security fund, not by the company, to avoid deterring private sector employers from hiring women (see the example of Jordan – abolishing employer-paid maternity benefits and introducing maternity insurance paid by the social security system). Paternity leave could also be made available to reduce the financial preference for hiring a man over a woman.

Government schemes which subsidise childcare would also support women in maintaining a career.

Gender equity should be introduced as a cross-cutting theme across all government departments. The Ministry for Women should pay particular attention to the impact of ICT on gender relations to support opportunities for further transformation across society.

### Hold employers accountable for the implementation of policies that treat all employees fairly and have a fair, objective recruitment policy

Many women reported that men with equal or even lower qualifications were given preferential treatment in recruitment campaigns as men are seen as the ‘breadwinners’ in a family. Similarly, data from the Palestinian Central Bureau of Statistics notes that male employees are paid more than women for the same roles.

Legislation in relation to equality must be reviewed and updated to ensure that women are given equal opportunities which are protected by law. These laws must also be accompanied by a strong implementation and enforcement mechanism so that women can fully rely on the protection of this legislation.

Private sector employers could be incentivised to recruit and promote women with equality targets and tax breaks for achieving gender equality targets.

Flexible and part-time work are important in helping women maintain their career following the transition to parenthood, but they need to be combined with efforts to reform organisational cultures to avoid the negative effects these practices have on career progression in contexts where part-time and flexible working are seen as a lack of commitment and motivation.

## Expand benefits and incentives to include entrepreneurs and self-employed women

Develop a regulatory and fiscal framework which includes childcare tax breaks, maternity pay and reduced corporation tax for self-employed women to provide the enabling environment needed for women to take on risks and engage in innovative projects.

Government could introduce pro-start-up policies and streamline bureaucracy and regulatory environments to support start-ups. For example, in Tunisia the Start-Up Act offers discounts and tax breaks to encourage young people to launch a start-up.



## About the author

Sarah Stephens is an international development practitioner with expertise in technology for development. She is currently a postgraduate researcher in the Digital and Technology cluster at the Institute of Development Studies within the University of Sussex.

She is also a qualified lawyer with a Master's in Human Rights Law, and her current research is investigating the role of technology to increase access to justice for women in Tanzania, exploring social, cultural and technical barriers to digital inclusion.

Sarah has over 20 years' experience in international development programme design and delivery, on projects which include ICT for development, human rights, legal empowerment for women, public financial management and education. She has been involved in numerous research projects for a range of development partners, including the British Council, United Nations Office of Project Services, Foreign, Commonwealth and Development Office, and the World Bank.

Sarah's work is motivated by a commitment to supporting communities' and governments' work towards ending extreme poverty, supporting the advancement of human rights, and promoting societies in which people can thrive.

