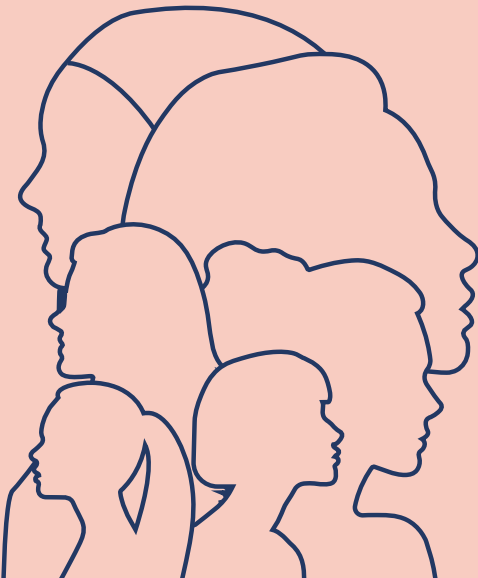




**Women's Economic Empowerment in the  
Private Sector:  
Women's Representation and Participation in  
Decision-Making Positions as a Necessary Tool**

**Policy Paper (4):  
Mechanisms to support the empowerment of  
women's projects in the private sector**



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#### **Policy Paper (4): Mechanisms to support the empowerment of women's projects in the private sector**

Publications of the Palestinian Working Woman Society for Development

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## **Explanatory Introduction**

Over the past five months, the Palestine Economic Policy Research Institute (MAS) has prepared a detailed study for the Palestinian Working Woman Society for Development (PWWS), titled “Women’s Economic Empowerment in the Private Sector: Women’s Representation and Participation in Decision-Making Positions as a Necessary Tool.”

In its six chapters, the study covers a wide range of topics related to women’s empowerment, such as women’s participation in the Palestinian labor market, their work in the informal sector and unpaid care work, in addition to their participation in decision-making positions. The study also included a descriptive and diagnostic analysis of women’s participation in the labor market, a qualitative analysis of women’s entrepreneurship and a quantitative analysis on economic violence, in addition to other topics related to women’s empowerment.

One of the study’s chapters contains a detailed and comprehensive presentation of the research findings, and each policy summary will focus on one of the study’s main themes and present key recommendations that would enhance women’s economic empowerment.

## **Brief Background**

At both the public and private levels, particularly in companies and institutions focusing on women’s entrepreneurship, women’s representation in senior corporate structures remains extremely low, with a lack of women on boards of directors and executive management. This naturally impacts policymaking that focuses on women’s empowerment at the government and private sector levels. While financial inclusion is an essential component inseparable from economic empowerment, its importance stems from its ability to empower women to gain independence in economic decisions, such as employment. Therefore, it is essential to discuss financial inclusion and the ability of women business owners to access financial and economic resources. Therefore this summary attempts to provide policy recommendations to stimulate women’s economic empowerment, specifically with regard to their financial inclusion and sustainability.

## Key Findings and Challenges

According to statistics report of the Ministry of National Economy, the number of new business people reached 1,415 by the end of 2024, with women accounting for only 11.6% of the total number of registered businesses. The findings of the descriptive labor market analysis in the full study indicate that the economic activity rate among Palestinian women is significantly lower than that of men at the supply level. The gender gap between entrepreneurs in Palestine is the widest recorded among the countries participating in the Global Entrepreneurship Monitor. While approximately 104,000 family businesses were registered in the informal economy in 2022, women owned only one-fifth of these businesses, totaling 23,000, representing 22%, while men owned 81,000 businesses, representing 78%.

The findings of a qualitative demand-side analysis indicate that many women who own businesses feel that registration procedures are a significant burden. However, they are also required to pay taxes, undertake customs procedures or import and export operations, or are forced to undertake these tasks independently, without receiving any other facilitations or incentives. In return, the most they may receive is the opening of new markets by the Ministry of National Economy. This reality forces women to incur significant costs to keep their businesses afloat, which reduces their economic empowerment opportunities. These projects often offer specialized training without subsequent follow-up, opportunities to participate in exhibitions to sell products, and other fragmented services that do not provide the necessary foundations for transforming businesses from economic survival enterprises during crises into enterprises capable of providing sustainable income for women. According to the Ministry of Economy, access to the Ministry's package of services, which includes opening new markets and training, necessarily requires formal registration.

At the private sector level, many women believe that there is insufficient support to achieve sustainable development for their enterprises. This is due to several factors, first, most notably the fact that the private sector does not provide incentives for women's entrepreneurship that take into account the political and economic situation of Palestine as a whole. Second, it does not

contextualize its interventions to finance women and provide facilities within the cultural and social context of women, as these policies are gender-neutral. This also makes these financial “facilities” to support women’s enterprises, such as zero-interest loans, a burden on women more than they provide facilitation for them. Furthermore, most of the guarantees associated with obtaining facilities or financial resources do not take into account women’s social context, such as women’s lack of ownership of certain assets such as land or real estate, jobs, or bank accounts, thus hindering their access to financing. Therefore, any facilities such as extended repayment periods or exemption of accumulated interest may not be provided in the event of crises that could lead to a decline in the success and income of enterprises, such as wars of extermination, ongoing closures and their impact on the movement of trade and goods, or the clearing crisis and its impact on local consumption and purchase power, for example but not limited to.

## Proposed Policy Interventions and Recommendations:

The Ministry of National Economy has an additional responsibility for women’s economic empowerment that includes:

- **Seeking to integrate the informal sector into the formal sector by simplifying business registration procedures.** This involves establishing flexible mechanisms and simple procedures to encourage women business owners to register formally, which enhances their economic rights and general benefits in the formal sector, and reduces women’s informal employment. This includes providing ongoing support and guidance by the Ministry’s staff, including legal, advisory, and logistical support services.
- **Establishing an incentive package** stemming from the need for positive discrimination for women to positively support women’s enterprises. This includes support in marketing, exporting, or importing necessary materials for the enterprises, and promoting the benefits of official registration for various businesses and economic activities, including improving access to financing and services.

- **Providing multi-level financial exemptions**, such as tax and customs exemptions, as well as removing financial barriers to registering formal establishments, particularly for small and micro enterprises, to encourage the registration of women-run enterprises and provide them with the necessary package of services.
- **Raising the financial literacy of women** who own and manage economic projects through awareness and training programs that promote financial inclusion and economic independence. Reconsidering the package of services provided to enterprises managed or owned by women, based on women's real needs for the sustainability of their enterprises, and employing innovation in formulating these services.
- **Implementing high-level supervision** over private sector institutions and companies to enable them to assume greater responsibility for supporting and financing small and micro enterprises managed by women in marginalized areas, such as the Jericho Governorate and the Jordan Valley, Area C, and women who head households, especially following the increase of unemployment rates due to the aggression on the Gaza Strip and the West Bank.

The private sector shoulders greater social responsibility regarding women's economic empowerment on the demand side, given the fragility of the Palestinian economy. This includes:

- **Aligning lending and financing policies** within the Palestinian political, social, and economic context to encourage women to establish their own businesses and alleviate their concerns regarding lending and facilitation during political crises and their impact on the economic situation.
- **Enhancing women's representation** within private sector institutions and establishments, specifically in decision-making positions in establishments operating in banking and non-

banking financial services, to support small, medium, and micro enterprises run by women, given the importance of formulating gender-sensitive incentives policies.

- **Necessity to open channels** of dialogue between private sector companies and institutions and women business owners from various groups, particularly marginalized groups, and banking and non-banking financial companies and institutions to bridge the gap between women's needs and the bureaucratic and financial requirements that make financial services more of a burden than a facilitator.
- **Developing special policies for development loans** for women, including exceptional measures that facilitate access to loans, and explore ways to guarantee women loans, especially for small businesses, particularly with regard to asset requirements and collateral required for loans, such as bank accounts, cars, homes, and land. This also includes reconsidering serious amendments to loan policies regarding zero-interest financing for enterprises owned and managed by women.
- **Expanding awareness-raising campaigns** on financial services and facilities to raise levels of financial inclusion among women in marginalized areas such as the Jordan Valley. This includes organizing field visits for financial institutions and companies to marginalized areas to introduce women to various financial services and facilities that could contribute to their economic empowerment.
- **Enhancing cooperation and building partnerships** with women's organizations in various fields aimed at empowering women economically through specific initiatives or other joint efforts.

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