



KADIR HAS UNIVERSITY  
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**WOMEN'S ENTREPRENEURSHIP IN INFORMATION  
AND COMMUNICATION TECHNOLOGY IN GAZA  
STRIP**

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MASTER'S THESIS

ISTANBUL, MAY 2018

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partial fulfillment of the requirements for the degree of Master's in the Discipline  
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I, MAJD QOZAT;

Hereby declare that this Master's Thesis is my own original work and that due references have been appropriately provided on all supporting literature and resources.

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## ACCEPTANCE AND APPROVAL

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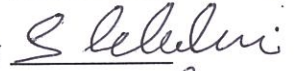
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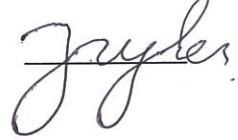
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## LIST OF ABBREVIATIONS

GIZ : Gesellschaft für Internationale Zusammenarbeit

GEM : Global Entrepreneurship Monitor

GDP : Gross Domestic Product (GDP)

ICT : Information and Communications Technology

MSME : micro, small and medium sized enterprises

MENA : Middle East and North Africa

MDGs : Millennium Development Goals

NGO : Nongovernmental Organization

PICTI: Palestine's Information and Communications Technology Incubator

PSBC : Palestinian Central Bureau of Statistics

PITA : The Palestinian Information Technology Association of Companies

UNCTAD : United Nations Conference on Trade and Development

UNIDO : United Nations Industrial Development Organization

USAID : United States Agency for International Development

UCAS : University College of Applied Sciences

ILO: International Labour Organization



## ABSTRACT

QOZAT, MAJD. **WOMEN ENTREPRENEURSHIP IN INFORMATION AND COMMUNICATION TECHNOLOGY IN GAZA STRIP**, MASTER THESIS, Istanbul, 2018.

Women entrepreneurs have recently made significant contributions to the development, economic growth, and poverty alleviation for women in countries in which employment opportunities are limited. Information and Communications Technology (ICT) is considered essential for economic advancement and it is one of the promising sectors in Gaza Strip due to ICT sector's borderless characteristic. Operating in ICT industry enables women entrepreneurs in Palestinian economy to make similar contributions to that of their male counterparts.

The primary objective of this dissertation is to study the characteristics of Palestinian entrepreneur women operating in ICT industry in Gaza and discuss their contributions to the Palestinian economic growth. This study also analyses the challenges and opportunities faced by female entrepreneurs in the ICT sector as well as the ways they grow their business in Gaza and how that affects other female entrepreneurs. Data were collected through semi-structured interviewing method. Two different structured interview question templates were constructed and administered to a sample of women entrepreneurs and supporting organizations' representatives. Results reveal that most Palestinian female entrepreneurs in the sample consider social restraints as the main barrier to own and/or run their businesses in ICT sector in Gaza followed by the obstacle that they have limited access to finance and investment opportunities. On the other hand, female entrepreneurs who have persistence and determination to continue after failures are the ones who are more likely to succeed. While women's entrepreneurship activity in ICT sector is receiving recognition from decision makers, they still need to formulate appropriate policies to improve women's status and highlight the important role that female entrepreneurs play for the Palestinian society and economy.

*Key words: Entrepreneurship, Female entrepreneurs, Challenges, Opportunities, Gaza Strip, Information and Communications Technology, Startups.*

## WOMEN ENTREPRENEURSHIP IN INFORMATION AND COMMUNICATION TECHNOLOGY IN GAZA STRIP

### ÖZET

Geçtiğimiz yıllarda kadın girişimciler, özellikle istihdam olanaklarının sınırlı olduğu ülkelerde ekonomik büyümeye ve kadınlar için yoksulluğun azaltılmasına önemli katkılarda bulunmuşlardır. Bilgi ve İletişim Teknolojileri (BİT), sektörel bağlamda ekonomik ilerleme için elzem olmakla beraber ve sınırları aşabilme özelliği ile Gazze Şeridi'nde gelecek vaat eden sektörlerden de biridir. BİT sektöründe faaliyet göstermek, kadın girişimcilerin, Filistin ekonomisi ve toplumunun gelişiminde erkek girişimcilerle eşit rol oynamasını sağlamaktadır. Bu tez çalışmasının temel amacı, temel amacı, BİT sektöründe faaliyet gösteren Filistinli kadın girişimcilerin özelliklerini incelemek ve bu girişimcilerin Filistin'in ekonomik büyümesine katkılarını tartışmaktır. Çalışma ayrıca, BİT sektöründeki kadın girişimcilerin karşılaştıkları zorlukları ve fırsatları ve Gazze'de işlerini büyütme ve diğer kadın girişimcileri etkileme biçimlerini analiz etmektedir. Çalışmanın verisi, yarı yapılandırılmış görüşme yöntemi ile toplanmıştır. Çalışmaya katılan kadın girişimciler ve bu girişimcilere destek sağlayan kurum temsilcileri içine iki farklı yapılandırılmış görüşme soru şablonu oluşturulmuş ve uygulanmıştır.

Sonuçlar, Filistinli kadın girişimcilerin girişimcilik sürecinde karşılaştıkları en önemli engelin sosyal kısıtlamalar olduğunu ortaya çıkarmıştır. Bunu, finansal kaynaklara ve yatırım olanaklarına ulaşım güçlüğü izlemektedir. Bununla birlikte, başarısızlıklar sonrasında kararlılık ve dayanıklılık gösterebilen kadın girişimcilerin ileriki zamanlarda başarı olanaklarının daha yüksek olduğu sonucuna varılmıştır. BİT sektöründeki kadın girişimcilik faaliyetleri karar vericiler tarafından giderek daha fazla tanınmakla birlikte, karar vericilerin ilgili sektörde kadınların statüsünü geliştirmek ve cinsiyet ayrımının önüne geçmek için uygun politikalar oluşturmaları gerekmektedir.

Anahtar Kelimeler: *Girişimcilik, Kadın Girişimciler, Zorluklar, Fırsatlar, Gazze Şeridi, Bilgi ve İletişim Teknolojileri, Start-up Şirketleri*

## CHAPTER 1. INTRODUCTION

Women play a significant role in the economic growth and development of countries. In recent years, women entrepreneurship is recognized as a major strategy to increase economic and social welfare particularly in developing parts of the world.

The major benefits of the women's engagement in entrepreneurial activities can be listed as the poverty alleviation for women in countries in which employment opportunities are limited, effective utilization of labor and increased self-sufficiency of women, and ultimately improvement in the standard of living. In view of these benefits, women's entrepreneurship is a rising topic that has attracted the attention of policy makers, experts of the topic, and academicians. Nevertheless, there is limited research on the entrepreneurial activities of women in certain, developing parts of the world such as in Palestine. The sector specific research on female entrepreneurship is also limited.

This study aims to fill the aforementioned gaps by scrutinizing the characteristics of Palestinian entrepreneurial women in Information and Communications Technology (ICT) industry and discuss their contributions to the Palestinian economic growth. The study aims to shed light on:

- the characteristics of Palestinian female entrepreneurs in ICT industry in Gaza.
- the challenges and opportunities faced by female entrepreneurs in ICT sector, and the ways they grow their business in Gaza and affect other female entrepreneurs.
- female entrepreneurs' contribution to the Palestinian economy and Palestinian society.

## CHAPTER 2. LITERATURE REVIEW

### 2. Entrepreneurship

#### 2.1 Definition of Entrepreneurship

Entrepreneurship term has developed profoundly with many unpredictable twists, introducing new conceptualizations of actions that reflects the nature of entrepreneurial activity (international trade, demand curves, competition as a discovery mechanism, the opportunity construct, (Murphy et al., 2006).

The origin of the "entrepreneurship" term is derived from the French word "entreprendre," which means "to undertake," as in undertaking a particular activity. Verin (1982) introduced the original term, "entrepreneur", which has historical origins in the late 17th and early 18th centuries. Likewise, some researchers gave credit for the word "entrepreneur" (in a business context) to eighteenth-century French businessman Richard Cantillon, who, in his published work *Essai Sur la Nature du Commerce en General*, described entrepreneurs as "undertakers engaged in market exchanges at their own risk for the purpose of making a profit" (Roberts and Woods, 2005, p.46).

Later, the term has been enriched by the differentiation made between entrepreneurs and investors, which draws attention to the differences between their expectations in relation to the action taken. Investors aim to provide financial support to entrepreneurs who are most likely to increase the valuation of the venture and provide investors with an exit that is several times higher than their initial investment (Macmillan et al., 1985). On the other

hand, entrepreneurs often seek not only capital from investors but also non-financial benefits, such as strategy consultation, access to networks and mental support, which are considered important to their success (Sapienza et al., 1996). There are also numerous theoretical and empirical studies which consider attributes such as risk taking, innovation, the need for development and the managerial competence as important qualities for the entrepreneurship (Karlsson et al., 2004).

Entrepreneurship as a concept reflects the ability of the individual to put into practice an idea possessing some qualities such as creativity, innovation, risk taking, and ability to plan and manage to achieve the proposed goals. This term knows different approaches at the level of each state, being influenced by certain elements such as education, culture, and environment, legislative and political system (Piti, 2010).

Entrepreneurship is generally situated within three broad categories: occupational notion of entrepreneurship, behavioral notion, and entrepreneurship on the basis of new venture creation. Occupational notion of entrepreneurship refers to owning and managing one's own business enterprise. "Its 'practitioners' are called entrepreneurs, self-employed or business owners" (Sternberg and Wennekers, 2005, p.193). An early nineteenth-century pioneer of the occupational notion (and behavioral notion) was French economist Jean Baptiste Say. According to Say, the entrepreneur is a business owner who creates value by transforming economic resources from areas of low productivity into areas of higher productivity, which in turn provides greater profits (Say, 1855).

## **2.2 Who Is An Entrepreneur?**

The one who literally invented the term entrepreneur around 1800s, was the French economist, Jean Baptiste Say, who considered the entrepreneur as a person who transfers resources from one person with a lower productivity to another with higher productivity and increased profit, and thus creates value (Vlasceanu, 2010).

An Austrian economist, Israel Kirzner, made the notion of entrepreneurship popular as a possibility to recognize profit opportunities (Klein, 2008). Karlsson et al. (2004) stated that "the activity of entrepreneur is essentially competitive. And thus, competition is

and France, women were frequently accepted on a par with men as carpenters, saddlers, barbers, tailors and spurriers. Dressmaking and lace making guilds were competed more with men for some jobs, but women were concentrated primarily in textile mills and clothing factories.

In the 19th century, textile industry witnessed rapid growth and development with industrialization and the development of the national railroad system and the telegraph. These changes which were brought about by large companies and industrialization and urbanization contributed to reshaping the role of women in the economy. Women started to work outside the home. Majority of the employed women worked as helpmates of various types while some women started to establish their own businesses.

However, although women were encouraged to participate in the workforce during this era, little opportunity was provided for the establishment of creative enterprises. Madame C. J. Walker is an example of a successful entrepreneur who benefited of the industrial revolution. She established a hair care products enterprise and took advantage of the creation of the railroad and telegraphs to communicate effectively with her clients and customers.

With the beginning of the 20th century, feminism finally began to bring real changes in the females' working environment. Before this period, women were in dire conditions to own businesses – particularly without husbands who did not want to be social burdens. Later, progressive ideals gave rise to a social sphere that was much more encouraging for female business owners.

In the early 1900s, female entrepreneurs such as Madam C.J. Walker, Coco Chanel, Olive Ann Beech, and Ma Perkins established their businesses which still survive till today. By owning independent businesses, these women were able to fight discrimination, unfair wages, and stigmas plaguing female business owners.

In the 1980s, as a result of economic crisis and commercialization and modernization of the world economy, women lost their jobs in agriculture and in other industries. This situation pushed women in urban areas to find out a suitable solution for generating

income, which resulted in the emergence of self-employment, largely in micro-businesses in the informal sector<sup>1</sup>.

Consistent with the growth in the share of female entrepreneurs worldwide, in the last few decades, the attitudes towards female entrepreneurship have changed and women entrepreneurs are considered significant elements of economic development and wealth creation. Female entrepreneurs are also recognized as social icons to motivate unemployed women in developing countries. Significant number of women owned businesses and their productive activities, particularly in the industry sector have made female entrepreneurs' important figures in the overall economic development of their nations. Women's entrepreneurial activities, either in small or medium scale production activities, or in the informal sectors, are regarded as a means for economic survival, having social impacts on the women themselves and on their social environment (UNIDO, 2001).

#### **2.4 Women Entrepreneurship In Islamic Perspective**

*In nearly all societies, gender-based division of labor associates women with family maintenance. Overwhelmingly, gender segregation and domestic subsistence production have characterized the lives of women in the economic sphere. Although before the industrialization there was little distinction between the private and public economic spheres, as most production took place in the family and in and around the home. (Johnson-Odim and Strobel, 1999; pp. xiv-xvii).*

*In pre- and Medieval-Islamic society, women were engaged in a variety of economic activities in agriculture, craft and textile production, the tending of livestock, trade, and other areas. In fact, many women were engaged in economic activity that not only supplied subsistence but also generated wealth, especially in agricultural and trade sectors of the economy. In some cases, women were engaged in trade that included the large scale buying and selling of commodities. One such example is Khadija, the first*

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<sup>1</sup> Informal sector is a part of an economy which is considered neither taxed nor monitored by any form of government. It has firms which are defined as those with no tax registration and (part of) whose production is sold in the market. Informal workers, meanwhile, are defined as those (paid or unpaid family member workers) employed by informal firms.

wife of the Prophet Mohammed, who was a renowned and wealthy businesswoman—though by no means the only one of her time—and incontestably an important female role model in Islam. Even where women engaged in local, small-scale trade, they could be very important to the growth and development of long-distance trade and of port towns and urban centers (Tucker and Nashat, 1999; pp.73–84). The women companions also practiced the practical or survival skills as we know them today. Agriculture, business, trade and commerce, writing, editing cottage industries such as weaving, are mentioned in the *Musnad* (collection) of Imam Ahmad (Ghadanfar, 2006). Studies of women in 16th and 17th century urban centers of the Ottoman Empire, 18th century Aleppo, and 19th century Cairo showed that they inherited in practice, not merely in theory, and they were able and willing to go to court if they thought themselves unjustly excluded from inheriting estates (Ahmed, 1992; p. 63)<sup>2</sup>.

The literature on female entrepreneurship in Islamic countries have provided a valuable framework for understanding the women's participation in entrepreneurial activity in those countries. The findings of some representative studies are as follows:

Pakistan: A study conducted by (Roomi, 2008) showed that there is a significant number of the female entrepreneurs in Pakistan owned or run micro enterprises. The majority of the businesses operated within the traditional sectors, such as textiles and apparel, education, food, beauty and the health sector (Goheer, 2002) showed that the main reasons behind starting of a new business by female entrepreneurs in Pakistan was economic (76 per cent). Other reasons were listed as continuation of hobby (53 per cent), productive occupation (47 per cent), desire for recognition and economic independence (24 per cent) and philanthropy (9 per cent).

India: Muslim women are overwhelmingly self-employed and mainly engaged in home-based work in India. Some of the jobs, in which Muslim female workers are concentrated, are sewing, embroidery, zari work, chikan work, readymade garments, agarbatti rolling and beedi rolling. Muslim female workers engage in self-employment activity in the form of being an own account worker in household enterprise (29.1 per cent) and an employer in household enterprise (0.7 per cent) (higher than Hindus). As compared to all other

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<sup>2</sup> Excerpted from Ahmed (1992), Johnson-Odim and Strobel (1999), and Nashat and Tucker (1999)



socio religious groups, a much larger proportion of Muslims (both men and women) work in self-owned proprietary enterprises in India. This is common in urban areas. Participation of women in owning proprietary enterprises is significantly higher for Muslims (13.7 per cent). However, enterprises of Muslim women are mainly home sub contracted work with low levels of earnings (Abbas, 2012).

## **2.5 Women Entrepreneurship In Middle East And North Africa (MENA) Region**

Women entrepreneurs have recently made significant contributions to the development of and economic growth in MENA region. However, the rates of women's participation in entrepreneurial activities in the Arab region are recorded amongst the lowest rates of general entrepreneurial activities worldwide. On average, only 4 per cent of the adult women contribute to the entrepreneurial activities in MENA region (Global Entrepreneurship Monitor (GEM, 2013), while two third of the men contribute to the same activities.

The share of women-owned firms in the Middle East varies remarkably across the region, from nearly 30 per cent in Lebanon and 20 per cent in Egypt and the West Bank and Gaza to just 10 per cent in Morocco and Syria. 36 per cent of women-owned business in MENA are generally run by a single-person, without any employees. However, 10 per cent of the female entrepreneurs are predicted to grow and hire an employee in the next years (GEM, 2013).

Over the past decades, some progress has been achieved worldwide in reducing the inequalities and gender gaps between men and women as many countries are signatory to the Millennium Development Goals (MDGs). However, female entrepreneurs still face with external barriers in terms of accessing financing, exclusion from male-dominated informal networks, and the social biases that define business ownership as a male activity. Such barriers are mainly informal barriers based on cultural norms, values, and customs (Mohsen, 2007).

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<sup>3</sup>The Environment for Women's Entrepreneurship in the Middle East and North Africa Region, p24

Closing the gender gap in entrepreneurship is particularly important for the Middle East. Women's entrepreneurship could help the region meet its challenges. Empowering women and diversifying the economy can help the region meet the critical challenge of creating more and better jobs. By contributing innovative ideas, technologies, and production methods, female-owned businesses can boost productivity growth across the economy, even spurring existing firms to raise their productivity.

## 2.6. Entrepreneurial Ecosystem

The concept of entrepreneurial ecosystem has become popular after the publication of conventional academic work such as Feld's (2012) book on Startup Communities and Isenberg's (2010) article in the Harvard Business Review. Those two academic work has revealed that both community and culture can play a crucial role in the entrepreneurship process. However, this approach is not widely adopted and used amongst researchers and practitioners. Entrepreneurial ecosystem concept limits the entrepreneurship to 'high-growth start-ups' or 'scale ups' as these entrepreneurship types are considered key elements of innovation, productivity growth, and employment (World Economic Forum, 2013; Mason and Brown, 2014). Baumal (1990) claimed that "entrepreneurial ecosystem" concept is too narrow to be included in the traditional framework of entrepreneurship since 'self-employment' or 'small businesses' are not included in the entrepreneurial ecosystem approach. However, networks of innovation start-ups or entrepreneurial employees can shape the productive entrepreneurship.

The first element of the "entrepreneurial ecosystem" term, namely *entrepreneurial*, refers to the process of discovery, evaluation, and exploiting of opportunity to introduce new future goods and services. The second element, *ecosystem*, stands for the interaction of a living organism with physical environment. Yet, it is obvious that this concept is not used in entrepreneurship in the same manner as it is used in the biological perspective. Instead, entrepreneurial ecosystem concept focuses on a community of interdependent players in which that entrepreneurship activity takes place (cf. Freeman and Audia, 2006). Entrepreneurial ecosystems emphasize the role of the social aspect either allowing or restricting entrepreneurship. The concept of 'ecosystem' has been previously used in the management literature (e.g., Moore, 1993; Iansiti and Levien, 2004) to explain the

situation of an organization in a single industry or value chain. On the other hand, entrepreneurial ecosystems are inherently geographic systems. In other words, cultures, institutions, and networks, which build up within a region over time, are the main hubs of entrepreneurial ecosystems rather than the emergence of order within global markets.

## **CHAPTER 3. ECONOMIC AND ENTREPRENEURSHIP FACT ABOUT PALESTINE**

### **3.1 Economic and Sectoral Facts About Palestine**

The Palestinian territories have been under Israel occupation for fifty years since 1967. During this period, restrictions on movement and barriers on development policies have been imposed under Israeli occupation. This made Palestine inevitably an exhausted economy which is dysfunctional, incapable of employing one third of labor force.

In Gaza, economic conditions are the most unfavorable among the various parts of Palestine. Since 2006, Gaza strip has been suffering from blockade and restriction on movements of people and goods imposed by Israel, which create devastating consequences in various aspects. Thus, under the burden of blockade and three previous wars, Gaza's economy has sharply declined. In particular, after the war in 2014, the humanitarian crisis created US\$1.7 billion losses in the economy. Infrastructure was destroyed severely in terms of buildings, factories, farmland, and public infrastructure, including water and electricity (International Monetary Fund, 2014). Within this background, Gaza's economy is not expected to boomerang to its pre-2014 war level until 2018. (The World Bank, 2017). Nevertheless, private sector-led growth shows some resilience against all challenges. This is due to commitment of ongoing donation from the international community.

### **3.1.1 National Accounts**

In Palestine, Gross Domestic Product (GDP) showed an increase of 4.1 per cent from 2015 to 2016. The GDP was \$13,397 million in 2016 and it increased by \$724 million compared to 2015. The GDP per capita of State of Palestine was \$2,943 in 2016 and it showed a slight increase (\$77) between 2015 and 2016. (Country Economy, 2016). In 2015, data from Palestinian Central Bureau of Statistics (PSBC) showed that service sector made the major contribution to Palestinian GDP followed by wholesale and retail trade, repair of motor vehicles, and motorcycles with total 20 per cent and 18 per cent respectively. Information and communication sector, on the other hand, accounted for 5.7 per cent of the total GDP.

### **3.1.2 Labor Market Statistics**

#### **3.1.2.1 Employment**

According to the survey conducted by Palestinian Central Bureau of Statistics (PCBS) in 2016, employment rates in Palestine showed an increase between 2015 and 2016. There was a slight increase in the number of employed people from 846,200 in 2015 to 861,200 in 2016. Number of the employed individuals in the West Bank grew by 2,400, while the number of employed individuals in Gaza Strip grew by 12,600 employed people.

Employment statistics of women in Palestine revealed that women's participation rate in the formal labor force was just 19 percent which is four times lower than the male participation rate. Women mainly work in the in the informal sector or in low-paid or unpaid jobs concentrated in the agriculture and service sectors in which they remain affected by gender-based discrimination practices and norms. A few number of women are working in non-traditional, high-growth sectors and female entrepreneurs contribute less than men in the formal sector (Global Canada Affairs, 2017).

Based on a recent report by PCBS in 2016, 44 per cent of female youth (aged between 15 and 29), are outside of the labor force and are not engaged in education or training. On the other hand, female youth who are formally employed face occupational segregation.

This situation limits the employment of young women primarily in the public sector (education and health sectors).

#### **2.1.2.2 Labor Force**

According to latest report issued by UNCTAD (2017) the ratio of labor force participation in Palestine was 45 per cent in 2016 and highest unemployment was among women and youth. The dependence on the Israeli market leads to poverty and recession in all aspects. Domestic economy fails to secure jobs for more than one third of the workforce.

Data from Palestinian Central Bureau of Statistics (PCBS) revealed that in 2016, individuals participating in the labor force in Palestine amounted to 1,341,000; 844,600 in the West Bank and 496,400 in Gaza Strip. However, there is still vast participation gap amongst male and female labor force, which was 71.9 per cent for men and 19.3 per cent for women respectively.

#### **3.1.2.3 Unemployment**

Rate of unemployment is among one of the unfavorable indicators in Palestinian economy. In 2016, the Palestinian territories were featured as having one of the highest rates of unemployment in the world, in particular among youth and women. Recent statistics indicate that unemployment rate is 18 per cent in the West Bank, 42 per cent in Gaza and 27 per cent in the Occupied Palestinian Territory; more than twice the regional average (ILO, 2017; World Bank, 2017). Gaza strip suffers from the higher unemployment rate due to many reasons, among them are the incapability of the strip's economy to absorb the number of workers seeking jobs because of its small geographic area, the high population density, and the strip's inability to reach foreign markets due to its closure by the occupation authorities.

In 2016, the rate of unemployment amongst Palestinian women was recorded the highest in the world, 45 per cent, while men's unemployment was nearly half of that (22 per cent). Women accounted for only 15.7 per cent of the employed Palestinians in the formal labor force yet represented 34.5 per cent of the unemployed Palestinians. The situation was worse in Gaza, in which the unemployment among young women was as huge as 85 per

cent (UNCTAD, 2017). This is due to the restrictive measures and barriers imposed under the Israel occupation which makes it unsafe for women to travel to work far away from their local residency (UNCTAD, 2017).

#### **3.1.2.4 National Currency:**

Today, the currency in use in the occupied Palestinian territories is the Israeli new shekel. Also, Jordanian Dinar and the US Dollar are used as well, but the most popular is the New Israeli Shekel which led to Palestine's full dependency on Israel's economy for a long time.

### **3.2 Entrepreneurship Activity in Palestine**

Entrepreneurship is considered a donor-driven sector, in which bilateral, multilateral, and corporate donors provide the highest financial support. However, in the long term, it is most likely that players in the entrepreneurial ecosystem will work toward making this sector operate and develop independently and sustainably. To achieve this goal, efforts have been devoted to build a sustainable entrepreneurship culture among Palestinian youth and institutions; primarily by the establishment of the government-managed Higher Council for Excellence and Innovation. In Palestine, entrepreneurship is perceived as quite a "busy" sector. This is due to the number of enterprises competing in the same industry, in Palestine's small economy. The country, which has been facing many barriers toward economic development, hopes that entrepreneurship activity might help boosting economic and social welfare (Amleh and Qaradeh, 2016; p. 4).

Serving to the aims of boosting economic development, innovation and employment, it is important to build a successful entrepreneurial ecosystem within Palestine. This requires joint contribution and corporation among all key players, namely entrepreneurs, policy makers, and support organizations. In 2016, the Palestinian entrepreneurial ecosystem was considered a growing one compared to the last five years but still in its adolescent phase (Atala, 2016, p. 11). This development resulted from the collective efforts of local and international players who have built a full value chain environment of new business investment. This environment provides entrepreneurs with training programs for incubating start-ups and matching recent graduates to the private sector, to

advance the stages of investment in their companies and to carry them to the next stage of their expansion.

There are seven key players that play a crucial role in building and supporting the Palestinian entrepreneurship ecosystem and local start-up enterprises, particularly in ICT sector.

At the support organizations level, Gaza Sky Geeks, the first startup accelerator in Gaza Strip, offers co-working space and technology education hub for entrepreneurs and their small teams and brings together startup founders, mentors and outsourcers, allowing entrepreneurs to grow their businesses. Initially, Gaza Sky Geeks was founded by Google.org with \$900,000 donation in 2011, and it is a part of Mercy Corps' right now.

Another organization, Palestine's Information and Communications Technology Incubator (PICTI) is an ICT incubator in Palestine, providing sustainable channeling between startups and accelerators and investors. Similarly, The Palestinian Information Technology Association of Companies (PITA) represents more than 150 major ICT companies and has been considered a driving force in advancing the ICT sector's interests and a leading information source about this sector in Palestine.

One more organization, University College of Applied Sciences (UCAS) Technology Incubator is a hardware and technology-focused incubator. UCAS incubator works under the UCAS College and is supported by Oxfam. It provides entrepreneurs with training, seed funding and logistic support, and is currently establishing a center of innovation in Gaza.

At the donor level, many international organizations such as USAID and Gesellschaft für Internationale Zusammenarbeit (GIZ) support this sector.

As an important financial institution, Bank of Palestine is developing products which are designed to fulfill the needs of entrepreneurs in terms of advisory and financial support. In April 2016, Bank of Palestine in collaboration with the International Finance Corporation graduated a cohort of female entrepreneurs who were specialized in business and finance through the trainings given by these organizations. However, banks in



Palestine are very conservative institutions, their practice in this regard depends on the type of the loan and currency. These banks require multiple collaterals to secure a loan, which is considered an arduous demand for young entrepreneurs to fulfill. Because access to micro-financing options is generally disrupted in Palestine, it is difficult for start-ups to generate the small-scale funding that is necessary for a new enterprise to grow and succeed. But to help in building an entrepreneurial sustainable ecosystem, the system must contain an active seed venture capital fund. As once a start-up is considered mature and shows traction, but still unable to stand alone financially and need of more funds for rapid growth, a venture capital fund can help by providing cash in the form of micro-financing (Rabi, 2016).

Media resources and outlets for startups are essential key players in entrepreneurial ecosystems. Media should cover entrepreneurs' business success, failures, and lessons learned. This is important because entrepreneurs have specific and consistent needs, such as funds in the first few years of operations and finding the first clients, that should be addressed. (Amleh and Qaradeh, 2016). There are few media outlets in Palestine and the country is largely dependent on regional-wide resources for announcements, events and updates. Wamda is a major media outlet and a primary regional resource in MENA for announcements related to entrepreneurship. Angelhack, startup grind, startup weekends are major events that are periodically announced (Abushaban, 2016).

Moreover, academia plays a critical role in the innovation eco-system of Palestine. Much of the academic programs at Palestinian universities are geared towards graduating youth that are prepared for and keen to join the market not as professional entrepreneurs. Current programs teach entrepreneurship as a form of SME management. Academic institutions need to consider the unique attributes of the entrepreneurial activities that focus more on the process of defining the business idea and on the opportunity recognition; developing a successful and scalable business model, building the prototype, getting the first customer shipment out and moving up from a prototype to a scalable product tied to the back office operations institutions to increase the likelihood of entrepreneurs to succeed in their entrepreneurial start-up careers (Kassis, 2018).

At the governmental level, the Palestinian government and political regime believe in the positive outcomes of investing in entrepreneurship. Thus, the government has formed a

higher council that comprises officials from most ministries and from governmental and nongovernmental institutions to serve this vision. Nonetheless, entrepreneurs still don't touch any governmental facilitations in the requests services. It is still very hard and expensive to register a company and to obtain licenses or to issue tax deduction certificates and there is inadequate legal protection. Entrepreneurs faces stubborn bureaucracy and an exorbitant costs as any other wealthy experienced businessman who applies for the same (Husseini, 2016).

All in all, Palestine's entrepreneurship ecosystem is currently in its adolescent phase. The community is still small; thus, knowledge sharing is relatively easy and accessible, and resources are stronger than ever. That said, Palestinian entrepreneurs need more exposure to the vibrant ecosystems in regional hubs such as in Dubai and Amman, and even more exposure to mentorship and advice from global experts.

### **3.3 ICT Sector in Palestine**

The information and communication technology (ICT) sector in Palestine is growing rapidly. The sector has promising potential to make strong contribution to economic development and creation of job opportunities, especially for countries such as Palestine which has a small economy and a young, well-educated labor pool. PCBS data showed that in 2015, ICT sector accounted for 5.7 per cent of the total GDP compared to 0.8 per cent in 2008 and is still growing with an annual increase of 10 per cent. ICT sector has been also creating job opportunities in other sectors, since the Palestinian ICT sector employs over 8,000 individuals who are the most productive workers in the economy working in 600 companies. This number indicates that employees in the ICT sector, represents 3 per cent of the total workforce (PCBS, 2015). PCBS data also showed that 20.9 per cent of the young population (aged between 15 to 29) have tried to set up special projects in the context of ICT: 14.9 per cent in the West Bank compared with 30.6 per cent in Gaza Strip, with clear differences between the sexes as the percentage of male entrepreneurs was 29.6 per cent while it was 11.9 per cent for females.

The primary factors behind the significant growth of young workforce in the ICT sector can be listed as follows: Firstly, education is highly valued in the Palestinian society; Palestinians are considered among the most literate and educated people in Middle East

and North Africa (MENA). Tech savvy students graduate from 13 universities with different ICT skills on programming languages, operating systems, and databases. For instance, in 2011, 5 per cent of the female graduates who were holding bachelor's degrees or diplomas studied computing as compared to 8.4 per cent of the male graduates (PCBS, 2011). It is estimated that total enrollment in ICT departments is over 8,000 students with 2,500 students graduating annually. Secondly, the inward investment by international companies such as Cisco, Intel and Volvo have been increasing throughout the years attracting young workforce in particular. Palestinian firms offer quality services at lower prices compared to some rivals in China and India. Thirdly, establishment of the Palestinian Information Communications Technology Association (PITA), in December 2010, by the US Secretary of State helped enhancing the capacity of ICT as a private sector, in addition to facilitating partnerships between Palestinian companies and US multinational companies, especially those operating in the West Bank, Gaza, Israel, Jordan and the rest of the Middle East. PITA has assumed a major role in the foundation of the Palestine Information and Communications Technology Incubator (PICTI). This incubator is one of the main hubs providing support to the entrepreneurial initiatives related to ICT and the development of domestic business environment.

Based on a study conducted by Solutions for Development Consulting co, 2013 showed that micro, small and medium sized enterprises (MSMEs) constitute 96 per cent of the Palestinian private sector. Among them, there are approximately 250 ICT firms linked to other non-telecommunications and IT-related subsectors, of which approximately 143 are represented by PITA. These ICT firms account for 0.5 per cent of the total economic establishment in the private sector and majority of them are small or medium in size with an average of 11-25 employees. SMEs and start-ups particularly face challenges in accessing early stage funding in the ICT sector, similar to the firms operating in other sectors, which creates a major obstacle to do business in this sector. SMEs and startups in the ICT sector have the least access to funding and finance.

For Gaza strip, ICT is considered essential for economic advancement and overcoming the high unemployment rate among young graduates. When it comes to software or applications developed by tech companies, there are no restrictions or barriers for exporting these products. As such, this sector is capable of overcoming all the restrictions on movement of goods from Gaza as long as there is unrestricted internet connectivity.

Additionally, ICT outsourcing sector does not require importing of complex machines and technologies unlike some other sectors.

However, there are also multiple obstacles that limit the potential of ICT sector to contribute fully to economic development of Gaza and some other territories of Palestine. Firstly, the Palestinian territories has limited control over its telecommunication infrastructure in the West Bank and Gaza. This is due to the constraints that Israeli authority imposes to access the electro-magnetic spectrum. For instance, Palestinian mobile operators are only limited with 2G technologies. Palestinian operators incur \$80 to \$100 million estimated losses annually due to the lack of 3G technologies. Additionally, it takes up to 30 days to receive approval from the Israeli Ministry of Communication to import ICT products which are listed as dual items. According to Israeli claims, “dual-use items” are equipments that can be used for two purposes; military purposes in addition to civilian ones, such as equipment with a communications function or equipment used for communication network infrastructure. For Gaza strip, situation is even worse as the fiber cable networks which connect Gaza to other parts of the world are located in Israel (Arafah et al., 2015).

## **CHAPTER 4. FEMALE ENTREPRENEURSHIP IN PALESTINE**

### **4.1 Establishments Headed By Women**

Small enterprises are considered the backbone of the economy in the West Bank and Gaza Strip due to the political and economic conditions in Palestine (Al-Shalabi, 1999). Studies have shown that despite all the challenges, 65 per cent of Palestinian women are willing to launch a business. This tendency increases for individuals with particular demographic characteristics – divorcees, as well as those with low income, who are more likely to start businesses. Yet in general, Palestinian women are more willing to start a business within sectors of the economy similar to their traditional roles (Qazzaz and Mrar, 2005). Majority of the women reported to start and run their own business to attain better living conditions. Based on the study conducted by Bethlehem Chamber of Commerce and Industry (2014), the number of establishments which were run and operated by women increased from 6000 in 2011 to 7000 in 2014. The retail trade sector was the main concentration for those establishments (36.2 per cent), followed by the education sector (18.5 per cent). While the number of establishments in ICT sector is still small, participation of women is growing and promising in this specific sector (PalTrade, 2011). According to a study of PalTrade (2011), the most successful services companies owned by women are ICT firms. However, among all registered women-owned businesses in 2007, only 1 per cent was in ICT as compared to 41 per cent in trade.

## 4.2 Female Entrepreneurs' Challenges In Palestine

Globally, female entrepreneurship is important for potential job creation and building economic development. However, women face many barriers at multiple levels while they are engaging in the entrepreneurial process.

To date, Global Entrepreneurship Monitor (GEM) reports have consistently showed that women are much less likely than men to be involved in entrepreneurial process. Furthermore, many studies have demonstrated that females are less likely than males to be engaged in entrepreneurship education (e.g. Colyvas, Snellman, Bercovitz and Feldman, 2012; Murray and Graham, 2007). Accessing to finance and capital is reported as the main challenge for women all over the world. Studies have showed that female entrepreneurs have a lower rate than male entrepreneurs in obtaining financial capital as they launch their business (e.g., Coleman, 2000; Coleman and Robb, 2012; Industry Canada, 2004).

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

In Palestine, the challenges faced by female entrepreneurs do not differ from what others face worldwide. Some of these challenges are related to entrepreneurial/business problems, and others to social and personal problems. The current unstable political and economic environment is one of the main obstacles facing Palestinian entrepreneurs in general and female entrepreneurs in particular. Restriction on movement of people by Israeli occupation has restrained many Palestinian entrepreneurs from travelling and attending events and trainings related to entrepreneurship not only abroad but also in the locations between West Bank and Gaza. This situation influences female entrepreneurs more as it is much more difficult for women to travel. Moreover, the Israeli occupation has restricted the establishment of many agricultural and industrial projects by refusing

to grant licenses to investors to establish productive businesses. Licenses were granted only to those businesses that do not pose a threat to Israeli producers or competitors (Nasser, 1999).

In starting a business, raising capital and obtaining loans, finding mentors and finding business partners are most important challenges facing female entrepreneurs not only in Palestine but in all over the world. For example, despite the increase in the number of financial services for Micro Small and Medium Enterprises (MSMEs), it is more complicated for women than men to get the necessary guarantees for accessing funding or loans. A high level of guarantees is requested by many commercial banks and funding institutions in order to make the loan. Unfortunately, guarantees such as immovable assets are not available to most women in Palestine (Qazzaz et al., 2005). Another challenge is that it is usually the husband and other male members of the family who apply for the small loans specialized for women under the names of their wives. Thus, women are not the direct beneficiaries of the loans.

With regards to the social challenges, many female entrepreneurs suffer from discrimination and restrictions related to the social gender roles. In Palestine, women still face a traditional societal perspective when it comes to work or starting a new business, particularly in fields dominated by male, such as in construction. A survey conducted by Palestine Economic Policy Research Institute (MAS) 2014 showed that almost 67 per cent of the female respondents expressed that the main reason behind the low rates of female entrepreneurship is the cultural restraints in Palestine. A recent research has showed that cultural constraints are the most restrictive factor for female entrepreneurs. Around 28 per cent of the women business owners stated that gaining credibility and trust from others were an important issue when it comes to starting up their enterprise (Althalathini, 2015). Moreover, in the labor force, women are less likely to get promoted to higher positions and positions of economic decision making. In general, women are concentrated in sectors with lower wages and in secretarial jobs and administrative support positions (Taraki, 1997; Hamami, 1998). Particularly in rural areas and villages, the common mindset regarding the role of women is that women should focus on bringing up kids and doing household work. Additionally, compared to men, women generally lack strong networks and connections necessary to succeed in any kind of business.

Considering the business and social challenges described in the previous sections, mentorship is an important support mechanism for women who start and run a business for the first time. According to a recent study regarding the obstacles and opportunities faced by female entrepreneurs in Gaza Strip (Althalathini, 2015), there are lack of professional mentors who can help female entrepreneurs in this region at the early stages of their business and to solve certain problems at the later stages. Moreover, mentors may help female entrepreneurs acquire some skills needed to run daily administrative tasks (Althalathini, 2015).



## CHAPTER 5. RESEARCH METHODOLOGY

### 5.1 Method of The Study

In this study, the qualitative method was applied to (a) shed light on the characteristics of female entrepreneurs in Palestine, particularly in ICT sector, (b) examine Palestinian female entrepreneurs' contributions to the economic growth of the country, and (c) scrutinize the challenges and opportunities faced by female entrepreneurs in Palestine at individual entrepreneur and at the macro environmental level. Qualitative research is conducted to understanding some aspect of social life, and it involves words, rather than numbers, in data analysis. Qualitative research is used to draw an understanding of underlying experiences, opinions, and motivations of individuals or groups. It provides insight into a specific problem or helps to develop ideas or hypotheses for potential quantitative research. Qualitative research is especially effective in obtaining culturally specific information about the values, opinions, behaviors, and social contexts of a particular population. Qualitative data collection methods vary using unstructured or semi-structured techniques. There are three common qualitative methods: participant observation, in-depth interviews, and focus groups. Each method is utilized to obtain a specific type of data (Mack et al., 2011).

Participant observation is the best to use for collecting data on naturally occurring behaviors in their usual contexts while in-depth interviews are optimal for collecting data on individuals' personal histories, perspectives, and experiences, particularly when sensitive topics are being explored. Focus groups are effective to generate a broad overview of an issue or issues concerning a particular group (Mack et al., 2011).

Interviewing may be defined simply as a conversation with a purpose. Specifically, the purpose of interviews is to gather information (Berg, 2004: 75). Interview method tends to be a flexible method and provides rich and detailed answers to the questions. With in-depth interviews in particular, the interviewer is able to gather complex, in-depth data which may not be easily obtained through questionnaires. In this dissertation, in-depth interviewing technique was applied to collect data. Intensive individual interviews were conducted with a small number of respondents to explore their perspectives and experience regarding the dissertation topic. An online sound recording software was used together with the notes taken in the course of interview process. All records were transformed into written format and subsequently, a content analysis was applied.

## **5.2 Data Collection Process**

Data were collected through semi-structured interviewing method and all interviews were held by the researcher. The main reason behind using semi structured interview was that it allowed the researcher to write the questions before conducting the research and use the same standardized format in all the interviews (Bryman and Bell, 2011). Semi-structured interviews may involve open-ended and closed-end questions and based on the flow of interviews, the number and order of questions may be changed (Berg, 2004: 80-81). In this dissertation, although the initial aim was to ask questions in order, some participants requested to answer them in an unordered way which causes them to omit some questions. Although there were standard questions to ask in each interview, additional questions were asked to those participants who were willing to share their specific knowledge and experience on the topics of interest.

Participants were informed about the purpose and content of the study before the interview and their questions were answered. They were asked four to eight open-ended questions in total (see Appendix 1 and 2). Interviews lasted for 30 to 60 minutes depending on the interest and time availability of the interviewees. As stated before, interviews were recorded with the consent of the interviews to be able to transcribe all answers correctly after the interviewing process.

### **5.3 Methodology**

In this study, combination of two methods were applied to analyze the qualitative data from interviews. These are qualitative content analysis and interpretivism method. Interpretive approach rests on the assumption that our knowledge of reality, including the domain of human action, is a social construction by human actors and that this applies equally to researchers (Walsham, 1993). In this dissertation, to interpret the results of in-depth interviews, answers and comments received from the interviewees were compared and analyzed. In other words, similarities and differences in the participants' answers were scrutinized. Additionally, to quantify the data obtained from interviews, content analysis was applied. Content analysis is "a research method for the subjective interpretation of the content of text data through the systematic classification process of coding and identifying themes or patterns" (Hsieh and Shannon, 2005, p.1278). It helps the researchers reveal world wide differences in communication content, identify the intentions (Berelson, 1952) and to discover patterns within the data rather than broad research results. Qualitative content analysis focuses on smaller amounts of data and delivers in-depth research results (Mayring 2000).

### **5.4 Limitations**

Limitations of applying interviews as a qualitative research method can be summarized as follows: The main limitation of interviews relates to ethical considerations. When it comes to dealing with humans as participants, ethical issues should be followed strictly at all stages of the interview process. Interviews can be considered as an interference into participants' private lives in terms of the time allotted and sensitivity of the questions asked. Thus, a high standard of ethical considerations should be maintained (Cohen *et al*, 2007).

Another limitation is that interviews have been criticized (Robson, 2002: 94) as a time-consuming method in terms of both data collection and analysis. They need to be transcribed, coded, analyzed and possibly translated as it is the case in the present dissertation. It is worth to mention that it took more than 2 months in this dissertation to conduct, transcribe, code and analyze 8 interviews. Another limitation proposed by Alshenqeeti (2014) is that interviewees will only provide the interviewer with what they

are prepared to reveal in regard to their perceptions of events and opinions. However, these perceptions might be subjective and thus change over time. Such responses, thus, might be perceived as distant from 'reality'<sup>4</sup>.

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<sup>4</sup> Even with reserving the epistemological question of whether or not there is an ultimate 'reality'.

## CHAPTER 6. RESULTS

In this chapter, participants' responses to the interviews are analyzed and the findings are discussed. As highlighted before, this study employs a combination of methods for data analysis –interpretative method and qualitative content analysis. Interpretative technique was used to infer meanings from the detailed responses provided by the interviewees while qualitative content analysis involved the subjective interpretation of the text data through organized classification process of coding and detecting themes or patterns. Responses to the same question were examined one at a time in all the interviews to draw a meaningful result in relation to that particular question.

In the sample, four of the participants were female entrepreneurs who are running startups in ICT industry in Gaza strip and four participants were representatives from organizations that support entrepreneurship activity in Gaza strip. Eight open-ended questions were asked to female entrepreneurs (See Appendix 1) while four questions were asked to representatives of supporting organizations.

Before starting the interview, female entrepreneurs were asked to introduce themselves and give brief information about their firms. The main purpose behind this introduction is to identify the main characteristics of female entrepreneurs. Three of female entrepreneurs are less than 25 years old, single and fresh graduates with no previous experience in building startups. Other female entrepreneur is above 30, married with no previous experience in building startups. Four of them have been running their start-ups for one and a half year.

With regard to firms' characteristics, four of the running businesses by female entrepreneurs are in the early stage of startup cycle, namely acceleration phase. Total

number employees working in each of these start-ups varies between 5 to 7 employees earning low levels of salaries. Those startups operating in tech industry are incubated and accelerated by business accelerators. Although they are operating in Gaza strip, their target market is the regional market in MENA, in particular in Gulf countries. This is because MENA market has more economic and political stability and people are more aware of online purchasing and ecommerce unlike the local market in Gaza. Regarding profitability and growth, unfortunately, none of these businesses was able to grow into the scaling phase as the local and regional investors still consider Gaza strip as an unstable spot to invest in or run a business's operation.

In the interviews, the purpose of the first question was to understand the main reasons behind female entrepreneurs' decision to start their own startup. Participant answers reveal that "to be self-employed" is the primary motivation for entrepreneurship. Interviewees mentioned that unstable economic situation and high rate of unemployment, which were the highest in the world especially among recent graduates, led some of female entrepreneurs to start their own business. They stated that by running their own business, they attained financial success. Identification of a need in the market or recognizing a local or regional business opportunity was the second motivation for women's entrepreneurship mentioned by the participants. Interviewees mentioned that they were able to identify a market need as a result of their personal needs, observation or previous experience in the sector.

As one of the female entrepreneurs who is running a mobile app startup, which provides Arab mothers in MENA region with easy, discreet, and affordable access to Arabic-language professional counseling stated:

"I was frankly amazed about the vast number of English contents in motherhood and children care. Once I got back to Gaza strip, I started to share my experience as a mother with other mums via social media platforms. Too many questions I received from mums asking for consultation and advices. But, I observed that those mums need a professional support in this area. Two other entrepreneurs supported the previous views by stating "My previous experience in one of local tech event was related to entrepreneurship where I worked in startup environments. This made

me realize that there is a market gap in which entrepreneurs from MENA face lack of qualified mentors from the MENA"<sup>5</sup>.

Similar comments were further made by another interviewee entrepreneur in fitness and help application as stated below:

"I have interest in health topics and maintain healthy life style. I was looking for some fitness mobile applications in Arabic language. Unfortunately, all I found was in English language. This encouraged me to make a market analysis about fitness and health in Middle East and North Africa (MENA) region. Thus, I found a potential market for weight management in the region".

Also, results show that beating the negative stereotypes such as the belief that females cannot run successful and profitable business was the third reason behind female entrepreneurs' decision to establish their own firms.

In the second question of the interview, female entrepreneurs were asked if they are the sole founder of their company or they have a co-founder. Answers revealed that female entrepreneurs prefer to work with a co-founder who has complementary skills needed to run their business. Moreover, they emphasize that all founders should share the same goal and passion toward the start up. Eagerness to learn and keeping oneself updated regarding the changes in the market and technological trends were mentioned as common traits that the founders should have.

The third question was asked to learn how female entrepreneurs initiated and grew their business. Entrepreneurs in the sample stated that they had applied for tech competition events which is organized by business accelerators in the Gaza strip. After they won these competitions, business accelerators offered them an incubation and a financial grant as well as mentorship sessions to establish their startup. However, they stated that the amount of grant was not sufficient to cover all the operational costs at the early stage of

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<sup>5</sup> This was stated by one of the female entrepreneurs who is running a web application startup, which is an Arabic-Language online platform that provides startups and SMEs in the MENA region with a full spectrum of business advisory solutions via a global network of experienced freelance consultants.

their startup. Thus, some of the entrepreneurs had to cover the operation costs by personal funding.

Also, the female entrepreneurs stated that they failed to borrow from the banks to finance their startups when they requested for loans and financial aid. This is because of complex requirements such as high interest rates and tech startups being perceived as risky business by banks.

In the fourth question of the interviews, female entrepreneurs were requested to express in depth the main challenges they face once they started up their business and in the growing phase. They answered this question based on three aspects; social, financial and political challenges. In the social regard, four of them stated although there is a noticeable increase in the number of startups in the last six years, the community is still not aware that entrepreneurial activity is a life-long career. Full time jobs, in an organization particularly in education sector, are seen as more prestigious, convenient and permanent job opportunities for women since running a startup would take too much time and effort. Furthermore, one entrepreneur stated that online buying and selling, such as ecommerce business, is not still widely used in the local market. It was challenging for all tech startups to convince the users to try these platforms to buy products. Previous arguments can be exemplified with the quotations below derived from the interview records which was started by one of the entrepreneurs:

"I did not receive any encouragement from family or society, instead they preferred that I can get hired by one big company or organization".

Regarding the financial aspect, entrepreneurs emphasized that amount of grants provided by business incubators was not sufficient to cover all operational and personal costs. Thus, some of the entrepreneurs had to work part time to cover the additional operational costs - since they had limited earnings in the startup phase of their business. Moreover, participants highlighted that the velocity of how startups are able to connect with customers and audiences in the region and internationally are notable. International or regional investors see Gaza strip still as an unstable environment for business. There is lack of local investors in Gaza strip and even if there is, an investor does not choose to



invest in a new startup as he/she perceives it as risky business. Interviewees exemplified this situation as:

"Most investors I met appreciated my startup but being in Gaza strip is a barrier to receive any investment".

"We had difficulties to afford personal expenses and transportation expenses, especially because both of us are recent graduates".

From a political aspect, answers revealed that living under blockade, where there is restriction on goods and people, has a negative impact on entrepreneurs' growing their start up. Entrepreneurs missed many opportunities to attend international and regional events and to connect with potential investors and international experts in field of digital entrepreneurship. One of the female entrepreneurs stated:

"We as entrepreneurs are not able to travel or meet investors and customers abroad. Myself, I missed many opportunities in attending international events to meet investors and mentors<sup>6</sup>".

Another female entrepreneur stated:

"Also, getting traveling permissions take time. We missed many acceleration events in the region to attend. This was a good opportunity to meet investors and grow our startup to next phase."

To further reiterate the comments above, frequencies of the responses on certain questions are calculated. Results from the interviews with both female entrepreneurs and representatives of supporting organizations are presented. However, answers of the female entrepreneurs and supportive organizations were also examined separately to see whether or not any thematic differences exist. The first question in this category was

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<sup>6</sup> This was stated by one of the female entrepreneurs who is running a mobile application startup, which is an Arabic-Language health and fitness platform. it helps users to maintain healthy lifestyle. Also, it provides users with daily health advices regarding to meals, diet tips and health articles.

asking what characteristics female entrepreneurs should have to be successful particularly in ICT industry. Table 6.1 demonstrates the frequencies of the responses for this question:

**Table 6.1 Characteristics of Female Entrepreneurs in ICT Sector**

Trait	1	2	3	4	5	6	7	8	Frequency
Ongoing learning (technical+ business)		x	X	x	x	X	x	x	7
Tolerance for risk and failure	x			x		X	x	x	5
Being determined		x	X	x		X			4
Having high Communication skills	x	x	X		x				4
Having self confidence		x	x					x	3
Having leadership skills					x		x	x	3
Being a decision maker			x		x				2
Being creative					x	X			2
Being patient					x		x		2
Being mentally and emotionally mature								x	1
Having an entrepreneurial background	x								1

Based on the answers above, it is found that ongoing learning and keeping oneself updated about all technical and business trends are quite important to be successful in ICT sector. Tolerance for risk and accepting high risk were other key characteristics emphasized by participants. High communication skills are also a highly required trait for entrepreneurs to connect with investors, clients, and employees. Being determined was stated as a key characteristic that female entrepreneurs should have as females face more challenges and failures than males do in the ICT sectors.

No significant difference was observed in the answers of two groups, namely female entrepreneurs and supportive organizations. Both groups emphasized ongoing learning in technical and business fields as the most required by female entrepreneurs.

**Table 6.2 Do females and males entrepreneurs face the same challenges**

Challenge	1	2	3	4	5	6	7	8	Frequency
Different	x	x	x	X	x	x		X	8
Same							x		1

Participants were also asked whether females and male entrepreneurs face the same challenges while establishing and running their business in the ICT sector. Majority of the participants answered that challenges are different (Table 6.2). Participants expressed that unlike male entrepreneurs, females face social challenges, since society still doesn't value the idea that women are able to run successful businesses. Moreover, females were considered to have high responsibilities in the family life - in particular, if they are married. Thus, it is challenging for females to stay focused in the entrepreneurial process as starting up a business needs time, updated skills, and ongoing learning. This makes females sometimes quit at early stages of their startups since they are not able to establish a balance between their personal life and career life. Moreover, economic potential of female entrepreneurs is limited as they suffer from lack of access to finance.

Both female entrepreneurs and representatives of supportive organizations agreed that there is a difference between the challenges faced by female entrepreneurs and male entrepreneurs. They also emphasized that social obstacles are the main challenges for women when they decided to start and run their business.

A representative from a supporting organization highlighted

"Society still perceives that females are incapable in terms of skills to run a business".

Two female entrepreneurs stated:

"Males dominate the community and have power. We still have this stereotype that women are not able to run a successful business by their own. So, people do not

have trust to establish business connection with females. For example, what I found was that it was not easy for me as a female to go and make business deals with traders "

"Most females don't have the freedom to take their own decisions by themselves without consulting their brother, father or husband".

Subsequent questions were asked to identify if there are specific challenges of being an entrepreneur in ICT sector, and to highlight if there are opportunities specific to women or men in ICT sector. A significant number of participants stated that being an entrepreneur in ICT sector needs much time and effort as the entrepreneurs need to stay updated regarding the latest trends and skills in ICT industry. Moreover, some participants added that many families do not allow their daughters to travel to attend events and workshops for some safety concerns although these workshops are important for entrepreneurs for business development and personal development. One of the representatives expressed:

"It is challenging to keep up with ICT trends in the sector that is changing rapidly. Add to ICT trends, business and technical skills are important which female entrepreneurs find challenging to keep up with these skills as well due to less time they have".

A common challenge faced by both female and male entrepreneurs in ICT sector was related to attraction of potential investors. Participants mentioned that investors still see Gaza strip as an unstable environment for business. Thus, many startups are unable to grow due to lack of investment. Two of the female entrepreneurs illustrated this situation as:

"Most investors I met appreciated my startup but being in Gaza strip is a barrier to receive any investment.". "It is a complicated process to get loans from local banks as long as the startup is not officially registered as a company. Moreover, local banks consider startup as risky business".

Regarding the opportunities, participants stated that being a borderless sector makes ICT as one of the promising sectors in Gaza strip in face of the current blockade and siege. Moreover, establishing a startup in ICT industry is less costly than establishing enterprises in other sectors. Access to online information to build capacity is possible

both for female and male entrepreneurs. In ICT sector, entrepreneurs may connect with their clients or customers remotely without the necessity to travel abroad. Moreover, in this industry, there is equal opportunity for female and male entrepreneurs as the success mainly depends on skills rather than gender-specific issues. According to a female entrepreneur:

**Table 6.3 Influence on Female Entrepreneurs**

<b>Influence on female entrepreneurs</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>Frequency</b>
sharing constructive feedback	X		X	x	X	x		x	6
networking benefits		X	X				x		3

"ICT is a flexible industry, females can run their business at any geographical location. For example, from her home. I think females who have technical skills and business mind are able to have their business as income recourse "

To identify what kind of influence and contribution female entrepreneurs can have on other female entrepreneurs, participants were asked the following question "How do you think female entrepreneurs can affect other female entrepreneurs? How do they contribute to the economy and the society?". Majority of the participants emphasized that female entrepreneurs can affect one another positively, especially when they are operating in the same field of business. Interviewees mentioned that sharing constructive feedback about the strengths and weaknesses of one another is crucial for female entrepreneurs' success (Table 6.3).

Moreover, respondents mentioned that female entrepreneurs can support other entrepreneurs through helping them form networks with investors or mentors from their own circles. Learning from other female entrepreneurs helps to upgrade some skills.

In this question, answers of the female entrepreneurs and supportive organizations' representatives differ such that supportive organizations' representative highlighted that females entrepreneurs can influence each other by sharing constructive feedback while female entrepreneurs thought that they can benefit from by means of sharing each other's network, particularly in early stage of startup cycle.

**Table 6.4 Social Influence of Female Entrepreneurs**

social influence	1	2	3	4	5	6	7	8	Frequency
breaking stereotypes	X		x	x		X	x	x	6
role model		x	X		x	X	x		5

Regarding female entrepreneurs' social influence, a high percentage of participants (75 per cent) stated that when females get to entrepreneurship and become successful as entrepreneurs, typical stereotypes about women may change in the society and women's role may be recognized and appreciated more. Breaking stereotypes about female entrepreneurship can inspire other females through success stories in the field of entrepreneurship and lessons on what kind of challenges and opportunities they may face. Female entrepreneurs may act as role models for other females and support their entrepreneurial process (Table 6.4).

Previous arguments can be supported by the following quotations from the interviewees, one expressed by a female entrepreneur and the other by a supporting organization representative:

“Unfortunately, when I started up my business, there was no female role model I can learn from their stories. Instead, I found only a male role model. We need female role models who share their experience and kind of challenges they faced

with other females. The most important thing here is to prove that this field is not male dominated”.

“Socially, when females get to entrepreneurship and be successful as entrepreneurs, the typical stereotype about women will change and entrepreneurship of women will be accepted and recognized more”.

In the economic aspect, a high percentage of participants (75 per cent) answered that female entrepreneurs can contribute to economic development by creating job opportunities. However, this requires time and effort in the long term since the majority of existing businesses are currently considered to be at startup phase with a limited number of employees. They stated that they give the priority to recruit skilled females rather than males. This would support women's economic empowerment. Moreover, 50 per cent of participants stated that decreasing unemployment, particularly among females, is one of the positive outcomes of female entrepreneurship (Table 6.5).

**Table 6.5 Economic Influence of Female Entrepreneurs**

<b>Economic influence</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>Frequency</b>
Job creation	x	X		x	x		x	x	6
Decreasing unemployment					x	x	x	x	4

Answers from the two interviewee groups (i.e., female entrepreneurs and representatives of supportive organizations) didn't show huge difference in responses. Both gave emphasize on job creation as the main economic influence of female entrepreneurs to the society.

## **CHAPTER 7. DISCUSSION AND RECOMMENDATIONS**

### **7.1 DISCUSSION**

In this section, results of this dissertation will be discussed by specifically focusing on the characteristics of Palestinian female entrepreneurs in ICT industry in Gaza strip, their contribution to the Palestinian economy, challenges and opportunities faced by female entrepreneurs in ICT sector, and the ways they grow their business in Gaza strip and affect others.

Results reveal that main motivation of women who are likely to engage in entrepreneurship activity in Gaza strip is self-employment opportunities. The lack of job opportunities for female, and the high rate of unemployment particularly among female graduates in Gaza lead some of the female job seekers to establish their own businesses. Entrepreneurial activity is also found suitable by female entrepreneurs who have family obligations. By being an entrepreneur, they can decide their own work hours, work from almost anywhere and pursue their passion to be successful in business sphere. Innovation in solving some social problems, identification of a need in the market, and recognizing a local or regional business opportunity can be listed as the other motives behind women's entrepreneurship.

Ongoing learning in the technical and business field is a key characteristic that any Palestinian female entrepreneur needs to have. Building a technology-based startup requires decent knowledge of technical topics, especially if entrepreneurs' expertise and educational background are not related to the technical fields. Technical skills would help the entrepreneurs to lead a technical team in their startups effectively and assign and



Hence, many female entrepreneurs fail to balance between their professional life and personal life in ICT industry. Moreover, many families do not allow their daughters to travel to attend events and workshops related to ICT due to some social concerns. However, attending these workshops are really important for entrepreneurs as they support not only business development but also personal development.

There are also some common obstacles which are experienced by both female and male entrepreneurs. For instance, it is so challenging to get an investment to grow your start-up in Gaza strip. Gaza has been suffering from political and economic crisis and undeveloped infrastructure (power outage, poor internet services) for some time, which creates an unstable environment for investment. Therefore, many regional investors still hesitate to take a risk and invest their money in startups in Gaza although some of these start-ups may be profitable. Moreover, entrepreneurs are not able to travel to meet investors and customers abroad. Hence, many of them miss the opportunity to meet and convince investors to invest in their business. Another important obstacle is that, there is no one PayPal company in Palestine which supports online payment transactions worldwide. This causes inability to accept online payments provided by tech services. Lack of Arabic speaking mentors who have expertise in marketing and technical fields particularly in ICT and who can support entrepreneurs in the startup phase is another obstacle for both male and female entrepreneurs in Palestine. This is also highlighted in a recent study by Althalathini (2015) which examines the obstacles and opportunities faced by female entrepreneurs in Gaza Strip. It showed that there are lack of professional mentors who can help female entrepreneurs in this region at the early stages of their business and to solve certain problems at the later stages.

On the other hand, the results show that there are immense opportunities for entrepreneurs, including female entrepreneurs, in ICT sector. There is a possibility for females to work from home. This helps to balance between work and family responsibilities for a certain period of time. Compared with other industries, establishing a startup in ICT industry is less costly. Females who have technical skills particularly in ICT are able to earn income through their ventures. The borderless nature of ICT sector gives an advantage to female entrepreneurs to run home based business and connect with clients and customers in any geographical area without any restriction. Moreover, this industry provides an equal opportunity to both genders. Being high tech savvy is crucial

to succeed in this industry. To build a female's entrepreneurial capacity, information is available online. Hence, this helps females to remain updated about latest trends in the industry as the travel outside home is unsafe or restricted.

Similarly, ICT industry provides opportunities for both female and male entrepreneurs in Gaza. ICT startups have the potential to become a global sector compared to other sectors. Entrepreneurs who build successful tech startups are able to attract wider investors from the region. Despite Gaza's tech startup ecosystem being fairly new, it is promising – encouraged by the availability of incubators and accelerators that drive entrepreneurship activities.

Female entrepreneurs can support each other in Gaza, as it is anywhere in the world. Sharing constructive feedback about others' strength and weakness can help female entrepreneurs succeed in their businesses. Moreover, strategic network activities are important to grow an entrepreneurial venture. Female entrepreneurs can support other female entrepreneurs through helping them form networks with investors or mentors from their own circles.

Female entrepreneurs can play a positive role in societal development by influencing other females. They can contribute to change the typical prejudices about females' capabilities in running successful businesses. Developing successful businesses led by female entrepreneurs may create a unique opportunity to influence the future of many other females. Potential female entrepreneurs maybe inspired by about the stories of successful female entrepreneurs and challenges they faced as they build their startups. Unfortunately, female entrepreneurs hardly find female role models and mentors in Gaza. Developing a business is a challenging effort during which female entrepreneurs need to get the right guidance from the right advisor. Female entrepreneurs need female role models whose efforts are restricted by similar environmental circumstances and who are willing to share their experience and challenges they face.

Businesses established by women are also likely to create a female-friendly business environment. Employers, particularly female ones, may prioritize females in their recruitment process and provide structural benefits to female employees. These efforts can influence females positively both socially and economically.

## 7.2 RECOMMENDATIONS

This section includes recommendations to engage more females in entrepreneurship in Gaza Strip and provides some suggestions for future research.

The main finding of this dissertation is that female entrepreneurs face specific social problems in setting up a business, which are significantly different from those faced by male entrepreneurs. It is mainly due to the inherent values and traditions that favor men and long-lasting view that women are unable to run any successful business and thus best suited to housework and raising kids. Therefore, as a policy implication, it is important to combat with the negative stereotypes about female entrepreneurs and business owners at the societal level. One specific strategy to achieve this purpose is to launch awareness raising campaigns that highlight the important role that female entrepreneurs play for the Palestinian society and economy. New media platforms should be used particularly to promote positive images or success stories of women in the various sectors including ICT.

To build a successful start-up in ICT sector, female entrepreneurs should equip with certain skills. Also, they should be up to date with rapid changes and trends in the ICT industry both locally and globally. Hence, it is recommended that universities in Gaza should facilitate women's transition from education to entrepreneurship activity by equipping students with soft skills, technical skills and competences, thus preparing young people for 1 challenges of business ownership.

Another recommendation to increase the number of female entrepreneurs in the ICT sector is that specific seed and venture capital programmes need to be developed for women entrepreneurs in Gaza strip. Moreover, there should be collaboration among key players of entrepreneurial ecosystem, such as universities, businesses, incubators, and accelerators. This effort will help to identify opportunities for female entrepreneurs and ensure proper integration of women in the entrepreneurial ecosystem especially in the ICT sector. Additionally, entrepreneurship-related organizations need to be more active and tailor their activities or projects to specifically target women.

Finally, entrepreneurship needs to be a part of curriculum even at secondary or high schools to introduce students with the entrepreneurship zeal from an early stage of their life. In this way, the concept would be created and ingrained as part of their culture, and socially accepted and recognized.

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## APPENDIX 1

### Interview with Entrepreneur:

Company Profile	Entrepreneur Profile
Foundation Year:	Age:
Number of employees:	Marital Status:
Is it suitable for the market?	No of children:
Company Revenue:	Educational background
Company name:	Previous work experience

1. What did you use to do/ work before this business?
2. What was the motivation behind starting this business or start up?
  - Do you think you are driven to be Entrepreneur or you saw a market need you may fill, self-employment
3. Are you the founder of this business or do have another founder?
  - Co- founder it is all about the trust and complementary skills
4. What are the e obstacles that you face once you started your business?
  - Socially:
  - Political
  - Financial
  - / if you are growing stage (financial, mentorship training)

5. Do you think these challenges are only faced by women or by men as well specific as entrepreneur working ICT? What are these challenges? What are the opportunities for them as well?
6. What are characteristic should female entrepreneurs have to be successful in ICT industry in specific?
7. How being entrepreneurship influence you on economic, social and personal levels?
8. How did you get your financial support and sociology support?
9. How can female entrepreneurs effect other females?

## APPENDIX 2

### **Supporting Organization Interview:**

1. Can you please provide me with a brief about your organization and what type of services you offer for female entrepreneurs to support them?
2. What kind of support your organization provide to female entrepreneurs?
3. Do you think these challenges are only faced by women or by men as well specific as entrepreneur working ICT? What are these challenges? What are the opportunities for them as well?
4. What are characteristic should female entrepreneurs have to be successful in ICT industry in specific?
5. Recommendation toward improving this industry?