



**Market analysis of small-scale income generating projects
owned by marginalized female graduates and women
headed households**

**"Promoting income and employment opportunities for Marginalized
Women Headed Households and Female Graduates in the Gaza Strip"
project**

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Executive Summary:

WAC conducted a study of market analysis for small scale income-generating projects owned by women- headed household and female university graduates in the Gaza Strip as part of the project entitled "enhance the income and employment opportunities for women- headed household and female university graduates in the Gaza Strip". The purpose of this study is to conduct a market analysis including the needs, opportunities, and challenges facing small scale income-generating projects and women entrepreneurs, and to propose recommendations for improved interventions, through giving an overview of the small business ideas and their applicability and feasibility in the Gaza Strip. In addition the study explains the supply and demand for the services and goods, level of development of service/good providers, level of demand, pros and cons, constraints, required raw materials, challenges and opportunities for each type of feasible businesses in the Gaza Strip.

To conduct this study, the Consultant used dynamic learning-oriented approach based on effective and wide participation of stakeholders. It was a flexible approach that combines primary and secondary sources of information and triangulating the results. Triangulation refers to the use of different information sources, methods, types of data, or assessors to study an issue from different perspectives and thereby arrive at more reliable findings. Cross-checking, triangulation, and validation of the research results with stakeholders was the Consultant's approach to reach objective and evidence based information. It included multiple methods of secondary data analysis (Literature review), (18) semi-structured interviews, (6) focus groups and (15) case study.

Important conclusions and recommendations of market analysis:

- Although Gaza Strip Suffers from the significant cumulative economic problems, the market still accommodates small projects with innovative ideas that focus on the skills and creativity in producing goods, as well as providing goods/services that have high quality and competitive prices.
- There is an excess supply of traditional goods/services versus demand ranging from weak to medium on these products while the trade-offs between these products are limited to price. In contrast, there is a low supply by the small projects that provide innovative and high quality goods or services; and demand ranging from good to very good on these products. However, there are specific customers who look for high quality and new products and disregard traditional products.
- The last ten years have witnessed a transformation from medium and large projects, specially industrial, to small projects (less than 5 workers), which mainly depend on local inputs and domestic marketing of products and services, due to disconnection of Gaza from West Bank and neighboring countries, and the lack of updating knowledge and skills of owners of medium and large scale projects.

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- Small businesses operate in the field of intellectual products and services and cover a large proportion of the domestic market needs, and has the ability to respond to market changes and the rapid development of supply and demand. They have still opportunities to grow and sustain compared with large companies that have less flexibility.
- Small businesses are characterized by intensive use of labor, low-risk, high-payoff self-employment compared with their capital investment. They provide opportunities to strengthen the capacities of young entrepreneurs and increase their number, mobilize the unused community human and financial resources, improve livelihoods, reduce unemployment and poverty levels, prevent monopoly. This emphasizes the essential role of small businesses in advancing the economic and social development and supporting societal stability and security more than large projects. Accordingly, the small businesses is considered more successful than medium and large projects after the war.
- Small projects constitute an advanced field to improve skills and productive and marketing capabilities.
- There are many credit organization that offer micro-credits, but there are difficulties facing young entrepreneurs in accessing financial resources due to the difficult pre-requisites for funding and lack of government guarantees for credit organizations.
- There is a need to develop small business incubators to support local business entrepreneurs in the administrative, financial, marketing, technical and logistical fields.
- NEED to develop support networks and a clear strategy to reach small-scale young entrepreneurs to offer them consultations and follow-up of their practical and financial needs.
- There is a weakness in the training provided to women on how to generate entrepreneurial and innovative ideas which result in developing traditional projects and their replicability and thus causing difficulties to their success.
- Women- headed households have tendency towards traditional projects. Most of the existing projects don't reflect innovative ideas.
- Female university graduates had inadequate management and technical skills necessary for the success of small-scale projects.
- Women- headed households had more commitment in attending the training sessions compared with female graduates and more interested in the success of their businesses as they believe that they must benefit from the available training and micro-finance opportunities in changing their lives.
- Following are ideas for small-scale projects endorsed by economic experts and staff working in NGOs:
Relevant and feasible ideas for small-scale projects in the Gaza Strip (for both women -headed household and female graduates):
 - ✓ Innovative sewing and embroidery

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- ✓ Food industries
- ✓ Children nursery
- ✓ Recycling environment waste
- ✓ Manufacturing detergents
- ✓ Hairdressing and Beauty center.
- ✓ Manufacturing and selling accessories

Relevant and feasible ideas in the Gaza Strip (for women -headed households):

- ✓ Broiler hens breeding
- ✓ Laying hens breeding
- ✓ Sheep farm
- ✓ Grocery
- ✓ Preparing food for working women.

Relevant and feasible ideas in the Gaza Strip (for female graduates):

- ✓ Educational centers
- ✓ Kindergartens
- ✓ Designing computer software programs and websites for outsourcing firms through Internet (for female graduates in the field of computer technology, computer and telecommunications engineering).
- Selecting Entrepreneurs
 - ✓ Personal characteristics include the need for achievement, the desire for independence, self-confidence, future vision, sacrifice and selflessness.
 - ✓ Behavioral characteristics include technical and interpersonal skills.

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- ✓ Management characteristics include human, intellectual and technical skills.
- ✓ Management pioneer characteristics include broad vision, flexibility in team building and persistence.
- Innovative ideas advancing the success of small projects and increasing their profits:
 - ✓ Conduct detailed feasibility study that including market analysis to identify the competitors and availability of inputs, supply and demand for goods and services.
 - ✓ Undertake value chain analysis in order to reduce costs and improve the quality of products and make them attractive for customers towards increasing the competitive advantage and profitability of products. Value chain analysis also includes assessing the likelihood and severity of risks and concluding mitigation measures, analyses the opportunities carefully and focuses on the continuous improvement of the quality of products and services that promote marketing in a faster way and achieve more profits.
 - ✓ Identify customers' needs and desires and work to satisfy them, develop new products based on feedback from customers and thus increase customer numbers and profits.
 - ✓ Don't develop a product or introduce a new product with quality less than existing products to avoid losing customers.
 - ✓ Conduct media and promotion campaigns to increase the sales.
 - ✓ Use various marketing techniques, especially e-marketing, and marketing via Facebook Whatsapp and mobile applications.
 - ✓ Maintain good relationships with customers after purchasing the product to provide them with any needed technical support.

1. Introduction

Women Affairs Center (WAC) was established on August 1991 by a group of activist professional women to promote women's rights and gender equality within the Palestinian society via empowering and enhancing women abilities in a range of non-traditional skills to address the problems and respond to the needs of women under the difficult political, socio-economic, cultural and legal context in the Gaza Strip. It's a women knowledge based center playing an innovative and catalytic role in empowering women; and advocating women's rights and gender equality in the Palestinian sustainable development process. WAC is an independent and non-profit Palestinian NGO with the purpose of empowering women and advocating women's rights and gender equality through capacity development, information and innovative research and advocacy programs.

The project addresses the inadequate knowledge on market needs related to small-income generating business; lack of personal and business management skills as well as employment and income opportunities for marginalized female graduates and women headed households; and inadequate sensitization of private sector and civil society organizations to advance economic opportunities for marginalized women. The project's main objective is to improve the economic welfare of marginalized women headed households and female graduates in the Gaza Strip. The main activities include conducting market needs analysis; training of marginalized women- headed households and female graduates on gender and how to start and upgrade small scale income- generating projects; training of staff in Credit organizations on gender and development; providing financial assistance to (20) trained women to start or upgrade their own projects; providing technical consultations for targeted women; organizing awareness for (1000) marginalized women and men in gender and development; and organizing 2-day exhibition to enable women entrepreneurs market their products.

2. Purpose of the study

To conduct a market analysis study on needs, opportunities and challenges for small scale income generating projects and women entrepreneurs.

3. Scope of the study

This study focused on the small scale business led by women entrepreneurs and analyzed the needs, challenges for them and the opportunities for the greatest potential of income generation, and proposed recommendations for systemic interventions.

Study focused on:

- Overall nature of the supply and demand for the services/goods, including the level of development of the service/goods providers and the level of the demand;
- Overview of the viable small scale business ideas in Gaza Strip and their feasibility.
- The pros and cons, constraints, required raw materials, challenges and opportunities for each type of business covered by the study.

4. Concepts and Principles

4.1 Concept of women headed households:

A Woman-headed household is a lonely woman who supports herself and her family without the presence of a man, whether a husband, a father or a brother, and she becomes the only source for her family income. Also this term is referred to a married woman who lost her husband (divorced, widowed or abandoned), or husband exists but he is incapable of earning to spend on the family, or referred to the woman whose husband is detained more than three years, or an old and unmarried woman who supports her sisters and parents.

4.2 Small projects definition

Most countries face difficulty in standard definition for the classification of economic projects. According to International Labour Organization there are more than 25 different definitions in 25 countries, and the classification differs relatively in different countries and businesses sectors which include these projects, and there are several criteria for the small projects definition (such as labor standard, capital, added value, ...). We may use definitions

according to functional characteristics such as management type or specialization, production techniques, market trends. The definition is considered essential to the provision of services and encouraging incentives to support these projects and increase its efficiency. In order to determine clear classification, several factors must be available, including the availability and accuracy of information, structural construction of projects according to the different activities, and government plan to support economic projects, despite the fact that the drafting of a simplified definition is not easy.

The United Nations Industrial Development Organization (UNIDO) defines the small businesses that those projects managed by one owner taking full responsibility, and the number of workers between 10-50 workers, but the World Bank describes the project in which less than 10 workers as a micro project, and small project employs between 10-50 workers, medium project employs between 50-100 workers. The standards can depend upon to identify small projects differ from one country to another according to its capabilities, abilities, economic circumstances, and stages of growth attained, and thus the project that has a large size in a developing country can be considered a small or medium-sized in an advanced country.

In the Arab countries, small and medium-sized projects are divided on the basis of the size of activity to:

- **Micro projects (MICRO):** employing less than five workers and investing less than \$ 5,000 (in addition to fixed property and buildings investments).
- **Small projects (SMALL):** employing 5-15 workers and investing less than \$ 15,000 (in addition to fixed property and buildings investments).
- **Medium-sized projects (MEDIUM):** employing 16-25 workers and investing \$ 15000-25000 (except for buildings).

Following are the types of small projects:

- Preliminary businesses, which includes various agribusiness.

- Manufacturing, when the project using raw materials or any added-value dependent on machinery and equipment that the project has.
- Services projects that include free professions, trade, consulting and others.

Dealing mechanism with economic projects in the Palestine state differ according to the nature of the activity, and responsible party that differ from one organization to another. while public administration of companies and Licenses at the Ministry of National Economy classified the projects depending on the nature of its work, and the Ministry of Finance classified projects as tax brackets of taxpayers. The Investment Promotion Law 1998 gives privileges as capital and labor groups, and municipalities collect fees under different standards, taking in account, that the National Economy Ministry identified divisions of industrial projects for statistical purpose according to the industrial file in 1997. Finally, Palestinian Central Bureau of Statistics carried survey of small and medium projects in 2002 for facilities that occupy between 9-50 workers according to the private statistically vision supported from UNECTAD.

4.3 Market analysis study definition:

Market analysis study means data collection and recording the current and prospective buyers of the product or service, including:

- Identification of the project market buyers and characterizing them in terms of age, income, profession, region, type of activity, the size of the business, the legal form and the region for industrial buyer.
- Studying of the purchasing habits, attitudes, perceptions, motivations, opinions and needs of industrial consumers and buyers.
- Determination of the demand and studying the expected changes in the future.
- Determination of the specifications that required by the buyer or the industrial consumer in products.
- Another definition of the market study can be given as a qualitative and quantitative analysis of the market, including the real and default supply and demand of a particular commodity or service to be able to identify and take business decisions.

5. The economic situation in Gaza Strip:

5.1 Overview on the economic situation in Gaza Strip:

After the last Israeli offensive on Gaza Strip in 2014 that led to the death of more than 2150 persons, and nearly 12,000 wounded, as well as economic and tangible losses exceeding the total production of goods and services in Gaza Strip. In addition to decline in economic performance due to the continued siege and the delay of reconstruction process of what has been destroyed by Israeli occupation forces, and it is more reflected by an economic contraction of 15% in 2014 compared to the year 2013 indicating a significant economic recession which continued until the end of 2015, and if sustained for months in future, it could be argued that the economy will be moving at a rapid pace to the economic recession, closure of markets, and the bankruptcy of hundreds of companies because of declining demand and slowdown of production, so the process of economic collapse will be resulted, and it will be preceded by a decline in the most important economic and social indicators as follow:

- Negative rate of growth in the Gross Domestic Product (GDP) in 2014 and continuing decline in production in 2015. The negative growth rates will continue in 2016, reflecting continuing negative growth in the economy in the Gaza Strip for a period more than two years and this will affect all economic and social indicators. It could be argued that the year 2016 will witness a collapse of a number of basic economic activities, a decline in investment in production projects, a decline in the agricultural production, negative growth in the industrial production, and the worsening of the trade deficit. Accordingly, Gaza Strip will suffer from lack of export against a rise in the consumption due to the lack of domestic production.
- High unemployment rates according to a report of the World Bank in year 2015. The unemployment rate was 43% in Gaza Strip, and rose at the youth to the 60% (this percentage is the highest in the world), and in fact it is more than that. This means that more than half of capable persons don't work reflecting that the economy has unused the available human capital. Unemployment trends are rising this year and next year because of the worsening recession and a collapse in the number of activities that would put more pressure on the living conditions for a large proportion of Gaza Strip population. This prevailing situation portends a real humanitarian disaster that would result in high poverty rates, deprivation and total

dependence on donations and emergency humanitarian aid. It results in disruption and deformation of production patterns and domination of consumption patterns driven by charity and loss of savings.

- Inflation rate in Gaza Strip is still positive and has no significant effect on economic activities in the Gaza Strip as it has not exceeded 4%. However, the decline of domestic production and the tight siege will cause rise of inflation rates up to levels exceeding 4%, with unemployment rate exceeding 50%. In this case, the senior investors will resort to invest in land and property. Despite the recession will keep property at certain levels of price and will not go down, due to the delay of reconstruction and increased demand for real estates.
- Decline in the revenue of the PNA from Gaza Strip, as the revenue of PNA from Gaza constitute 13% while the expenditures of PNA in Gaza Strip has reached 43% of its annual budget. The PNA revenues amount to \$ 2.742 billion from tax, and the Gaza Strip revenues amount to \$ 356 million, and the expenses of PNA amount to \$ 4.2 billion, while the Gaza expenses amount to \$ 1.8 billion, which means that the Gaza Strip does not have the basic necessities of the economy.
- Based on above, it is clear that all economic indicators in Gaza Strip portends with great potential for an economic recession and probably economic collapse due to the stability of the current situation characterized by division, delayed reconstruction, continued siege, decline of agricultural activity, decline of industrial growth, slow of aggregate demand, and decline of domestic trade size.
- The Palestinian Central Bureau of Statistics clarified in its report about the performance of the Palestinian economy issued in May 2015, that the unemployment rate in Gaza Strip reached 46.2% and 74% of households received aid during the year 2015 in the Gaza Strip, including (49.1% food aid, 1.9% cash aid, 22.6% school nutrition, 20.6% temporary employment, 1.8% agricultural production inputs). The report indicated also that 13.9% of households in Gaza Strip are suffering from a serious financial situation, 37.3% of households can live hardly, 20.1% of families can survive for several

months, 13.8% of households can withstand for a period of 10-12 months, and 14.9% of households in the Gaza Strip can withstand more than a year.

5.2 Reality of small projects in Palestine:

- ✓ Projects that employ less than five workers constitute 90.5% of the total operating projects in the Palestinian economy. The small size of these projects reflects the instability of political and economic situation. However, the small projects struggle to survive only in this unstable environment without development.
- ✓ Most of the small projects produce only one product, which limits the possibility of risk distribution, and this raises their sensitivity to economic fluctuations.
- ✓ Unpaid workers in small and micro-projects constitute 32% of total employment in this sector.
- ✓ Family ownership dominate small and medium projects, with a proportion up to 67% of small and micro-projects.
- ✓ 80% of small and medium projects depend on the personal savings to establish the project and to cover operating expenses.
- ✓ Weakness of connections between small and medium-sized industrial projects, where 70% of these projects sell their products directly to consumers.
- ✓ 22% of medium-size industrial projects are sub-contracted by large companies operating in the production of clothing, leather and food.
- ✓ Small and medium projects employ about 82% of the total number of employees in the industrial sector.
- ✓ Small and medium-size industrial projects are concentrated in textile, food and furniture sectors and they employ 60% of the total workforce in industrial sector.
- ✓ The Palestinian economy in the Gaza Strip is based on small projects (89% of the total number of companies operating in the Gaza Strip). While the small and medium enterprises together are 9.9% of the total number of projects operating in Palestine. The small and medium enterprises in the Gaza Strip is mostly owned by only one person for 85.4% of the total existing projects in the Gaza Strip, 89% of these projects operated (1-4) workers; 7.6% operated (5-9) workers.
- ✓ 2.79% of Loans granted by the banks operating in Palestine provided to microfinance during the period between (2012-2008)

5.3 The economic reality of women headed household and female university graduates in Gaza Strip:

- National statistics (that relate to the status of women in the labor market) indicate that women are suffering from a number of discriminatory practices against them in the same market on more than one level, due to the prevalent stereotypes that still insist on keeping up the borders of traditional roles in the private field, and thus restrict women to reach existing opportunities for the same as men equally in the labor market, the matter which must deepen economic dependency on men in their families. It seems that there is a need to work on more than one level in order to overcome economic and social obstacles which prevent the fair participation of women in the labor market, and they are concentrated in certain service-sectors as an extension of their reproductive roles, and deny them to compete with men entering jobs as long monopolized by men.
- The Palestinian statistics issued by the Palestinian Central Bureau of Statistics revealed during the Labor Force Survey in 2015 that there is a gap in gender in terms of the percentage of women's participation in the labor force, such amounted to 19.7% of females versus 71% for males, where the percentage of women's participation in labor force from age 15-24 amounted to 10.4% and the ratio amounted to 31.7% from ages of 25-34 years, while it amounted to 26% from the ages of 35-44 years. And the proportion of women were distributed to the various working fields where the ratio amounted to 20.9% in the field of agriculture, hunting, forestry and fishing, and 9.8% in the field of mining and manufacturing, and 0.7% in the field of building and construction, and 10.3% in the field of trade, restaurants and hotels, 1.3% in the field of transport, storage and communications, while the ratio amounted to 57% in the services field. The Labour Force Survey clarified that the percentage of women enterpreneur amounted to only 2% of the workforce. The survey also revealed that the rate of unemployment in the Gaza Strip amounted to 46.2% and the unemployment rate among females in the Gaza Strip, 56.8% and the highest unemployment rate concentrate among females in the age from 15-24 years by 82%, while the unemployment rate among females, who have completed 13 schooling years or more was 89%, this shows the terrible rise in the unemployment rate among female graduates in Gaza Strip, where the unemployment rate among women in the Middle governorate amounted to

65.2%, followed by Gaza governorate with ratio 57.9%, then Rafah governorate with ratio 54.2%, then Khan Younis governorate with ratio 53.5%, and finally the North governorate province Strip by 52.3%.

- While the Palestinian Central Bureau of Statistics indicate that the percentage of poor households headed by women in Gaza Strip was 29.7%

6. Approach and Methodology

6.1 Approach:

- The Consultant used dynamic learning-oriented approach based on effective and wide participation of stakeholders. It was a flexible approach that combines primary (interviews, focus groups, On-site observation) and secondary (Extant reports and Documents) sources of information and triangulating the results.
- Triangulation refers to the use of different information sources, methods, types of data, or assessors to study an issue from different perspectives and thereby arrive at more reliable findings. Cross-checking, triangulation, and validation of the research results with stakeholders was the Consultant's approach to reach objective and evidence based information.

6.2 Assessment procedure and methods

The Consultant will carry out different tasks and utilize different methods to achieve deliverables under this assignment. The following steps and methods that will be used in conducting this assessment:

1. *Reviewing the materials:* this was include:

- WAC vision, mission and strategies.
- Documents for ""Promoting income and employment opportunities for Marginalized Women Headed Households and Female Graduates in the Gaza Strip" project.
- Extant reports and documents on market needs related to small-income generating business.

2. *Data collection:* The Consultant used this combines primary (interviews with economist, representatives of women NGOs, credit organization and raw material merchantman, focus groups with entrepreneur women, marginalized female graduates

and women headed households, On-site observation to small scale business owners) and secondary (Extant reports and Documents)

3. **Data/Information processing and analysis:** the Consultant used the content analysis techniques to analyse data/information collected from interviews, focus groups, case studies, extant reports and documents.
4. **Formulating market analysis conclusions and recommendations:** based on the findings of market analysis, the Consultant draw conclusions and develop recommendations.
5. **Producing the draft detailed comprehensive market analysis report.**
6. **Reflection workshop on market analysis study:** including oral presentation of conclusions and recommendations to WAC and stakeholders for feedback, comments and discussion.
7. **Final detailed comprehensive market analysis study:** integrating comments and feedback from WAC and stakeholders.

6.3 Data collection tools:

- The consultant used several data collection tools as the following:

Tools	No.
Interviews	18
Focus groups	5
Case Study	15
Participatory observation	Several
Documents review	Several

7. Conclusions of market analysis of small-scale income generating projects:

In this section, the principal conclusions related to the market analysis were reached. The principal findings and diagnosis were summarized trying to triangulate from different points of view (interviews with economist, representatives of women NGOs, credit organization and raw material merchantman, focus groups with entrepreneur women, marginalized female graduates and women headed households, On-site observation to small scale business owners) and secondary (Extant reports and Documents). The Consultant used the content analysis techniques to analyse data/information collected from interviews, focus groups, case studies, extant reports and documents to integrate the results, reach conclusions and make recommendations.

7.1 Overview of the viable small scale business ideas in Gaza Strip and their feasibility:

The viable small scale business ideas in Gaza Strip and their feasibility

Conclusions of data collected

- Although Gaza Strip suffers from the significant cumulative economic problems, the market still accommodates small projects with innovative ideas that focus on the skills and creativity in producing goods, as well as providing goods/services that have high quality and competitive prices.
- There is an excess supply of traditional goods/services versus demand ranging from weak to medium on these products while the trade-offs between these products are limited to price. In contrast, there is a low supply by the small projects that provide innovative and high quality goods or services; and demand ranging from good to very good on these products. However, there are specific customers who look for high quality and new products and disregard traditional products.
- The last ten years have witnessed a transformation from medium and large projects, specially industrial, to small projects (less than 5 workers), which mainly depend on local inputs and domestic marketing of products and services, due to disconnection of Gaza from West Bank and neighboring countries, and the lack of updating knowledge and skills of owners of medium and large scale projects.
- Small businesses operate in the field of intellectual products and services and cover a large proportion of the domestic market needs, and has the ability to respond to market changes and the rapid development of supply and demand. They have still opportunities to grow and sustain compared with large companies that have less flexibility.
- Small businesses are characterized by intensive use of labor, low-risk, and high-payoff self-employment compared with their capital investment. They provide opportunities to strengthen the capacities of young entrepreneurs and increase

their number, mobilize the unused community human and financial resources, improve livelihoods, reduce unemployment and poverty levels, and prevent monopoly. This emphasizes the essential role of small businesses in advancing the economic and social development and supporting societal stability and security more than large projects. Accordingly, the small businesses are considered more successful than medium and large projects after the war.

- Small projects constitute an advanced field to improve skills and productive and marketing capabilities.
- There are many credit organizations that offer micro-credits, but there are difficulties facing young entrepreneurs in accessing financial resources due to the difficult pre-requisites for funding and lack of government guarantees for credit organizations.
- There is a need to develop small business incubators to support local business entrepreneurs in the administrative, financial, marketing, technical and logistical fields.
- NEED to develop support networks and a clear strategy to reach small-scale young entrepreneurs to offer them consultations and follow-up of their practical and financial needs.
- There is a weakness in the training provided to women on how to generate entrepreneurial and innovative ideas which result in developing traditional projects and their replicability and thus causing difficulties to their success.
- Women- headed households have tendency towards traditional projects. Most of the existing projects don't reflect innovative ideas.
- Female university graduates had inadequate management and technical skills necessary for the success of small-scale projects.
- Women- headed households have more commitment in attending the training sessions compared with female graduates and more interested in the success of their businesses as they believe that they must benefit from the available training and micro-finance opportunities in changing their lives.
- Following are ideas for small-scale projects endorsed by economic experts and staff working in NGOs:

Relevant and feasible ideas for small-scale projects in the Gaza Strip (for both women -headed household and female graduates):

- ✓ Innovative sewing and embroidery
- ✓ Food industries
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- ✓ Recycling environment waste
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- Innovative ideas advancing the success of small projects and increasing their profits:
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 - ✓ Use various marketing techniques, especially e-marketing, and marketing via Facebook Whatsapp and mobile applications.
 - ✓ Maintain good relationships with customers after purchasing the product to provide them with any needed technical support.

Triangulation Tools: Diagnosis/ Principal findings

Findings from Interviews with economists, credit organization, representatives of women NGOs and Entrepreneurs:

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- ✓ There is an excess supply of traditional goods/services versus demand ranging from weak to medium on these products while the trade-offs between these products are limited to price. In contrast, there is a low supply by the small projects that provide innovative and high quality goods or services; and demand ranging from good to very good on these

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- ✓ **Following are ideas for small-scale projects endorsed by economic experts and staff working in NGOs:**
Relevant and feasible ideas for small-scale projects in the Gaza Strip (for both women -headed household and female graduates):
 - ✓ **Innovative sewing and embroidery:** (Add innovative embroidery to Abaya, bags and placemats. This project is one of the viable and feasible projects if the entrepreneurs own aesthetic creative color touches and marketing skills)
 - ✓ **Food industries:** (One of traditional projects that could succeed, but need a good marketing network and great relationships with organizations and individuals)
 - ✓ **Children nursery:** (one of a profitable and viable projects in case of suitable place for it).
 - ✓ **Recycling environment waste:** (One of the viable projects in the case of an entrepreneur's has creative technical skills and marketing skills).
 - ✓ **Manufacturing detergents:** (Feasible project in case of manufacturing high quality product and the ability to marketing)
 - ✓ **Hairdressing and Beauty center:** (One of the successful projects in case of availability of skills, experience and good reputation). It is possible to sell cosmetics as a source of extra income.
 - ✓ **Manufacturing and selling accessories:** (One of feasible projects but it requires a suitable location as well as the ability to import goods from outside Gaza Strip with distinctive and cheap prices.
- Relevant and feasible ideas in the Gaza Strip (for women -headed households):**
 - ✓ **Broiler hens breeding:** (In case of good management and presence more than 100 broiler hens)
 - ✓ **Laying hens breeding:** (In case of good management and presence more than 100 laying hens)
 - ✓ **Sheep farm:** (In case of good management and presence more than 4 sheeps)
 - ✓ **Grocery:** (It is one of the feasible projects in case of availability of a suitable place and capital of at least \$ 5,000.

- ✓ **Preparing food for working women:** (Project based on helping working women in vegetable processing for cooking)

Relevant and feasible ideas in the Gaza Strip (for female graduates):

- ✓ **Educational centers:** (One of the most viable projects because of the difficulty of the Palestinian curriculum and lack of the ability of mothers to teach their children and dealing with this difficult curriculum)
- ✓ **Kindergartens:** (One of profitable projects for Faculty of Education graduates but it requires a total capital of \$ 7000 in case of lack of adequate space)
- ✓ **Designing computer software programs and websites for outsourcing firms through Internet:** (for female graduates in the field of computer technology, computer and telecommunications engineering).

Selecting Entrepreneurs

- ✓ Personal characteristics include the need for achievement, the desire for independence, self-confidence, future vision, sacrifice and selflessness.
- ✓ Behavioral characteristics include technical and interpersonal skills.
- ✓ Management characteristics include human, intellectual and technical skills.
- ✓ Management pioneer characteristics include broad vision, flexibility in team building and persistence.

Innovative ideas advancing the success of small projects and increasing their profits:

- ✓ Conduct detailed feasibility study that including market analysis to identify the competitors and availability of inputs, supply and demand for goods and services.
- ✓ Undertake value chain analysis in order to reduce costs and improve the quality of products and make them attractive for customers towards increasing the competitive advantage and profitability of products. Value chain analysis also includes assessing the likelihood and severity of risks and concluding mitigation measures, analyses the opportunities carefully and focuses on the continuous improvement of the quality of products and services that promote marketing in a faster way and achieve more profits.

- ✓ Identify customers' needs and desires and work to satisfy them, develop new products based on feedback from customers and thus increase customer numbers and profits.
- ✓ Don't develop a product or introduce a new product with quality less than existing products to avoid losing customers.
- ✓ Conduct media and promotion campaigns to increase the sales.
- ✓ Use various marketing techniques, especially e-marketing, and marketing via Facebook Whatsapp and mobile applications.
- ✓ Maintain good relationships with customers after purchasing the product to provide them with any needed technical support.

Findings from Focus groups with marginalized female graduates:

- ✓ Most university graduates are unemployed.
- ✓ “We have geared towards small businesses owned by us but we do not have the proper training and not available to us the money to start such projects”.
- ✓ Our parents welcome the idea that we own small project but our project should be suitable for the surrounding environment and community culture.
- ✓ From our point of view, the most important small projects for which there is high demand and could be suitable and successful as follows:
 - Innovative sewing and embroidery
 - Food industries
 - Educational centers
 - Kindergartens and Children nursery
 - Designing computer software programs and websites for outsourcing firms through Internet (for female graduates in the field of computer technology, computer and telecommunications engineering).
 - Manufacturing and selling accessories.

Findings from case studies:

- ✓ Innovative sewing and embroidery project is one of highly successful projects in the Gaza Strip and there is a high demand on it by ladies and female university graduates.
- ✓ There is a great need and high demand on the educational centers throughout the Gaza Strip because of the difficulty of education curriculum and the end of “after school” project funded by MercyCorps that implemented in all areas of Gaza strip.
- ✓ Nursery and kindergarten project with high quality services and added value.
- ✓ Recycling environment waste project is one of the successful entrepreneurial ideas in the Gaza Strip.
- ✓ Designing computer software programs and websites for outsourcing firms through Internet (for female graduates in the field of computer technology, computer and telecommunications engineering). Many graduates in Gaza Strip generated their own companies or work in this area and achieve an excellent income.
- ✓ Food manufacturing project is one of the traditional projects which could succeed but need good marketing and a large network and relationships with organizations and individuals.
- ✓ Broiler breeding or laying hen’s project is one of the successful projects in the Gaza Strip, but needs follow up and experience on breeding as well as a suitable place. This project fits the rural areas in Gaza Strip more than cities.
- ✓ Manufacture of detergents project is a distinct project in the Gaza Strip but needs ability to marketing.
- ✓ Minimarket or small grocery project has a good chance of success, but need prevent mixes household expenses with project revenues.
- ✓ Beauty center and Hairdressing project is one of the successful projects but needs a large and distinctive place, decor and lighting.
- ✓ Manufacturing and selling accessories is one of feasible projects but it requires a suitable location as well as the ability to import goods from outside Gaza Strip with distinctive and cheap prices.

Findings from documents review:

- ✓ The results of the WAC’s study on the reality of women owned small projects in the Gaza Strip "challenges and

opportunities" indicates that the small businesses owned by women heads of household and female graduates in the Gaza Strip are concentrated in the following projects: (Animals breeding, Hairdressing, food industries, embroidery and sewing, nurseries and kindergartens, Beekeeping, Manufacturing detergents, a library, Accessories center, grocery, Designing computer software programs and websites for outsourcing firms, and recycling environmental waste)

7 2. Pros and Cons, challenges and opportunities, and the required raw materials for small-scale projects which is feasible and viable in the Gaza Strip,

7.2.1 Innovative sewing and embroidery project:

Definition of the project and market analysis

It is a small factory for sewing and embroidery for women's products, taking into account the workmanship, quality and differences in the designs and colors to be able to provide elaborated and beautiful products with suitable prices, and to suit with preferences of all consumers. The marketing process will be through direct contact with customers or contact with the women's shops that prefer to add touches on the products they sell.

The project can implement the following tasks: designing women's clothing (Abaya, blouses, trousers, soiree dresses and coats), size adjusting, adding embroidery operations on pre-made clothes, knitting (beads, sequins, Astraab, and any other add-ons could be needed by the customer), restoration, re-formulation and producing product, manufacturing accessories for weddings (hats, scarfs, and gloves) and manufacturing bags, wallet (cloth) and decorating them and home products which are (bed crews either mattresses or Sheet & Cover, tables and dining mattresses).

In the market, there are many projects that focus on sewing and embroidery. The market supply is large, but the supplied products are characterized by the severe traditional, far away from innovation, the lack of demand and a weakness of purchasing power.

The market highly needs sewing and embroidery innovative projects to keep pace with fashion, with harmonically colors, where there is low supply of such products in the market in the Gaza Strip. In contrast, there is high demand by brides, female university students, girls and women, especially in the cities of the Gaza Strip, and this demand is not much affected by the economic situation in the Gaza Strip, because such a project targeting a segment of customers looking for quality and excellence in product regardless of price.

Cons	Pros
<ul style="list-style-type: none"> - Inability of product marketing in case of weakness of entrepreneur marketing and networking skills. - Requires a considerable period to build trust with customers and any mistake in the product for any reason adversely affect on the reputation of the project and it is difficult to remedy it easily. - Working long hours adversely affect on family. - Non-chosen a suitable place nearby to view products. - Non-documented picture of products that are designed. - If the entrepreneur does not know how to apply the ideas, thus she needs to recruit the skilled, creative and fast worker. 	<ul style="list-style-type: none"> - The project depends on skills, style, ability to use colors, innovation and continuous follow-up of the entrepreneur to new models and fashion. - The supply ratio of similar products is low due to the lack of a high profile projects in the field, and it will be traditional and duplicate if found. - The project needs a few number of employees (entrepreneur and assistant if needed) - A small space (room 4 X 4m) - A relatively small capital does not exceed 3000 dollars. - The proportion of high profit. - A high possibility of the spread in the market inside the Gaza Strip or abroad through e-marketing (Facebook)
Challenges	Opportunities
<ul style="list-style-type: none"> - The bad economic situation that non-encouraged on investment. - The siege and the palestinian division. - This project always accept the renovation and development, so we see that the markets are never saturate with a good product. However, bursting the traditional non-competitive products. - Destruction of some small projects during the israeli offensive in 2014 without restituting their owners. - Community traditions that not permit women to distribut and market its products easily. - Pressures and community restrictions. - Short permission period to repayment the loans and 	<ul style="list-style-type: none"> - The presence of few similar projects that provide added value and superior products with high quality and suitable prices. - High demand from women to such a project that provide excellence, quality and punctuality. - The project corresponds with the customs, traditions and the community culture. - Needs for simple technical experience that is easy to build through following-up the entrepreneur on similar products models through the Internet. - The presence of women organizations that organizes exhibitions inside the Gaza Strip to market the products of women entrepreneurs, as well as to organize the participation of women entrepreneurs in exhibitions outside the Gaza Strip.

high interest rates on loans.

- The presence of women organizations that provides facilitated loans

Raw Materials

- The required machinery and raw materials for the project are available in the local market.
- Various fabrics and other materials, the appropriate thread for sewing and embroidery and accessories present in the wholesale and retail markets.
- Sometimes, lack of some needs in the market such as accessories.
- Parts of machines are not available as required.

7.2.2 Children nursery project

Definition of the project and market analysis

It is considered one of the most successful and appropriate projects, especially there are lot of workers women who face difficulties to leave their children at home and sometimes lose their job for lack of appropriate place to put their children under safe care and convenient place during their working. The project is a reception of children aging ranges between month to four years at maximum and the reception period is the official working period for workers women, as well as the availability of special service for children reception in any time that their families want to put them in the nursery and offer this service, seven days a week, around 24 hours all the day, with providing all the means to spend a relaxing time for the child in terms of (quiet sleep, play and recreation activities). This project requires a large room with good ventilation and lighting equipped with beds, cupboards, cabinets, a small refrigerator and a bathroom. Many nurseries are available in the market, and there is no official statistics about their number.

Workers women who leave their children in the nurseries complain from children overcrowding in these nurseries and there is no suitable environment available for the child, lack of hygiene and lack of rehabilitation of workers, in addition to the high price for these nurseries where the price ranges between 150 to 200 shekels a month.

There is a great demand on the market in Gaza city on qualified nurseries which characterized with availability of the suitable environment and proper care for the child and in areas near houses of workers women or close to their work.

Cons	Pros
<ul style="list-style-type: none"> - If the nursery location was far away from the customer house or work place. - Lack of experience on how to deal with children. - The lack of a suitable place to open nursery. 	<ul style="list-style-type: none"> - Small space is required. - Low cost of the project (requires an investment cost for one-time). - High profit ratio because of the low operating cost. - The project needs one employee (entrepreneur only).
Challenges	Opportunities
<ul style="list-style-type: none"> - The bad economic situation that non-encouraged on investment. - Low quality of service leads to change nursery by mothers and this leads to form a negative image about the nursery. - Cutting off and irregular salaries leading to weakness of the customer's commitment for the regular payment of nursery fees. - Short permission period to repayment the loans and high interest rates on loans. 	<ul style="list-style-type: none"> - The presence of a large demand on nursery because there are a large number of working women. - A few number of nurseries that offer outstanding service and high quality in the Gaza strip\ and this leads workers women to change many nurseries per one year. - No need for specialized technical training on the daily management of the nursery.
Raw Materials	
<ul style="list-style-type: none"> - It doesn't need raw materials. - The tools, equipment, constitutive furniture and games are available at suitable prices in the local market in the Gaza Strip. 	

7.2.3 Recycling environment waste Project

Definition of the project and market analysis

Recycling environmental waste in order to benefit from things that do not oblige us in daily life, trying to make things better around us and "environmentally friendly" such as (seashell, beads, Woodcarving, glass painting and models) through the availability of artistic touches. High style and foresight of the entrepreneur make every effort and trial useful through the consumption and utilization of available natural resources and promoting a healthy environment.

There is very little supply in the market for products made from recycling environmental waste in addition to the presence of high demand from customers for such distinct products. Products are characterized by creative technical touch and suitable prices which are marketed through bazaars and social media, as well as participating in the exhibition of small-scale projects that organized by women's organizations.

Cons	Pros
<ul style="list-style-type: none"> - It needs special and suitable production inputs - It is possible that the customer does not like the product and therefore will not to be sold. - Lack of customer's appreciation of the physical and artistic value of the product. - Targeted special category of customers. 	<ul style="list-style-type: none"> - Requires a suitable place to manufacture as well as to store manufacturing inputs and products. - Production inputs are available cheaply. - Low cost of the project. - High profit ratio because of the low cost of production inputs. - The project needs one employee (entrepreneur only).
Challenges	Opportunities
<ul style="list-style-type: none"> - Bad economic situation that non-encouraged on investment. - The siege and the palestinian division. 	<ul style="list-style-type: none"> - Demand on the excellent technical products - Lack of similar projects.

- Pressures and community restrictions.
- Short permission period to repayment the loans and high interest rates on loans.

- Focus by NGOs towards the environment and recycling environmental waste.
- Support of women's organizations and facilitate the marketing process through exhibitions that are organized for marketing the products of women entrepreneurs.

Raw Materials

- Available in the environment, in scrap selling shops and can obtained cheaply.

7.2.4 Food manufacturing project

Definition of the project and market analysis

A food manufacturing project is one of the projects that women entrepreneurs focus on including (pickles, jams, preparing biscuits, pastries, pies, milk products, freezing vegetables and preparing popular sweet or salty dishes)

There is a large supply of these products in the market, as well as the presence of a large demand from customers, the current competitors confine in the food factories that have high capitals and high investment which increase their costs. In order the women's project competes, it should focus on 1) price competition (due to overall costs reduction and the project doesn't subject to the taxes), 2) focus on reaching the end customer through the product delivery to the final consumer directly by reducing distribution channels, 3) the product characterizes by high healthy specifications and quality that compete specifications of health food of similar products, 4) making commercial advertising campaign to promote the product in the wholesale and retail stores. In general, the market in the Gaza strip is a market acceptor to the food manufacturing products which is characterized by competitiveness and this is encouraging for women enterprenuer if they have adopted the necessary steps to put their products in a competitive position comfortably.

Cons	Pros
<ul style="list-style-type: none"> - Need high experience, scientific qualification and continuous training on food manufacturing. - The project requires a suitable, and convenient healthy place. - Need equipment and many expensive tools. - The possibility of quickly damage of the products. 	<ul style="list-style-type: none"> - Easy mastering the skill of food manufacturing by women. - Production inputs are available cheaply. - Suitable profit ratio because of the low cost of production inputs. - The project needs a few number of non expensive employees.
Challenges	Oppertunities
<ul style="list-style-type: none"> - Bad economic situation that non-encouraged on investment. - Constant electricity cutoff and the need for refrigerators connected to the electricity for 24 hours. - This project needs for a long time and excellent marketing efforts so that it could compete and reserve a suitable market share. - The siege and the palestinian division. - Pressures and community restrictions. - Short permission period to repayment the loans and high interest rates on loans. 	<ul style="list-style-type: none"> - The presence of a great demand on food manufacturing products. - Lower product cost on the customer compared to manufacture the product by himself. - Customers are focusing on quality and distinctive style as well as the suitable shape and price. - The possibility to benefit from lower prices of fruits and vegetables at certain times in order to take advantage of this decline in manufacturing and freezing vegetables and fruits. - The presence of support from women's organizations and facilitate the marketing process through exhibitions that are organized for marketing the products of women entrepreneurs.
Raw materials	
<ul style="list-style-type: none"> - Production inputs are available in the local market and can be easily obtained. 	

- It is possible to benefit from some seasonal vegetables and fruits.
- It is possible to benefit from buying directly from farms in order to reduce the purchase price.

7.2.5 Detergents Processing Project

Definition of the project and market analysis

It is a small factory for soap production and various cleaning materials such as (liquid soap, glass cleaners, wood floors lacquer, furniture cleaner and polisher, liquid cleaner for marble, ceramic tiles, liquid cleaner for rugs and carpets and hair and body shampoo). The products of this project are essential for every home, restaurant and laundry. The current competitors are detergents factories with high capitals and high total investment, which increase their costs. The competition of this project should be based on 1) price competition (due to overall costs reduction and the project doesn't subject to the taxes), 2) focus on reaching the end customer through the product delivery to the final consumer directly by reducing distribution channels, 3) the product characterizes by high specifications and quality and 4) making commercial advertising campaign to promote the product in the wholesale and retail stores.

Cons	Pros
<ul style="list-style-type: none"> - Need a large place with at least 100 meters, divided to several divisions for manufacturing, packaging, storage, raw materials, and products. - Lack of skills of using different chemical formulations (such as distinctive smells or manufacturing product gives smoothness to the hands) in order to provide added value. - Dependence on chemicals that require special handling away from home. 	<ul style="list-style-type: none"> - The possibility of achieving very high profit. - Easy manufacturing process. - Low cost of the project. - The possibility of making large amounts of products. - Production inputs are available with suitable prices. - The project needs a few numbers of employees (entrepreneur and distributors).
Challenges	Opportunities
<ul style="list-style-type: none"> - The bad economic situation that non-encouraged on investment. 	<ul style="list-style-type: none"> - The presence of a great demand on detergents that

- Israeli siege could affect on the availability of the chemicals inputs.
- The product must has physical stability (color stability, stability of content hemogenety, non-separation of materials, thermal stability when exposed to thermal effects and provide chemical stability (as the stability of chemical reactions, stability of the active ingredient in the solution for as long as possible, non-influence on the color or the nature of the material required to clean them), in addition to the economic stability in terms of (product costs stability that comes from the stability of materials costs used in production and the stability of the packaging costs used for a long time).
- The significant need for high skills in marketing and packaging.
- Pressures and community restrictions.
- Short permission period to repayment the loans and high interest rates on loans.

are essential for every home.

- The limited diversity of products in detergents manufacturing where the focus is only on liquid of cleaning floors and shampoos.
- The presence of support from women's organizations and facilitate the marketing process through exhibitions that are organized for marketing the products of women entrepreneurs.

Raw materials

- The required raw materials for this project are available in the local market including: (sodium hydrate - silica solution - sulphonate solution - glycerol - vinegar - red alcohol - ammonia - artificial colors - scents - flaxseed oil- Turpentine oil - wax - aspedaj - stone pumice fine)

7.2.6 Hairdressing and Beauty center project

Definition of the project and market analysis

The beauty center project is usually classified as significant high capital. High return and profit encourage on investment in such a project despite the high cost. Means that more we spend on this project on decoration, equipment and provided services, whenever the turnout was high and this is reflected positively on income and profit margin.

To overcome that opticals, we must think of capital formation with low risk through the establishment of a partnership between work colleagues, friends, family, relatives and who have the same orientation and tendencies of the finance and business world.

The project must focus on (masks, peels, eyebrows, hair removal, body masks, cosmetic creams, henna drawing, bride preparing, new and innovative ways of doing make-up, hair-cutting, different hairstyles, hair dye and blow dry).

There are many hairdressing and beauty salons in the market but mostly with a rating of low or medium. There is a need to beauty centers-rated excellent in the main places in the Gaza strip where there is a limited supply for these salons, as well as high demand by the ladies, there is a need for salon with distinctive decoration, lighting and wide area that allow the customers movement, especially in the weddings time, and it is preferable to open the salon at the beginning of summer as there is high demand because of many weddings and events in the summer.

Cons	Pros
<ul style="list-style-type: none"> - Requires a relatively large capital (7-10 thousand dollars). - Any error happened in the salon for any reason adversely affect on the project image and it is difficult to remedy it easily. - Working for long hours adversely affects on the family. 	<ul style="list-style-type: none"> - Project achieves a significant profit. - Presence of required inputs with low price in the market. - A high possibility on the spread in the market and configure the reputation of the salon easily. - The project needs a few numbers of employees (entrepreneur and assistant if needed).

<ul style="list-style-type: none"> - Non-chosen a suitable place that easy access to salon. 	
Challenges	Opportunities
<ul style="list-style-type: none"> - Bad economic situation that non-encouraged on investment. - The siege and the palestinian division. - Electricity cutoff for long periods. - Pressures and community restrictions. - Short permission period to repayment the loans and high interest rates on loans. 	<ul style="list-style-type: none"> - Few proportion of similar salons in different areas of the Gaza strip. - High demand from women on such a project that provided high style, creativity and punctuality. - The presence of women's organizations that offer facilitated loans.
Raw materials	
<ul style="list-style-type: none"> - The required devices and equipment for the project are available in the local market. - Creams, pigments and oils are available and can be installed in the local market by the beauty specialist or clinical nutrition. - Some pigments are not available and are imported from Gulf countries and Turkey. 	

7.2.7 Accessories manufacturing and selling Project:

Definition of the project and market analysis

This project can be suitable for women who want to establish a small project without costs and without large capital to start their own project. This project focuses on the sale of imported and manufacturing accessories. The imported accessories including (white gold, silver, High COPY sun-glasses, High COPY watches can be obtained via online websites or from overseas markets). For the manufactured accessories, the entrepreneur should has a creative talent in designing accessories "Hand made" and jewelry manufacturing. The products marketing through internet or by renting a small shop in some distinct sites in the Gaza strip.

In the market, there are many projects that focus on manufacturing, selling accessories and the amount of supply in the market is large but the supplied products are severe traditional.

In contrast, there are some projects that manufacture and sell distinct accessories with high style, that offer innovative products to keep pace with fashion, characterized with harmonically colors and there is a great demand on it by women and female university students and this demand is not much affected by the economic situation in the Gaza strip because such a project targeting a segment of consumers looking for quality and excellence in product regardless of price.

Cons	Pros
<ul style="list-style-type: none"> - Weakness of entrepreneur marketing skills. - Requires a considerable period to build trust with customers and any error in the product for any reason adversely affect the project image and it is difficult to remedy it easily. - Working long hours adversely affect on family. - Unability to choose a suitable place to show accessories. - Non-documented picture of products that are designed. 	<ul style="list-style-type: none"> - A relatively small capital does not exceed \$ 2,000 and high profit proposition up to 50% - Need small area. - The project depends on the skills, style and the ability to use colors, innovation and continuous follow-up to the entrepreneur of the new models and fashion. - The supply ratio of similar products is low due to the lack of a high profile projects in the field and it will be traditional and duplicated if found. - The project needs a few number of employees (entrepreneur only).
Challenges	Opportunities
<ul style="list-style-type: none"> - Bad economic situation that non-encouraged on investment. - The siege and the palestinian division. - This project always accept the renovation and development, so the markets are never saturate from a good products. However, bursting the traditional products that non-competitive. - Pressures and community restrictions. - Short permission period to repayment the loans and 	<ul style="list-style-type: none"> - A high possibility of the spread in the local or international market through e-marketing (Facebook) - The presence of few similar projects that provide added value with high quality and suitable prices. - High demand from women to such a project provided excellence, quality and innovation. - The project corresponds with the customs, traditions and the community culture - The presence of women's organizations that organizes

high interest rates on loans.

exhibitions inside the Gaza strip to market women's products, as well as organizes the participation of entrepreneurs in exhibitions outside the Gaza strip.

- The presence of women's organizations offer facilitated loans.

Raw materials

- The required equipments for the project (pliers, cutters and screwdrivers) are available in the local market.
- High COPY watches, sunglasses and accessories do not exist in the local market and need to import or purchase through the Chinese, Turkey or the United Arab Emirates markets.
- The required materials are presented in the local market including (chains of multiple sizes and shapes, beads and pearl necklaces, hook strings "solid", different types of raw ear-rings "hook, augers and clips", locks of necklaces "normal and square" and pendants to beautify accessories).

7.2.8 Laying hens breeding project

Definition of the project and market analysis

This project considers one of the most successful projects in the Gaza strip. Egg production comes in the first rank while meat production in the second. We should focus on climatic conditions, hygiene, cleansing, nutrition, lighting, health care, proper management and other factors affecting the process of breeding.

The Ministry of Agriculture showed that laying hens strains of three types such as (lohemmen, the hague line and B7) that can produce approximately 250 eggs a year. The number of laying hens farms in the Gaza strip is 226 farms and there are more than 705,000 hens and 115 million eggs per year, the average consumption in the Gaza strip per one-person is 80-90 eggs a year.

The farms are distributed as 55 farms in the North governerate, 87 farms in the Gaza governorate, 26 farms in the middle governorate, 41 farms in Khan Younis governerate and 17 farms in Rafah governerate. The price of eggs varies depending on the season, the feed availability and prices, it is linked to the economic crisis faced the community, appetite for eggs differ according to the season

depending on market demand where feed consumption, production of eggs and consumer appetite are reduced in summer as a result of rising heat. In contrast, in the winter season, all the conditions for egg production is formatted and thus maintains their productivity and appetite for eggs is increased in the winter. It is better to follow the direct distribution method to neighbors and relatives customers which leads to increase the realized profit and the surplus of eggs should distributed to the shops.

Cons	Pros
<ul style="list-style-type: none"> - Large space is required - Large investment costs - The project needs employment (entrepreneur, employee and a veterinarian if needed). - Needs skills and knowledge on best practices in laying hens breeding. 	<ul style="list-style-type: none"> - Daily stable income with a high profit ratio. - Stability in the price of egg cartons in the range of 13 shekels. - Achieve self-sufficiency within the family from eggs.
Challenges	Opportunities
<ul style="list-style-type: none"> - Bad economic situation that non-encouraged on investment. - Frequent electricity cut-off and sometimes lack of availability of gas that affects on the farm because the farm needed a specified temperature. - Successive bad weather conditions in the winter and high temperatures to recorded levels in the summer. - Farm exposure to disease. - Cutting-off and irregular salaries. - Short permission period to repayment the loans and high interest rates on loans. 	<ul style="list-style-type: none"> - A large demand on the eggs in the local market is relatively stable. - The limited number of private farms of laying chicken leads to higher demand with decline the supply leading to increase the price of a carton of eggs up to 20 shekels. - The possibility of exploitation of chicken manures and sells it as a source of extra income. - The presence of agricultural organizations that support agricultural projects to achieve food security for families and society.
Raw materials	
<ul style="list-style-type: none"> - Laying hens age of 105 days, tools, feed and medicines are available in the local market in the Gaza strip. 	

- Sometimes, the shutting down of crossings leading to increase the feed prices, medicines in the market and the lack of it.
- In the winter, there is a clear lack in availability of gas that required for heating.

7.2.9 Broiler hens breeding project

Definition of the project and market analysis

Broiler hens breeding project is considered one of the most successful projects in the Gaza strip if it received appropriate care, as well as the necessity to provide appropriate environmental conditions for poultry breeding including (hygiene, cleansing, nutrition, lighting, health care, proper management and other factors affecting the breeding process).

Broiler hens characterized with a high hereditary efficiency that can be able to convert the feed materials to meat as each 2 kg feed give 1 kg of white meat.

According to the The Palestinian Ministry of Agriculture in the Gaza strip needs about two million chickens per month, about 1,400 farms of broiler chicken carnivorous can be reared them and that amount increases in the summer.

In terms of seasonal influences on the product, it is considered high as most breeders depend on breeding in the vicinity of Ramadan month and holidays because the high demand on chickens. Farmers and traders deliberate selling chicken on Fridays in order to increase demand and consumer appetites. It is preferable to follow sales techniques through direct distribution to massacres and shops in order to reduce the distribution channels and increase the realized profit.

Cons	Pros
<ul style="list-style-type: none"> - Large space is required. - Large investment costs. - The project needs few of numbers of employees (entrepreneur, employee and a veterinarian if needed) - Needs skills and knowledge on best practices in laying 	<ul style="list-style-type: none"> - Small production life cycle every 40 days. - Stable income with a high profit ratio. - Stability in the price of a kg of chicken (10 shekels). - Achieve chickens self-sufficiency within the entrepreneur family.

hens breeding.	
Challenges	Opportunities
<ul style="list-style-type: none"> - Bad economic situation that non-encouraged on investment. - Frequent electricity cut-off and sometimes lack of availability of gas that affects the farm because the farm needed a specified temperature. - Successive bad weather conditions in winter and high temperatures to recorded levels in the summer. - Farm exposure to disease. - Cutting-off and irregular salaries . - Short permission period to repayment the loans and high interest rates on loans. 	<ul style="list-style-type: none"> - A large demand is relatively stable on the broiler chicken in the local market. - In the winter and summer, the supply decreases and demand increases leading to increase the price of a kg of chicken up to 15 shekels on average. - The possibility of exploitation of chicken manures and sells it as a source of extra income. - The presence of agricultural institutions that support agricultural projects for women that works on achieve food security for families and society.
Raw materials	
<ul style="list-style-type: none"> - Chicks, feed, tools and medicines are available in the local market in the Gaza strip - Sometimes the shutting down of crossings leading to higher feed, medicines prices in the market and the lack of it. - In the winter, there is a clear lack in availability of gas that required for heating. 	

7.2.10 Grocery project (Mini-Market)

Definition of the project and market analysis

Grocery project (mini market) is one of the very old projects with very high chances of success. Women who own simple capital and do not have any experiences in small projects to implement it and achieve profits.

It is one of the successful projects in all areas of the Gaza strip in case of the woman entrepreneur has good relations with her neighbors, as well as providing most of the goods needed by neighbors families as it leads to increase demand on grocery goods and thus achieve a reasonable profit and project success. The project must be located on a main street in the populated area. The distance

between the project and other groceries must be at least 100 meters so as to ensure the achievement of high sales.

Cons	Pros
<ul style="list-style-type: none"> - Working long hours adversely affect on family. - Unsuitability of project place in terms of location, space, decoration and opening hours. - Lack of good stock or shortage of goods needed by the customers leads negative image towards the grocery and the migration of customers to other groceries that provide most of what the customer needs. 	<ul style="list-style-type: none"> - A relatively small capital does not exceed \$ 2,000 with the possibility of buying on credit from wholesalers and distributors. - Good proportion of profit. - Space out of the house with an area of 50 meters. - The project needs only one employee (entrepreneur only). - Availability of all the products that the customer needs it with prices equal to the market price.
Challenges	Opportunities
<ul style="list-style-type: none"> - Bad economic situation that non-encouraged on investment. - The siege and the palestinian division. - Separation between the project funds, the expenses and needs of the house. - Pressures and community restrictions. - Short permission period to repayment the loans and high interest rates on loans. 	<ul style="list-style-type: none"> - High skills or expertise does not needed and there is easy sales and configure clients. - Dealing with wholesalers who provide all goods which project is needed. - Goods can be obtained from wholesalers and distributors through credit sales and easy reimbursements. - The presence of women's organizations offer facilitated loans.

Raw materials

- All the requirements of grocery are available in the local market.

7.2.11 Kindergarten project

Definition of the project and market analysis

This project is targeting children of the early age from 4 to 6 years which needs high constitutive expenses but with feasible

significant return. The project requires a large space more than 200 meters with external court for open games and (4) Large rooms with good ventilation and lighting equipped with furniture appropriate to the childhood stage such as cupboards and cabinets for each child, a small refrigerator and an eligible bath room for the children.

The statistics of the Ministry of Education in the Gaza strip showed that the presence of 350 kindergartens distributed as follows: 67 kindergartens in the North governorate, 117 kindergartens in Gaza governorate, 50 kindergarten in the Middle governorate, 63 kindergartens in Khan Younis governorate and 53 kindergartens in Rafah governorate. The number of children enrolled in these kindergartens is 40545 children as 20496 males and 20049 females.

The evaluation study of the reality of kindergartens carried out by ANERA organization in the Gaza strip in 2006, indicated that only one-third the number of nannies in kindergarten have a university degree while all of them have a general secondary qualification and also it showed that the nannies are suffering from a lack of knowledge and lack of experiment in the early childhood stage.

The results of kindergartens need assessment study in the Gaza strip which prepared by the Palestinian Ministry of Education in collaboration with UNICEF in the Gaza strip in 2010 and targeted (350) kindergartens in four basic aspects varied between nannies, education in kindergarten, kindergarten environment and the relationship between the family and the kindergarten which emphasized the need to develop a plan for educational development in kindergarten to reach the best level in the education for our students from the beginning, and it showed weakness of nannies' capabilities, lack in scientific qualifications and experiences in the understanding the psychological and mental situation for children and inability of nannies to deal with children and their needs and problems.

Strategic plan of the Palestinian Ministry of Education (2014-2019) has shown that about 43.1% of palestinian children are attending kindergarten and the plan confirms the need to develop the pre-school education system, the need to build a kindergarten capabilities to become eligible to deal with the unified palestinian curriculum and access to enrollment at least 60 % of palestinian children in the age of 4-6 years in kindergarten by 2020.

According to the above, the Gaza strip suffer from the lack of qualified kindergarten in terms of both nannies or the environment and curriculum of kindergarten, and it is clearly the presence of a great demand in the market on the eligible kindergarten and low supply on qualified kindergarten. The evidenced showed the presence of a large demand from customers on qualified kindergarten.

Cons	Pros
<ul style="list-style-type: none"> - Needs a large space more than 200 meters. - Large cost and high-constituent expenses. - Unsuitability kindergarten place and non-furnishing the required furniture. 	<ul style="list-style-type: none"> - A regular monthly return. - High profit ratio due to lower operational costs.

<ul style="list-style-type: none"> - Lack of rehabilitation and experience on how to deal with children. - The lack of a suitable place to initiate a kindergarten. 	
Challenges	Opportunities
<ul style="list-style-type: none"> - Bad economic situation that doesn't encouraged investment. - Low quality of service leads to change kindergarten by the mothers and this leads to form a negative image about the kindergarten. - Cutting-off and irregular salaries leading to weakness of the customer's commitment for the regular payment of kindergarten fees. - Short permission period to repayment the loans and high interest rates on loans. 	<ul style="list-style-type: none"> - The limited number of kindergartens that offers distinct and high quality service in the Gaza strip and this leads to change families for many kindergartens per year. - Presence of many organizations that provide support for kindergartens.
Raw materials	
<ul style="list-style-type: none"> - It doesn't need raw materials. - Tools, equipments, constitutive furniture, games and educational curriculum are available at suitable prices in the local market in the Gaza strip. 	

7.2.12 Educational center project

Definition of the project and market analysis

It is one of the most important and profitable projects in the Gaza strip that female university graduates could be done in the current period due to the difficulty of the palestinian curriculum, the high number of students per class that reach more than 50 students, the short of lecture period, the inability of mothers to help their children academically and the desire of the students in the various stages of education to improve their level of education in different subjects to get high accumulative avareges. The center should based on qualified and specialist teachers in order to be a good way of explanation and rises the level of students.

There is a great demand for such centers in all regions in the Gaza strip and the amount of supply is very few where there was (after school) program implemented by MercyCorps that offer assistance to students in all regions of the Gaza strip in resolving their homework, but the program funding was ended in September 2015, resulting the presence of high demand on such centers.

Cons	Pros
<ul style="list-style-type: none"> - Disqualification of female university graduates in handling and easy delivery of information involved in the educational curriculum. - Variation in educational capabilities of the teachers. - Lack of a suitable place to open the education center. - Inability to market the center's services and access to the largest number of students. - In the beginning, the center does not give a good profit or possible access to the break-even point, but the ways of dealing, a good explanation of teacher and the elegant shape of the place leading to increase the number of students that increase the net profit of the center. 	<ul style="list-style-type: none"> - A regular monthly return. - Low cost and simple constituent expenses - High profit ratio due to lower operational costs. - It is possible to choose teachers who have the appropriate ability to interpret and explain the curriculum well and teachers have excellent experience and reputation.
Challenges	Opportunities
<ul style="list-style-type: none"> - Bad economic situation that non-encouraged on investment. - Low quality of service and low level of teachers, this leads to form a negative image for the center. - Cutting-off and irregular salaries leading to weakness of the customer's commitment for the regular payment of educational center fees. - Short permission period to repayment the loans and high interest rates on loans. 	<ul style="list-style-type: none"> - The limited number of educational centers that provides high quality and outstanding services in the Gaza strip. - The high cost of private lessons. - The difficulty of the Palestinian curriculum, overcrowded school rooms with students and the shortage in time of the school lecturers.

Raw materials

- It doesn't need raw materials.
- Tools, equipments and constitutive furniture are available at suitable prices in the local market in the Gaza strip.

7.2.13 Computer programs design project**Definition of the project and market analysis**

It is one of the most important and profitable projects in the Gaza strip that female university graduates could be implement in the current period and does not require any expenses except a personal computer. The person who works remotely is a person who works without long-term contracts for a specific company. Today, the Internet is one of the largest remot work markets where it could connect people without being restricted by time and place.

In this project, working remotely is done through web sites that interested in outsourcing (assigning tasks to an external contractor) and that helps to develop the graduates' skills in the market of the Gaza strip. The existance of NGOs in the Gaza strip that working on the rehabilitation of the graduates' skills in the field of information technology to conform with the requirements of the global labor market such as Mercy Corps, information technology incubator, the Palestinian Information Technology Association "PITA" and Palestinian Information Communication Technology Association "PICTA".

The market of these projects is the global market and the supply is a supply at the level of the world where female graduates competes with the engineers all over the world, and there is a great demand on such skills and projects that is viable financially at the maximum degree, the focus here will be on the free working remotely (web page design, graphics design, applications of smart phone programming (Android and IOS), application of Web programming (PHP and Asp.net) and e-marketing), but these tasks which exist on the global market requires very high skills by the graduates.

Cons**Pros**

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| <ul style="list-style-type: none"> - Disqualification of female university graduates in dealing with international companies in easy way - Lack of ability to compete capacity and skills of the entrepreneur. - Instability of the work and thus causes lack the instability of income, sometimes a person can not find the appropriate project for a long time and also the loss of the benefits of permanent employment such as insurance, pensions and paid vacations. - This type of work extracts from previous tradition of working systems and wages for a new idea, the novelty use a broker to work, so it loses many regulatory and legal legislation to determine wages and relationships, and links between the graduate and the employer. - Workers sometimes force to work remotely excessive hours to perform the requested work without getting a return for the increment of hours, so there is no fixed scale. | <ul style="list-style-type: none"> - Flexible working hours. - Costs close to zero. - High profit ratio. - Accelerating development of skills and expertise of entrepreneur because of its dealings with foreign companies. - Freedom in choosing the business that they implemented and choose persons who work with them without adherence to certain persons. - Remote work helps on equal employment opportunities between different segments of society in terms of gender, age, health and social conditions. |
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Challenges

Opportunities

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| <ul style="list-style-type: none"> - University graduates must highly have skills in the field of information and communication technologies, and technological skills awareness that provides a competitive advantage in the labor market. - The rapid development of the required skills in the global labor market | <ul style="list-style-type: none"> - An excellent opportunity to address the unemployment and economic recession in the Gaza strip. - The high demand for remote labor services in the global market and the presence of a transformation in the labor markets create new jobs and make labor markets more innovative, inclusive and universal. |
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- The existence of effective financial systems can be verified to ensure the payment of salaries on time and get the fund to support innovation and entrepreneurship.
- Suitable of remote work to the privacy of palestinian women.
- The remote working considers a way for businesses and companies' owners who cannot provide suitable places or conditions to accommodate the employment they have.

Raw materials

- The project needs a laptop computer and a network connected with Internet which is available in the local market in the Gaza strip.

8. Annexes:**8.1 List of participants****Focus Groups**

- (1) focus group with women who owned failed small-scale income generating projects.
- (4) focus groups with students and female university graduates (Al-Azhar university, Al-Aqsa university, Al-Quds Open university and Arab College of Applied Sciences)

Interviews:

Reem Neirab	Small-scale projects coordinator - Women's Affairs Centre
Samah ElSafadi	Consultant and trainer in small-scale projects.
Tamara Lulu	Auditor Foundation for Faten association
Ali ElNnemes	Coordinator of economic development project 'World Vision'
Eng. Hatem Oweida	Agent of the Ministry of National Economy
Dr. Ibrahim Abu Rahma	Marketing Assistant Professor - Gaza University
Dr. Samir Abu Mudallalah	Professor / Economics Department, Al-Azhar University
Abd ElRahim Fouda	General Director of the general Authority for Industrial Cities and free industrial zones
Abd ElNasser Awwad	General manager of small-scale projects / the Ministry of National Economy
Ola Faqawy	Culture and Free Thought Association - Lending Department
Allam Ghabayen	General Director of Investment Promotion Board
Nawal Daghma	AlNagdah Association executive director
Samir Hamid	Field Coordinator – DEEP Project
Mahmoud Kassem	Responsible for small-scale projects in the livestock sector –PARC
Walid ElKahlout	Small-scale consultant, and Training manager in SMET-UNRWA
Buthainah Soboh	Excutive manager-Wefaq society for Women and Child Care
Dr. Adnan Abuasanain	Economist in Al-Quds Open university
Nagah Ayyash	Excutive manager- Women program center – Rafah
Khalil Shurrab	Reef Finance Company (Non-profit)
Omar Shaaban	Palthink Association manager

Field Visits:

- (15) Small-scale income generating projects for women headed household and female graduates.

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