

See discussions, stats, and author profiles for this publication at: <https://www.researchgate.net/publication/327305252>

A proposed Entrepreneurial Development Model to Palestine.

Conference Paper · April 2018

CITATIONS

0

READS

25

3 authors, including:



Majed El-Farra

Islamic University of Gaza

15 PUBLICATIONS 16 CITATIONS

SEE PROFILE

Some of the authors of this publication are also working on these related projects:



A proposed Entrepreneurial Development Model to Palestine [View project](#)

A proposed Entrepreneurial Development Model to Palestine

El-Farra, Majed (2018) **A proposed Entrepreneurial Development Model to Palestine.**
National Conference on Graduates Unemployment, Faculty of Business & Economics, Islamic U. of Gaza.

Prof. Dr. Majed Mohamed Elfarra

المؤتمر الوطني لبطالة الخريجين: آفاق وحلول
الجامعة الإسلامية - كلية الاقتصاد والعلوم الإدارية

أبريل 2018

2018

ملخص تنفيذي

تهدف هذه الدراسة الى اقتراح أنموذج مناسب لتطوير الريادة في فلسطين بشكل عام وفي قطاع غزة بشكل خاص للمساهمة في علاج مشكلات الفقر والبطالة.

يحتاج قطاع غزة الى المزيد من تأسيس مشاريع جديدة كي تساهم في علاج أزمات الفقر والبطالة والركود الاقتصادي الغير مسبوق، والريادة لها علاقة مباشرة بالمشاريع الصغيرة والمبادرات الفردية، وهي تشمل اقتناص الفرص الربحية والابتكار ومواجهه المخاطر والاستغلال الأمثل للموارد والقدرة على الإدارة والعمل باستقلالية.

ولقد أصبح تطوير الريادة في الدول أولوية وسياسة مهمة لخلق فرص عمل وتحقيق التنمية الاقتصادية. ولا زال نقص التمويل من أهم المعوقات للريادة في قطاع غزة.

يشمل مقترح تطوير الريادة في فلسطين على جانبين:

الأول: تأسيس الهيئة الفلسطينية للريادة (PEA). وهي هيئة متخصصة في تطوير الريادة في فلسطين، على أن تقدم الهيئة خدماتها للمنشآت في كل مراحل حياتها.

لمحة عامة عن الهيئة (PEA)

هي هيئة مستقلة لها رؤية ورسالة وأهداف عامة تركز على تشجيع وتطوير الريادة في كل بيت في فلسطين. وسيكون للهيئة مجلس أمناء ومجلس للإدارة التنفيذية لإدارة ومتابعة وتطوير الهيئة. ومن المقترح أن تقدم الهيئة خدمات التدريب للرياديين عبر مركز التميز التابع لها. ومن الخدمات الدائمة التي تقدمها، تقديم الاستشارات الفردية للمشاريع القائمة والمحتملة، وتقديم الخدمات الاستشارية عبر الزيارات الميدانية وتأسيس عيادة الأعمال. كما يمكن أن تقدم الهيئة تسهيلات مالية للمشاريع الصغيرة بما فيها قروض وإيجار معدات تنتهي بالتمليك، وتقديم ضمانات بنكية لتشجيع البنوك لإقراض الرياديين، كما يمكن أن تطور قواعد بيانات وخدمات البحث لتقديم معلومات كاملة عن فرص لتأسيس مشاريع ناجحة، وعن المنتفعين من الدعم الريادي بما فيهم حاضنات الأعمال. وتشمل الفئات المستهدفة للهيئة طلبة الجامعات والخريجين والمشاريع القائمة والفنيين والتقنيين الغير جامعيين. كما يمكن للهيئة أن تنظم حملات وطنية للتوعية حول الريادة بالتعاون مع ذوي العلاقة وبخاصة الاعلام.

ثانياً: أنموذج متكامل (ecosystems) مقترح للريادة في فلسطين:

تولي العديد من الحكومات الدعم لإيجاد النظم المتكاملة (ecosystems) التي تغطي كامل دورة حياة المشاريع الجديدة وحديثة النشأة، من بدايتها وحتى مرحلة ما بعد النضج، كي يتمكن المشروع من البقاء والنمو وربما الانتشار العالمي. والنظام المتكامل قائم على التفاعل والتنسيق بين أصحاب المصالح من مؤسسات قطاع عام وخاص، جامعات، جمعيات خيرية، حاضنات أعمال، ومؤسسات مالية، في تقديم الدعم والرعاية للرياديين لتعزيز وإنجاح مبادراتهم.

يتكون هذا النموذج المقترح من الخطوات الثمانية التالية:

1- تصميم حملة توعية لتشجيع رواد الأعمال الشباب لبدء مشاريعهم، وهذا يتطلب من وسائل الإعلام بناء صورة ايجابية للرياديين والتهيئة المجتمعية لقبول أي إخفاقات قد تتعرض لها المشاريع.

2- القيام بحملة مجتمعية لتوفير الدعم المعنوي للرياديين الشباب، وعادة يوفر الآباء والأمهات والأقارب والأصدقاء الدعم المعنوي العالي.

3- الدعم الحكومي من خلال إنشاء PEAK، بالإضافة إلى ذلك، يتعين على الحكومة توفير الحوافز، وتطوير مرافق البنية التحتية وتطوير الإطار القانوني المناسب.

4- تطوير الريادة من قبل مؤسسات التعليم العالي، وهذا يتطلب تصميم تعليم عالي ينمي الريادة ويتناسب مع حاجة المجتمع المحلي ويشمل، تطوير مناهج تحتوي على مساقات في الريادة، تتبنى أسلوب التعلم النشط، وتوفر الحالات الدراسية والأمثلة الواقعية التي يمكن للرياديين الرجوع لها.

5- توفير الدعم المالي، حيث معظم الأعمال الريادية تبدأ بتمويل ذاتي يأتي من الأقارب والأصدقاء وتسهيلات تقدم من الموردين، ويمكن ترتيب تلقي التسهيلات المالية من المؤسسات المالية والمنظمات غير الحكومية والقطاع الخاص بضمانات مالية مقدمة من PEA للحصول على تمويل من المؤسسات المالية الأخرى.

6- تنسيق الدعم المقدم من الشبكات والمنظمات مثل PEA، المنظمات غير الحكومية، وحاضنات الأعمال، والاتحادات الصناعية، وجمعيات ووحدات الخريجين، وشبكات الموردين والموزعين والتوعية والدعم المقدم عبر شبكات التواصل الاجتماعي مثل الفيس بوك، وتويتر.

7- توفير الدعم التكنولوجي من قبل المنظمات غير الحكومية وحاضنات الأعمال، وتقديم التكنولوجيا الجديدة المطورة في المؤسسات التعليمية، والتكنولوجيا المستوردة، وكيفية التصنيع والانتاج الابداعي، والمعارف والخبرات المتوفرة محليا.

8- دعم السوق المحلي: التعرف على الفرص الريادية في السوق من خلال التقارير المقدمة من PEA، والفرص التسويقية المقدمة من الموردين والعملاء الأوفياء، وقبول المنتج المحلي من قبل الوسطاء والمعارض التجارية وجمهور المستهلكين.

An Executive Summery

This study aims to propose a developmental model suitable to Palestine specially Gaza Strip to improve entrepreneurship, in order to alleviate poverty and high unemployment rate.

Gaza Strip needs more new enterprises and more entrepreneurs. Gaza suffers of high unemployment, high poverty and stagnant economy. Entrepreneurship concerns an individual's ability to turn ideas into action. It includes spotting profitable opportunities, innovation, taking risk, mobilizing resources, able to work independently, as well as the ability to plan and manage projects in order to achieve objectives.

Promoting entrepreneurship is widely perceived to be a crucial policy to increase employment, economic development and reduce poverty. Access to finance is a dominant constraint to entrepreneurship in Gaza Strip.

The Components of the Proposed Developmental model include two measure elements:

First: Establishment of a Palestinian Entrepreneurship Agency (PEA). It is an independent body specialized in promoting entrepreneurship in Palestine. The support services of the agency should continue through all the stages of business.

The Profile of PEA

The PEA is an independent agency. It has a vision and a mission and clear goals focusing on encouraging and promoting entrepreneurship in every home in Palestine. The PEA agency has a board of trustees and executive directors' body to monitor, manage and develop the PEA.

The PEA will provide a training services through its Center of Excellence. It will provide entrepreneurship development services, including, One – to – One interactive counseling sessions to existing and aspiring business owners. It will provide outreach services, and acts as a business clinic.

The PEA should facilitate access to micro – credit and equipment leasing. The PEA should establish a database and research services to provide full information about beneficiaries including incubators. The target groups may include universities' students and graduates, existing establishments and technicians and craft people non-university graduates.

PEA may design awareness campaign on entrepreneurship to Palestinian people in cooperation with the stakeholders specially the media.

The PEA may act as a coordinator to facilitate the application of the proposed Palestinian entrepreneurship ecosystem

The second: Proposed Palestinian entrepreneurship ecosystem

Currently, many governments consider the support of ecosystems that cover the entire life cycle of a new venture, from inception to early survival and growth to international expansion. Entrepreneurial ecosystem is the interaction that takes place between a range of institutional and individual stakeholders so as to nurture entrepreneurship.

The proposed ecosystem consists of the following steps

1. **Design awareness campaign** to encourage young entrepreneurs to initiate and start their ventures. The media should build a good image to entrepreneurs and acceptance of venture failure.
2. **Social campaign** to provide moral support to young entrepreneurs. Parents, relatives and friends usually provide a high moral support.
3. **Government support** through the establishment of PEA (see the details of its activities in the text). In addition, government should provide incentives, infrastructure facilities and legal framework development.
4. **Developing entrepreneurship higher education:** Tailoring entrepreneurship higher education to fit the local needs of Palestine. Curriculum development, include courses in entrepreneurship, adopt the action-based pedagogy, case studies and examples of role models that entrepreneurs can refer to.
5. **Financial support:** most of initial fund comes from the personal resources mainly from family, friends, relatives and credit from suppliers. Receiving financial facilities from financial institutions, NGOs, private sector and PEA securities.
6. **Network support** refers to organizations that support entrepreneurship like PEA, NGOs, incubators, specific industry associations, alumni associations, online social networking sites like Facebook, LinkedIn, friends, network of suppliers and distributors.
7. **Technology support** is provided by NGOs and universities funded incubators, new technology developed in educational institutions, imported technology know- how, talent pool available locally.
8. **Market support:** identifying business opportunities in the market, reports from PEA, support of suppliers and loyal customers. Acceptance of the product on consignment by the intermediaries and trade exhibitions.

1. An Introduction

Palestine in general and Gaza Strip in particular needs more new enterprises and more entrepreneurs. Gaza suffers of high unemployment, high poverty and stagnant economy. However, economic growth and development requires an increasing number of start-ups, which are likely to provide more and better jobs. The finding of a research which, was conducted on Gaza Strip in 2002 revealed that Gazans were reluctant to take up opportunities for self-employment and entrepreneurial activities. This result corresponds with the findings of the field work of El-Farra, (2017). This may be attributed to the high failure rates among business initiatives and the dominant preference among Gaza's citizens especially graduates to seeking jobs in public or private sectors (Ashour and El-Farra, 2002; El-Farra, 2017). In the United States 55% of the population would like to be self-employed (EC, 2012).

Entrepreneurship concerns an individual's ability to turn ideas into action. It includes spotting profitable opportunities, innovation, taking risk, mobilizing resources, able to work independently, as well as the ability to plan and manage projects in order to achieve objectives.

Promoting entrepreneurship is widely perceived to be a crucial policy to increase employment, economic development and reduce poverty. Suitable macroeconomic conditions and business environment including infrastructure, political stability and legal environment have been emphasized to increase self-employment and entrepreneurship activities (GEM, 2014; 2012).

In addition, frequently used interventions cross countries, technical and managerial assistances including, how to start-up new business, how to prepare a business plan, marketing, production and financial skills. Financing support includes, microcredit loans and grants. Further, counseling ranging from mentoring and advisory services after start-up (Naude, 2010, p. 10; Cho and Honorati, 2013, p. 2; Attanasio et al., 2011; Card et al., 2011).

In fact, access to finance is a dominant constraint to entrepreneurship in Gaza Strip. However, there are some limited programs initiated by the ministry of economy, IUG incubator, UNRWA, UNDP and some NGOs. These programs have provided fresh graduates and individuals in the labor market with the opportunities of training, some counseling, and little access to finance. Outcomes of these supporting programs to entrepreneurship in Gaza Strip were limited. However, there are some success stories, ranging from employment, business creation, earnings and profits. Also, there are some improvements among the beneficiaries in technical and non-cognitive

skills, business knowledge and practice, attitudes, aspirations, and financial behavior (Rafati, 2016: Interview).

This study aims to propose a model suitable to the case of Palestine specially Gaza Strip to improve entrepreneurship in order to, alleviate poverty and high unemployment.

Economic Characteristics in Palestine

In Palestine, because of political instability, peace process failure and Gaza Strip siege and closures, unemployment increased and poverty rate escalated. In 2013, unemployment rate in Palestine reached 23.4 per cent (16.8 per cent in the West Bank and 32.6 per cent in the Gaza Strip) (MAS, 2014a). In addition, unemployment rate in Palestine in 2013 was higher among young people, where it reached 41 per cent for the age group 15-24 years (64.7 per cent for females and 36.9 per cent for males). Furthermore, in year 2017 the situation in Gaza Strip even worse. For example, the official statistics of unemployment rate in Gaza reached 41.7% compared with 18.2% in the West Bank (Palestinian average unemployment rate 26.9%) (PCBS, 2017). The situation in Gaza has been deteriorated after the 2014war, which was waged on Gaza. Additionally, there is a significant difference in the level of per capita income in the West Bank and Gaza Strip, where it was \$2265 and \$1000 respectively in year 2015 at constant prices (PCBS, 2016). The differences in the two territories reflect a significant gap in the income per capita, level of employment and as a result level of poverty which all came in favor of West Bank.

1.2 Study objectives:

This study aims to achieve the following objectives:

- 1- Build a suitable entrepreneurship model to Palestine, to alleviate poverty and unemployment.
- 2- Improve the entrepreneurship mindset of young people to enable them to be more creative and self-confident in whatever they undertake and to improve their attractiveness for employers.

Methodology

This entrepreneurial development model was developed based on the findings of the empirical study which was conducted in 2017. The study was investigated the level and characteristics of entrepreneurial thought and practice in Palestine specially in the Gaza Strip among youth and graduates. The model was also developed based on the findings of previous studies,

which were conducted on different environmental context including: 1) MAS (2014b) study for scaling youth entrepreneurship in Palestine, 2) Stefanovic, et al. (2013) study on entrepreneurs in Republic of Serbia, 3) Isenberg (2010) proposed ecosystem in Europe, 4) Bernardez (2009) entrepreneurial ecosystem, 5) Suresh and Ramraj (2012) entrepreneurial ecosystem to India, 6) Mazzarol (2014) proposed policies to support SMEs and entrepreneurship development at G20 nations, 7) the findings of EC (2012) on entrepreneurship education development in Europe and 8) findings of the several workshops conducted with experts, academics, entrepreneurs, NGOs, private sector and public sector representatives in the Palestine.

The Components of the Proposed Developmental model

First: Establish an independent body specialized in promoting entrepreneurship in Palestine, called Palestinian Entrepreneurship Agency (PEA). The support services of the agency should continue through all the stages of business, from inception to production and to entry into the market place. To ensure all entrepreneurs access to the Agency services, subsidiary offices and branches in all governorates are crucial.

In addition, PEA may support the establishment of business incubators in all Palestinian governorates to support innovative ideas and develop entrepreneurial activities. The incubators should operate in direct cooperation with PEA to avoid duplication and overlap.

Second: Develop a Palestinian Entrepreneurship Ecosystem. The PEA may act as a coordinator to facilitate the application of the proposed this ecosystem

First: The Profile of PEA

1. Vision and Mission

VISION

To be the symbol of entrepreneurial development in the Middle East.

Mission Statement

Palestinian Entrepreneurship Agency provides excellent support services to entrepreneurs, by developing relevant programs and activities to start and nurture businesses.

2. The goals of the agency:

- 1- Encourage entrepreneurship in every home in Palestine.
- 2- Provide excellent support services to new and existing businesses.
- 3- Promote ethical business practices amongst the local business community.
- 4- To facilitate access to finance for viable business proposals.
- 5- Facilitate or provide workspace for new and growing businesses
- 6- Support businesses to overcome barriers imposed by government bodies.
- 7- Inspire and promote the use of technology.

3. Membership of the PEA

This agency is an independent. Its organizational structure consists of the following:

- 1- Board of Trustees as a referral body, who is responsible for sitting policies, strategies and monitoring. The board consists of experts, practitioners and supportive institutions to entrepreneurship.
- 2- Recruit a management team and experts in entrepreneurship to manage and provide the services to target groups.

4. Training Services

- Having a Center of Excellence to facilitate clients in establishing and growing their businesses using online tools and technology.
- Mentoring: To link aspiring entrepreneurs with already established entrepreneurs to foster learning and expertise of their chosen businesses.
- To train entrepreneurs on how to start up their businesses.
- Training should focus on promoting the following competences:
- Promoting the psychological and personality traits of entrepreneurs, e.g., a drive for independence, friendliness and attitude toward risk.
- Developing entrepreneurs' abilities to manage personnel, marketing/sales promotion, produce at competitive price, customer service and how to maintain accounting records.
- Developing entrepreneurs' skills in identifying business opportunities and analyzing business environment.

- Create special measures to develop the desired competencies of trainers and facilitators.

5. Entrepreneurship Development Services

- **Business Advisory Service:** One – to – One interactive counseling sessions to existing and aspiring business owners.
- **Outreach Services:** Interactive group counseling to organizations on their premises
- **Business Clinic:** Sessions with experts (e.g. Accountants, management experts, marketing experts, Lawyers etc.) and regulatory organizations such as Ministry of National economy, Chamber of Commerce, Ministry of Justice and local Authorities.
- **Skills acquisition program:** designed to facilitate the learning, start - Up of business and management success.

6. Credit Service

This service aims to facilitate access to micro – credit and equipment leasing.

- Establish a consortium of organizations specialized in providing funds to small businesses. They include, NGOs, incubators, government and private organizations. The PEA should provide loan guarantees for young entrepreneurs in order to encourage banks and other financial institutions to grant small loans and appropriate credit channels to entrepreneurs. In addition, an amendment can be introduced to the Palestinian Banking law (2) of 2002, including banks providing a minimum of credit facilities to MSMEs owners as a proportion of their deposits. Furthermore, priority of banks' social responsibilities programs should focus on promoting young entrepreneurs.

7. Information, Technology, Database and Research

- Database should be updated and include information about the beneficiaries from entrepreneurship support in Palestine, including: 1) names of beneficiaries, 2) types of support received, 3) types of businesses, 4) dates of services provided, 5) fund security provided and others.
- Developing a comprehensive database on market opportunities, market conditions, customers, economy, technology, regulations, feasibility studies and training materials. PEA should help in identifying the market through an intensive preparation process, searching for innovation and growth potential. This requires developing updated database on markets locally and internationally in order to help entrepreneurs to access real market opportunities.

- All institutions and incubators which involve in supporting entrepreneurs should have access to the database for use and development.

Research Service: To facilitate access to information by providing research materials, fact sheets and books.

Consultancy: To facilitate the development and execution of business ideas

Logistics: facilitating entrepreneurs access to transportation, communications, and energy.

Technology: encourage and support the use of e-commerce, broadband access and e-performance. Distance working should be highly supported and expanded in Palestine, which is not affected with siege and closure.

8. Fees of the services

The proposed agency should work on two types of services:

- 1- Free of charge services. These services should be provided to a certain target groups based on funded projects.
- 2- Paid services. These services are paid by beneficiaries. They include, financial facilities, counseling and training.

9. Target groups

We need to develop a criterion to select carefully the potential entrepreneurs, who are a program target. The target group may be classified into three categories: 1) universities' students and graduates, 2) existing establishments, which need support to overcome their problems to sustain and grow and 3) technicians and craft people non-university graduates who has potential and aspiration to succeed. These criteria should be developed in cooperation with the stakeholders. However, the first two groups should be given a priority.

10. Awareness campaign

Designing an entrepreneurial awareness campaign to Palestinian people in cooperation with the stakeholders specially the media (radio, TV, electronic media and social media). This awareness campaign should be tailored to inspire and motivate local entrepreneurship. In addition, success entrepreneurship stories should be highlighted.

11. Piloting

Launch a pilot entrepreneurship development program and expand to a national network as warranted. This piloting should benefit from the experience existing programs in Palestine including incubators.

Second: Proposed Palestinian Entrepreneurship Ecosystem

The proposed ecosystem consists of the following steps

1. **Design awareness campaign:** to encourage young entrepreneurs to initiate and start their ventures. The media should build a good image to entrepreneurs and acceptance of venture failure.
2. **Social campaign:** to provide moral support to young entrepreneurs. Parents, relatives and friends usually provide a high moral support.
3. **Government support:** through the establishment of PEA (see the details of its activities). In addition, government should provide incentives, infrastructure facilities and legal framework development.
4. **Developing entrepreneurship higher education:** Tailoring entrepreneurship higher education, to fit the local needs of Palestine. Curriculum development, include courses in entrepreneurship, adopt the action-based pedagogy, case studies and examples of role models that entrepreneurs can refer to (see the details in fourth above).
5. **Financial support:** most of initial fund comes from the personal resources mainly from family, friends, relatives and credit from suppliers. Receiving financial facilities from financial institutions, NGOs, private sector and PEA securities.
6. **Network support:** refers to the organizations that support entrepreneurship, like PEA, NGOs, incubators, specific industry associations, alumni associations, online social networking sites like Facebook, LinkedIn, friends, network of suppliers and distributors.
7. **Technology support:** is provided by NGOs and universities funded incubators, new technology developed in educational institutions, imported technology know- how, talent pool available locally.
8. **Market support:** identifying business opportunities in the market, reports from PEA, support of suppliers and loyal customers. Acceptance of the product on consignment by the intermediaries and trade exhibitions.

Summary

This study was aimed to propose a developmental model suitable to Palestine specially Gaza Strip to improve entrepreneurship, in order to alleviate poverty and high unemployment rate. The model was consisted of two elements. They include, the establishment of a Palestinian Entrepreneurship Agency (PEA). It is an independent body specialized in promoting entrepreneurship in Palestine. The second activity was a proposed Palestinian entrepreneurship ecosystem. The PEA may act as a coordinator to facilitate the application of the proposed Palestinian entrepreneurship ecosystem.

References

Ashour, Y. & El-Farra, M. (2002) "Business Failure In The Gaza Strip Bankers And Business Experts' Viewpoints", *Journal Of The Islamic University Of Gaza*, V. 10 No.1.

Attanasio, O., A. Kugler, and C. Meghir (2011). "Subsidizing Vocational Training for Disadvantaged Youth in Developing Countries: Evidence from a Randomized Trial," *American Economic Journal: Applied Economics* 3:188-220.

Bernardez, M. (2009) "The power of entrepreneurial ecosystems-extracting booms from busts". www.expert2business.com/itson/Articles/Ecosystems.pdf

Card, D., P. Ibarrran, F. Regalia, D. Rosas S., and Soares Y. (2011). "The Labor Market Impacts of Youth Training in the Dominican Republic", *Journal of Labor Economics* 29(2).

Cho, Y. and Honorati, M. (2013) *Entrepreneurship Programs in Developing Countries: A Meta Regression Analysis*, The World Bank Human Development Network Social protection and Labor Unit.

Elfarra, Majed (2017) *Entrepreneurship Development in Palestine: An Empirical Study on the Gaza Strip*. University student book store, Islamic University of Gaza, Palestine.

European Commission (EC) (2012), *Effects and impact of entrepreneurship programs in higher education*, Entrepreneurship Unit, Directorate-General for Enterprise and Industry, European Commission, Brussels.

Global Entrepreneurship Monitor (GEM) (2014) *2013 Global Report, Fifteen years of assessing Entrepreneurship Across the Globe*.

Global Entrepreneurship Monitor (GEM) (2012) *Palestine country report*, MAS.

Isenberg, D. J. (2010) "How to start an Entrepreneurial Revolution," *Harvard Business Review* 88 (6): 40-51.

MAS (2014a) *Quarterly Economic and Social monitor*, Vol. 36., May 2014.

MAS (2014b) *Policies for Scaling up Youth Entrepreneurship in the State of Palestine*, Ramallah, Palestine.

Mazzarol, T. (2014) "Growing and sustaining entrepreneurial ecosystems: What they are and the role of government policy", *White Paper WP01-2014*, Small Enterprise Association of Australia and New Zealand (SEAANZ), www.seaanz.org

Naude, Wim (2010) "Promoting Entrepreneurship in Developing Countries: Policy Challenges" *Policy Brief, United Nations University*, No. 4 2010.

PCBS (2017) *Palestine in Numbers 2016*, March 2017, Ramallah-Palestine.

PCBS (2016) Statistical Yearbook of Palestine, December 2016, Ramallah - Palestine.

Rafati, Alaa (2016), Ex-minister of Economy, Gaza. An *interview*, 15/6/2016.

Stefanovic, I., Prokic, S. and Rankovic, L. (2013) "Entrepreneurs' Features in Developing Countries: A Research Synthesis from Republic of Serbia" V. Ramadani and R.C. Schneider (eds.), *Entrepreneurship in the Balkans*, DOI 10.1007/978-3-642-36577-5_2.

Suresh, J., and Ramraj, R. (2012) "Entrepreneurial Ecosystem: case study on the influence of environmental factors on entrepreneurial success," *European Journal of Business and Management* 4(16): 95-101.