

BWF: Women's Path to Economic Opportunities

Courtesy of
Business
Women Forum

Palestinian women are shouldering a double burden as a result of living in a patriarchal society, which for decades has been under military occupation. This has created a situation where these

women must not only assert their right to equality and nondiscrimination as women within their community and households but must also remain resilient against oppression as Palestinians. Despite these challenges, creative women entrepreneurs can be found across many cities, as well as in rural and marginalized areas. Their business ideas are diverse and include organic agriculture, traditional food production, and handmade products, such as traditional embroidery and pottery, as well as engagement in the banking sector, IT, engineering, and other services.

Ramallah, Atarah, Al-Qatrawan, BWF campaign against breast cancer.



Some women begin their entrepreneurial journey with a clear idea of what they want to accomplish and only need support to acquire the skills necessary to produce and market their products, whereas others need more encouragement to help them realize that they are capable of generating an income and being successful in the pursuit of their dreams. Regardless of the starting point, through the development of their ideas and the growth of their businesses, these women are better positioned to have their voices heard and to increase their access to family and societal decision-making. This not only helps this generation but also creates a shift in the society as a whole, where women and girls will have more of a voice in deciding their futures, particularly when it comes to their education, career, and the choice to get married and have children.

Established in 2006 as a national nonprofit association to strengthen Palestinian businesswomen and women entrepreneurs through advocacy, networking, and service provision, Business Women Forum (BWF) has supported more than 6,800 women on their journey to a successful business, which has resulted in the registration of 350 women's businesses, the provision of 16,000 hours of training and coaching sessions, the organization of and participation in 55 local and international exhibitions, the provision of access to finance through \$652K as grants, and the facilitation of \$350K in loans.

Targeting youth, fresh graduates, and women of all ages, BWF has helped women transform themselves. Through increased access to economic opportunities and with the support of the forum, some women have even been empowered to rise



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Heba Hussein, from Gaza, is the owner of a sound studio that provides audio services for a variety of promotions, stories, and books. During this past year which has been shaped by the coronavirus and global pandemic, Heba was able to turn this economic nightmare into an opportunity by expanding her business, and she has managed to sign contracts and reach new markets in Tunis and Dubai.

out of poverty, as well as leave abusive environments, to become role models, women champions, and leaders of social change. Furthermore, the women who BWF works to support have not only improved the livelihoods of their families, they have also transformed disadvantaged communities as they advocate for women's issues at all levels.

BWF applies a holistic business development approach in the support it provides, with interventions ranging from mentorship, which builds a woman's trust in her potential and abilities, to expert technical advice that fosters product development, such as streamlining processes to increase the quality and quantity of production. The forum's demand-driven support focuses on capacity building, skill development, one-on-one coaching and mentoring, on-the-job training, the provision of seed funding, and more. Aspiring women entrepreneurs receive training in how to access local, national, and international networking platforms and markets, and BWF enhances access to export chains. Emerging businesswomen and women entrepreneurs learn how to create their brand and market it online, as well as how to access and manage financial resources. BWF's work relies on the cumulative experience gained during 14 years of supporting women-owned businesses, women entrepreneurs, women's cooperatives, and unemployed female graduates in various sectors and from numerous backgrounds.

“Even my kids looked at me differently after I started selling my products and went on a trade mission to Bologna. They never believed that I could be more than a mom.”

Um Ahmad from the northern Jordan Valley

Aiming to encourage young entrepreneurs to join either the business sphere or the labor market, BWF offers tailored programs that include an internship program, Promoting Success Through Promoting Role Models, *Wassalmy*, OSS, Life, Amal, and OBADER. The forum engages in advocacy and the promotion of women-related issues, as it has become the voice of women in the business and entrepreneurship sector. BWF is also an active member



■ Ramallah, 2021, Jifna, Arine Rinawi Academy, “Work-Life Balance through Yoga” training sessions for women's MSMEs.

in national teams for drafting relevant policies and a member of the Palestinian coordination council for the private sector. BWF counts on its partners, beneficiaries, and society at large.

BWF aims to institutionalize its newest addition, the Business Development Center, its current One-Stop Shop, to become the new, innovative platform titled “Innovative Women's Economic and Entrepreneurial Empowerment

Khitam, from the village of Beita, started her business seven years ago as an entrepreneur, never expecting that she would become a trainer and coach for other young soapmaking businesses. She owns and runs a shop in Ramallah that sells the well-known Biladi soap.

Hub.” This sustainable, innovative business model aims to serve BWF beneficiaries, members and nonmembers, and start-ups, providing services to members and beneficiaries of all stakeholders working within the ecosystem of women's economic empowerment.

■ Ramallah, 2020, BWF assembly meeting and board elections.



Bayan Ikteit

“We Have Your Back!”

A success story from the Women and Youth Entrepreneurs Leading Change - OBADER Project

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t the age of 24, Bayan Ikteit, the owner of Amal Ecological Farm, may be one of the youngest members of the Business Women Forum (BWF) and OBADER project. Bayan, who started her journey as

a young activist in her village of Raboud to the south of Hebron, was always keen to follow her dream. “Farming is my happiness,” she says.

Bayan’s business idea started in 2018 when she took a course in organic farming and was encouraged to start a home garden that produced healthy vegetables on 200 square meters next to her house, yielding more than the family needed.

This enabled Bayan to sell some of her products. Her home garden became one of the few successful ecological farms in the southern West Bank.

The early lockdown in April and May 2020 due to COVID-19 was a nightmare for others but a great opportunity for Bayan. She became a reliable source of vegetables in her community, which encouraged her to develop and grow her idea into a larger business and to include a nursery to produce seedlings, organic compost, and home-processed food.

Bayan was able to overcome numerous challenges and major obstacles with the support of her family. “My father trusted me,” she says. He agreed to allow me to do my project on this land using a ‘plantation arrangement’ that he insisted be registered with a lawyer. It states that I own two-thirds of the profit while my family takes

one-third. This allowed me to register at the local chamber of commerce and enabled me to participate in two marketing exhibitions where I displayed my fresh and processed products.”

Women entrepreneurs in the West Bank and Gaza Strip work in a disadvantaging environment where women’s ownership of land and other means of production is very limited. A recent study shows that among those who own agricultural land, 76.3 percent of the reported



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Luckily, Bayan has a supportive father, and a family that can help throughout the production process.



plots of land are fully owned by men, 7.3 percent are owned jointly by women and their husbands, 15 percent are owned by the wife alone, and 1.3 percent of the land is owned by other female family members. The gender gap is more pronounced when it comes to more valuable mechanized farm equipment (e.g., tractors, irrigation system), where 93.2 percent is owned solely by men, 3.4 percent shared between husband and wife, and 3.4 percent owned solely by women.*

This is not the case for many women entrepreneurs who struggle with social acceptance, the stigma of some types of work, and a lack of access to financial and other resources.

But to be truly independent, Bayan was in need of technical assistance and the financial means to build a greenhouse and an irrigation water well. She therefore joined Business Women Forum’s (BWF) capacity building program, offered through

the OBADER project. Here, Bayan received advanced training on business planning, digital marketing, and risk management. In addition, she received technical support and a grant that allowed her to prepare 700 square meters of land for ecological farming. Through this support, Bayan has managed to increase her production capacity.

“The new land will support my family as well,” she says, “by creating a



new business opportunity through working with my brother who graduated from university and is still unemployed.” While this pattern of a family-run business is not unusual and part of the enabling ecosystem, young women like her will eventually need independent financing sources and proper financial management systems to avoid the risk of a male member of the family taking over the business and to ensure that family support is properly paid.

While Bayan still does not own her land and relies on family members to help carry out extra chores, her story shows how women’s empowerment and the shared control of resources and decision-making are the first steps to any transformation and success.

“Women and Youth Entrepreneurs Leading Change – OBADER” is implemented by CARE International (WBG) in close cooperation with the

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(2018–2022) in partnership with the Business Women Forum and the Center for Continuing Education at Birzeit

University in the West Bank, and Save Youth Future Society and

Small Enterprises Center in the Gaza Strip. OBADER aims to enhance the economic empowerment and increase the prosperity of low-income women and/or female and male youth as entrepreneurs and employees in the central (including Nablus) and southern West Bank and Gaza trip (WBG).

*Palestinian Working Women Society for Development, 2020, In-depth Assessment of Women’s Access to and Ownership of Land and Productive Resources in the occupied Palestinian territory.



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Israa Ashami

A Mother’s Legacy Continued

“My mother is my idol, and she is now my partner. She taught me everything I know,” says Israa Ashami, a young fashion designer from Beit ‘Ur al-Tahta near Ramallah in the West Bank. There is the assumption that women-led entrepreneurship in Palestine is a new phenomenon. In fact, Nihaya Abdeljaber, Israa’s mother, is a living example of how women’s creativity and ability to sustain a business have been possible even in difficult times. “My mother used to mend clothes for a small fee. She worked alone, was not supported by any cooperative or community-based organization,” Israa recalls. Her mother’s income sustained the family when her husband could not find a job due to the political situation in the West Bank. Her chosen occupation did not challenge any social norms. Neither her husband nor the community objected to a job done from home.

Women’s labor market participation has not changed much in the last 20 years in West Bank and Gaza. It was at 12.7 percent in the year 2000, and reached 18 percent in the year 2019.* Existing social norms, legal framework, taxation policies, and needed support systems have not shifted much in favor of women’s entrepreneurship. Israa’s motivation to start her business, however, was totally different from that of her mother. “I wanted to prove myself and have a purpose in life,” she explains. “My husband was opposed to any work outside

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the house. He wanted to provide everything for me and insisted that I did not need to work.”

While Israa’s mother never thought of starting a formal business, this was Israa’s primary goal. Her fashion design and traditional embroidery business was initially established in a house she shared with her in-laws. Soon, after her business started to flourish, her in-laws refused to host customers, which also fueled her husband’s opposition to her business. Israa needed to find a shop outside the house – in a place close to home because she had to juggle between her business and her household chores. Her father did not object to her mother working because she provided the family’s only source of income. Israa’s husband, however,

was always opposed to her work; especially because they lived in his parents’ house. Things did not change until Israa used her savings to move her family into a separate house.

A creative young woman, Israa managed to use all the skills she learned from her mother to create modern, colorful designs that met the customers’ needs. Israa was trained to delegate work, and today, she employs other women in her village to do the embroidery for her, creating employment opportunities for other women in her community. She has also managed to find ways to economize by buying supplies in bulk and is paying reasonable wages to the women who work with her.

While her mother never pursued additional education or training opportunities, Israa feels that she needs to learn more. She recently joined Business Women Forum (BWF) through the OBADER project where she learns business skills – especially digital marketing – that have taken her work to another level. “I am not professional in using social media to promote my business,” she says. “Just recently though, I’ve



learned the importance of using all social media and digital marketing in creating networks. I am getting support from OBADER-BWF on designing my logo and brand, which is a dream come true.” Israa realizes that there are many things she needs to learn to transform her passion into a successful business and to market her products in “the city,” where marketing opportunities are abundant.

While the legal and policy framework has not changed much for the two generations of women, the fact that there is more support for entrepreneurs provided by organizations such as the Business Women Forum makes a difference. Israa was elected vice president of the Textiles Trade Union, which was established one year ago to raise awareness on the existing labour laws especially minimum wage requirements. This was an achievement because women are rarely represented in decision-making positions in trade unions. She also signed on to speak at Ramallah TEDx and share her experience to inspire other women. In a short time, she has been able to create new connections and strengthen her network and personal capacities. This has led Israa to connect with TV presenters who agreed to promote her products during their shows that are watched by thousands by wearing her designs.



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“It’s a great feeling of accomplishment to enjoy my family’s support and encouragement,” Israa says, beaming. “They finally recognized my abilities and are willing to partner with me on any project idea -Israa Al Shami.” Business incubators and NGOs that support women entrepreneurs have the responsibility to create a more enabling environment for women such as Israa. Younger women are highly motivated to succeed and survive in a complex environment where resources are limited, and unemployment rates are high. An enabling environment where families and communities support women entrepreneurs and where women’s organizations, business development centers and incubators assume their responsibilities, would go a long way in paving the ground for these young women.

*“H.E. Dr. Awad Highlights the Situation of the Palestinian Women on the Eve of International Women’s Day, 08.03.2020,” Palestinian Central Bureau of Statistics, available at <http://www.pcbs.gov.ps/site/512/default.aspx?lang=en&itemID=3679>.

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