



Women's Economic Empowerment in the Private Sector:

Women's Representation and Participation in Decision-Making Positions as a Necessary Tool

Policy Paper (1): Enhancing the Effective Participation of Women in Chambers of Commerce, Industry, and Trade in Palestine



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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 (PWWSD), 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

Chambers of Commerce are a regulatory framework representing and defending the private sector and its interests. According to 2019 data, their membership totaled approximately 77,000, of which only about 3,000 were women, representing 4%. By 2023, the number of women members declined to 2,200. With regard to women’s representation, the percentage of women on the boards of directors of chambers of commerce and industry does not exceed 1.8%, while men constitute the remaining membership. To date, there is no legal text guaranteeing women’s representation within chambers of commerce, although it is close to proportional representation in various governorates. Chambers of Commerce provide a range of services to women’s projects and a large number of female business owners are still members and run for elections.

This policy summary aims to present a vision and recommendations for mechanisms that enhance women's effective participation in Palestinian chambers of commerce and activate the role of these chambers in supporting women's economic empowerment issues.

Key Findings and Challenges

The qualitative analysis of the study revealed a set of barriers that prevent women from joining chambers of commerce or running for their elections. The weak membership of female business owners in chambers of commerce is due to several intersecting reasons. Although membership fees are not high, particularly for small, micro, and medium-sized enterprises (SMEs), ranging from 2001,500- shekels depending on the company's capital, or 20 dinars for micro-enterprises with zero capital, women believe that chambers of commerce do not provide sustainable or quality services to female business owners, and therefore they do not join. According to the findings, these services are mostly specialized training without follow-up, opportunities to participate in exhibitions to sell products, and other fragmented services.

These services do not provide the necessary basics for transforming projects from economic survival projects in the context of economic crises into projects capable of providing sustainable income for women.

Regarding running for board of directors' membership, interviews revealed a variety of reasons influencing women's decision, most notably that participation in chambers of commerce is formal and ineffective and thus does not enhance women's economic empowerment. Furthermore, the political structure of Palestinian society, which prioritizes partisanship in various aspects of life, significantly influences women's decision to run for elections, while some women may feel social pressure not to run. Moreover, requirements to run for elections are considered obstacles, specifically the fees, which amount for 1,000 dinars per year, and place a significant economic burden on female business owners. These requirements also require women to be members of the chambers for

three consecutive years before they can run for the elections, although women's membership fluctuates due to the poor services provided.

Proposed policy interventions and recommendations:

1. **Formulating policies to encourage the membership of small, micro, and medium-sized enterprises (SMEs)** run by women. These policies include offering discounts or exemptions on membership fees to chambers of commerce and discounts related to consecutive annual membership to encourage their membership in chambers of commerce and benefit from the economic network they provide to support women entrepreneurs.
2. **Amending the Chambers of Commerce Law** to ensure greater women's participation in chambers' elections by adopting a quota system, requiring women to constitute 40% of members, instead of proportional representation. This is in line with the need to provide quality support to encourage female business owners to establish projects and ensure and support their sustainability.
3. **Developing procedures and requirements** for women's membership in chambers of commerce, in line with the particularity of women's enterprises, and continuously align these procedures with the economic, social, and cultural context of women to enhance their membership in chambers of commerce.
4. **Holding awareness and guidance sessions for female business owners** registered with the chambers of commerce to encourage them to run for elections and highlight the importance of their role in decision-making positions and its impact on their economic empowerment within the chambers of commerce and their services.
5. **Promoting women's opportunities of running for chambers of commerce elections** by removing financial barriers that hinder women who own small and micro enterprises from running for office by reducing nomination fees to be in line with the capital of these enterprises. It is proposed that nomination fees for elections be

proportionate with the membership fees for chambers of commerce, to enhance the representation of women owners of limited-capital enterprises.

6. **Easing some nomination requirements**, such as the three consecutive years of membership, by reducing it to two consecutive years. This, along with the above-mentioned incentive discounts for consecutive annual membership, will encourage women to run for positions within chambers of commerce.
7. **Employing innovative ideas** regarding support provided to women to be beyond traditional and permanent programs, such as providing training courses and participation in markets. Such ideas may include providing opportunities for cooperation between chambers of commerce and private sector financial institutions to work on providing zero-interest loans or facilities that match with the Palestinian economic and political context for women's enterprises to provide the materials necessary for enterprises sustainability, such as basic equipment and devices.
8. **Activating the work and role of gender units** in chambers of commerce in various governorates to address common concerns that prevent women from joining chambers of commerce, such as the fact that membership imposes multiple taxes, which discourages many women from registering. This could be done through many entities, primarily women's organizations and chambers of commerce, especially gender units within them by raising women's awareness in that regard.
9. **Expanding the scope of discussion** in formulating women's programs and training services in the business women's unit to include female business owners themselves, not just female employees of the Federation of Chambers of Commerce. Particular focus should also be placed on female owners of small and micro enterprises from marginalized areas, to develop service programs that address their diverse realities and needs.

10. **Designing awareness campaigns** targeting men about the importance of women's economic participation and representation in chambers of commerce and enhance their confidence in the female entrepreneurs' competencies necessary to assume leadership positions within chambers of commerce. This will mitigate the impact of the social and cultural structure that discourages women from participating in decision-making circles and enhance their active participation.

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