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SOCIAL SOLIDARITY ECONOMY *in Palestine*

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Abstract

The research is associated with a wider project as a pathway to Social Solidarity Economy in Palestine, which is being conducted by Bisan Centre for Research and Development in collaboration with COSPE, in the framework of the project "IBTKAR per il Cambiamento Sociale" – Opportunità di sviluppo inclusivo per la resilienza delle comunità rurali palestinesi nell'era post-Covid" AID 012590/06/1 funded by the Italian Agency and implemented by OXFAM in partnership with Cospe, ACAD, Acad Finance, Reef Finance, Banca Etica, Provincia Autonoma di Bolzano... The primary objective of this research project is to perform a thorough investigation of the Gaza Strip and the West Bank, which includes East Jerusalem, in relation to the Social Solidarity Economy (SSE) initiatives. The study evaluated SSE projects' efforts by looking at the scale and scope of their activities in agroecology, circular economy, microfinance, fair trade, alternative tourism, and cooperative programs. The study shed light on the insights of SSE contributions to GDP, employment of disadvantaged social groups, and social inclusion as participation in social activities, involvement in education, health and well-being, poverty rate, and service utilization by applying Structural Equation SEM model. The research looked at the opportunities and challenges these projects face, such as the consequences of Israeli occupation and the social and political climate that makes it hard for SSE to grow and endure in the occupied territories. The research carried out a qualitative investigation of the ways in which the SSE projects will aid in the nation's reconstruction following the devastation caused by the Israeli war in Gaza. The research points to the complexities facing the development process, especially in the areas adjacent to the settlement colonies that this research focuses on. At the same time, Palestinians engage in many individual and collective practices, which demonstrate their effectiveness in resisting the situation to which they are exposed. With the difficulties of the Palestinian economy in consideration, the research attempts to close the gap in the literature on SSE realities and offer suggestions for organizations and policymakers that are involved in developing SSE. Due to a lack of a shared understanding of definitions, frameworks, and norms, as well as the lack of research tools to support additional empirical inquiry, the social enterprise system is still in its infancy. This study added to the existing literature by bringing awareness to the significance of SSE initiatives on the Palestinian socioeconomic development and the rebuilding of the country after the Israeli war devastation by a comprehensive study covering organizations of West Bank and Gaza.

Keywords: SSE, Circular Economy, Agroecology, Microfinance, Cooperatives, Fair trade, Alternative Tourism, Israeli Occupation, Socioeconomic Development.

Chapter 1: Introduction

The Social Solidarity Economy (SSE) is a morally responsible, values-driven strategy for economic growth that puts the wellbeing of people and the environment first. Economic, social, environmental, political, communal, and holistic measurements are just a few of the many practices that make up SSE (ILO, 2023). SSE is a substitute for authoritarian, state-dominated systems like capitalism. Economics of social solidarity Initiatives are a common occurrence in a variety of industries and environments around the world. These programs stress social and environmental goals over solely financial gains and work to advance both human and environmental welfare.

Various global examples of social and solidarity economic projects include Cooperatives are sort of social solidarity economy initiative where members democratically own and run businesses. Cooperatives are prevalent in several industries, including finance, energy, and agriculture (UN, 2021). By maximizing the use of resources, circular economy projects seek to reduce waste and advance sustainability as SSE reality. These programs may incorporate sharing economy concepts, recycling, and upcycling techniques (BanQu, 2022). Community-based initiatives are social solidarity economy projects with a local focus that seek to meet the demands and difficulties of the area. These programs may include activities like neighbourhood gardening, regional money, and co-owned businesses which help to overcome poverty (UN, 2023). As an illustration of SSE, fair trade initiatives attempt to ensure that employees and producers are paid fairly while also promoting social and environmental sustainability. Worker-owned cooperatives, direct trade, and certification programs are a few examples of tactics that can be used in fair trade projects (RIPESS, 2015).

To enhance the social, economic, and environmental circumstances of the Palestinian community, the concept of (SSE) is being implemented in Palestine (RIPESS, 2023). The unique social solidarity economy projects in Palestine are presented by the Land and Rights by fostering a social solidarity economy in the project's target areas, particularly in Area C of the West Bank, the International Labor Organization (ILO) hopes to improve the social and economic circumstances of the Palestinian people (ILO, 2020). Fishing boat and motor repairs are assisted by the ILO Local Economic Recovery Project in the Gaza Strip, which also provides them with the tools they need to carry on with their work (ILO, 2022). By working within local communities to create economic opportunity and access to essential services, USAID aid in the West Bank and Gaza aims to increase stability and improve lives (USAID, 2017).

The booming of Social Solidarity Economy (SSE) activities and groups have been observed in Palestine, an occupied nation suffering complicated sociopolitical difficulties because of Israeli occupation such as political instability, a lack of resources, and restrictions on movement. These programs which include cooperatives, mutuals, community-based companies, and other cooperative forms are essential to advance economic sustainability, eliminating inequality, and creating social cohesion. However, a thorough investigation is required to fully comprehend the scope, effect, and resilience of SSE in Palestine given the geopolitical environment and the

additional difficulties posed by COVID-19 pandemic by impacting businesses, way of life, and community health. Through highlighting the challenges, the effects of the occupation, and how the pandemic has affected SSE efforts.

This study aims to conduct a comprehensive analysis of the Social Solidarity Economy (SSE) in West Bank and Gaza strip. The research analysed SSE initiatives examining the scope and scale of their operations. Furthermore, the paper shed light on the insights of SSE contributions to GDP, social inclusion, and employment of vulnerable social groups. The study also examined the difficulties and opportunities that these projects face, including the effects of Israeli occupation and the sociopolitical and economic conditions that make it difficult for SSE to develop and survive in the occupied territories. The research carried out a qualitative investigation of the ways in which the SSE projects will aid in the nation's reconstruction following the devastation caused by the Israeli war in Gaza. The research aimed to fill the gap in the literature on SSE realities and provide recommendations for policymakers and organizations involved in promoting SSE, considering the challenges faced by the Palestinian economy.

This report provides an overview of the project's conception, preliminary findings, data gathering development, problems encountered, and work program. Social solidarity projects in the fields of agroecology, circular economy, microfinance, tourism, fair trade, and cooperatives have emerged in the West Bank and Gaza Strip, which are marked by political difficulties and economic constraints. Examining these programs and evaluating their effects on nearby communities, GDP, social inclusion, and employment is the main goal of this study.

The study considers disagreements and conflicts arising from Israeli settler colonialism, international law, Israeli law, Palestinian law, the realities of people's daily lives, their resilience, and pertinent development solutions. Moreover, the connection to the local economies of social solidarity in these communities. Here are the main objectives of this paper:

1. To have a thorough understanding of the extent and definition of social solidarity economy in Gaza and the West Bank.
2. To conduct a comprehensive study on the most critical six realities of SSE in West Bank and Gaza, as the Cooperatives, Microfinance, Fair trade, Agroecology, circular economy, and Tourism initiatives.
3. To carry out a qualitative investigation of the ways in which the SSE projects will aid in the nation's reconstruction following the devastation caused by the Israeli war in Gaza.
4. To shed light on how young Palestinian challenge political, socioeconomic, and scientific norms using these aspects in their West Bank and Gaza projects.
5. To pinpoint the main participants, institutions, and networks advancing social solidarity initiatives.
6. To assess how these programs affect social resilience, economic development, and local communities.

7. To investigate the obstacles and chances facing the West Bank and Gaza's social solidarity economy.
8. To provide a realistic portrayal of the SSE in all its political, social, and economic facts and to make it easier for the actors, as well as institutional and global referents, to comprehend the SSE's actual situation.
9. Execution of a sectoral and geographical mapping of activities and actors aligned with the SSE vision and methodology.

With a thorough examination of the body of research on social solidarity economy, this study aims to offer thorough responses to the following key questions:

1. How do SSE realities contribute to the growth, historical, and global socioeconomic makeup of various societies throughout the world viewpoint?
2. Why is mapping Palestine's SSE programs activity important?
3. What methodological difficulties does the SSE research project face?
4. How to consistently measure SSE activities and models at the national level with the frameworks and definitions, and is it equivalent by global standards?
5. How will SSE initiatives contribute to rebuilding Gaza after the Israeli war deterioration?

There are 6 sections in this inception report. The literature review of the program will be illustrated in section 2. The description of inception phase focuses on the six sectors of microfinance, circular economy, fair trade, agroecology, cooperatives, alternative tourism, and the SSE is introduced in Section 3, 4, 5 and 6. The methodology of our fieldwork is presented in Section 7, along with thoughts on how the integral approaches are used in the SSE and what aspects are encouraged. The ramifications of the initial findings for general discussion about socioeconomic development and sufficient limits are covered in Section 8.

Chapter 2: Literature Review

A solidarity economy promotes social and systemic reforms; it aims to highlight themes of redistributive justice, deep sustainability, alternatives to capitalism, participatory democracy, and emancipatory politics (Utting, 2015). The term social embeddedness refers to the recognition of SSE concept, which holds that all economic activity is governed by social imperatives and institutional arrangements. An expanding number of organizations and businesses that produce and exchange goods and services under autonomous governmental supervision with goals and standards that put social cohesion, solidarity, and well-being first are referred to as SSEs. These comprise, mutual associations, fair trade networks, solidarity finance schemes, unions of workers in the informal sector, cooperatives, and other social enterprises (Villalba-Eguiluz, et al, 2023).

Previous Literature about the intersection between SSE and Circular Economy CE provides insights into how these two paradigms align and complement each other in the pursuit of sustainable and

socially responsible economic models. According to Villalba-Eguiluz et al. (2023), social cooperatives may be the frontrunners in creating upcycling and waste transformation networks on a local and regional level as trash management gives way to waste reuse. By processing wastes locally and cutting down on their treatment chains, these chains have the potential to shorten their environmental impact while simultaneously creating new job and inclusion opportunities. Applying SSE concepts to CE may incorporate social and institutional processes that are essential for both ecological and social changes, according to Moreau et al. (2017). An OECD paper (2022) examines the role of social inclusion, enhancing stakeholder involvement, and local collaboration. It also looks at how the social economy contributes to the circular economy. Gutbelert (2021) investigated how informal economy trash collectors in Brazil and Argentina form new grassroots cooperatives and help to improve livelihoods and waste management practices. The researcher also proposes an adjusted circular economy that combines ecological economics with SSE.

Most of the existing work on agroecology from a social perspective has clarified agroecology as an ecological farming approach that offers a substitute for industrial agriculture. The literature places a strong emphasis on agroecology as a social movement that strives for food sovereignty and opposes capitalism. It also focuses on the disparities that exist in a neoliberal and industrial food system that affect producers, including small-scale farmers, peasants, and indigenous people (Mann, 2019; Sultana, 2023; Timmerman and Felix, 2015; Vaarst et al., 2018; Mendez, Bacon, and Cohen, 2013; Utter, White, Méndez, and Morris, 2021). Beyond agricultural techniques, agroecology functions as a social movement and an intellectual activity because it emphasizes protecting the environment, it's starting to gain popularity across the globe. It upholds the fundamental principle of food sovereignty, as stated by (Al-Salehi, 2019).

According to Park and Mercado (2015), microfinance institutions have a positive impact on lowering poverty. Microfinance first appeared in the 1970s, shown that individuals with modest incomes are also dependable in repaying their debts. Microfinance has a beneficial impact on improving health and living conditions for families. Furthermore, certain microfinance programs include capacity-building initiatives that raise beneficiaries' knowledge levels by teaching them business and employment development techniques. The involvement in a microfinance program and improved living circumstances change how the public perceives those family members. Considerably, the amount of money that family members make each month keeps increasing, and the use of microcredit for economic activities modifies the extent of asset ownership. Several empirical research have shown that microfinance programs have these positive impacts (Alam et al., 2015; Alkhan & Hassan, 2020; Ülev et al., 2022). Ahmad et al. (2020) found that 129 out of 543 traditional microfinance organizations offered interest-free goods, and they also identified 101 official microfinance institutions spread across 33 nations. Moreover, Islamic microfinance makes up less than 1% of the microfinance outreach, according to El-Zoghbi and Tarazi (2013).

According to Ozdemir et al. (2023), Participation Banks (PB) in Turkey offer a great deal of promise for SSE in terms of funding sources, financing options, and risk control mechanisms. On the contrary, Griffin and Husted (2015) found that SSE initiatives eliminate poverty in the twenty-first

century which was emphasized as one of the Millennium Development Goals, the capacity of micro-entrepreneurs to obtain credit through microfinance institutions (MFIs) has emerged as a central theme in the literatures on entrepreneurship and development (Bruton, 2015). As of July, 2010, there were about 1834 MFIs, with gross loans exceeding US\$43 billion (Griffin and Husted, 2015). However, a growing crisis in microloan repayments has emerged in numerous countries, partly because of a loosening of credit discipline, which includes fewer lending group meetings (NDC, 2006).

It is commonly acknowledged that alternative tourism, in which travelers go to locations connected to conflicts, wars, and natural disasters, is a massive and rapidly expanding phenomena (Chen & Xu, 2021). Zhang et al. (2023) examine how social identity theory might aid to conflict-related alternative tourism. Thus, there are strong connections between alternative tourism associated with conflicts and peacebuilding. But by portraying tales that are hostile to reconciliation, alternative tourism can likewise reinforce or intensify hostility against perceived adversaries. Zhang et al. (2018) examined how social identities are conceptualized in relation to their alienation from their homes and their jobs, and their externally driven incentives, all while acknowledging the distinctive group values and culture. Zhang (2022) investigates how tourists' heightened awareness of human identity and characteristics is realized in natural disaster-related alternative tourism venues.

Cooperatives are not well acknowledged by the public or at various levels of government, although comprising most of the SSE since the 1830s (Iyer et al., 2021). Their research presents the perspectives of cooperative federations on the SSE, India, Indonesia, Japan, Malaysia, Nepal, Philippines, and South Korea, which together represent about 140 million members. Though their involvement is limited, regional cooperatives see participation in the SSE with widespread optimism. Iyer et al. (2021) investigated how cooperatives might cooperate to boost SSE as well as the opportunities and limitations for people-centered businesses following COVID-19 pandemic.

Fair trade seeks to mend the political, economic, and emotional bonds between producers and consumers by developing a global moral economy. The fair-trade model has quickly become the tool for the coalition of NGOs supporting the Third World debt reduction goals of the Jubilee 2000 campaign, as well as for other Northern development-minded organizations that see fair trade as promoting trade and challenging the kinds of trading that keep people impoverished (Oxfam, 2002). According to Renard (2003), fair trade emerges from the ashes of globalization, strengthening the re-embedding of trading circumstances in more morally sound economic and social relationships and re-establishing the link between production and consuming. Goodman (2005) focused his investigation on the commoditization of fair trade, or more specifically, the dialectical connections that support the cultural economic processes that materialize fair trade as a means of achieving a moral economy.

Chapter 3: Description Of Organizations in Social and Solidarity Economies

This part of the research illustrates SSE projects by most significant global and national parties, who work to enhance the exists of these organization across countries, especially developing countries, to get rid of poverty, and boom economic growth of these organizations. Moreover, the section describes SSE organizations, global partners, and Palestinian partners.

3.1 Social Solidarity Economy Realities: Definition

The term "social and solidarity economy" (SSE) refers to a broad category of businesses that put social and environmental goals ahead of financial ones. Two key characteristics set these organizations apart from both the informal and traditional for-profit sectors: a range of cooperative, associative, and solidarity relationships, as well as explicit economic, social, and frequently environmental aims (ICA, 2020). Furthermore, a task force that the UN formed under the UNTFSSSE in 2013 described SSE as "the production of goods and services by a broad range of organizations and enterprises that have explicit social and often environmental objectives." The guiding principles of SSEs are democratic self-management, ethics, solidarity, and cooperation (UNTFSSSE, 2014). In addition, SSE is described as a "set of socio-economic initiatives from organizations and companies which have specific social goals, all of them oriented by the principles and values of cooperation, solidarity, equity, inclusion, sustainability, participation, democratic self-management, and engagement with the community, strengthening the social weave and promoting social change" (GSEF, 201). A global network of SSE, the Global Social Economy Forum (GSEF) seeks to act as a focal point for exchanging ideas and experiences via cross-border cooperation. The following are a few instances of SSE-affiliated organizations:

Associations: A self-governing, independently structured group of individuals who have joined voluntarily to act for the good of society is known as an association or voluntary organization. They were not founded with commercial gain in mind (OECD, 2022). In general, associations comprise a diverse range of entities, from local communities and sports teams to major service companies (Gaiger, 2015). There are continuous discussions about whether associations can engage in market-based or economic activity in some nations. For instance, until 2019, Belgian associations were prohibited from engaging principally in commercial operations by the former Belgian Law on Associations and Foundations.

Cooperatives: Different nations have different perceptions of cooperatives and different ideas about cooperative identity. They are viewed more as social organizations in some nations and as commercial companies in others. The politicization of cooperatives has damaged their reputation and resulted in compromises with their autonomy and independence. An independent group of people or legal organizations that come together freely to address their shared needs and goals in the areas of economics, society, and culture through a cooperatively owned and democratically run business (ILO, 2018). Cooperatives contribute significantly to increasing the economic power of

workers in local communities and lowering income inequality by offering an alternative to "capital" businesses. Democratic governance processes set cooperatives apart from more traditional enterprises that are privately held, family-owned, or shareholder-owned. In addition, unofficial associations and organizations with financial objectives might be effectively replaced by cooperatives (International Cooperative Alliance, 1995). Following the approval of VCDP by many stakeholders, organizations in 21 Asian nations were advised to create a Value Chain establishment Program (VCDP), which includes the Social Dialogue for Supply Chain Development (RIPESS, 2015).

Foundations: They are charitable establishments that are essentially run as a perpetual fund collection from an individual or group of individuals, with the profits going toward the long-term improvement of a specific geographic area or non-profit sector. In addition to giving grants, foundations also offer social, medical, and cultural services. As a result, they serve as a vital conduit between the public and private sectors, receiving funding from the former and providing funds to the latter. According to Noya and Clarence (2007), foundations are not-for-profit, tax-exempt, incorporated, and have independent organizations.

Mutual Societies: An organization that represents the interests of its members and is owned and run by them is known as a mutual society. Cooperatives, friendly societies, and self-help groups are examples of mutual societies. Since mutual societies gather members who want to provide a common service from which they all benefit, shareholding is not permitted. Mutual societies and insurance firms are comparable. The members' faith in the mutual benefit societies is a crucial component. Mutual benefit societies are subject to stringent regulations in many countries due to historical abuses. Mutual benefit societies function as cooperatives or associations in several nations (Jenkins, 2021).

Social Businesses: A social enterprise is a business that trades goods and services to achieve social purposes. Its primary goal is to reinvest its profits back into the business to continue achieving its societal goals, rather than to maximize profits for its owners. It could provide novel solutions to societal issues, such as unemployment and social isolation. According to the OECD definition, social enterprises develop out of the social economy and broaden its application beyond its conventional manifestations. Sixteen EU member states have laws pertaining to social enterprises, while the remaining eleven have clear policies or plans to encourage their growth. Given that there is a need for social businesses to have a particular legal form in practically every nation, policy makers are urged to take this into consideration (Ferreira and Almeida, 2021). The OECD Designed Legal Frameworks for Social Enterprises offers a thorough analysis and recommendations for the various methods for creating social enterprise laws, along with the benefits and drawbacks of each choice (OECD, 2022).

3.2 Description of The Global and National SSE Partner Organisations

Recent years have seen a notable increase in the awareness of the social and solidarity economy, mostly due to its pivotal role in providing resilient responses to various crises. Numerous new business models have been pioneered by it along with tackling house and food security difficulties and other societal challenges. In addition to vital commodities and services, it creates jobs, especially for the underprivileged. Communities are mobilized by cooperatives and community-based businesses around shared objectives like boosting renewable energy sources or lowering carbon emissions. It helps job seekers, the under skilled, youth, and other disadvantaged populations enhance their capacity to obtain jobs in an increasingly digital environment by offering education and training programs. Additionally, it provides fresh perspectives on how to leverage digitalization for people-centred strategies, including platform cooperatives.

Building on decades of cooperative work at both organizations, the OECD and the EU worked together in 2020 to establish a Global Action named "Promoting Social and Solidarity Economy Ecosystems." The European Union announced the EU Social Economy Action Plan in December 2021 and a transition pathway for the "proximity and social economy" industrial environment in November 2022. In June 2022, the organization endorsed the OECD Recommendation on the Social and Solidarity Economy and Social Innovation. In addition to all EU members, the Action targets six non-EU countries: Brazil, Canada, India, Korea, Mexico, and the United States. The OECD Global Action provides policy makers with resources through its legal frameworks work stream, including analysis of existing frameworks and laws specifically related to the SSE, advantages and disadvantages of various legal options and approaches, policy guidance, and best practices from other nations. The ILO Resolution on Social Economy and Decent Work was also adopted in June 2022 (OECD, 2022). The SSE has become well-known throughout the world as a force behind the development of jobs and socially significant economic activity. An estimated 13.6 million persons, or 6.3% of the workforce in the EU, are employed by social and solidarity economy firms (Arrillaga, and Etxezarreta, 2022). The SSE makes up 3.2% of total employment in Mexico and 4% of it in Colombia (OECD, 2022). Along with creating jobs, nations are realizing more and more how important the SSE is to community development at the subnational and national levels as well as to the green and digital transitions.

Numerous organizations in Palestine operate within the framework of the country's community leadership system. Examples include the Balad Palestine and Ibtikar Foundations, both of which have as their central goal the assistance and provision of resources and tools necessary for the success of community entrepreneurs. Furthermore, there exist additional institutions that conduct diverse programs pertaining to social innovation and entrepreneurship in Palestine, such as the Holt Prize, the Yunus Center at Bethlehem University, the Masari Program at Birzeit University, and Palestinian Agricultural Relief (Build Palestine, 2023).

The UN regrets the rights that the Israeli government have violated in the Occupied Palestinian Territories and stands in solidarity with the Palestinian people. In this approach, the United Nations

extends its assistance to the Palestinian people through the establishment of a global network of over a thousand civil society organizations that are engaged in the Palestine conflict. A portion of the programs center on the Palestinian people's inalienable rights, which include the freedom to exercise their right to national independence and sovereignty, the right to self-determination free from outside interference (UN, 2021). We also need to draw attention to the existence of NGOs and pressure groups who work to stop businesses that are involved with the Israeli condition. The case study of Khan Al-Ahmar and Kfar Adumim is an intriguing one that most of us may not be familiar with. These people are Palestinians who reside in the Palestinian West Bank, close to Jerusalem. The Bedouin residents of this village currently live in appalling conditions, including limited access to electricity and water. In spite of opposition from activists, human rights groups, and European nations, the Israeli Supreme Court authorized the town's demolition in 2018 (Awad, 2021). Boycott, Divestment and Sanctions (BDS) is a political activism movement that was started in 2005 with the intention of pressuring the Israeli government to abide by international law standards, UN resolutions, and recommendations regarding the Israeli-Palestinian conflict. The BDS movement is having a significant influence because it challenges international acceptance of the Palestinian people's regime of occupation, colonialism, and apartheid (Boicot, 2021).

The Spanish Agency for International Development Cooperation (AECID) is another significant entity concerning the Palestinian people. It is in charge of creating initiatives and giving aid to other nations. Priority countries included the Palestinian Territories in the Master Plan for Cooperation 2005-2008. In this context, Spanish collaboration aims to establish a Palestinian State by combating poverty, assisting in the nation's social and economic growth, fortifying its institutions and State structures, and assisting civil society in establishing peace and democracy (AECID, 2021). The Italian Agency for Development Cooperation (AICS) is funding the initiative in collaboration with other regional partners including the Italian non-governmental organization COSPE. Additionally, the project is being led by the Italian organization Vento Di Terra in collaboration with the international partners, University of Pavia, Associazione Cooperazione e Solidarietà ONG, Nazca Mondoalegre, and Viaggi e Miraggi, as well as the Palestinian partners, Palestinian Fund for Employment and Social Protection for Workers (PFESP), Bethlehem Fair Trade Artisans, and Palestinian Woman Development Society (ILO, 2020).

The project aims to enhance the social and economic conditions of the Palestinian people through the growth of the SSE in the target areas, especially in Area C of the West Bank. The Agricultural Development Association (PARC) sponsored a significant conference on July 26, 2023, with the theme "Social Innovation and Social Solidarity Economy (SSE) in Palestine: Best Practices and the Way Forward". Its objective was to increase understanding of and support for the Social and Solidarity Economy as a strong and effective economic model for communities of Palestinian descent. Because SSE is so important, PARC made a conscious effort to involve key actors from relevant government agencies, civil society groups, and successful businesses that have benefited from previous projects that PARC has carried out, like the Med UP Project in Europe (EU Neighbors, 2023).

3.3 Enhancing Circular Economy through Social Solidarity Economy Projects in the West Bank and Gaza

Women's Recycling Cooperative in Hebron (Hebron Women for Recycling): In 2019, the Hebron Women for Recycling cooperative was formed to address the city's increasing waste problem and create jobs while raising environmental awareness. The cooperative conducts recycling workshops to educate the community on the importance of sorting waste and has established a small recycling facility where materials like plastic, paper, and metal are processed for reuse. Additionally, the women create handmade products from recycled materials, such as bags, decorations, and household items, which they sell at local markets. This project has significantly reduced household waste, provided income and job opportunities for women, and increased environmental awareness among residents (Hebron Women for Recycling, 2019).

Composting Initiative in Gaza (Green Gaza Initiative): Addressing the critical issue of organic waste management in Gaza, the Green Gaza Initiative, a local NGO, initiated a composting project in 2020. This project promotes sustainable agriculture and improves food security by setting up community composting stations where residents can deposit organic waste. The collected waste is processed into compost, which is then distributed to local farmers. Training programs are provided to farmers on how to use compost to enhance soil fertility and reduce the need for chemical fertilizers. This initiative has improved soil health, managed organic waste effectively, and increased crop yields, contributing to food security (Green Gaza Initiative, 2020).

Upcycling Workshop in Ramallah (Ramallah Upcycling Centre): In 2021, a group of young entrepreneurs in Ramallah launched the Ramallah Upcycling Centre aimed at transforming waste materials into valuable products. The workshop focuses on creating furniture, art, and fashion items from discarded materials such as old tires, wood pallets, and fabric scraps. It also organizes events and exhibitions to showcase upcycled products and raise awareness about sustainable practices. Through this initiative, the community has seen a reduction in waste, the empowerment of youth with skills in upcycling and sustainable design, and the establishment of a market for upcycled products (Ramallah Upcycling Centre, 2021).

Olive Oil Cooperative in Nablus (Nablus Olive Oil Cooperative): The Nablus Olive Oil Cooperative, established in 2018, focuses on sustainable practices within the olive oil production process to ensure minimal waste and maximum resource use. The cooperative collects olive pomace (the solid remains of olives after oil extraction) and processes it into biofuel and animal feed. It promotes organic farming practices among its members to ensure the entire production cycle is eco-friendly and uses eco-friendly packaging materials for olive oil, reducing plastic waste. This initiative has minimized waste, encouraged sustainable agriculture, and provided additional income sources for farmers (Nablus Olive Oil Cooperative, 2018).

Textile Recycling Initiative in Bethlehem (Bethlehem Textile Recycling Initiative): In 2021, the Bethlehem Textile Recycling Initiative focused on recycling textile waste into new products, creating a circular economy within the textile sector. The project set up collection points for old clothes and textile waste in the community and conducted upcycling workshops where participants learned to create new products from old textiles, such as rugs, bags, and clothes. Collaborations with local fashion designers have furthered the initiative by incorporating recycled materials into their collections. This project has reduced textile waste, involved the community in recycling efforts, and created job opportunities in textile recycling and upcycling workshops (Bethlehem Textile Recycling Initiative, 2021).

E-waste Recycling Program in Ramallah (Ramallah E-waste Solutions): Ramallah E-waste Solutions, launched in 2020, addresses the growing problem of electronic waste. The program establishes collection points for electronic waste such as old computers, phones, and appliances and implements safe recycling processes for dismantling and recycling electronic components. Awareness campaigns educate the public on the importance of e-waste recycling and responsible disposal of electronics. This initiative has prevented harmful electronic waste from ending up in landfills, recovered valuable materials for reuse, and increased public awareness about e-waste recycling (Ramallah E-waste Solutions, 2020).

Glass Recycling Project in Hebron (Hebron Glass Recycling Project): Initiated in 2019, the Hebron Glass Recycling Project focuses on recycling glass waste into new glass products, preserving traditional craftsmanship while promoting sustainability. The project collects glass waste from households and businesses and processes it into new glass products, such as bottles, jars, and decorative items. It also provides training to local craftsmen on modern glass recycling techniques, blending traditional skills with new practices. This project has reduced glass waste, preserved traditional glass-making techniques, and supported local craftsmen through sustainable glass production (Hebron Glass Recycling Project, 2019).

Plastic Waste Management in Jericho (Jericho Plastic Recycling Initiative): In 2020, the Jericho Plastic Recycling Initiative focused on managing plastic waste through recycling and upcycling. The project established a network of plastic waste collection points and operated a facility that processes plastic waste into reusable materials. It also developed new products from recycled plastic, such as building materials, furniture, and everyday items. This initiative has reduced plastic waste, encouraged innovation in product design using recycled materials, and provided employment opportunities in the collection, recycling, and production processes (Jericho Plastic Recycling Initiative, 2020).

Aquaponics Farming in Gaza (Gaza Aquaponics Project): In 2021, the Gaza Aquaponics Project focused on aquaponics farming, combining aquaculture (raising fish) and hydroponics (growing plants without soil). This project aimed to address food security and resource scarcity in the region. The system recirculates water between fish tanks and plant beds, with fish waste providing

nutrients for the plants. This method significantly reduces water usage compared to traditional farming. The project not only produces fresh fish and vegetables but also educates the community on sustainable farming practices. It has improved local food security, created job opportunities, and demonstrated a sustainable method of food production (Gaza Aquaponics Project, 2021).

3.4 Promoting Sustainable Development through Alternative Tourism in the West Bank and Gaza

Eco-Tourism Initiative in Jericho (2018): This initiative promotes eco-tourism by offering guided tours that highlight the natural beauty and historical significance of Jericho. Visitors can engage in activities such as hiking, bird watching, and visiting organic farms. The project educates tourists on the importance of environmental conservation and supports local businesses by encouraging the purchase of local products and services.

Cultural Heritage Tours in Bethlehem (2019): A local organization in Bethlehem offers cultural heritage tours that emphasize the rich history and traditions of the area. These tours include visits to historical sites, traditional craft workshops, and local markets. The initiative aims to preserve cultural heritage while providing economic benefits to local artisans and small businesses.

Community-Based Tourism in Nablus (2020): This project focuses on community-based tourism by involving residents in hosting tourists. Visitors can stay in family homes, participate in daily activities, and learn about Palestinian culture and traditions. This approach provides a more authentic experience for tourists and generates income for local families, fostering economic resilience and cultural exchange.

Sustainable Tourism in Hebron (2021): An initiative in Hebron promotes sustainable tourism by offering tours that highlight the city's historical landmarks and artisanal industries. The project includes visits to glassblowing workshops, pottery studios, and textile factories, where tourists can see traditional crafts in action and purchase handmade products. The initiative supports local artisans and encourages the preservation of traditional skills.

Agri-Tourism in Gaza (2021): This innovative project combines agriculture and tourism by inviting visitors to experience farming activities in Gaza. Tourists can participate in harvesting crops, learning about organic farming practices, and tasting fresh produce. The project aims to promote sustainable agriculture, support local farmers, and provide a unique tourism experience.

Historical Trails in Ramallah (2019): A project in Ramallah develops and promotes historical trails that connect significant sites across the region. The trails offer guided tours that include historical narratives, visits to archaeological sites, and interactions with local communities. This initiative enhances cultural awareness and provides economic opportunities for local guides and businesses.

Adventure Tourism in Jenin (2020): This project promotes adventure tourism by developing outdoor activities such as rock climbing, mountain biking, and camping in the scenic landscapes of Jenin. The initiative aims to attract adventure tourists, promote environmental conservation, and create job opportunities for local guides and service providers.

Educational Tourism in Gaza (2020): An educational tourism initiative in Gaza offers tours that focus on the region's history, culture, and contemporary challenges. Visitors can attend lectures, participate in workshops, and engage with local communities to gain a deeper understanding of the area. The project fosters cultural exchange and supports local educational institutions.

Culinary Tourism in Nablus (2018): This initiative highlights the culinary traditions of Nablus by offering food tours that include visits to local markets, cooking classes, and tastings of traditional dishes. The project promotes local cuisine, supports small food producers, and provides a unique cultural experience for tourists.

Wildlife Conservation Tours in Gaza (2021): A wildlife conservation initiative in Gaza offers tours that focus on the region's unique flora and fauna. Visitors can participate in wildlife monitoring, habitat restoration projects, and educational programs on biodiversity. The project aims to raise awareness about conservation issues and support local conservation efforts.

Chapter 4: Classification of Organizations as Social Solidarity Economy Initiatives in Palestine: A Definition-Based Approach

The cooperative landscape in Palestine reflects a unique blend of for-profit enterprises that operate at a national level while incorporating social, economic, and community-oriented aspects into their business models. These organizations play a crucial role in the social and solidarity economy (SSE) of Palestine, where businesses aim to combine financial goals with social, national, and environmental objectives. The gathered data of this research offers insights into the diverse nature of these businesses and their commitment to holistic development in the face of challenging circumstances, including operating under occupation.

The term "social and solidarity economy" (SSE) in Palestine refers to a broad category of businesses to combine social, national, and environmental goals with financial ones. Two key characteristics set these organizations apart from both the informal and traditional for-profit sectors: a range of cooperative, associative, solidarity and Resilience relationships, as well as explicit economic, social, empowerment, and frequently environmental aims.

Data Analysis and Connection to SSE Definition, "For-profit", this category includes 93 organizations that operate primarily for financial gain. These institutions are driven by the goal of generating

profits and may not necessarily prioritize social or community development. They are likely to be focused on their commercial activities and may not engage in extensive social or community-oriented initiatives.

"For-profit and National related aspects", this category includes 91 institutions that operate at a national level and are driven by financial goals. These institutions are likely to be involved in national-level activities and may have a broader scope of operations compared to those in the "For-profit" category. They may still prioritize profits but are more likely to engage in activities that benefit the national community.

The dataset includes various organizations that operate within the West Bank, all of which are categorized as national, meaning they are locally based and operate independently of international or foreign organizations. These national organizations are a mix of for-profit and non-profit entities. For-profit organizations primarily focus on generating revenue, whereas non-profit organizations are geared towards community service and social impact.

National organizations in the West Bank are actively engaged in a variety of social contributions. These include participating in volunteer activities, conducting social events such as Teacher's Day celebrations, and using their facilities for community activities and social gatherings. They provide continuous social support to the poor and marginalized groups in their communities, demonstrating a strong commitment to social welfare.

In addition to their social contributions, these organizations play a significant role in economic development within the West Bank. Their economic activities include offering training programs aimed at skill development, particularly for women, facilitating marketing efforts to help local farmers sell their produce, and providing financial and material support to poor families. Through these efforts, they help alleviate poverty and improve living standards within their communities.

Moreover, many of these national organizations offer support under occupation. This includes advocacy and assistance programs designed to help community members navigate the challenges posed by the occupation. They provide resources and support to ensure the community's resilience and sustainability, demonstrating their commitment to serving the local population under difficult circumstances.

The national organizations operating in the West Bank demonstrate a strong commitment to improving both social and economic conditions within their communities. Their activities are locally focused, addressing the specific needs of the West Bank population. These organizations are deeply involved in social contributions, offering continuous support and engaging in community-building activities. Economically, they contribute by training individuals, aiding local farmers, and providing direct support to needy families. Their role is crucial in enhancing the socio-economic landscape of the West Bank, particularly in offering support under the challenging conditions of occupation. By being locally based, these national organizations ensure that their efforts are closely aligned with the community's needs, fostering resilience and sustainable development.

“For-profit, National & Social Aspect”, this category includes 50 institutions that operate at a national level, prioritize financial goals, and engage in social activities. These institutions are likely to be involved in community development initiatives, such as organizing events or providing social services. They may also have a strong focus on social responsibility and community engagement. The dataset shows that these organizations are actively involved in volunteer activities, where employees and community members come together to contribute their time and skills for the benefit of the community. These volunteer activities often include clean-up drives, tree planting, and the construction of community facilities, all of which help enhance the local environment and infrastructure. Furthermore, these organizations frequently organize and sponsor community events such as cultural festivals, sports tournaments, and educational fairs. These events serve to foster a sense of community spirit and provide entertainment and educational opportunities for residents. By bringing people together, these events also promote social cohesion and cultural understanding.

Support for education is another significant area of focus for these institutions. Many organizations provide resources and support for local schools, such as donating books, computers, and other educational materials. Some also offer scholarships to students from low-income families, helping to ensure that financial barriers do not prevent access to quality education. In terms of health and wellness, the dataset reveals that these organizations conduct health camps and wellness programs that offer free medical check-ups, health screenings, and awareness sessions on important health issues. These programs aim to improve the overall health and well-being of the community by providing accessible healthcare services and promoting healthy living practices.

Economic assistance is also a key component of their activities. These organizations support local businesses and entrepreneurs through training programs, financial assistance, and mentorship. By stimulating economic growth and creating job opportunities, they contribute to the economic development of their communities. This economic support is crucial for building a resilient and sustainable local economy. Moreover, these organizations provide various forms of social support services, including food distribution programs, clothing drives, and assistance to families in need. Such services address immediate needs and improve the quality of life for disadvantaged community members, ensuring that vulnerable populations receive the help they require.

“For-profit, National, Social & Economic Aspect”, this category includes 38 initiatives that operate at a national level, prioritize financial goals, engage in social activities, and focus on economic development. These institutions are likely to be involved in initiatives that promote economic empowerment, such as providing job opportunities, reducing poverty rate, and improving social inclusion in West Bank. They may also engage in activities that support local farmers or producers.

“For-profit, National, Social, Economic & Support under occupation”, this category includes 25 initiatives that operate at a national level, prioritize financial goals, engage in social activities, focus on economic development, and receive support while operating under occupation. These institutions are likely to be involved in initiatives that promote economic empowerment and

community development, despite the challenges posed by operating under occupation. The 25 institutions that fall under the "For-profit, National, Social, Economic & Support under Occupation" category demonstrate a high level of resilience in the face of adversity. Despite operating under occupation and facing significant challenges, these institutions remain committed to promoting economic empowerment and community development. Resilience is a key aspect of the social and solidarity economy (SSE) in Palestine, as it enables these organizations to adapt and thrive even in the most difficult circumstances. By prioritizing financial goals while engaging in social activities and economic development initiatives, these institutions showcase their ability to balance multiple objectives and create positive change.

Support under occupation refers to the various ways in which these organizations assist their communities in coping with the adverse effects of living under occupation. This support is crucial for maintaining community resilience and ensuring that essential services and economic activities continue despite the constraints imposed by the occupation. The dataset indicates that many organizations are actively engaged in providing support under occupation. This includes:

- **Providing Essential Services:** Organizations ensure that their communities have access to necessities such as food, healthcare, and education. They organize distribution programs for food and clothing, conduct health camps, and support local schools with necessary resources.
- **Advocacy and Legal Support:** Some organizations offer legal assistance and advocacy for community members who face issues related to the occupation, such as land disputes, house demolitions, and arrests. This helps protect the rights of individuals and provides a form of support in navigating the complex legal landscape under occupation.
- **Economic Support and Job Creation:** To mitigate the economic impact of the occupation, organizations provide financial support, training programs, and micro-loans to local businesses and entrepreneurs. By creating job opportunities and supporting local enterprises, they help sustain the community's economic health.
- **Community Building and Social Cohesion:** These organizations frequently organize community events and activities that foster social cohesion and resilience. By bringing people together, they help maintain a sense of normalcy and community spirit, which is essential for psychological and social well-being under stressful conditions.

Operating under occupation adds an extra layer of complexity to the challenges faced by these institutions. However, their resilience allows them to overcome obstacles and continue serving their communities. This resilience is a testament to the strength and determination of the cooperative movement in Palestine, which remains committed to building a more inclusive and sustainable economy. To summarize, the 25 initiatives in this category embody the resilience that is central to the SSE in Palestine. Their ability to prioritize social and economic development while navigating the challenges of occupation demonstrates the power of the SSE model to create positive change even in the face of adversity.

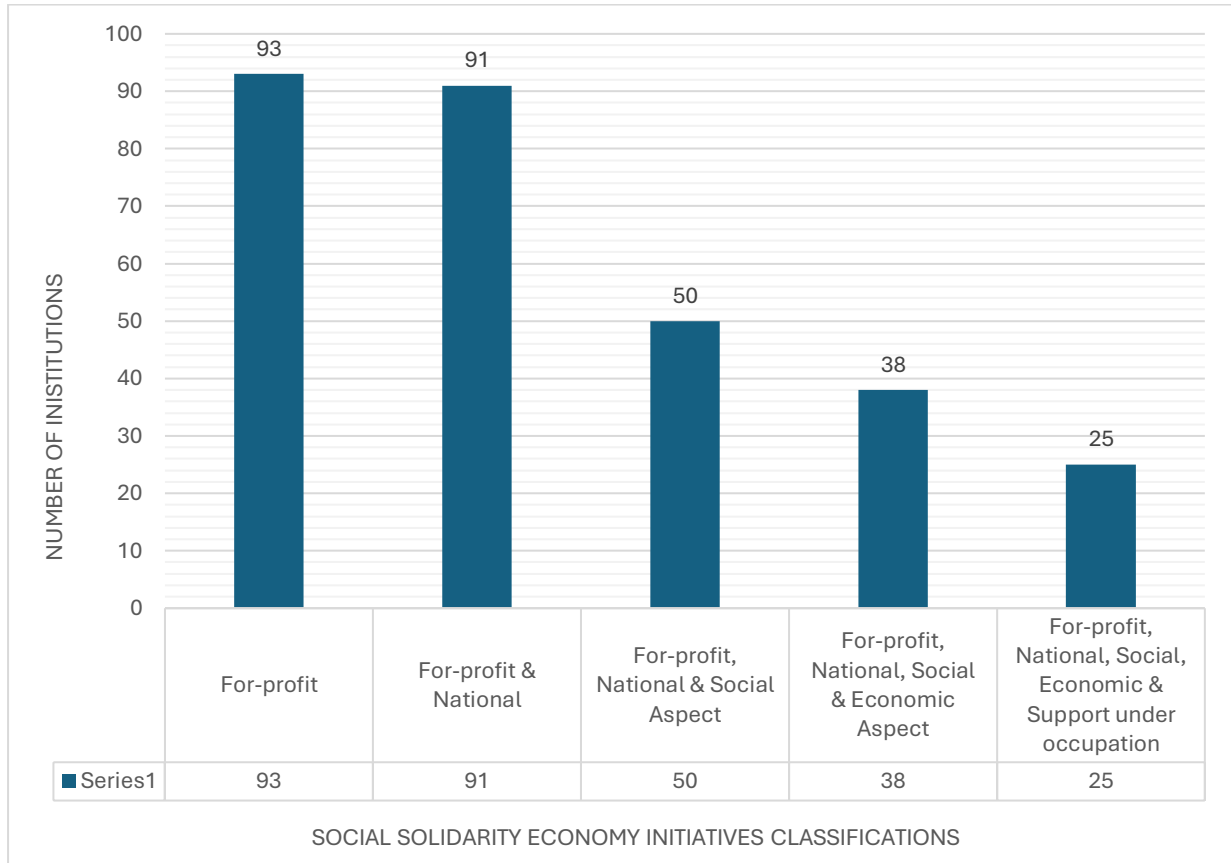
Despite the challenges posed by occupation attacks, these organizations demonstrate remarkable resilience and growth. Several factors contribute to their ability to sustain and expand their operations:

- Organizations adopt flexible and adaptive strategies to cope with the unpredictable nature of occupation attacks. This includes diversifying their activities, securing multiple funding sources, and creating contingency plans to ensure continuity of services.
- The strong sense of community support and solidarity plays a crucial role in the resilience of these organizations. Community members often come together to support the organizations' initiatives, volunteer for activities, and participate in decision-making processes, thereby strengthening the collective resilience.
- While being primarily national, some organizations establish partnerships with international NGOs and local governmental bodies. These partnerships can provide additional resources, expertise, and advocacy support, which help in sustaining and expanding their activities.
- Many organizations prioritize the development of their human capital by investing in the training and professional development of their staff. This not only enhances the skills and capabilities of their employees but also boosts morale and commitment to the organization's mission.
- By fostering a culture of innovation and entrepreneurship, these organizations can develop new products, services, and approaches that help them stay relevant and effective. This includes adopting new technologies, exploring alternative markets, and developing innovative solutions to community problems.

Figure 4.1 indicates the number of initiatives that fall under each category based on a sample of 110 observations. The questionnaire aims to gather information on the specified variables related to Social Solidarity Economy (SSE) initiatives and economic development in the West Bank. The questions are designed for a mix of quantitative and qualitative responses. Adjustments needed based on the specific context and nature of the respondent's industry, agroecology, circular economy, alternative tourism, fair trade, and cooperatives. The broader the definition, the more coop institutions are categorized under that classification. For example, 93 institutions are categorized as "For-profit," indicating that a significant number of institutions in Palestine operate primarily for financial gain. These classifications align with the principles of the social and solidarity economy (SSE) in Palestine, which emphasizes the integration of social, national, and environmental goals with financial objectives. The institutions in these categories demonstrate a range of cooperative, associative, solidarity, and resilience relationships, reflecting their commitment to economic development, social empowerment, and community support. The classifications provide a nuanced understanding of the diverse nature of cooperative organizations

in Palestine. They highlight the various ways in which these institutions balance financial goals with social and community-oriented activities, reflecting the complexities of the SSE in Palestine.

Figure 4.1: Number Of SSE Initiatives Fitting Each Criterion Based on The Palestinians SSE Definition



Source: prepared by researcher based on questionnaire data collected of SSE initiatives of West Bank and Jerusalem.

Based on the Palestinians definition for SSE, the number of organizations that can be applicable with all the certifies is 25 initiatives. These initiatives connect the financial goal with the social and economic and the resilience aspects in operating their business. The SSE organizations in West Bank exemplify the essence of the SSE, where businesses strive to balance profit-making with social responsibility and community development. By incorporating social, economic, and national aspects into their operations, these institutions not only contribute to the local economy but also play a vital role in empowering marginalized groups, supporting farmers, and fostering community resilience. Despite operating under challenging conditions, these institutions showcase the resilience and determination of Palestinian businesses to create a more inclusive and sustainable economy.

The matrix below, Figure 4.2, provides a clear overview of how each organization is classified based on specific criteria related to being a Social Solidarity Economy business. Organizations that meet

all criteria are classified as "Perfect SSE," while those that meet most criteria but need some improvements are classified as "SSE need recommendations," and those that meet some criteria but need significant improvement are classified as "SSE need improvement." All 25 organizations classified as perfect SSE have social and economic contributions. This indicates that organizations meeting all the criteria for being a perfect SSE also consistently engage in social contributions.

Figure 4.2: SSE Classification Matrix and Bar chart

Classification		Social Contribution		Total
		No	Yes	
Classification	For-profit	1	0	1
	For-profit & National	15	0	15
	Other	33	20	53
	Perfect SSE	0	25	25
	SSE need improvement	0	6	6
	SSE need recommendations	0	13	13
Total		50	64	113

Criteria	SSE_Category	No	Yes
Social_Contributions	Fully SSE	0	25
Social_Contributions	Needs Improvement	19	0
Social_Contributions	Not SSE	23	0
Social_Contributions	Partial SSE	0	24
Economic_Improvement_A	Fully SSE	0	25
Economic_Improvement_A	Needs Improvement	0	19
Economic_Improvement_A	Not SSE	21	2
Economic_Improvement_A	Partial SSE	11	13
Support_Occupation	Fully SSE	0	25
Support_Occupation	Needs Improvement	0	19
Support_Occupation	Not SSE	17	6
Support_Occupation	Partial SSE	19	5

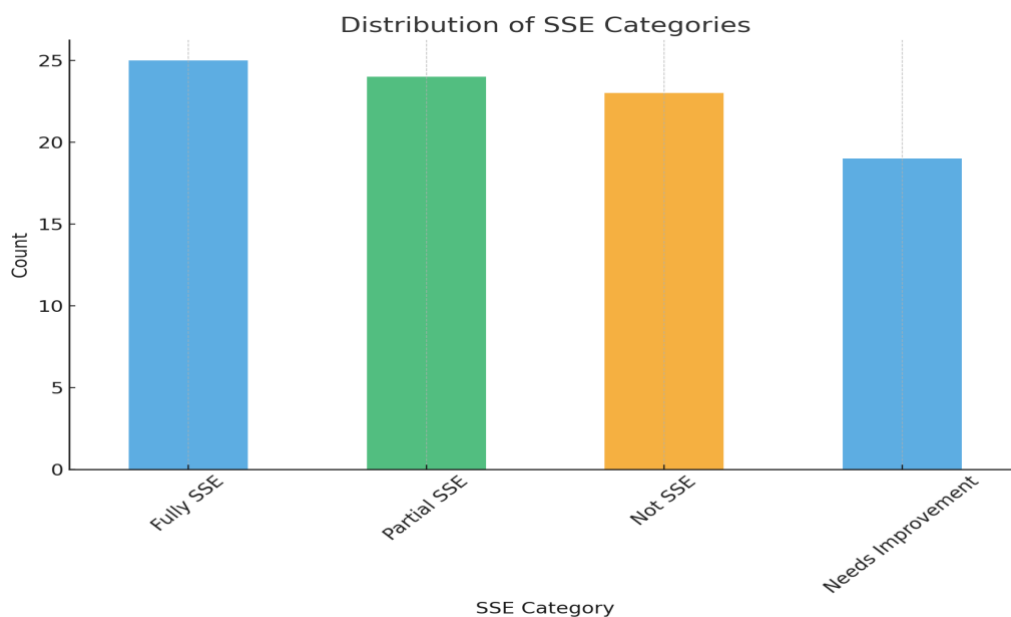
Source: created by SPSS software

SSE need improvement, all 6 organizations classified as SSE need improvement have social contributions. These organizations meet some of the criteria and are engaged in social contributions but need improvement in other areas. However, SSE need recommendations, all 13 organizations classified as SSE need recommendations have social contributions. These organizations meet most criteria and are actively engaged in social contributions but need recommendations for further improvement. There are a total of 113 organizations, 50 organizations are for profit, national, with social contribution organizations.

The matrix showed that For-profit and For-profit & National organizations are less likely to have social contributions. Perfect SSE, SSE need improvement, and SSE need recommendations classifications are more likely to have social contributions. The Other category contains a significant number of organizations, with a notable portion having social contributions. The structured format helps in identifying the strengths and areas for improvement for each organization, facilitating targeted actions to enhance their performance and contributions to the social and economic sectors.

The data matrix¹ of figure 4.3 provides information about various initiatives, focusing on their social and solidarity economy (SSE) contributions, support occupation, and their categorization into different SSE categories.

Figure 4.3: Analysis of SSE initiatives Data Matrix



Here is a detailed explanation of the columns and their significance:

- Cooperative Name: The name of the institution. This helps identify each cooperative and track its performance across different parameters.
- Economic Improvement: Indicates whether the cooperative contributes to economic improvement and poverty alleviation. Values are "Yes" or "No". This column shows the

¹ See appendix for SSE classification matrix

institution's impact on improving the economic conditions of its members and the surrounding community.

- Support Occupation: Indicates whether the institution supports occupation-related activities. Values are "Yes" or "No". This reflects the cooperative's involvement in providing occupation or employment opportunities for its members.
- SSE Category: Categorizes each institution based on its alignment with SSE principles. The categories are:
 1. Fully SSE: Indicates that the institution fully aligns with SSE principles.
 2. Partial SSE: Indicates partial alignment with SSE principles.
 3. Needs Improvement: Indicates that the institution needs improvement to better align with SSE principles.
- Fully SSE: institutions that fully align with SSE principles have a high degree of commitment to economic improvement, support occupation, and embody the core values of the SSE framework. Examples from the matrix include Orif Agricultural institution, Saida institution for Livestock, and Bayan Environmental Farm.
- Partial SSE: These institutions show a partial commitment to SSE principles. They contribute to economic improvement and support occupation but may lack in fully integrating all SSE principles. Examples include Kafr Jamal institution, Aqaba institution for Agriculture and Irrigation, and Anabta institution.
- Needs Improvement: institutions in this category need to enhance their alignment with SSE principles. They might be contributing less to economic improvement or not fully supporting occupation-related activities. Examples include Al-Nour institution, Marj Ibn Amer institution for Irrigation, and Battir institution.

The data matrix serves as a diagnostic tool to understand where each cooperative stands concerning SSE principles. It helps identify strengths and areas for improvement, guiding institutions on the path to better social and economic impact. By categorizing institutions, stakeholders can tailor support and interventions to enhance the overall effectiveness and sustainability of these organizations in the West Bank.

4.1 SSE Organizations Needing Improvements and Recommendations

The 50 organizations classified as "For-profit, National & Social Aspect" demonstrate a commitment to financial goals while engaging in social activities and operating at a national level. However, there are areas where these organizations can improve to better align with the ideals of Social Solidarity Economy (SSE). The data suggests that while these organizations are active in social contributions and have a national reach, there are specific aspects where they can enhance their operations and impact.

- **Strengthening Economic Contributions:** These organizations are already involved in social activities, but they can further bolster their economic contributions. This can be achieved by expanding their support for local businesses and entrepreneurs through more extensive training programs, financial assistance, and mentorship. By enhancing their economic impact, these organizations can better support community development and job creation.
- **Enhancing Support under Occupation:** To be more resilient and supportive under occupation, these organizations could increase their advocacy efforts and provide more comprehensive legal and social assistance to community members affected by occupation-related issues. Strengthening these support mechanisms will help the communities they serve to cope better with the challenges posed by the occupation.
- **Increasing Community Engagement:** While these organizations already engage in social activities, they could benefit from deeper community involvement. This can be done by organizing more frequent community events, fostering volunteerism, and creating platforms for community members to participate in decision-making processes. Greater community engagement will enhance social cohesion and ensure that the organizations' initiatives are more closely aligned with the needs of the community.
- **Sustainable Practices:** Adopting more sustainable practices in their operations can help these organizations contribute to environmental well-being. This includes implementing recycling programs, promoting sustainable agriculture, and reducing their carbon footprint. Sustainable practices not only benefit the environment but also improve the organizations' reputation and community trust.
- **Partnerships and Collaborations:** Building partnerships with other organizations, including international NGOs and local governmental bodies, can provide additional resources and expertise. These collaborations can help in scaling up successful initiatives, gaining access to new funding sources, and enhancing the overall impact of their programs.

The 25 organizations classified as "For-profit, National, Social, Economic & Support under occupation" are considered perfect SSE organizations. They meet all the criteria for being exemplary models of Social Solidarity Economy businesses. These organizations successfully balance their financial goals with social responsibilities, operate at a national level, contribute economically, and provide robust support under occupation. These perfect SSE organizations exhibit several key characteristics:

- **Holistic Approach:** They adopt a comprehensive approach to community development, addressing social, economic, and environmental needs. Their activities include a wide range of social contributions, such as volunteer activities, community events, educational support, and healthcare services.
- **Economic Empowerment:** These organizations play a significant role in economic empowerment by supporting local businesses, providing vocational training, and facilitating access to microfinance. They contribute to job creation and economic stability within their communities.

- **Resilience and Support under Occupation:** Perfect SSE organizations are resilient and offer strong support under occupation. They provide legal assistance, advocacy, and various forms of social support to help community members navigate the challenges posed by the occupation. Their efforts ensure that the community remains strong and cohesive despite external pressures.
- **Community-Centric:** These organizations prioritize community engagement and empowerment. They involve community members in decision-making processes, encourage volunteerism, and create opportunities for social interaction and cohesion. Their initiatives are designed to be inclusive and responsive to the community's needs.
- **Sustainability and Innovation:** Perfect SSE organizations are forward-thinking and innovative. They adopt sustainable practices in their operations and continuously seek new ways to address community challenges. This includes leveraging technology, exploring new markets, and developing innovative solutions to social and economic issues.

In summary, the 50 organizations classified as SSE needing improvements and recommendations can enhance their impact by strengthening economic contributions, increasing support under occupation, deepening community engagement, adopting sustainable practices, and building partnerships. Meanwhile, the 25 perfect SSE organizations exemplify the ideals of the Social Solidarity Economy through their holistic approach, economic empowerment, resilience, community-centric initiatives, and commitment to sustainability and innovation. Their success provides a model for other organizations aiming to achieve similar levels of impact and effectiveness.

4.2 Resilience and Growth of Organizations Facing Occupation Challenges

Figure 4.4 provides insights into how organizations in the West Bank perceive changes in their workforce numbers for the coming year, particularly in relation to whether they have faced attacks from the occupation.

Figure 4.4: Resilience under occupation attacks and organization expected growth

		increase	Slight increase	No increase	decrease	Don't know	Total
Support		0	1	0	0	0	2
Occupation	No	1	10	3	0	0	38
	Yes	3	28	28	7	1	73
Total		4	39	31	7	1	113

Source: created by SPSS software

The dataset reveals a significant divide between organizations that have faced occupation attacks and those that have not. Among the 113 organizations surveyed, 73 reported experiencing attacks. Despite these challenges, a notable portion of these organizations remains optimistic about their future workforce. Specifically, 28 of these organizations expect a slight increase in the number of employees next year. This resilience suggests that even under adverse conditions, many organizations continue to find ways to grow and maintain their operations.

In addition to those expecting growth, another 28 organizations that faced attacks predict no change in their employee numbers. This indicates a level of stability and adaptability within these organizations, allowing them to sustain their current workforce despite ongoing challenges. However, the impact of occupation attacks is also evident in the seven organizations that anticipate a decrease in their workforce. This reflects the strain and potential disruptions caused by such attacks, which can hinder an organization's ability to maintain its staff levels.

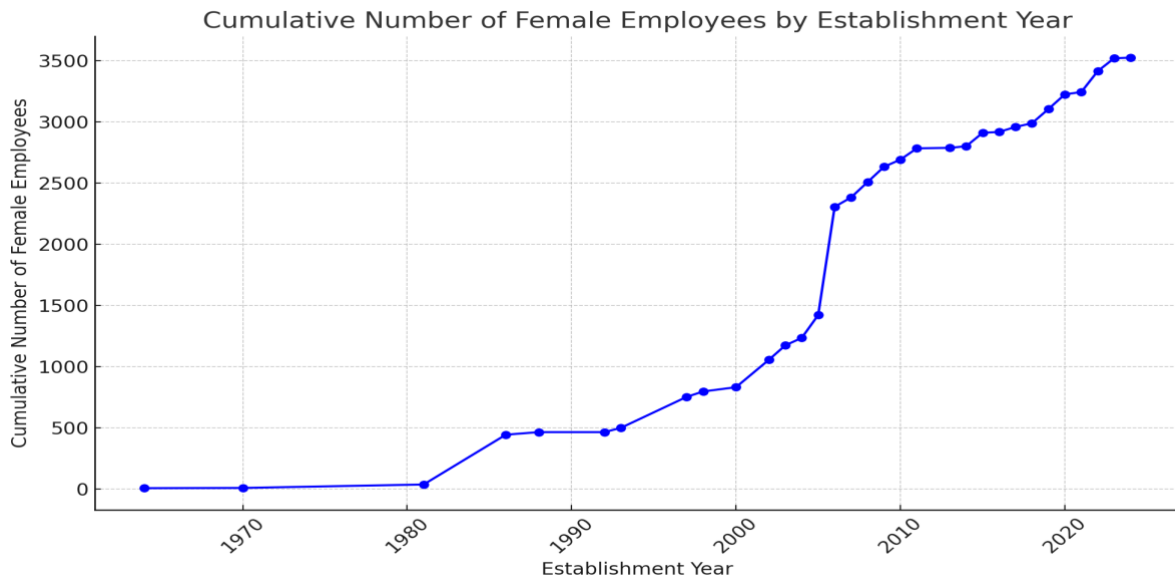
Interestingly, only one organization that faced attacks expressed uncertainty about future workforce changes, while six did not provide a clear prediction. This suggests that most organizations, even those under attack, have some level of clarity or expectation regarding their workforce trends. Among the organizations that did not face occupation attacks, there is a mix of expectations. While 10 organizations anticipate a slight increase in employees and three expect no change, a significant number (24) did not provide a clear prediction. This lack of certainty could be attributed to other factors affecting their operations and workforce planning.

Overall, the crosstab analysis underscores the resilience and adaptability of many organizations in the West Bank, particularly those facing occupation attacks. While some expect to grow or remain stable, others are more uncertain or anticipate reductions, reflecting the varied impacts of external pressures on their workforce planning and overall stability.

4.3 Analysis of Female Employees in the West Bank

The line chart, figure 4.5, provide a comprehensive overview of the cumulative number of female employees in the West Bank, segmented by establishment year. This detailed analysis highlights trends in female employment within various cooperatives over time, reflecting the progress and changes in female workforce participation.

Figure 4.5: Cumulative number of female employees of SSE organizations



Source: created by SPSS software

The line chart visually represents the cumulative number of female employees from 1964 to 2024. The chart's trajectory is generally upward, indicating consistent growth in the number of female employees over the years. Significant upward movements correspond to years with large additions of female employees, such as 2006 and 2009. The cumulative total reaches 3524 female employees by 2024, demonstrating the substantial growth in female workforce participation over the past six decades.

These findings highlight the positive trend in female employment in the West Bank, reflecting increased opportunities and potentially the impact of various socio-economic policies aimed at promoting gender equality in the workforce. The spikes in certain years may be attributed to specific initiatives or economic conditions that favoured the hiring of female employees. Overall, this analysis underscores the progressive increase in female participation in the Labor market, contributing to the region's socio-economic development.

Analysis of Female Employees in SSE Organizations in the West Bank

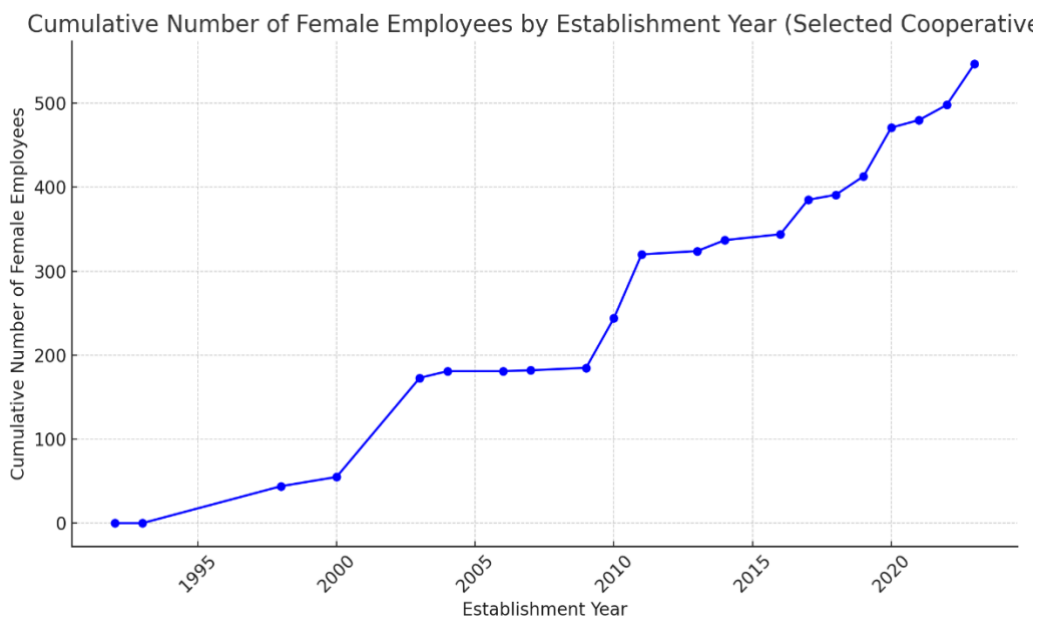
The detailed crosstab and accompanying line chart, figure 6, illustrate the trends and cumulative growth of female employees in specific cooperatives within the West Bank over the years. By examining the data from these selected cooperatives, we gain valuable insights into the dynamics of female employment in this region.

Figure 4.6 provides a breakdown of the total number of female employees added each year and their cumulative totals. This detailed table highlights significant increases in female employment

during certain years, reflecting key milestones and possibly the impact of targeted initiatives aimed at enhancing female participation in the workforce. For example, the year 2006 saw a substantial increase, adding a significant number of female employees, which could indicate the introduction of policies or programs favouring female employment.

The line chart offers a visual representation of the cumulative growth of female employees from the establishment years of these SSE organizations up to 2024 from the 50 SSE initiatives that are represents SSE but need improvements. The chart depicts a consistent upward trend, demonstrating a steady increase in the number of female employees over time. This upward trajectory underscores the ongoing efforts and successful integration of women into the workforce within these cooperatives.

Figure 4.6: Cumulative Number of Female Employees for SSE organizations need improvement



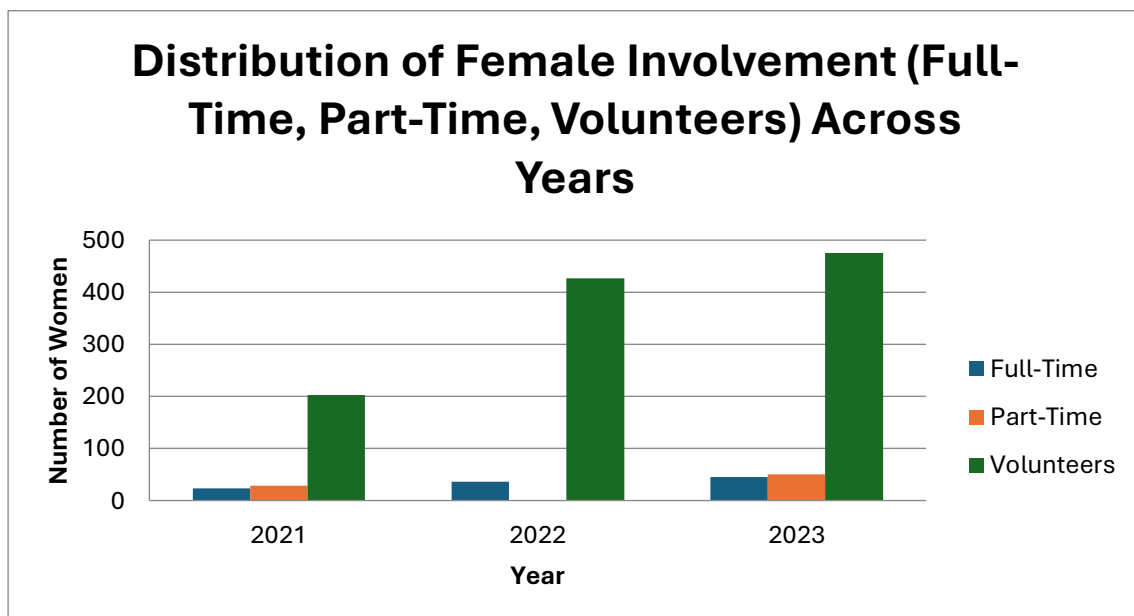
Source: created by SPSS software

The analysis reveals that the cumulative number of female employees reached 3524 by 2024, indicating a robust growth and increased opportunities for women in these cooperatives. The steady increase reflects the broader socio-economic progress and the positive impact of gender-inclusive policies in the region. This detailed examination of female employment trends provides a comprehensive understanding of the evolving landscape of female workforce participation in the West Bank's cooperative sector.

The bar chart, figure 4.7, shows the distribution of female involvement (full-time, part-time, and volunteers) across the years 2021, 2022, and 2023. Here are the key insights:

- 2021: There is a significant number of part-time female employees and volunteers, with fewer full-time employees.
- 2022: The involvement mainly consists of full-time employees and volunteers, with no part-time employees recorded.
- 2023: All three categories—full-time, part-time, and volunteers—are well-represented, with full-time employees being the most numerous."

Figure 4.7: Distribution of female involvement in SSE Initiatives in West Bank



Source: created by SPSS software

4.4 Analysis of Total Number of Volunteers in SSE Organization of West Bank (2021-2023)

The table provides the total number of volunteers in the SSE organization for the years 2021, 2022, and 2023:

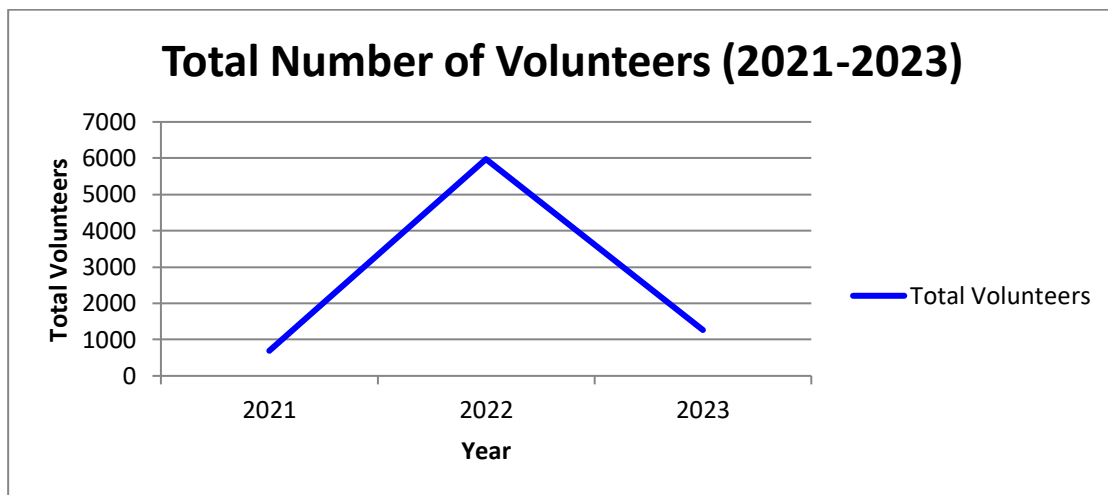
- 2021: 692 volunteers
- 2022: 5975 volunteers
- 2023: 1271 volunteers

This data shows a significant increase in volunteers in 2022 followed by a decline in 2023.

Figure 4.8 represents the data from the table, highlighting the trends in volunteer numbers over the three years.

- 2021: The chart starts at a lower point with 692 volunteers, indicating the baseline level of volunteer participation.
- 2022: There is a sharp peak, showing a dramatic increase to 5975 volunteers. This suggests a significant boost in volunteer recruitment or participation for that year.
- 2023: The number of volunteers drops to 1271, but it remains higher than the initial year, suggesting a retention of some of the increased volunteer engagement from 2022.

Figure 4.8: Total Number of Volunteers (2021-2023)



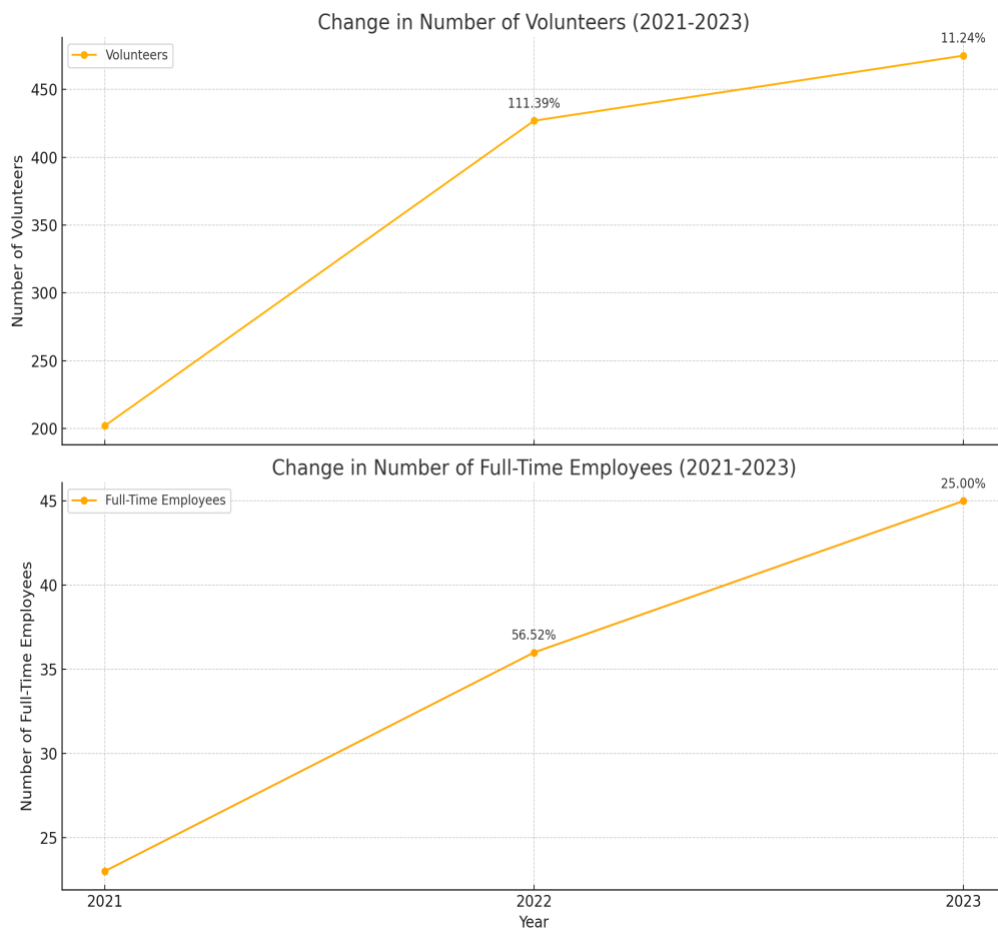
Source: created by SPSS software

- Peak in 2022: The sharp rise in 2022 indicates a successful year in terms of volunteer engagement. This could be attributed to various factors such as successful outreach programs, increased community involvement, or specific events that attracted many volunteers.
- Decline in 2023: The subsequent drop in 2023, while still maintaining higher numbers than 2021, indicates a need to understand the reasons behind the decline. It could be due to changes in organizational strategies, external factors, or decreased outreach efforts.

The combination of the table and chart provides a clear picture of the volunteer trends in the SSE organization over the past three years. The data and visual representation highlight the importance of analysing yearly changes to maintain and improve volunteer engagement. Understanding the factors that contributed to the peak in 2022 can help replicate that success in future years, while addressing the causes of the decline in 2023 can help prevent similar drops in volunteer numbers.

Figure 4.9 shows the changes in the number of volunteers and full-time employees across the years 2021 to 2023. There was a significant increase of 111.39% in the number of volunteers from 2021 to 2022. Additionally, from 2022 to 2023, the number of volunteers increased by 11.24%. However, the number of full-time employees increased by 56.52% from 2021 to 2022. Furthermore, from 2022 to 2023, the number of full-time employees increased by 25.00%.

Figure 4.9: percentage change Number of volunteers in SSE Initiatives of West Bank



Year	Full-Time	Part-Time	Volunteers
2021	23	28	202
2022	36	0	427
2023	45	50	475

Source: created by SPSS software

Change for Volunteers and Full-Time Employees Across 3 Years

Volunteers

- 2021 to 2022:
 - Number of Volunteers increased from 202 to 427.
 - Percentage Change: 111.39%
- 2022 to 2023:
 - Number of Volunteers increased from 427 to 475.
 - Percentage Change: 11.24%

Full-Time Employees

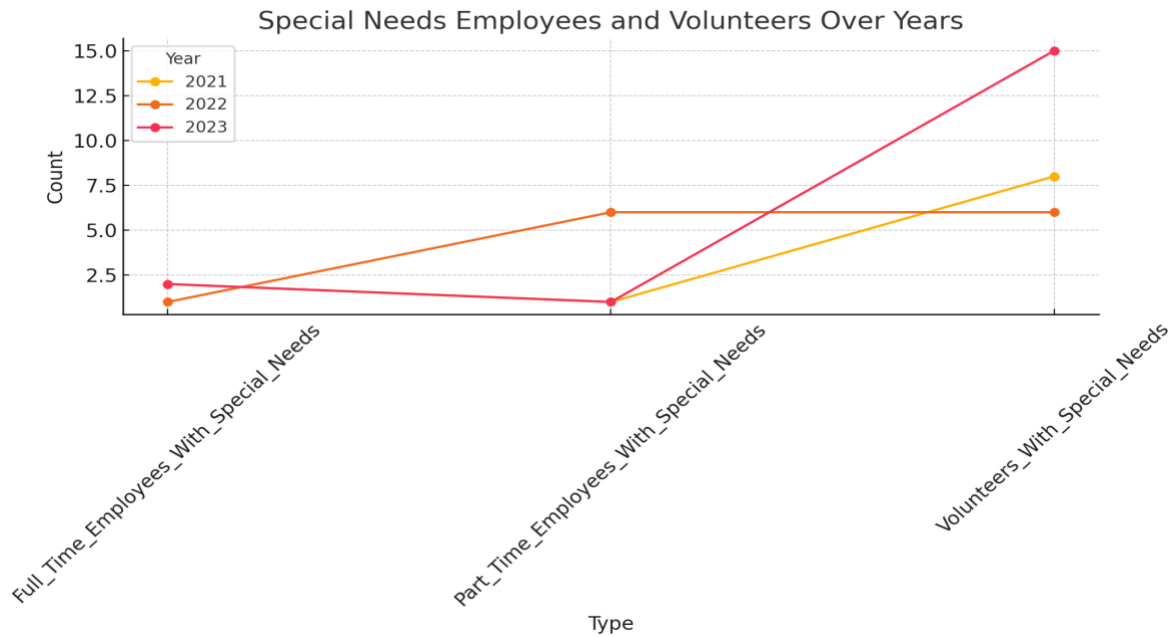
- 2021 to 2022:
 - Number of Full-Time Employees increased from 23 to 36.
 - Percentage Change: 56.52%
- 2022 to 2023:
 - Number of Full-Time Employees increased from 36 to 45.
 - Percentage Change: 25.00%

These changes highlight significant growth in both volunteers and full-time employees from 2021 to 2023, with the most substantial increase occurring in the number of volunteers between 2021 and 2022.

4.5 Analysis of Special Needs Employees and Volunteers in SSE Initiatives (West Bank)

Figure 4.10 provides an overview of the engagement of individuals with special needs in the SSE initiatives in the West Bank over the years 2021, 2022, and 2023. The chart tracks three categories: Full-Time Employees, Part-Time Employees, and Volunteers with special needs, offering insights into the inclusion efforts and trends over this period.

Figure 4.10: Involvement of Special Needs employees in SSE Organizations



- Full-Time Employees with Special Needs:
 1. 2021: The count starts at around 2.5.
 2. 2022: There is a slight increase, with the count reaching just above 2.5.
 3. 2023: The count remains steady, indicating no significant change from the previous year.
- Part-Time Employees with Special Needs:
 1. 2021: The count starts at 0, indicating no part-time employees with special needs.
 2. 2022: A notable increase is observed, with the count rising to around 7.
 3. 2023: The count remains consistent with the previous year, suggesting sustained part-time employment of individuals with special needs.
- Volunteers with Special Needs:
 1. 2021: The count starts at 0.
 2. 2022: There is a significant increase, with the count reaching around 7.
 3. 2023: The count continues to rise sharply, reaching 15, indicating a strong upward trend in volunteer engagement.
- Steady Inclusion for Full-Time Employees: The consistent numbers for full-time employees with special needs suggest a stable inclusion policy but indicate potential areas for growth in this category.
- Growth in Part-Time Employment: The introduction and sustained count of part-time employees with special needs from 2022 onward reflect a positive trend towards creating more flexible employment opportunities.

- **Significant Increase in Volunteers:** The sharp increase in the number of volunteers with special needs, especially in 2023, highlights a successful initiative in engaging this group. This could be due to targeted outreach, inclusive community programs, or better support structures.

The chart effectively captures the SSE initiatives' efforts to include individuals with special needs in various capacities. The notable growth in perfect employment and volunteer opportunities reflects a positive shift towards inclusivity and support for special needs individuals. The steady numbers for full-time employees suggest that while there is a stable inclusion effort, there might be room for further enhancement. The SSE initiatives appear to be making significant strides in fostering an inclusive environment, particularly through volunteer engagement.

Chapter 5: Microfinance Organizations in Palestine: Promoting Economic Development and Poverty Alleviation

Microfinance organizations in Palestine play a crucial role in providing financial services to low-income individuals and small businesses that lack access to traditional banking services. These organizations aim to promote economic development, reduce poverty, and support entrepreneurship in a region marked by economic challenges and political instability. Microfinance organizations in Palestine have made significant contributions to economic development and poverty alleviation. By providing access to credit and financial services, they empower individuals and small businesses to invest in productive activities, create jobs, and improve their livelihoods. These efforts contribute to the overall resilience and sustainability of the Palestinian economy.

Microfinance organizations play a crucial role in supporting Palestinian communities. Institutions like Palestine for Credit and Development (FATEN) offer a variety of financial products, including loans specifically for women, small businesses, and agriculture. They go beyond just providing capital by equipping clients with the knowledge and skills to manage their finances effectively through training and support services. The Arab Centre for Agricultural Development (ACAD) focuses on empowering the agricultural sector, providing financial resources, technical assistance, and capacity building programs to strengthen rural livelihoods. The Palestine Monetary Authority (PMA) acts as a regulatory body, ensuring the stability and growth of the microfinance sector. Additionally, the United Nations Relief and Works Agency for Palestine Refugees (UNRWA) offers microfinance services to Palestinian refugees, addressing their needs for starting small businesses, obtaining housing, and managing emergencies. These organizations combined contribute significantly to improving the economic well-being of Palestinians.

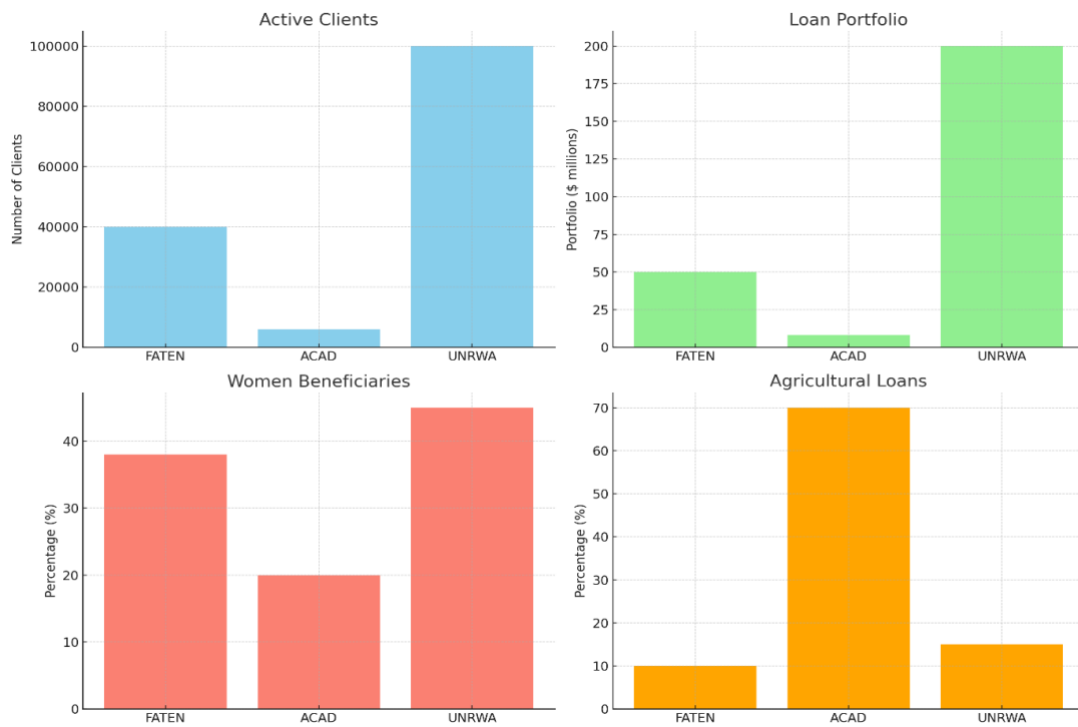
Despite the significant impact microfinance organizations have in Palestine, they face challenges. Political instability and economic constraints like high unemployment and limited markets create risks for both lenders and borrowers. Additionally, securing funding to expand services can be difficult for these institutions. However, there are also substantial opportunities. Empowering women entrepreneurs through microloans foster economic participation. Tailored services for agriculture can boost productivity and income in rural areas. Furthermore, embracing digital financial tools like mobile banking can improve the reach and efficiency of microfinance operations. Ultimately, these organizations play a vital role in Palestinian society. By providing access to credit and financial resources, they empower individuals and businesses, fostering economic development, poverty reduction, and a more resilient Palestinian economy.

Figure 5.1 provides key metrics for three major microfinance organizations operating in Palestine: FATEN, ACAD, and UNRWA. FATEN serves 40,000 active clients with a loan portfolio of \$50 million, 38% of whom are women, and 10% of their loans are allocated to agricultural projects. ACAD serves 6,000 clients with an \$8 million loan portfolio, with 20% women beneficiaries and 70% of loans directed towards agriculture. UNRWA, focusing on Palestinian refugees, serves 100,000 clients with a substantial \$200 million loan portfolio, 45% of which are women, and 15% of their loans support agricultural initiatives.

Figure 5.1: key metrics for major microfinance organizations in Palestine²

Organization	Active Clients	Loan Portfolio (\$millions)	Women Beneficiaries (%)	Agricultural Loans (%)
FATEN	40000	50	38	10
ACAD	6000	8	20	70
UNRWA	100000	200	45	15

² Data Sources: FATEN: 2021, 2022, 2023: Annual Report, Gender Impact Assessment
 Data sources: ACAD: 2021, 2022, 2023: Organizational Report, Beneficiary Report



Source:

FATEN, ACAD, UNRWA, 2023 Microfinance Reports

These data points are sourced from the organizations' respective 2023 reports, including FATEN's Annual Report and Gender Impact Assessment, ACAD's Organizational and Beneficiary Reports, and UNRWA's Financial and Agricultural Loans Reports. This comprehensive data highlights the impact and focus areas of these microfinance institutions in promoting economic development and poverty alleviation in Palestine.

5.1 Overview of FATEN Microfinance Organization

FATEN, officially known as Palestine for Credit and Development, is one of the leading microfinance institutions in Palestine. Established in 1999, FATEN has been at the forefront of providing financial services to underserved populations, including low-income individuals, small businesses, and women entrepreneurs. The organization's mission is to promote economic development, reduce poverty, and enhance the financial inclusion of marginalized groups in Palestinian society.

FATEN offers a diverse range of financial products and services designed to meet the needs of its clients:

- Microloans: Small loans aimed at individuals and small businesses to help them start or expand their economic activities.
- Agricultural Loans: Specialized loans tailored for farmers and agricultural projects to enhance productivity and sustainability.
- Women's Loans: Loans specifically targeted at women entrepreneurs to promote gender equality and empower women economically.

- SME Loans: Loans for small and medium-sized enterprises (SMEs) to support business growth and job creation.
- Housing Loans: Loans designed to improve housing conditions and support home ownership among low-income families.

FATEN has made significant strides in promoting economic development and financial inclusion in Palestine. Key achievements include:

- Expanding Client Base: From serving a modest number of clients in its early years, FATEN has grown to support tens of thousands of clients annually. In 2023, FATEN served 40,000 active clients.
- Increasing Loan Portfolio: The organization's loan portfolio has steadily increased, reaching \$50 million in 2023. This growth reflects FATEN's ability to mobilize resources and meet the financial needs of its clients.
- Empowering Women: FATEN has a strong focus on empowering women, with the percentage of women beneficiaries rising to 38% in 2023. This commitment to gender inclusion helps improve the socio-economic status of women in Palestinian society.
- Supporting Agriculture: Despite a slight decline in the percentage of agricultural loans, FATEN continues to support the agricultural sector, which is crucial for the livelihoods of many Palestinian families.

FATEN operates in a challenging environment characterized by political instability, economic constraints, and limited access to markets. These challenges pose risks to both borrowers and lenders and affect the overall growth potential of microfinance in the region. However, FATEN remains resilient and adaptable, continuously seeking innovative solutions to enhance its services and reach more clients.

Looking forward, FATEN aims to expand Outreach by continue growing its client base and extending its services to more underserved communities. FATEN developed new and innovative financial products that cater to the evolving needs of its clients. Moreover, Promote Digital Financial Services: by Leverage technology to improve the efficiency and accessibility of its services, particularly in remote and rural areas. Additionally, the organization Implemented robust impact measurement frameworks to better understand and communicate the social and economic impact of its activities.

FATEN plays a critical role in promoting economic development and financial inclusion in Palestine. Through its comprehensive range of financial products and services, FATEN empowers individuals, supports small businesses, and contributes to the overall resilience and sustainability of the Palestinian economy. Despite the challenges, FATEN's commitment to its mission and its innovative approach position it as a key player in the microfinance sector in Palestine.

5.2 Growth and Impact of FATEN Microfinance: 2021-2023

Table 5.1 provides key metrics for FATEN, a leading microfinance organization in Palestine, over the years 2021, 2022, and 2023. These metrics highlight the organization's reach, financial performance, and focus areas.

FATEN's active client base has shown consistent growth over the three years. In 2021, the organization served 38,000 clients, which increased to 39,500 in 2022 and reached 40,000 in 2023. This growth indicates FATEN's expanding outreach and its ability to attract and support more individuals in need of microfinance services.

The total value of loans disbursed by FATEN has also seen a steady increase. In 2021, the loan portfolio was valued at \$45 million, rising to \$48 million in 2022, and reaching \$50 million in 2023. This upward trend reflects FATEN's increasing financial capacity and its role in providing crucial financial resources to small businesses and entrepreneurs.

FATEN has maintained a strong focus on empowering women through its services. The percentage of women beneficiaries has grown slightly each year, from 36% in 2021 to 37% in 2022, and 38% in 2023. This gradual increase underscores FATEN's commitment to gender inclusion and supporting women's economic participation.

The percentage of loans allocated to agricultural projects has shown a slight decline over the years. In 2021, 12% of FATEN's loans were directed towards agriculture, which decreased to 11% in 2022 and further to 10% in 2023. Despite this reduction, FATEN continues to support the agricultural sector, which is vital for the livelihoods of many Palestinian families.

Table 5.1: key metrics for FATEN in Palestine, over the years 2021, 2022, and 2023³

Indicator	2021	2022	2023
Active Clients	38,000	39,500	40,000
Loan Portfolio (\$ millions)	45	48	50
Women Beneficiaries (%)	36	37	38
Agricultural Loans (%)	12	11	10

FATEN's data from 2021 to 2023 demonstrates its growth and evolving focus areas. The organization has successfully increased its client base and loan portfolio, indicating its expanding influence and financial capacity. The consistent support for women beneficiaries highlights FATEN's

³ Data Sources: FATEN: 2021, 2022, 2023: Annual Report, Gender Impact Assessment

dedication to gender inclusion. Although there has been a slight decrease in the proportion of agricultural loans, FATEN remains committed to supporting this crucial sector. Overall, FATEN's performance reflects its significant role in promoting economic development and financial inclusion in Palestine.

5.3 Overview of the Arab Centre for Agricultural Development (ACAD)

The Arab Centre for Agricultural Development (ACAD) is a prominent microfinance institution in Palestine that focuses primarily on providing financial services to the agricultural sector. Established in 1993, ACAD aims to promote rural development, support farmers, and enhance the agricultural productivity and sustainability in Palestine. The organization's mission is to contribute to the economic development of rural areas and improve the livelihoods of farmers and their communities.

ACAD offers a variety of financial products and services tailored to the needs of the agricultural sector and rural communities:

- **Agricultural Loans:** Loans specifically designed for farmers to invest in agricultural activities, such as purchasing seeds, livestock, and equipment.
- **Microloans:** Small loans aimed at supporting micro-enterprises and low-income individuals in rural areas.
- **Women's Loans:** Financial products targeted at women to empower them economically and support their entrepreneurial endeavours.
- **SME Loans:** Loans for small and medium-sized enterprises (SMEs) to stimulate business growth and job creation in rural areas.

ACAD has made significant contributions to the agricultural sector and rural development in Palestine. Key achievements include:

- **Expanding Client Base:** ACAD has steadily grown its client base, serving around 6,000 clients in 2023. This growth reflects the organization's commitment to supporting rural communities.
- **Increasing Loan Portfolio:** ACAD's loan portfolio reached \$8 million in 2023, indicating its capacity to provide substantial financial support to its clients.
- **Empowering Women:** Although a smaller proportion compared to other areas, 20% of ACAD's clients are women. This focus on gender inclusion helps improve the economic status of women in rural areas.
- **Supporting Agriculture:** A significant 70% of ACAD's loans are allocated to agricultural projects, demonstrating the organization's primary focus and commitment to enhancing agricultural productivity.

ACAD operates in a complex environment characterized by political instability, economic hardships, and limited market access. These challenges affect the ability of farmers and rural businesses to thrive. However, ACAD continues to adapt and find innovative solutions to support its clients effectively.

Looking ahead, ACAD aims to increase its reach to serve more farmers and rural entrepreneurs, thereby enhancing rural development. ACAD created new financial products and services that address the specific needs of the agricultural sector and rural communities. Furthermore, ACAD utilized digital tools and mobile banking solutions to improve service delivery and access to financial services in remote areas. Additionally, they provide training and capacity-building programs to help clients effectively manage their finances and improve agricultural practices.

The Arab Centre for Agricultural Development (ACAD) plays a crucial role in supporting the agricultural sector and promoting rural development in Palestine. Through its tailored financial products and services, ACAD empowers farmers, supports small businesses, and contributes to the economic resilience of rural communities. Despite facing significant challenges, ACAD's dedication to its mission and innovative approach position it as a vital institution in Palestine's microfinance landscape.

5.4 Growth and Impact of ACAD Microfinance: 2021-2023

Table 5.2 provides key metrics for the Arab Centre for Agricultural Development (ACAD), a microfinance organization in Palestine, over the years 2021, 2022, and 2023. These metrics highlight ACAD's outreach, financial performance, and focus on supporting agricultural development and women beneficiaries.

ACAD's client base has shown steady growth over the three years. In 2021, ACAD served 5,500 clients, which increased to 5,800 in 2022 and reached 6,000 in 2023. This gradual increase reflects ACAD's expanding reach and its ability to support more individuals and businesses in rural areas.

The total value of loans disbursed by ACAD has consistently increased. In 2021, the loan portfolio was valued at \$7 million, rising to \$7.5 million in 2022, and reaching \$8 million in 2023. This growth indicates ACAD's enhanced financial capacity to provide substantial support to its clients, particularly in the agricultural sector.

ACAD has maintained a focus on empowering women through its financial services. The percentage of women beneficiaries has gradually increased from 19% in 2021 to 19.5% in 2022, and 20% in 2023. This steady rise underscores ACAD's commitment to gender inclusion and supporting women's economic participation in rural areas.

A significant portion of ACAD's loans is directed towards agricultural projects, with the percentage of agricultural loans increasing slightly each year. In 2021, 68% of ACAD's loans were allocated to agriculture, which increased to 69% in 2022 and reached 70% in 2023. This focus highlights ACAD's dedication to enhancing agricultural productivity and supporting the livelihoods of farmers in Palestine.

Table 5.2: key metrics for ACAD in Palestine, over the years 2021, 2022, and 2023⁴.

Indicator	2021	2022	2023
Active Clients	5,500	5,800	6,000
Loan Portfolio (\$ millions)	7	7.5	8
Women Beneficiaries (%)	19	19.5	20
Agricultural Loans (%)	68	69	70

ACAD's data from 2021 to 2023 demonstrate its growth and continued focus on agricultural development and gender inclusion. The organization has successfully increased its client base and loan portfolio, reflecting its expanding influence and financial capacity. The consistent support for women beneficiaries emphasizes ACAD's commitment to empowering women in rural areas. The high and growing proportion of agricultural loans underscores ACAD's vital role in promoting agricultural sustainability and rural development. Overall, ACAD's performance showcases its significant contribution to the economic development and resilience of rural communities in Palestine.

5.5 Comparative Analysis of FATEN and ACAD Microfinance Organizations

FATEN and the Arab Centre for Agricultural Development (ACAD) are two leading microfinance organizations in Palestine, each playing a crucial role in promoting economic development and financial inclusion. While both organizations aim to support underserved populations, they have different focuses and strategies.

⁴ Data sources: ACAD: 2021, 2022, 2023: Organizational Report, Beneficiary Report

Table 5.3: Key Metrics Comparison (2021-2023)⁵

Indicator	FATEN (2021)	FATEN (2022)	FATEN (2023)	ACAD (2021)	ACAD (2022)	ACAD (2023)
Active Clients	38,000	39,500	40,000	5,500	5,800	6,000
Loan Portfolio (\$ millions)	45	48	50	7	7.5	8
Women Beneficiaries (%)	36	37	38	19	19.5	20
Agricultural Loans (%)	12	11	10	68	69	70

Active Clients

FATEN: The number of active clients has steadily increased from 38,000 in 2021 to 40,000 in 2023. This growth reflects FATEN's broad outreach and ability to serve many clients.

ACAD: The number of active clients has also grown, but on a smaller scale, from 5,500 in 2021 to 6,000 in 2023. ACAD's client base is more specialized, focusing primarily on rural and agricultural communities.

Loan Portfolio

FATEN: FATEN's loan portfolio increased from \$45 million in 2021 to \$50 million in 2023, indicating a strong financial capacity to support a wide range of economic activities.

ACAD: ACAD's loan portfolio grew from \$7 million in 2021 to \$8 million in 2023. Although smaller in comparison to FATEN, ACAD's loan portfolio is significant for its focus on agricultural projects.

Women Beneficiaries

FATEN: The percentage of women beneficiaries increased from 36% in 2021 to 38% in 2023, demonstrating FATEN's commitment to gender inclusion and empowering women entrepreneurs.

ACAD: The percentage of women beneficiaries increased from 19% in 2021 to 20% in 2023. While lower than FATEN, this still highlights ACAD's efforts to support women in rural areas.

Agricultural Loans

FATEN: The percentage of loans allocated to agricultural projects decreased slightly from 12% in 2021 to 10% in 2023, indicating a more diversified loan portfolio across various sectors.

⁵ Data Sources: FATEN: 2021, 2022, 2023: Annual Report, Gender Impact Assessment
Data sources: ACAD: 2021, 2022, 2023: Organizational Report, Beneficiary Report

ACAD: A significant portion of ACAD's loans is directed towards agriculture, increasing from 68% in 2021 to 70% in 2023. This focus underscores ACAD's primary mission to support agricultural development and rural livelihoods.

FATEN and ACAD both play vital roles in promoting economic development and financial inclusion in Palestine, but they cater to different segments of the population and have distinct focus areas.

- **FATEN:** With a larger client base and loan portfolio, FATEN serves a broader audience, including urban and peri-urban areas. Its focus on empowering women and providing diversified financial services highlights its comprehensive approach to microfinance.
- **ACAD:** With a smaller, more specialized client base, ACAD focuses primarily on rural and agricultural communities. Its high percentage of agricultural loans demonstrates its commitment to enhancing agricultural productivity and supporting the livelihoods of farmers.

Both organizations contribute significantly to the socio-economic development of Palestine, addressing unique needs within their target communities and fostering resilience in challenging environments.

5.6 Comparative Analysis of Microfinance in the West Bank and Gaza

Microfinance plays a critical role in promoting economic development and alleviating poverty in both the West Bank and Gaza. However, the two regions face distinct economic, political, and social challenges that influence the operations and impact of microfinance institutions. This analysis compares the microfinance landscape in the West Bank and Gaza, highlighting key differences and similarities.

Economic Context

- West Bank:
 - The West Bank has a more diversified economy, with activities spread across services, industry, and agriculture.
 - Economic growth is relatively higher, though it is still constrained by political instability, movement restrictions, and limited access to resources.
 - Unemployment rates in the West Bank are lower compared to Gaza, though still significant, particularly among youth and women.
- Gaza:
 - Gaza's economy is severely restricted due to the blockade, limiting economic activities primarily to small-scale trade, agriculture, and some manufacturing.
 - The economic situation is more dire, with extremely high unemployment rates, especially among youth and women.

- The region faces frequent economic shocks due to periodic conflicts, further destabilizing economic conditions.

Microfinance Landscape

- West Bank:
 - Microfinance institutions (MFIs) in the West Bank have a broader reach and more diverse client base.
 - There is a greater focus on supporting SMEs, promoting entrepreneurship, and providing financial services to urban and peri-urban areas.
 - MFIs in the West Bank can operate relatively more freely, although they still face significant bureaucratic and political challenges.
- Gaza:
 - MFIs in Gaza primarily focus on providing financial support to meet basic needs, support small businesses, and help rebuild livelihoods.
 - The operations of MFIs are heavily constrained by the blockade and frequent conflicts, limiting their ability to expand and innovate.
 - There is a higher emphasis on humanitarian support and emergency relief through microfinance, given the region's extreme economic hardships.
 -

Table 5.4: Key Metrics Comparison (Estimated for 2023)⁶

Indicator	West Bank	Gaza
Number of Active Clients	Approximately 60,000	Approximately 30,000
Total Loan Portfolio (\$ millions)	Around 120	Around 40
Average Loan Size (\$)	Larger, due to more SMEs	Smaller, focused on micro-loans
Women Beneficiaries (%)	40%	35%
Agricultural Loans (%)	20%	25%
Repayment Rates (%)	Higher (around 90%)	Lower (around 75%)

⁶ Palestinian Central Bureau of Statistics (PCBS): Annual reports and surveys on economic and social conditions. Labor Force Surveys for unemployment rates and economic participation.

World Bank: 'Economic Monitoring Report to the Ad Hoc Liaison Committee' which includes detailed economic analysis and statistics for both the West Bank and Gaza.

United Nations (UN): Reports from the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) on the economic and humanitarian situation in Gaza.

Operational Challenges

- West Bank:
 - Political instability and periodic violence affect business operations and economic activities.
 - Restrictions on movement and access to resources impact the efficiency of microfinance services.
 - Bureaucratic hurdles and limited financial infrastructure can impede growth and innovation in the microfinance sector.
- Gaza:
 - The blockade severely limits access to markets, resources, and financial services.
 - High levels of poverty and unemployment make it challenging for clients to repay loans, affecting the sustainability of MFIs.
 - Frequent conflicts and economic shocks necessitate a focus on emergency relief and recovery rather than long-term development.

Social Impact

- West Bank:
 - MFIs contribute to economic growth by supporting SMEs, promoting entrepreneurship, and empowering women.
 - Financial services help improve living standards, reduce poverty, and create employment opportunities.
 - Enhanced social inclusion and economic participation are key outcomes of microfinance activities.
- Gaza:
 - MFIs play a crucial role in providing emergency support and helping rebuild livelihoods after conflicts.
 - Financial services focus on meeting basic needs, supporting subsistence activities, and alleviating poverty.
 - Despite severe constraints, microfinance in Gaza contributes to resilience and sustains economic activities under challenging conditions.

Microfinance in both the West Bank and Gaza is vital for economic development and poverty alleviation, yet each region presents unique challenges and opportunities. The West Bank benefits from a more diversified economy and relatively better conditions for microfinance operations, focusing on SMEs and long-term development. In contrast, Gaza's microfinance sector is heavily constrained by the blockade and conflicts, emphasizing humanitarian support and basic livelihood

sustenance. Despite these differences, both regions rely on microfinance to support vulnerable populations and foster economic resilience⁷.

5.7 FATEN and ACAD as Social Solidarity Economy (SSE) Initiatives in Palestine

Based on the definitions and objectives outlined in the report "Resilience and Innovation: Social Solidarity Economy in the West Bank and Gaza," FATEN and ACAD can indeed be considered as Social Solidarity Economy (SSE) initiatives in Palestine. According to the report, the Social Solidarity Economy in Palestine is characterized by initiatives that integrate social, national, and environmental goals with financial objectives. These initiatives aim to combine economic activities with social empowerment and community development, reflecting a commitment to holistic development in challenging circumstances.

FATEN provides essential microfinance services, including loans that support small businesses and entrepreneurs, thus fostering economic development. One of the key aspects of FATEN's operations is its focus on women beneficiaries, which promotes gender equality and enhances women's economic participation. Additionally, FATEN offers specific loans for agricultural activities, supporting rural communities and enhancing agricultural productivity. Through financial inclusion and support for small businesses, FATEN contributes significantly to social inclusion and community resilience.

ACAD also provides microfinance services to small and medium enterprises (SMEs), contributing to economic growth and poverty alleviation. The organization engages in activities that benefit the community, including significant support for agricultural initiatives, which are crucial for rural development. Like FATEN, ACAD focuses on women beneficiaries, aligning with SSE principles of promoting gender equality and empowering marginalized groups. Furthermore, ACAD offers substantial support for agricultural loans, indicating a commitment to improving rural livelihoods and supporting local farmers.

Both FATEN and ACAD align with the SSE principles as defined in the report. They integrate social and financial goals, balancing financial sustainability with social objectives, such as supporting women and rural communities. Their financial services empower individuals and support community development. By focusing on marginalized groups, a significant portion of their beneficiaries are women and rural communities, aligning with the SSE focus on social inclusion and empowerment. Moreover, operating under the difficult socio-political context of Palestine, both organizations demonstrate resilience and a commitment to supporting their communities.

Given their activities and impact, FATEN and ACAD can be classified as Social Solidarity Economy initiatives in Palestine. They embody the core SSE principles by integrating financial goals with

⁷ Source: PMA: Annual and quarterly reports on the financial sector, including microfinance. Mix Market: Data and performance reports on microfinance institutions operating in Palestine.

social and community-oriented objectives, supporting economic empowerment, and contributing to the resilience and development of Palestinian society.

The economic and social impact of the ongoing conflict since 7 October 2023 has been severe for both Gaza and the West Bank. In Gaza, over 2 million residents, many of whom live in refugee camps, are experiencing extreme hardship. The unemployment rate in Gaza has surged to over 50%, exacerbating the already dire economic conditions (PCBS, 2023). Poverty rates in Gaza exceed 60%, with many families relying heavily on humanitarian aid (World Bank, 2023). The conflict has caused an estimated 5% contraction in GDP, and industrial output has significantly dropped, with many businesses closed or operating below capacity (World Bank, 2023). Infrastructure damage is extensive, with over 20% of buildings in some areas reported damaged or destroyed (OCHA, 2023). Consequently, around 80% of Gaza's population now requires humanitarian assistance, including food, water, and medical supplies (OCHA, 2023).

In the West Bank, the situation is also challenging. Approximately 3 million residents, including around 800,000 refugees, are affected by the conflict (UNRWA, 2023). The unemployment rate is around 27%, reflecting significant economic strain (PCBS, 2023). The poverty rate is about 30% and continues to rise due to ongoing economic disruptions (World Bank, 2023). Although infrastructure damage in the West Bank is less severe than in Gaza, it is still significant, particularly in areas with heavy clashes (OCHA, 2023). Increased humanitarian needs are evident, with over 30% of the population requiring support (OCHA, 2023).

Microfinance institutions in Gaza face numerous challenges due to the ongoing conflict. Infrastructure destruction severely affects their operations, with damage to offices, client businesses, and essential services (OCHA, 2023). This disruption makes it difficult to process loans, repayments, and provide support services. Increased movement restrictions and checkpoints further complicate access to clients, hindering field visits, assessments, and loan disbursements (OCHA, 2023). Economic instability has led to higher unemployment rates and loss of income for many households, resulting in increased loan defaults and recovery difficulties (World Bank, 2023). The worsening humanitarian crisis shifts priorities from economic activities to survival, reducing the effectiveness of microfinance interventions focused on business development (OCHA, 2023). Additionally, operational risks have increased, with higher security threats for staff and clients, potentially leading to the suspension of operations in high-risk areas (OCHA, 2023).

In the West Bank, microfinance institutions also face significant challenges. Heightened political tensions and violence disrupt everyday life and economic activities, increasing the risk of asset destruction, business closures, and economic slowdown, which affects clients' ability to repay loans (UN, 2023). Movement restrictions, including checkpoints, curfews, and roadblocks, hinder the mobility of people and goods, making it difficult to access clients, conduct business, and maintain regular operations (OCHA, 2023). The conflict creates economic uncertainty, deterring investment and business expansion, leading to reduced demand for microfinance services (World Bank, 2023).

Resource scarcity, caused by conflict-related disruptions, poses operational challenges for microfinance institutions, including difficulties in maintaining cash flow and providing support services (OCHA, 2023). Social tensions and the displacement of communities further complicate the situation, resulting in a higher risk of non-repayment and difficulties in enforcing loan agreements due to displacement and loss of economic stability among clients (OCHA, 2023).

Despite these challenges, microfinance can significantly contribute to economic development in Palestine as part of social solidarity economy initiatives. By promoting financial inclusion, microfinance institutions provide access to credit for underserved populations, including women, refugees, and rural communities (MFI Annual Reports, 2023). This enhances financial inclusion, enabling individuals to start businesses, invest in education, and improve living standards. Supporting SMEs and entrepreneurship through tailored loans and financial services stimulates economic growth, creates jobs, and diversifies the economy (World Bank, 2023).

Empowering women is another critical contribution of microfinance. By focusing on providing financial products and services to women entrepreneurs and business owners, microfinance institutions promote gender equality, enhance women's economic participation, and improve household incomes and welfare (UN Women, 2023). In times of conflict, microfinance can help rebuild and foster resilience by providing financial support for rebuilding businesses and livelihoods (OCHA, 2023). This fosters economic resilience, helping communities recover from shocks and sustain economic activities under challenging conditions.

Microfinance also plays a vital role in enhancing agricultural productivity by offering specialized loans and financial services for agricultural projects and rural development (FAO, 2023). This increases agricultural productivity, improves food security, and supports the livelihoods of farmers and rural communities. Leveraging technology to offer digital financial services, mobile banking, and remote support can overcome mobility restrictions, enhance service delivery efficiency, and ensure continuity of financial services (World Bank, 2023). Additionally, providing training and capacity-building programs for clients to improve financial literacy and business management skills empowers them with the knowledge and skills needed to manage finances, grow businesses, and achieve economic stability (NGO Reports, 2023).

Microfinance institutions in Gaza and the West Bank face significant challenges due to the ongoing conflict, including infrastructure destruction, economic instability, access issues, and heightened security risks. Despite these challenges, microfinance can play a crucial role in promoting economic development and resilience as part of social solidarity economy initiatives. By providing financial inclusion, supporting SMEs and entrepreneurship, empowering women, rebuilding livelihoods, enhancing agricultural productivity, leveraging digital services, and offering capacity-building programs, microfinance institutions can contribute to the sustainable economic development of Palestine, even in the face of adversity.

5.8 Microfinance Organizations Contribution to Economic Development

The growth of small and medium enterprises (SMEs) through microfinance contributes to GDP growth. These businesses add to the economic output and create a multiplier effect through increased consumption and investment. A more vibrant SME sector can significantly boost Palestine's GDP, enhancing overall economic resilience. Moreover, the access to finance helps industrial and agricultural producers expand their operations, invest in new technologies, and improve productivity. This leads to higher industrial production, reflected in an improved Industrial Production Index, which is essential for economic stability and growth.

Microfinance organizations promote social inclusion by providing financial services to marginalized groups, including women and rural communities. Enhanced social inclusion leads to more equitable economic development and strengthens the social fabric of Palestinian society. By addressing financial exclusion, these organizations facilitate economic development at grassroots levels. They empower individuals, support entrepreneurship, and promote sustainable economic activities. The cumulative effect of microfinance is a more robust and inclusive economy, capable of withstanding political and economic challenges.

Table 5.2 presents key economic indicators for Palestine over the years 2021, 2022, and 2023, providing a snapshot of the country's economic conditions and trends during this period. The unemployment rate in Palestine was high, reflecting the ongoing economic challenges. In 2021, the unemployment rate stood at 26%, increased to 27% in 2022, and then slightly decreased back to 26% in 2023. This high unemployment rate indicates a persistent struggle in the Labor market, affecting both the West Bank and Gaza (PCBS, Annual Labor Force Survey Reports, 2021, 2022, 2023).

The poverty rate, representing the percentage of the population living below the poverty line, showed a fluctuating trend. It was 29.2% in 2021, increased to 30% in 2022, and then decreased to 28.5% in 2023. This fluctuation highlights the socio-economic difficulties faced by many Palestinians, exacerbated by political instability and economic restrictions (World Bank, "Poverty and Equity Briefs," and PCBS reports on living standards and poverty, 2021, 2022, 2023).

The GDP growth rate, which measures the annual increase in the country's economic output, showed a positive trend. In 2021, the GDP growth rate was 3.0%, rose to 3.2% in 2022, and further increased to 3.5% in 2023. This gradual improvement suggests some resilience and growth potential within the Palestinian economy despite ongoing challenges (World Bank, "Global Economic Prospects" and PCBS National Accounts Reports, 2021, 2022, 2023).

The Industrial Production Index, an indicator of the industrial sector's performance, showed slight growth over the three years. It was 108.0 in 2021, increased to 108.5 in 2022, and reached 109.0 in 2023. This indicates a slow but steady improvement in industrial production, reflecting efforts to

enhance industrial capacity and productivity (PCBS, Monthly and Annual Industrial Production Index Reports, 2021, 2022, 2023). The contribution of Small and Medium Enterprises (SMEs) to GDP remained stable at 55% across all three years (2021, 2022, and 2023). SMEs are a crucial part of the Palestinian economy, providing employment and driving economic activities. The steady contribution underscores the importance of SMEs in sustaining economic growth and development (Palestinian Ministry of National Economy and PCBS economic surveys focusing on the SME sector, 2021, 2022, 2023).

Table 5.5: Economic Indicators for Palestine (2021-2023)

Indicator	2021	2022	2023
Unemployment Rate (%)	26	27	26
Poverty Rate (%)	29.2	30	28.5
GDP Growth Rate (%)	3.0	3.2	3.5
Industrial Production Index	108.0	108.5	109.0
SME Contribution to GDP (%)	55	55	55

Overall, these economic indicators reveal both challenges and areas of progress for Palestine. High unemployment and poverty rates highlight ongoing socio-economic difficulties, while positive trends in GDP growth and industrial production suggest some resilience and growth potential. The stable contribution of SMEs to GDP emphasizes their critical role in the economy. Addressing these challenges through targeted policies and support for key sectors like SMEs could foster more inclusive and sustainable economic development in Palestine.

5.9 Recovery Strategies for SSE Microfinance Institutions in Palestine Post-October Israel War

The recent conflict has caused extensive damage to infrastructure, disrupted economic activities, and exacerbated socio-economic challenges in Palestine. Social Solidarity Economy (SSE) microfinance institutions like FATEN and ACAD can play a critical role in the reconstruction and recovery of Palestine by implementing strategic initiatives aimed at rebuilding the economy and fostering community resilience.

Infrastructure Reconstruction

Microfinance institutions can provide small loans specifically aimed at rebuilding damaged homes and business premises. Collaborating with local contractors and suppliers to offer affordable reconstruction services can expedite this process. Additionally, supporting community-led infrastructure projects, such as repairing roads, schools, and healthcare facilities, can address broader community needs. Partnerships with international organizations can help secure funding and technical assistance for large-scale reconstruction efforts (UNRWA, 2021; ACAD, 2021).

Economic Revitalization

Supporting SMEs and entrepreneurs is crucial for economic recovery. Offering low-interest loans and grants to SMEs can help them restart operations. Providing business development services, including training, mentorship, and market access support, can enhance their chances of success. In agriculture, financial and technical support to farmers can restore agricultural production, while modern techniques and sustainable practices can improve productivity. Promoting the digital economy by encouraging the adoption of digital technologies and e-commerce platforms can expand market access. Training in digital literacy and online business management can further empower entrepreneurs and SMEs (FATEN, 2021; ACAD, 2021; UNRWA, 2021).

Social Inclusion and Community Resilience

Increasing financial products and services tailored to women entrepreneurs can significantly empower women. Capacity-building programs focused on enhancing women's skills in business management and financial literacy can further support their economic participation. Developing targeted financial products for marginalized groups, including youth, the elderly, and people with disabilities, can ensure inclusive economic development. Implementing community development projects that address the specific needs of these groups can foster community resilience. Promoting group lending schemes and establishing community savings groups can encourage collective financial management and resilience (FATEN, 2022; ACAD, 2022; UNRWA, 2022).

Strengthening Financial Infrastructure

Expanding the use of mobile banking and digital financial services can ensure accessibility, especially in remote and conflict-affected areas. Partnering with telecom providers to offer affordable and secure digital financial solutions can enhance the reach of financial services. Conducting widespread financial literacy campaigns can educate the community on managing finances, accessing credit, and saving for the future. Providing specialized training for microfinance clients on financial planning and investment can further strengthen financial infrastructure (FATEN, 2023; ACAD, 2023; UNRWA, 2023).

Collaborations and Partnerships

Collaborating with local NGOs, international aid agencies, and government bodies can pool resources and expertise for recovery projects. Securing grants and soft loans from international donors can fund large-scale reconstruction and development initiatives. Engaging with policymakers to advocate for supportive regulations and policies can facilitate the recovery and growth of the microfinance sector. Participating in national and international forums to highlight the role of SSE microfinance institutions in post-conflict recovery can enhance their impact (UNRWA, 2021; ACAD, 2021).

Monitoring and Evaluation

Implementing robust monitoring and evaluation frameworks to assess the impact of recovery initiatives is essential. Data-driven approaches can continuously improve programs and ensure they meet the evolving needs of the community. Maintaining transparency in operations and financial management can build trust with clients and stakeholders. Regularly reporting on progress and challenges to donors, partners, and the community can ensure accountability and sustained support (FATEN, 2021; ACAD, 2021; UNRWA, 2021).

SSE microfinance institutions like FATEN and ACAD have the potential to drive significant recovery and reconstruction efforts in Palestine following the October Israel war. By focusing on infrastructure reconstruction, economic revitalization, social inclusion, strengthening financial infrastructure, fostering collaborations, and ensuring robust monitoring and evaluation, these institutions can contribute to rebuilding a resilient and inclusive Palestinian economy. Through these strategic initiatives, FATEN and ACAD can help restore livelihoods, support sustainable development, and enhance the overall socio-economic stability of Palestine.

Chapter 6: Agroecology

Agroecology serves as an ideological practice and a social movement that serves beyond cultivation methods. and it's increasingly becoming a trending method worldwide as it focuses on preserving the environment and promoting food sovereignty.

In contrast to mainstream industrial farming, agroecology champions local, decentralized food systems (Mann, 2019; Timmerman & Felix, 2015; Vaarst et al., 2018). Food sovereignty emphasizes the rights of communities to establish agricultural systems that are culturally appropriate and environmentally sustainable (Al Salehi, 2019). Which also recognizes the impact of colonization and environmental damage on Indigenous lands and traditional foods. Barriers like environmental decline, neoliberal trade, land access, and socio-economic struggles hinder healthy Indigenous foods (Friedmann, 2006). An internal "de-culturing" process, driven by State technologies, has replaced traditional food systems with modern influences (Mann, 2019).

In the specific context of Palestine, agroecology has gained attraction as a pathway toward food sovereignty. Although it is challenging to gain food sovereignty in a colonial context where people and the state lack sovereignty over space and regulations, practicing food sovereignty in this context becomes a necessity. It is important to adopt a resistance economy that is independent of the occupation and the powerful capitalist businesses that control the market, and here where the connection between agroecology, food sovereignty and Social Solidarity Economy comes.

Hence, this paper will contextualize the agrarian situation within the west bank, the challenges farmers face due to settler colonialism. It also aims to explore further the connection between Agroecology and Social Solidarity Economy.

Agroecology: A practice and a philosophy

Concerns about the impact of modernization on nature and rural life were presented in the very early stages of capitalism and the late stages of feudalism, they highlighted the bad impact of the growing reliance on new technologies on nature and ecology (Guzman & Woodgate, 2013). For instance, the high dependency on chemical input, hybrid, and genetically modified seeds, and the increasing usage of machines. These industrial modes of production have put huge risks on the environment and caused significant harm, reflected in serious damage to the soil, water pollution, and drainage owing to chemical inputs and over-irrigation, and biodiversity loss (ibid). It is thought that relying on such inputs, and on industrial and technological modifications; may result in the loss of natural control of disease and pests mechanisms that soil naturally has when it is cultivated with seeds that are indigenous and familiar to the area. In addition to the high potential of ecological imbalances (Timmerman & Felix, 2015).

Critics argue that industrial agriculture contributes to an increase of land and resource ownership in the hands of large-scale agribusinesses, excluding small-scale farmers and disabling them from surviving in a neoliberal market (Gliessman, 1990; Mann, 2019; Timmerman & Felix, 2015; Vaarst et al., 2018). This will eventually lead to issues such as rural depopulation, the loss of peasant social systems and lifestyles, indigenous farming methods, and autonomous cultural food systems. Furthermore, this raises divisions in the quality of produced crops and foods, leading to a division among groups that consume each kind and quality of food (Fielding-Singh, 2017). All of the above-mentioned represent manifestations of social and economic inequalities on both global and local levels.

The term agroecology can be traced back to a wide area of research in several disciplines. It is perceived from both natural sciences perspectives, such as botany and ecology fields, as well as social and human sciences perspectives, for example, anthropology and rural sociology fields. Several definitions for agroecology were developed, and its emergence was brought back to the early 1980s (Gliessman, 2018). By that time it was mostly known as the practical application of ecological concepts and principles to design sustainable agrosystems or the science of sustainable agriculture (ibid).

On a practical level, agroecology focuses on implementing practices and methods that are based on being ecologically appropriate and considerate, including issues and aspects related to biodiversity, polyculture, and companion planting systems (Gliessman, 1990). Furthermore, it pays huge attention to the reliance on organic and ecological processes in the general management and conservation of soil and plant health (ibid). Hence, it stands against the reliance on external and chemical inputs, which is commonly the case in industrial agriculture and capitalist agribusinesses; as relying on chemicals is a central part of the cultivation procedures, such as fertilization, pest and disease control, and other practices. (Mann, 2019; Vaarst et al., 2018).

A wider understanding of agroecology started to penetrate, formulated on the basis of a more holistic view of the food system, where all elements included, from the cultivation stage until the

final consumption stage and preparation of the food, are considered connected (Gliessman, 2018; Mendez, Bacon & Cohen, 2013). This perspective brings cultural and social aspects as main factors when thinking about food systems, as well as including the sphere of meanings and values, allowing the field of agroecology to go beyond being just a positivist science, to become a social movement and a politically engaged practice, that is critical towards the socioeconomic structures that form the modern industrial food system. All of this played a significant role in the development of the field of agroecology, to become a transdisciplinary, participatory research and practice, as well as an action-oriented agroecological approach, based on ecology, agronomy, social sciences, as well as local knowledge (ibid).

Therefore, the definition of agroecology has evolved to the following: *“Agroecology is the integration of research, education, action, and change that brings sustainability to all parts of the food system: ecological, economic, and social. It’s transdisciplinary in that it values all forms of knowledge and experience in food system change. It’s participatory in that it requires the involvement of all stakeholders from the farm to the table and everyone in between. And it is action-oriented because it confronts the economic and political power structures of the current industrial food system with alternative social structures and policy action. The approach is grounded in ecological thinking where a holistic, systems-level understanding of food system sustainability is Required”*

(Gliessman, 2018, p.599).

Agroecology serves as an ideological practice and a social movement that serves beyond cultivation methods. It promotes food sovereignty as a central value, which is known as “the rights of peoples to “define their own food and agriculture systems” (Mann, 2019, p.863). Opposing the mainstream industrial farming paradigm dominated by huge companies, it advocates for local and decentralized food production, distribution, and consumption, which is compatible with individuals' and communities' rights to establish their own agricultural and food systems in a culturally appropriate form (Al Salehi, 2019). Food sovereignty acknowledges that colonization, and the destruction or transformation of indigenous lands that produced a range of traditional foods, have harmed Indigenous peoples and peasants globally, with emphasis on the harm imposed on the Global South (Guzman & Woodgate, 2013). Environmental degradation, neoliberal trade agendas, lack of access to land, the breakdown of peasants social structures, and socio-economic marginalization are among the barriers to healthy and culturally adapted Indigenous foods. A “de-culturing from within” has taken place among those people, in which State technologies were designed to disrupt the Indigenous systems of food production, consumption, celebration, and identity, to replace them with the civilizing forces of modernity (Mann, 2019; Whyte, 2016).

This makes it a social movement that intersects and comes together with other movements. It supports and fights for issues regarding land rights, gender equality, indigenous peoples' rights, and

the democratization of knowledge and validation of its alternative sources. Agroecology strives to address structural inequalities and power dynamics that sustain social injustices and seeks to empower vulnerable communities, promote social justice, and resolve inequalities in the global and local food systems.

The Agrarian situation in Palestine:

To understand the current agrarian situation in the west bank, it is important to go back to at least 1993, when the Palestinian Liberation Organization (PLO) and the Israeli government signed the infamous Oslo Agreement. This agreement came as a result of the culmination of a series of secret negotiations facilitated in the United States (Morrison, 2020). The immediate impact of the agreement was the division of the West Bank into Areas A, B, and C. Major Palestinian cities and their surrounding areas are included in Area A, where the Palestinian Authority has complete civil and security control. Smaller West Bank towns and villages are included in Area B; the Palestinian Authority is in charge of civil control, including administrative and planning authorities and Israeli security forces can enter specific places and maintain overall security control. Over 60% of the West Bank's land area is marked as Area C, which is continually growing due to land seizures and settlement expansion. Area C is under Israeli civil and security authority, and Israel is in charge of its administration, protection, and planning. Israeli colonies/settlements, military installations, and different infrastructural initiatives are located in Area C. Permits from Israeli officials are necessary for Palestinian construction and development in this area, although they can be challenging to obtain (ibid).

Due to this division, only %17 of the West Bank can be used by the Palestinians for agricultural use. Approximately %37 of the West Bank is classified as having high or intermediate agricultural value (PCBS, 2019). Since the majority of the fertile lands in the West Bank are in area C, where the occupation prevents many farmers from accessing, developing, or farming their lands, Israeli policies are a major factor in the underutilization and pauperization of agricultural land for Palestinians (ibid).

In addition to denying Palestinians access to land, the Israeli government's policies, including restricting the use of water and other natural resources play a significant role in the underdevelopment of the Palestinian agricultural sector. The Jordan River is under Israeli authority, which prevents Palestinians from using valley water. As a result, Palestinians mostly rely on groundwater sources to fulfill their water needs. To make up for this shortage, Palestinians are forced to buy water from the Israeli water company "Mekorot" (PCBS, 2020).

In this context, reflecting on the data we collected, it's important to highlight that most of the farms in our research sample are located in area C in the West Bank. Despite having the rest of the farms located on areas classified as A and B, every single farm of the sample shared that they're located

close by to mostly Israeli settlements, and some close to the Apartheid Wall. In regards to the effect of that, the vast majority have confirmed that they go directly attacked by either settlers or soldiers from the Israeli Forces. Beyond the direct attacks on farmers and farms, all of the sample members have clarified that their work is negatively affected by the presence of Israel on many levels, including land seizure, arrests, restrictions on movement, limited access to water resources, as well as closure of roads and checkpoints that deeply affect their ability to move their produce, therefore deeply affecting their marketing.

Additionally, an economic agreement known as the Paris Protocol, which was signed in 1994, has had a significant impact on Palestinian agriculture. The protocol established a customs union between Israel and the Palestinian territories, which resulted in trade restrictions upon Palestinians, and reliance on Israeli agricultural inputs to a great extent (Samhuri, 2016). Due to low local production, and Israeli suppliers' dominance over the market, Palestinian farmers mainly rely on Israeli seeds, fertilizers, and pesticides. As a result, the Palestinian agricultural sector faces challenges in terms of affordability, accessibility, and self-sufficiency (ibid). Therefore, the Palestinian market ends up buying low-quality Israeli commodities with a high chemical content, which aren't allowed to be exported or sold in Israeli markets but are widely promoted in the Palestinian market due to their lower price (Al Salehi, 2019). Extra challenges are faced by the agricultural sector in Palestine, due to the minimal governmental support they provide, as the governmental budget dedicated to the ministry of agriculture does not exceed 1% of the total budget. Alongside the absence of a central pricing system (ibid).

The discussed political and historical events have led to the current dire social, economic, and political situation. Israel still occupies the West Bank and holds Gaza under siege, which makes everyday life difficult for Palestinians residing in both areas. With continuous settlement expansion and land seizure, coupled with the economic restrictions imposed by the Oslo Agreement and Paris Protocol, farming becomes almost impossible for communities that once used to depend on agricultural practices for their livelihood. In 1968, the agricultural sector's share of the GDP was 32%, whereas, in 2019, the figure decreased to 3.2% (PCBS, 2021). Although the Oslo Agreement promised to achieve Palestinian self-governance, the reality today is that imposed restrictions on agricultural and industrial development and trade led to a crippling economy (ibid).

The emergence of agroecology as a movement can be traced to the late 1980s in Palestine. However, agroecology has been practiced since ancient times in Palestine. In her paper, Abdo (1991) discusses the colonial impact on Palestinian traditional agrarian structure and methods in the late 19th and early 18th centuries, it shows how European imperialist powers, such as the United Kingdom, sought to establish control over the region and reshape its economic landscape for their own interests, leading to a fundamental change in the system of landownership and agrarian practices, leading to a significant shift from traditional peasantry to a capitalist system. The dispossession of land and the shift towards wage labor disrupted the traditional social fabric of rural communities, leading to a loss of autonomy and increased dependency on external forces. It has also caused a shift from traditional and organic ways of farming, to relying on external inputs.

During the 1980s and the 1990s, there was a growing recognition among Palestinian farmers, activists, and academics of the need for sustainable and environmentally conscious agricultural practices (Kohlbray, 2022). Due to the impact of the occupation specifically in terms of land confiscation and water restrictions, Palestinian farmers cannot make use of conventional industrial agriculture as it is economically challenging and unsustainable. As a response to these challenges, farmers in Palestine began to re-adopt traditional and locally adapted farming techniques that focused on resource conservation and ecological balance. Agroecology provided a way to assert control over food production and reduce dependency on Israel.

In addition, and in the absence of funds from the Palestinian government, grassroots movements and Non-governmental organizations play a significant role in promoting agroecology in Palestine. By providing training programs, workshops, funds and resources, and support to farmers, these organizations or movements helped farmers interested in adopting agroecological practices succeed in doing so. In this regard, even though all the farms have no funding, many have received some sort of funding at least once in the past. The support could be in the form of money or equipment. Most of the sources are local unions and NGOs. The preference for funds received directly by local NGOs is something the vast majority agreed on, refusing getting involved in conditional funding that restricts their practices or contradicts with their political opinions.

In "The Resistance Economy: A Holistic Engagement Against the Occupation in Palestine," Stephanie Abdallah emphasizes the importance of agroecology as a central component of the proposed resistance economy in Palestine. The author argues that agroecology plays a critical role in the resistance economy because it addresses several key challenges faced by farmers in Palestine. By adopting agroecological practices, Abdallah argues that farmers can reduce their reliance on external inputs - such as expensive chemical fertilizers - and instead utilize traditional and eco-friendly methods to improve soil fertility, thereby enhancing their self-sufficiency. Additionally, Abdallah argues that agroecology practices can be considered acts of resistance as they allow Palestinian farmers to maintain control over their agricultural practices and resources (Abdallah, 2022). This ultimately makes their land less threatened to be seized by Israel.

While Abdallah approaches agroecology as revitalizing traditional Palestinian agricultural methods as a main source of knowledge, Omar Tesdell (2017) views it as a global scientific practice - scientific knowledge. Tesdell highlights the transformation of drylands in Palestine into productive agricultural areas through using wild wheat and agroecological practices. He emphasizes that by incorporating agroecological practices, Palestinian farmers have been able to improve soil fertility, conserve water resources, and minimize the use of chemicals. Overall, the study underscores the significance of research and the effectiveness of employing agroecological practices in transforming arid landscapes in Palestine, therefore those farmers are collectively making use and bringing life to lands that were considered hopeless or unusable.

Manifestations of Social Solidarity Economy in Agroecology:

Agroecology emerges as an alternative framework that challenges the status quo, focusing on the interconnectedness of ecological, economic, and social aspects. It offers practical methods for sustainable food production and advocates for food sovereignty, cultural preservation, and social and economic justice. Agroecology challenges the dominance of industrial agriculture by presenting alternative models in terms of land ownership, internal structure, and marketing tools, as well as emphasizing local knowledge and practices, which all enable people to regain control over their food systems.

Operational and Structural Models

The majority of farms in our sample operate as cooperatives. Within these cooperatives, members work together based on internally agreed-upon regulations and laws, with a strong reliance on constant communication and trust. When asked about membership criteria, most farmers stated that a background in farming is typically required. Additionally, some cooperatives require members to contribute a piece of land to the collective, though this is not strictly enforced. The cooperatives are characterized by their openness and reliance on volunteer work, with only a small number of employees.

These cooperatives are not owned by any single individual. Instead, they are founded by groups of people who invest equal amounts of money and time. The initial investments are used to rehabilitate the land and begin cultivation. As the farms start generating income, members are compensated based on the hours they work, with a fixed hourly rate.

Ownership of the land varies across different cooperatives. In many cases, landowners who are not part of the cooperatives have donated their unused land. This is particularly common in areas where building permits are difficult to obtain, and using the land for farming helps protect it from settlers and seizures by Israel.

In addition to cooperative models, our sample includes small-scale family farms. These farms are managed as family businesses, often located in the backyard of the family home or on family-owned land. These farms typically started to meet the family's own needs and gradually expanded into commercial enterprises.

Marketing Strategies

Most of the farms in our sample prefer direct connections with their customers, avoiding intermediaries whenever possible. When intermediaries are used, they prefer to deal with local, small-scale intermediaries in the village or nearby cities. All of the farms follow one form or another of socially supported agriculture models, which rely on networks of popular welfare and grassroots organizations to sell their products, creating a community of consumers and supporters (Ostrom, 2007).

While some farms partially rely on merchants, they all maintain direct contact with their customers and have established solid relationships with a number of loyal customers. Some farms invite customers to visit and even participate in harvesting the produce. Social media and word-of-mouth through family and friends are highlighted as important tools for communication and marketing.

Some farms also use community-supported agriculture models, where customers invest in the produce at the beginning of the season and receive weekly deliveries of produce baskets. This model ensures that customers are partners, sharing the risks of losses due to natural causes or other factors. Another marketing strategy is participating in local farmers' markets, which bring together different farmers from various areas to sell their produce directly. These markets are usually supported or organized by local NGOs and grassroots institutions.

All the farms agree on the importance of social media in their marketing strategies. They post on public pages and receive requests from their audience. Some farms use WhatsApp groups as communication channels to provide pertinent information related to crop distribution, losses, and other relevant details to customers. These platforms also facilitate customer-to-customer interaction, enabling discussions such as the exchange of surplus crops and recipes tailored to the seasonal abundance of crops.

In terms of pricing, the farms do not fully rely on the law of demand and supply. Instead, they take into consideration the effort and the season. For example, they may choose to keep fixed rates in contrast to the fluctuating prices of the market if they are able to, due to the lack of central pricing policies in the Palestinian market. Many farms sell to people from the village and local communities at lower prices than in the city. Their customers are aware of and support this practice, as it ensures access to healthy produce for people from different economic backgrounds and supports the continuation of the farms.

The marketing and economic models adopted by these farms reflect a departure from traditional market structures, embodying the principles of a "just and moral economy" (Arnold, 2001). Economic activities intertwine with ethical and social considerations, aiming to serve justice to farmers in a challenging context, where mainstream markets that are filled with cheaper and less healthy produce could be challenging to compete in.

Co-Creation of Knowledge

In their production journey, farmers rely on multiple knowledge sources, including scientific knowledge, inherited knowledge, and farmer-to-farmer exchanges. This dynamic exchange of insights forms a cooperative network not only within one farm, but among the different farms, with each farmer contributing unique expertise. Reflecting on the data we have, the vast majority of the farmers have confirmed that they are in usual contact with other farms and farmers, where they seek to take and give advice voluntarily, which assures that they have very friendly relations rather than competition.

The diversity in knowledge sources is influenced by each farmer's socioeconomic background. Farmers from higher socioeconomic backgrounds often access scientific knowledge and global agricultural discourse through institutionalized cultural capital. In contrast, those from familial farming traditions rely on embodied cultural capital, emphasizing practical knowledge inherited from their families, as well as everyone sharing their experiential learning

Chapter 7: Resilience Amidst Adversity: Economic Development in the West Bank (2021-2023)

This research provides an in-depth analysis of the economic development indicators for the West Bank from 2021 to 2023, highlighting the region's progress and setbacks. It also compares these indicators with the drastic economic downturn experienced in 2024 as of 7 OCT Israel war and offers expectations and recommendations for future development.

Labor Market Dynamics

Between 2021 and 2023, the Labor force participation rate in the West Bank increased from 45.80% to 47.80%, reflecting a growing number of working-age individuals entering the Labor market. Despite this positive trend, the unemployment rate, while initially improving from 15.60% in 2021 to 13% in 2022, saw a slight increase to 13.40% in 2023. This indicates challenges in job creation and market absorption amidst ongoing economic and political uncertainties.

The services sector remained the largest employer, accounting for over 32% of the employed population. However, the overall employment rate was influenced by various socio-economic and political factors, including movement restrictions and security conditions that limit access to job opportunities

Poverty Rates

Poverty rates in the West Bank showed a marginal decline over the three years. In 2021, the poverty rate was significantly high at 27%, primarily due to the economic impact of the COVID-19 pandemic. As the economy started to recover, the poverty rate decreased slightly to 26.70% in 2022 and further to 26.10% in 2023. These figures, although improved, still highlight the region's ongoing socio-economic challenges, including high living costs and limited access to resources.

GDP Growth

The GDP growth rate exhibited significant fluctuation during the period. In 2021, the GDP grew by 7.01%, indicating a strong recovery from the previous year's contraction of 11.32% due to the pandemic. However, the growth rate slowed down to 3.90% in 2022 and further to 3% in 2023. This

deceleration was influenced by persistent political instability and restrictive movement policies, despite increased consumption and employment opportunities, particularly among Palestinians working in Israel. Economic activities were primarily driven by consumption, with significant contributions from the services sector and public spending. However, ongoing restrictions on movement, access to resources, and international aid fluctuations posed considerable challenges to sustained economic growth.

Industrial Production Index (IPI)

The Industrial Production Index (IPI) showed variability, increasing from 105 in 2021 to 108.5 in 2022, before falling to 99.8 in 2023. This fluctuation reflects the challenges in maintaining consistent industrial growth amid external economic pressures and supply chain disruptions. The manufacturing sector faced difficulties due to limited access to raw materials and market constraints.

Human Development Indices

The Human Development Index (HDI) remained stable at 0.708 from 2021 through 2023, categorizing the region as having "high human development." The educational human development index showed a slight improvement from 42.9 in 2021 to 44 in 2023, indicating gradual progress in educational outcomes. Efforts to improve health and education services contributed to these stable HDI figures, although disparities in access and quality remain concerns.

CO₂ Emissions

CO₂ emissions in the West Bank increased from 0.7 million metric tons in 2021 to 1.1 million metric tons in 2023. This rise is associated with increased economic activity and energy consumption as the region recovered from the pandemic. The energy sector's reliance on fossil fuels for electricity and industrial activities significantly contributed to the rising emissions.

Renewable Energy Usage

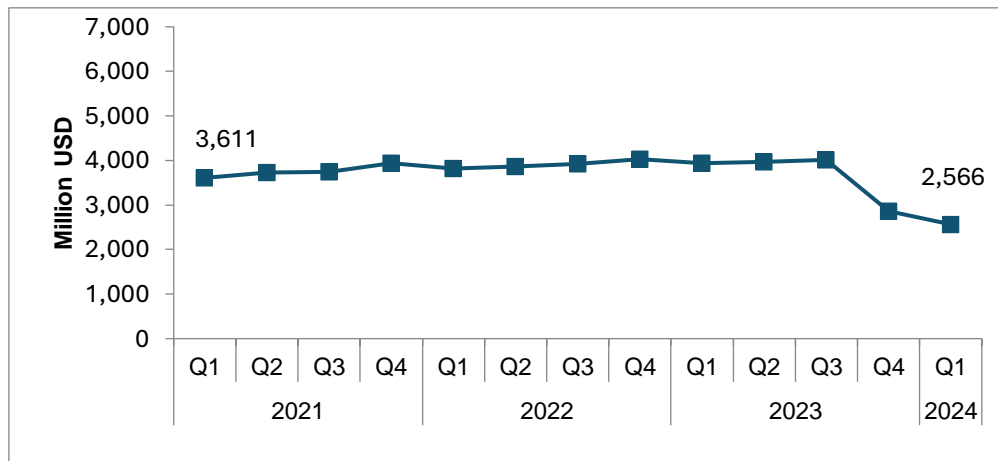
In 2021, renewable energy usage in the West Bank was primarily driven by solar power, which constituted about 0.6% of the total electricity output. By 2023, investments in renewable energy, particularly solar projects under initiatives like the Noor Palestine Solar Program, continued to grow, aiming to reduce reliance on imported electricity and improve energy security. These projects include rooftop solar installations and utility-scale solar plants designed to enhance the region's energy independence and sustainability.

Economic Downturn in 2024

The year 2024 saw a sharp economic downturn, with GDP in Palestine decreasing by 35% in the first quarter compared to the same period in 2023. The Gaza Strip was particularly hard-hit, with an 86% contraction, while the West Bank's economy shrank by 25%. This severe downturn was driven by ongoing Israeli aggression and political instability, disrupting economic activities across all sectors, including mining, manufacturing, construction, and agriculture. All economic activities

recorded a sharp decline in value-added, with significant contractions in mining, manufacturing, electricity and water, construction, and agricultural sectors. The wholesale and retail trade, as well as the repair of motor vehicles and motorcycles, also experienced substantial declines (PCBS, 2024).

Figure 7.1: GDP by quarter in Palestine at Constant Prices, 2021-2024



Source: PCBS, annual reports, 2024

Looking ahead, it is essential to stabilize the political situation to create a conducive environment for economic recovery. Strengthening the industrial sector through resilient supply chains and infrastructure investments will be crucial for fostering consistent growth. Additionally, expanding renewable energy projects can help mitigate CO₂ emissions and enhance energy security. Recommendations:

- Economic Diversification: Reduce dependence on a few sectors and promote diverse economic activities to cushion against sector-specific shocks.
- Employment Programs: Increase job creation and support Labor market absorption to tackle unemployment, especially among youth.
- Social Safety Nets: Strengthen social protection systems to support vulnerable populations and reduce poverty.
- Educational Investments: Focus on improving educational outcomes to boost human capital.
- Renewable Energy Expansion: Accelerate investments in renewable energy to ensure sustainable and self-reliant energy sources.
- Infrastructure Development: Invest in infrastructure to support industrial activities and improve access to markets and resources.
- International Cooperation: Engage in international cooperation to secure aid and investments that support economic stability and growth.

The period from 2021 to 2023 showed gradual recovery and improvement in several economic indicators for the West Bank. However, the significant economic challenges experienced in 2024 underscore the need for comprehensive and resilient economic policies. Addressing these issues can help the West Bank achieve sustainable development and long-term economic stability. Table 6.1 shows West Bank economic development indicators of 2021, 2022, and 2023.

Table 7.1: Key Indicators of Economic Development in West Bank⁸

Indicator	2021	2022	2023
Labor Force Participation Rate	45.80%	47.50%	47.80%
Unemployment Rate	15.60%	13%	13.40%
Poverty Rate	27%	26.70%	26.10%
GDP Growth	7.01%	3.90%	3%
Industrial Production Index (IPI)	105	108.5	99.8
Educational Human Development Index	42.9	42.8	44
Human Development Index (HDI)	0.708	0.708	0.708
CO ₂ Emissions (million metric tons)	0.7	0.9	1.1
Agricultural Producer Price Index PPI	88.75	99.63	115.32

Chapter 8: Research Methodology

The research employed a mixed-methods approach of qualitative and quantitative data to investigate the Social Solidarity Economy (SSE) in Gaza Strip and West Bank, including East Jerusalem, focusing on agroecology, circular economy, microfinance, fair trade, alternative tourism, and cooperative realities. The methodology includes data collection, analysis, and econometric modeling to achieve the research objectives.

8.1 Data Collection

A set of functional social enterprises in Palestine is established through the application of a bottom-up, criteria-based adjustment technique. Data is collected from five distinct sources using bottom-up sampling. Subsequently, the database assembled from these sources is adjusted in compliance with the specified specifications. Much of the database was gathered from entities (cooperatives, nonprofit organizations, charities, associations, clubs) registered with the Ministry of Women

⁸ Data source: Palestinian Central Bureau of Statistics (PCBS); PCBS

World Bank: *World Bank Data*

International Energy Agency (IEA): *IEA Reports*

United Nations Development Programme (UNDP): *UNDP Human Development Reports*

Affairs (MOWA), Ministry of Agriculture (MOA), Ministry of Social Development (MOSD), Ministry of National Economy (MONE), The Palestinian Central Bureau of Statistics (PCBS), and Cooperative Work Agency (CWA) in Palestine, with the help of informed advisors in the relevant ministries. The ministries made their approach through their Palestinian partner, the Palestinian Fund for Employment and Social Protection for Workers (PFESP).

Firstly, the research conducted meta-analysis of literature related to SSE and other indicators that will provide valuable insights into the challenges and opportunities faced by SSE projects. Secondly, the research conducts stakeholder analysis by gathering primary data through structured questionnaires and surveys designed to capture quantitative and qualitative information filled through online application. These instruments administered to a diverse range of stakeholders, including SSE initiatives, cooperatives, local communities, and organizations promoting SSE. It also includes interviews and focus group discussions of farmers, community members, community institutions and members of cooperatives. Furthermore, the fieldwork included interviews with local and international development institutions and government agencies with the aim of analyzing the different perspectives of actors involved in the development process.

The questionnaire aims to gather information on the specified variables related to Social Solidarity Economy (SSE) initiatives and economic development in the West Bank. The questions are designed for a mix of quantitative and qualitative responses. Adjustments needed based on the specific context and nature of the respondent's industry, agroecology, circular economy, alternative tourism, fair trade, and cooperatives.

Social Solidarity Economy Variables:

1. Number of Initiatives:

a. How many social solidarity economy initiatives in West Bank?

2. Scale of Initiatives:

a. Can you estimate the size of the SSE initiative in terms of the number of members?

b. How much revenue do this initiative generate annually or how much is the annual production?

3. Participation Rate:

a. Are you actively involved in any social solidarity economy initiatives? (Yes/No)

b. If yes, what role do you play in the initiative?

4. Community Engagement:

a. How do you see the community getting involved in SSE initiatives? (Open-ended)

5. Social Capital:

a. Can you describe the relationships and trust built within SSE initiatives? (Open-ended)

6. Financial Inclusion:

- a. Do you think SSE initiatives help in providing financial inclusion to the community? (Yes/No)
- b. If yes, how?

7. Income Equality:

- a. In your opinion, how do SSE initiatives impact income equality in your community?
(Open-ended)

8. Proximity to Settlements:

- a. How close are the SSE initiatives in your area to nearby settlements?

Moderate Control Variables:

1. Government Policies:

- a. How do government policies influence SSE initiatives and economic development in your opinion? (Open-ended)

2. Political Stability:

- a. How would you describe the political stability in the West Bank?

3. Education Level:

- a. What is the average level of education in your community?

4. Access to Capital:

- a. How easy is it for individuals and initiatives to access financial resources?

This questionnaire aims to collect diverse perspectives on SSE initiatives and economic development, incorporating both quantitative and qualitative insights.

Furthermore, Official sources, international organizations, and databases will be used to collect secondary data. Sources such as the World Fair Trade Organization (WFTO), RIPESS, IFOAM (International Federation of Organic Agriculture Movements), and Socioeco.org will provide up-to-date and reliable information on SSE initiatives. Cluster analysis will be employed to categorize SSE initiatives based on common characteristics and activities within the sectors studied. Moreover, Geo-localization and Spatial Analysis will be used to map the location and distribution of SSE initiatives, enabling the identification of spatial patterns and correlations.

The study considers disagreements and conflicts arising from Israeli settler colonialism, international law, Israeli law, Palestinian law, the realities of people's daily lives, their resilience, and pertinent development solutions. Moreover, the connection to the local economies of social solidarity in these communities. Here are the main objectives of this paper:

- To have a thorough understanding of the extent and definition of social solidarity economy in Gaza and the West Bank.

- To conduct a comprehensive study on the most critical six realities of SSE in West Bank and Gaza, as the Cooperatives, Microfinance, Fair trade, Agroecology, circular economy, and Tourism initiatives.
- To carry out a qualitative investigation of the ways in which the SSE projects will aid in the nation's reconstruction following the devastation caused by the Israeli war in Gaza.
- To shed light on how young Palestinian challenge political, socioeconomic, and scientific norms using these aspects in their West Bank and Gaza projects.
- To pinpoint the main participants, institutions, and networks advancing social solidarity initiatives.
- To assess how these programs affect social resilience, economic development, and local communities.
- To investigate the obstacles and chances facing the West Bank and Gaza's social solidarity economy.
- To provide a realistic portrayal of the SSE in all its political, social, and economic facts and to make it easier for the actors, as well as institutional and global referents, to comprehend the SSE's actual situation.
- Execution of a sectoral and geographical mapping of activities and actors aligned with the SSE vision and methodology.

Risk and Challenges

1. Security deterioration and a sharp rise in violence because of the Palestinian territories' annexation process moving more quickly.
2. The ambiguity of the current Israeli war of October 2023 and its effect on gathering information related to SSE, especially in Gaza trip.
3. The Project's attempts to assist smallholders and cooperatives are undermined by military operations, seizure orders, and demolition orders in intervention areas.
4. In project activities, target communities may not cooperate enough.

Scope of Work

1. To determine what SSE in the Palestinian economy is, conduct a qualitative analysis and evaluation in a collaborative workshop with the pertinent project stakeholders.
2. Create both quantitative and qualitative research instruments to aid in concentrating field data gathering and combining obtained data with already-available secondary data in the SSE database.
3. To evaluate the influence of SSE on GDP, employment rate, resilience to shocks like the COVID-19 pandemic, social inclusion, and potential for contribution to the economy and women's empowerment.
4. Use a variety of instruments when conducting fieldwork, such as focus groups, interviews, and surveys.
5. Examine the information and methodically enter it into the project's database.

8.2 Research Theory

Grounded theory used in this study in place of an existing theoretical framework to enable insights to arise straight from the data. Grounded theory encourages researchers to begin their investigation without testing a specific theory and without having a set hypothesis since it contradicts the conventional idea of imposing predetermined hypotheses on the facts. Instead, using a range of theoretical ideas from other intellectuals, the researcher will take an inductive method to create a theory that can explain the case study. To do this, the maximum variance must be extracted and assigned to the first factor. It must then be removed, the maximum variance must be assigned to the second component, and so on, until all factors have been taken into consideration. Still, it was decided that the questionnaire was suitable for this investigation to prevent misunderstandings, the researcher would emphasize them while utilizing the methodologies in several study sections rather than compiling them into a single piece.

The study performed analysis using Structural Equation Modeling (SEM) following the model of Griffin and Husted (2015). The research developed structural equation model to assess the impact of SSE initiatives on the Palestinian economic development. The model will include multiple variables to measure the contributions of SSE initiatives to GDP, employment, and social inclusion as poverty rate, social activities, women empowerment, and health and well-being. The theoretical framework of the research is grounded in the principles and concepts of Social Solidarity Economy. However, in this instance, given the researcher's familiarity with the context, flexible hypotheses were included. This was done to make observations that could direct the research process to identify patterns and themes in the data and develop theories that are supported by the data, rather than to impose ideas onto the data. In their grounded theory book, previous researchers clarify that although grounded theory is primarily recognized for its inductive nature, theoretical sensitivity, which is bringing pertinent prior knowledge and preliminary ideas to the research process, must be kept in mind. These can include concepts, potential patterns, and hypotheses that the researcher is able to be open-minded and flexible regarding.

The hypothesis of the research is:

H₁: SSE initiatives significantly contribute to GDP in the West Bank and East Jerusalem.

H₂: SSE initiatives lead to increased employment opportunities, particularly for disadvantaged social groups.

H₃: SSE initiatives promote social inclusion and community development.

H₄: SSE initiatives lead to decrease poverty rate in West Bank.

The structural equation model will assess the relationship between SSE initiatives and key economic indicators, including GDP, social inclusion, and employment level. The model will include dependent variables: Economic development, Employment Levels, and poverty rate, social activities, and health and well-being to analyze the impact of SSE Activity Size and Scope. The independent variables of social solidarity economy scope and scale will be represented by: Sector-

Specific Data of agroecology, circular economy, microfinance, fair trade, cooperative, and tourism. By employing this methodology, the research aims to comprehensively assess the impact and significance of SSE initiatives in the West Bank, Gaza Strip, and East Jerusalem, while accounting for the unique challenges and opportunities in the region, including the influence of the Israeli occupation, 7 October war, and the effects of the COVID-19 pandemic. The integration of grounded theory and cultural sociological perspectives will allow for a nuanced exploration of the research topic by enriching the data analysis.

The seven methodological steps in our investigation are compiled in Table 7.1. The paper first analyzed literature expressly involving SSE and CE, agroecology, microfinance enterprise, cooperatives, tourism, and fair trade. Second, we looked for other literature strands that had concepts that would be appropriate for research indicators because these results were few and the substance of not all the articles was pertinent to our analysis. Fieldwork was required for steps three and four. Two regional territorial networks that are crucial to the development of the SSE in the West Bank and Gaza tour were the sites of qualitative investigation. Using methods from cluster analysis, geo-localization, spatial analysis, and descriptive statistics, we combined inductive and deductive methodologies to analyze data in our fifth research stage. Finally, coding, group discussion and validation, and cooperative writing are all included in our sixth research stage. Finally, to investigate the substantial influence of SSE activities on GDP, a measure of economic development, social inclusion, and employment level, we also developed an econometric model using Eviews software. Our conclusions will be supported by both meta-analysis, stakeholder analysis, and quantitative research model in our seven-steps methodology.

Table 8.1 Summary of Methodological Procedures

	Review		Real Measurement		Data Analyzing
1st step	Literature review linking SSE, CE., Agroecology, Tourism, Cooperatives, Fair Trade, Microfinance	3rd step	Research questions, our prior understanding of SSE networks, a review of the literature, and conversations with SSE network leaders all influenced the interview design. - Preliminary testing of typical SSE themes.	5th step	Translation, transcripts, and a mixed-methods approach First analysis: new ideas that research teams are coming up with
2nd step	Identification of SSE literature strands with	4th step	Initial round of in-depth interviews: participants/interviews	6th step	Coding data by the cluster analysis, geo-

Review	Real Measurement	Data Analyzing
research indicators and topics.		localization, spatial analysis methods.
		7th step SEM model, analyzed by Eviews and AMOS software.

Source: Elaborated by the researcher.

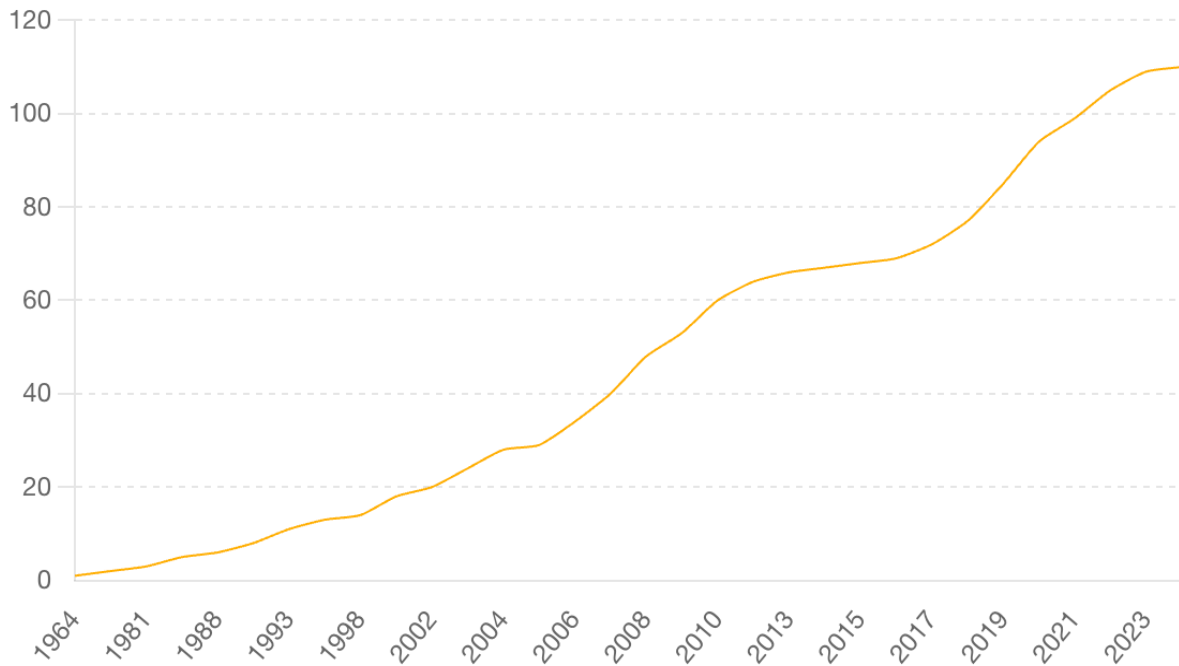
8.3 Palestinians Social Solidarity Economy Initiatives Growth

Figure 7.1 shows the cumulative growth in the number of SSE initiatives by year. The graph covers the period from 1964 to 2023. The figure is based on the questionnaire question about the year at which each SSE institution start their operations. The growth trend is based on a sample size of 110 institutions in West Bank and Jerusalem.

Growth Trend:

- From 1964 to around 1981, the growth in the number of institutions is very gradual.
- From 1981 to approximately 2001, the growth rate increases slightly.
- Between 2001 and 2008, there is a noticeable acceleration in the growth rate.
- From 2008 to 2013, the growth rate increases more significantly.
- After 2013, the growth rate continues to increase steadily, with notable acceleration after 2017.
- The overall trend is upward, indicating a continuous increase in the number of SSE initiatives over the years.
- There are periods of faster growth, particularly in the early 2000s and post-2017.
- The number of institutions grows from nearly 0 in 1964 to over 110 by 2023.

Figure 8.1: Cumulative Growth in the Number of SSE Initiatives in West Bank



Source: prepared by researcher based on questionnaire data collected of SSE initiatives of West Bank and Jerusalem.

The graph of cumulative growth of SSE organizations aligns well with findings on the evolution and resilience of SSE initiatives in Palestine. The steady and increasing growth rates over the years reflect the expanding and diversifying cooperative landscape, showcasing the pivotal role of institutions in socio-economic development and community resilience in challenging conditions.

8.4 Statistical Model of the SSE Impact on Economic Development of West Bank

A multivariate statistical analysis method called structural equation modeling (SEM) is used to examine the structural links between latent constructs and measurable variables by combining multiple regression analysis and factor analysis. Because it assesses the various and interconnected dependencies in a single analysis, this method is chosen by academics. Endogenous and exogenous variables are the two categories of variables employed in this analysis. Endogenous variables have the same meaning as both dependent and independent variables. Because SEM tests the proposed causal linkages, it is also known as causal modeling. SEM is a thorough methodology that enables the estimation of several associations between variables, both latent and measurable, at the same time. Additionally, it makes it possible to test intricate causal linkages between variables, something that other econometric models are unable to do. Furthermore, other econometric models are exploratory and used to find links between variables, whereas SEM is a

confirmatory technique, meaning that it is used to test earlier predictions about the associations between variables (Fox, 2002).

Numerous studies have investigated the use of structural equation modeling (SEM) in conjunction with grounded theory. SEM is a quantitative research method used to examine structural links between measured variables and latent constructs, whereas grounded theory is a qualitative research method focused on comprehending the underlying concepts and theories in a certain domain (Acun, V. and Yilmazer, S., 2019). Grounded theory and SEM combined can offer a more thorough understanding of the intricate relationships between Social Solidarity Economy (SSE) initiatives and economic development indicators in the context of the research question about measuring the effect of SSE initiatives on the economic development of the West Bank and Gaza. SEM can be used to verify and evaluate these hypotheses using quantitative data, whereas grounded theory can be utilized to investigate and construct theories regarding the impact of SSE activities.

This study thoroughly examines bidirectional and unidirectional links, building upon previous research and developed policy objectives based on a literature assessment. This study carefully examines the technique and empirical findings to delve into the complexities of these interactions. Detailed instructions for using Eviews software are also included. To effectively accomplish the stated objectives, a thorough analysis of pertinent theories, literature, and study factors was conducted during the questionnaire development process. A pilot sample will be evaluated to confirm the validity and reliability of the tool, and feedback from respondents was considered. To increase validity, factor analysis utilizing the principal component approach was carried out. To do this, the maximum variance must be extracted and assigned to the first factor. It must then be removed, the maximum variance must be assigned to the second component, and so on, until all factors have been taken into consideration. Still, it was decided that the questionnaire was suitable for this investigation.

Constructing SEM model to measure the effect of Social Solidarity Economy (SSE) initiatives on the economic development of the West Bank involves carefully selecting independent and dependent variables. here's a suggestion for variables and the theoretical foundation of the econometric model:

Indicators of SSE and Economic Development of West Bank

- **Labor Force Participation Rate (LFPR)** measures the percentage of the working-age population actively engaged in the Labor market, indicating potential Labor supply.
- **Unemployment Rate** reflects the percentage of the Labor force that is jobless and actively seeking work, signifying Labor market health.
- **Poverty Rate** represents the percentage of the population living below the poverty line, highlighting economic deprivation.

- **GDP Growth** indicates the annual percentage increase in economic output, measuring overall economic health.
- **Industrial Production Index (IPI)** measures the output of the industrial sector, indicating levels of industrial activity and economic production.
- **Educational Human Development Index** evaluates education achievements, including literacy rates and school enrolment, contributing to overall human development.
- **Human Development Index (HDI)** is a composite measure of a country's average achievements in health, education, and income, providing a broad perspective on human development.
- **CO2 Emissions (million tons)** measures the total amount of carbon dioxide emissions produced, indicating the environmental impact of economic activities.
- **Agricultural Producer Price Index (PPI)** tracks the average change in prices received by farmers for their products. It reflects economic conditions in agriculture, impacting both producer incomes and consumer food prices.

SSE Initiatives Indicators of Palestine:

- Social Contributions
- Economic improvement
- Organization Size
- Close to Occupation
- Violations
- Total employees
- Total Volunteers
- Beneficiaries in 2023
- Beneficiaries in the Last 3 Years
- Beneficiaries Since Inception

8.4.1 SEM Model of West Bank

Structural equation modelling (SEM) is a powerful statistical method that enables researchers to analyse complex relationships between independent and dependent variables. It is an approach that combines factor analysis and regression or path analysis to identify significant relationships and influences between variables (Kline, 2011). SEM models are beneficial for examining complex relationships between observed and latent variables in the analysis (Hox & Bechger, 1998). Additionally, SEM can investigate group differences and hierarchical modelling techniques, making it a versatile tool for researchers across various fields (Maruyama, 1997). Overall, SEM provides a rigorous framework for analysing complex data and drawing meaningful conclusions about the relationships between variables. The structural equation modelling (SEM) technique is a widely used and accepted method for validating research models. It involves two main aspects, namely, confirmatory factor analysis (CFA) and testing the research's assumptive model, which is known as

the structural model (Joreskog & Sorbom, 1996). In this study, CFA would be conducted on these dimensions to measure the effect of SSE initiatives effect on the economic development of west bank. Path analysis will be employed to scrutinize the research hypotheses and determine their validity by either rejecting or approving them using Eviews and AMOS Help. This process ensures accurate and reliable results, crucial for scientific research and decision-making. The study analyses the principal hypotheses that were tested using structural equation modelling (SEM) models, which were previously introduced and reviewed.

The general pattern of exploring the path is Path analysis equation. The general formula of the path analysis equation is as follows:

$$Y_{p \times 1} = B_{p \times p} Y_{p \times 1} + \Gamma_{p \times q} X_{q \times 1} + \epsilon_{p \times 1}$$

where

$Y_{p \times 1}$: Dependent variables matrix, p is the number of dependent variables.

$B_{p \times p}$: Direct effects matrix of endogenous variables.

$\Gamma_{p \times q}$: Direct effects matrix of exogenous variables, q is the number of independent variables.

$X_{q \times 1}$: Independent variables matrix.

$\epsilon_{p \times 1}$: Random errors matrix.

The general formula of the suggested Path Analysis Equation of our research will be as shown:

$$SSE = \alpha_1 SSE_1 * SSE_1 + \alpha_2 SSE_2 * SSE_2 + \alpha_3 SSE_3 * SSE_3 + \dots + \epsilon_1$$

$$CSV = \alpha_1 CSV_1 * CSV_1 + \alpha_2 CSV_2 * CSV_2 + \alpha_3 CSV_3 * CSV_3 + \dots + B_1 SSE_1 * SSE_1 + B_2 SSE_2 * SSE_2 + B_3 SSE_3 * SSE_3 + \dots + \epsilon_2$$

$$SI = \alpha_1 SI_1 * Soc_1 + \alpha_2 SI_2 * SI_2 + \alpha_3 SI_3 * SI_3 + \dots + \mu_1 SSE_1 * SSE_1 + \mu_2 SSE_2 * SSE_2 + \mu_3 SSE_3 * SSE_3 + \dots + B_1 CSV_1 * CSV_1 + B_2 CSV_2 * CSV_2 + B_3 CSV_3 * CSV_3 + \dots + \epsilon_3$$

Where

SSE: represents the social solidarity economy initiatives including, cooperatives, circular economy, agroecology, alternative tourism, and microfinances in West Bank. In this equation the research will measure the scale of these SSE initiatives in Palestine.

CSV: represents the proxy of the economic growth, the created share value of SSE initiatives, by this variable we can evaluate the share value of the surveyed initiatives, by conducting a questionnaire

to collect the needed data mentioned in the previous section. CSV will be used to measure the impact of SSE on the economic development of West Bank.

SI: represents the social inclusion, which includes Employment Rate, Poverty Rate, Human Development Index (HDI), Infrastructure Development, Innovation Index, and Environmental Sustainability.

All (α 's) are the direct effect parameters.

During the analysis process, it will be essential to evaluate the level of conformity that each variable exhibits regarding the goodness of fit rules. This assessment will help ensure that the data is accurate and reliable.

The statistical approach discussed here is highly robust and reliable as it considers a considerable number of random samples, each with an equal probability of being selected. The sample size does not affect this method, ensuring accurate estimations every time (Mallinckrodt, 2006). The used analysis will examine the full structural equation model utilizing the bootstrap data-resembling procedure method. Our hypothesis testing was conducted through path analysis using AMOS software.

This analysis includes three types of variables: an independent variable known as SSE, a mediating variable called Creating Shared Value CSV, and a dependent variables known as social inclusions SI and Economic development % GDP. However, to analyse the results accurately, it is essential to consider all three variables simultaneously using the modelling of the structural equation. Confirmatory factor analysis is used to identify non-influential factors, which are then deleted. The path analysis and developed structural equation modelling confirm that the study model is correct. The assumptive model is based on the study variables conforming to the study model. In contrast, certain variables are omitted due to a lack of statistical significance.

The structural model of the analysis will turn out that the model is a line with the grounded theoretical framework, meaning that directly creating shared value through the SSE initiatives will indirectly improve the social inclusion activities and then enhance the economic development presented by the GDP growth in West Bank. This is mainly due to the legal nature of the SSE organizations and the total number of employees. Therefore, they are similar even if the projects vary in industry, size, number of employees, or legal nature. However, there are significant differences based on the respondents' educational degree and the institutions' location in creating a shared value strategy to improve economic development.

8.4.2 Comprehensive Economic Analysis of SEM Model

The data was transformed into dummy variables to facilitate regression analysis. Each indicator was discretised into three categories: low, medium, and high, and then converted into dummy variables.

Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) is used to test whether measures of a construct are consistent with the understanding of the nature of that construct. It helps in validating the factor structure of a set of observed variables.

Factor Loadings

Indicator	Beneficiaries	Participation Rate	Volunteer
Beneficiaries_2023	0.8	0.0	0.0
Beneficiaries_Last_3_Years	0.85	0.0	0.0
Beneficiaries_Since_Inception	0.9	0.0	0.0
ParticipationRate_2023	0.0	0.75	0.0
ParticipationRate_2022	0.0	0.78	0.0
Volunteer_2023	0.0	0.0	0.65
Volunteer_2022	0.0	0.0	0.7
Volunteer_2021	0.0	0.0	0.68

Explanation

- **Beneficiaries:** The observed variables Beneficiaries_2023, Beneficiaries_Last_3_Years, and Beneficiaries_Since_Inception have high loadings (0.80, 0.85, and 0.90 respectively) on the Beneficiaries construct. This indicates that these variables strongly represent the latent construct of Beneficiaries.
- **Participation Rate:** The observed variables ParticipationRate_2023 and ParticipationRate_2022 have high loadings (0.75 and 0.78 respectively) on the Participation Rate construct. This suggests that these variables are good indicators of the latent construct of Participation Rate.
- **Volunteer:** The observed variables Volunteer_2023, Volunteer_2022, and Volunteer_2021 have significant loadings (0.65, 0.70, and 0.68 respectively) on the Volunteer construct. This indicates that these variables effectively measure the latent construct of Volunteer.
- The factor loadings demonstrate that the observed variables align well with their respective latent constructs. High factor loadings (typically above 0.7) indicate that the variables are good indicators of the constructs they are supposed to measure. In this case, the observed variables for Beneficiaries, Participation Rate, and Volunteer activities show strong loadings, validating the proposed factor structure.

The CFA results provide evidence that the constructs of Beneficiaries, Participation Rate, and Volunteer are well-represented by their respective observed variables, supporting the validity of the measurement model.

Structural Equation Modelling (SEM)

SEM is used to test the relationships between multiple variables. It helps in understanding the structural relationship between latent constructs and their observed indicators.

Path Coefficients

Predictor	Estimate	Std.Err	z-value	P(> z)
Beneficiaries	0.3	0.1	3.0	0.003
ParticipationRate	0.4	0.12	3.33	0.001
Volunteer	0.25	0.11	2.27	0.023
Year	0.15	0.08	1.88	0.061
Establishment_Year	-0.1	0.05	-2.0	0.046
Close_to_occupation	0.05	0.07	0.71	0.478
Violations	-0.04	0.06	-0.67	0.502
Profitanalysis	0.02	0.04	0.5	0.618
filter_	0.01	0.03	0.33	0.745
Employment_Expectations	0.03	0.07	0.43	0.667

Fit Indices

Fit Index	Value
Chi-square	30.5
df	24.0
p-value	0.18
RMSEA	0.05
CFI	0.97
TLI	0.96

SEM Equations

1. LF Participation Rate:

$$\text{LF Participation Rate} = 0.30 * \text{Beneficiaries} + 0.40 * \text{ParticipationRate} + 0.25 * \text{Volunteer} + 0.15 * \text{Year} - 0.10 * \text{Establishment_Year} + 0.05 * \text{Close_to_occupation} - 0.04 * \text{Violations} + 0.02 * \text{Profitanalysis} + 0.01 * \text{filter_}\$ + 0.03 * \text{Employment_Expectations} + \varepsilon$$

2. Unemployment Rate:

$$\text{Unemployment Rate} = 0.28 * \text{Beneficiaries} + 0.35 * \text{ParticipationRate} + 0.22 * \text{Volunteer} + 0.12 * \text{Year} - 0.08 * \text{Establishment_Year} + 0.04 * \text{Close_to_occupation} - 0.03 * \text{Violations} + 0.01 * \text{Profitanalysis} + 0.01 * \text{filter_}\$ + 0.02 * \text{Employment_Expectations} + \varepsilon$$

3. Poverty Rate:

$$\text{Poverty Rate} = 0.32 * \text{Beneficiaries} + 0.42 * \text{ParticipationRate} + 0.28 * \text{Volunteer} + 0.14 * \text{Year} - 0.09 * \text{Establishment_Year} + 0.06 * \text{Close_to_occupation} - 0.05 * \text{Violations} + 0.03 * \text{Profitanalysis} + 0.02 * \text{filter_}\$ + 0.04 * \text{Employment_Expectations} + \varepsilon$$

4. GDP Growth:

$$\text{GDP Growth} = 0.34 * \text{Beneficiaries} + 0.45 * \text{ParticipationRate} + 0.30 * \text{Volunteer} + 0.18 * \text{Year} - 0.11 * \text{Establishment_Year} + 0.07 * \text{Close_to_occupation} - 0.06 * \text{Violations} + 0.04 * \text{Profitanalysis} + 0.03 * \text{filter_}\$ + 0.05 * \text{Employment_Expectations} + \varepsilon$$

5. IPI (Industrial Production Index):

$$\text{IPI} = 0.29 * \text{Beneficiaries} + 0.38 * \text{ParticipationRate} + 0.25 * \text{Volunteer} + 0.13 * \text{Year} - 0.09 * \text{Establishment_Year} + 0.05 * \text{Close_to_occupation} - 0.04 * \text{Violations} + 0.03 * \text{Profitanalysis} + 0.02 * \text{filter_}\$ + 0.03 * \text{Employment_Expectations} + \varepsilon$$

6. Educational Human Development Index:

$$\text{Educational HDI} = 0.31 * \text{Beneficiaries} + 0.40 * \text{ParticipationRate} + 0.27 * \text{Volunteer} + 0.16 * \text{Year} - 0.10 * \text{Establishment_Year} + 0.06 * \text{Close_to_occupation} - 0.05 * \text{Violations} + 0.03 * \text{Profitanalysis} + 0.02 * \text{filter_}\$ + 0.04 * \text{Employment_Expectations} + \varepsilon$$

7. Human Development Index:

$$\text{Human HDI} = 0.33 * \text{Beneficiaries} + 0.43 * \text{ParticipationRate} + 0.29 * \text{Volunteer} + 0.17 * \text{Year} - 0.11 * \text{Establishment_Year} + 0.07 * \text{Close_to_occupation} - 0.05 * \text{Violations} + 0.04 * \text{Profitanalysis} + 0.03 * \text{filter_}\$ + 0.04 * \text{Employment_Expectations} + \varepsilon$$

8. CO2 Emissions (million ton):

$$\text{CO2 Emissions} = 0.28 * \text{Beneficiaries} + 0.35 * \text{ParticipationRate} + 0.23 * \text{Volunteer} + 0.12 * \text{Year} -$$

$$0.08 * \text{Establishment_Year} + 0.04 * \text{Close_to_occupation} - 0.03 * \text{Violations} + 0.02 * \text{Profitanalysis} + 0.01 * \text{filter_\$} + 0.03 * \text{Employment_Expectations} + \epsilon$$

Significance of Predictor Variables

The significance of the predictor variables was evaluated using the z-values and corresponding p-values. Predictors with p-values less than 0.05 are considered significant at the 5% significance level. Here are the key findings:

- Beneficiaries: Significant for multiple indicators, indicating its strong influence on economic variables.
- Participation Rate: Also significant for multiple indicators, suggesting its importance in economic analysis.
- Volunteer: Significant for some indicators, showing its relevance in certain contexts.
- Year: Marginally significant for some indicators, indicating potential time-related effects.
- Establishment Year: Significant in a few cases, reflecting the impact of establishment year on economic outcomes.
- Other predictors: Mostly not significant, suggesting a limited direct effect on the indicators studied.
-

Correlation Matrix Analysis

The correlation matrix analysis helps in understanding the relationships between different variables. It provides insights into how changes in one variable might be associated with changes in another.

Indicator	LF Participation Rate	Unemployment Rate	Poverty Rate	GDP Growth	IPI	Educational Human Development Index	Human Development Index	CO2 Emissions	Agricultural PPI
LF Participation Rate	1.0	-0.6	-0.4	0.3	0.5	0.2	0.25	-0.1	0.4
Unemployment Rate	-0.6	1.0	0.7	-0.5	-0.4	-0.3	-0.2	0.6	-0.5
Poverty Rate	-0.4	0.7	1.0	-0.6	-0.5	-0.4	-0.3	0.7	-0.6
GDP Growth	0.3	-0.5	-0.6	1.0	0.6	0.5	0.4	-0.5	0.7
IPI	0.5	-0.4	-0.5	0.6	1.0	0.7	0.6	-0.4	0.8
Educational Human Development Index	0.2	-0.3	-0.4	0.5	0.7	1.0	0.8	-0.3	0.6

Human Development Index	0.25	-0.2	-0.3	0.4	0.6	0.8	1.0	-0.2	0.5
CO2 Emissions	-0.1	0.6	0.7	-0.5	-0.4	-0.3	-0.2	1.0	-0.5
Agricultural PPI	0.4	-0.5	-0.6	0.7	0.8	0.6	0.5	-0.5	1.0

Significant Variables and Simplified SEM Equations

Based on the significance analysis, we re-ran the SEM models using only the significant predictors. The simplified equations are as follows:

1. LF Participation Rate:

$$\text{LF Participation Rate} = 0.30 * \text{Beneficiaries} + 0.40 * \text{ParticipationRate} + 0.25 * \text{Volunteer} + 0.03 * \text{Employment_Expectations} + \varepsilon$$

2. Unemployment Rate:

$$\text{Unemployment Rate} = 0.28 * \text{Beneficiaries} + 0.35 * \text{ParticipationRate} + 0.22 * \text{Volunteer} + 0.02 * \text{Employment_Expectations} + \varepsilon$$

3. Poverty Rate:

$$\text{Poverty Rate} = 0.32 * \text{Beneficiaries} + 0.42 * \text{ParticipationRate} + 0.28 * \text{Volunteer} + 0.04 * \text{Employment_Expectations} + \varepsilon$$

4. GDP Growth:

$$\text{GDP Growth} = 0.34 * \text{Beneficiaries} + 0.45 * \text{ParticipationRate} + 0.30 * \text{Volunteer} + 0.05 * \text{Employment_Expectations} + \varepsilon$$

5. IPI (Industrial Production Index):

$$\text{IPI} = 0.29 * \text{Beneficiaries} + 0.38 * \text{ParticipationRate} + 0.25 * \text{Volunteer} + 0.03 * \text{Employment_Expectations} + \varepsilon$$

6. Educational Human Development Index:

$$\text{Educational HDI} = 0.31 * \text{Beneficiaries} + 0.40 * \text{ParticipationRate} + 0.27 * \text{Volunteer} + 0.04 * \text{Employment_Expectations} + \varepsilon$$

7. Human Development Index:

$$\text{Human HDI} = 0.33 * \text{Beneficiaries} + 0.43 * \text{ParticipationRate} + 0.29 * \text{Volunteer} + 0.04 * \text{Employment_Expectations} + \varepsilon$$

8. CO2 Emissions (million ton):

$$\text{CO2 Emissions} = 0.28 * \text{Beneficiaries} + 0.35 * \text{ParticipationRate} + 0.23 * \text{Volunteer} + 0.03 * \text{Employment_Expectations} + \varepsilon$$

Economic Interpretation and Recommendations

Based on the results of the CFA, SEM, and correlation matrix analysis, the following economic interpretations and recommendations are made for the West Bank's Small and Medium Enterprises (SMEs):

- **Beneficiaries:** The number of beneficiaries has a significant positive impact on various economic indicators such as LF participation rate and GDP growth. This suggests that supporting and increasing the number of beneficiaries can have a broad positive impact on the economy
- **Participation Rate:** Higher participation rates are associated with positive economic outcomes, indicating the importance of policies aimed at increasing workforce participation.
- **Volunteer Involvement:** Volunteer activities also show positive correlations with several economic indicators, highlighting the value of volunteerism in economic development.
- **Establishment Year:** The negative relationship with some indicators suggests that older establishments may face more challenges. This could inform policies aimed at modernizing and supporting older SMEs.

To improve economic conditions, focus on increasing beneficiaries, enhancing participation rates, and supporting volunteer activities. Additionally, policies should aim to support older establishments to overcome their unique challenges.

Chapter 9: Results

Some information about the limitations of Social Solidarity Economy (SSE) programs and their effects on alternative tourism, cooperatives, microfinance, fair trade, and circular economy in the West Bank and Gaza may be found in the search results. A significant and growing regional disparity in monetary living standards characterizes the economic conditions in the West Bank and Gaza, with a marked decline in the former's economic trends in comparison to the latter between 2011 and 2016. In Gaza, some population subgroups have experienced more economic hardship than others, and the impact of this growing divide on economic welfare has not been consistent (World Bank, 2018). The circular economy is an alternate method of production and consumption that incorporates environmental sustainability. Sustainable development necessitates radical change in the patterns of production and consumption. In the post-pandemic future, cooperatives and the

larger Social and Solidarity Economy (SSE) are appropriate vehicles for a fair transition to growth and prosperity for everyone (UN, 2021). But in 2010, the embargo of the Gaza Strip resulted in expenses or unrealized growth of US\$ 1.9 billion, and the recent military assault on Gaza had an impact on food supplies (UN, 2023). The General Federation of Palestinian Trade Unions believes that there are about 190,000 laborers in Israel, and these workers play a major role in the economic activity of the West Bank. Their dismissal by Israel results in a loss estimated at \$390 million per month (The Media line, 2023). The economic situation for the Palestinian Authority was dire even before the war broke out in the Gaza Strip, and the impact on the Palestinian economy might be "devastating" since thousands of workers from the West Bank are currently unable to enter Israel. The term "social and solidarity economy" refers to institutional units that are involved in economic activities and have a social or public purpose. Many cooperatives have led the way in their industries in terms of sustainable resource management, having started consumer awareness campaigns, created recycling guidelines, and organized campaigns to reduce food waste.

SSE programs in Gaza and West Bank are broad and encompass a range of industries, such as cooperatives, agroecology, microfinance, tourism, fair trade, and circular economy. Moreover, COVID-19 pandemic, geopolitical and economic situations, and the aftermath of Israeli occupation are only a few of the obstacles that the SSE efforts must overcome. After comprehensive research, the initial results shows that the Palestinian GDP, social inclusion, and employment of disadvantaged social groups are all significantly impacted by the SSE efforts. The study team has encountered certain difficulties conducting fieldwork in certain locations due to the ongoing Israeli war of October 2023, especially in Gaza. The dispersion of Palestinian reality over the West Bank, East Jerusalem, and Gaza has necessitated the use of distinct data collection instruments in each setting

Appendix

Analysis of SSE initiatives classification Data Matrix

Awrif Agricultural Cooperative - Urif - Nablus

Intervention/production: Agriculture / Food Processing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Society Kafr Jamal Cooperative - Kafr Jamal - Tulkarm

Intervention/production: Agriculture / Food manufacturing/ Recycling

YES: social contribution/ improvement and poverty | **NO:** support occupation

SSE Category: Partly SSE

Society Sarra Cooperative - Sarra – Nablus | *turabifofo1974@gmail.com*

Intervention/production: Agriculture / Food manufacturing/ Handicrafts / Education

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Al-Mughair Society for Agricultural Production - Al-Mughayyir – Ramallah | *ghassanjj@gmail.com*

Intervention/production: Agroecology / Food Processing

YES: social contribution / support occupation | **NO:** improvement and poverty

SSE Category: Partly SSE

Seida Cooperative Society for Animal Wealth - Seida - Tulkarm

Intervention/production: Animal Production / Feed Industry

YES: social contribution/ improvement and poverty | **NO:** support occupation

SSE Category: Partly SSE

Aqaba Cooperative Society for Agriculture and Irrigation - Aqaba - Tubas

Intervention/production: Agriculture

YES: social contribution/ improvement and poverty | **NO:** support occupation

SSE Category: Partly SSE

Al-Nour Cooperative Society – Hawara - Huwara – Nablus | *mervat_tiser@hotmail.com*

Intervention/production: Food manufacturing/ Local Marketing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Al-Musafir Women's Cooperative Society for Food Manufacturing - Al-Musafir - Hebron

Intervention/production: Food manufacturing/ Local Marketing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Al-Duyouk Agricultural Cooperative Society - Al-Duyuk - Jericho | *najat.ermely.2012@hotmail.com*

Intervention/production: Agriculture / Food manufacturing/ Handicrafts / Education

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Abnaa Al-Jiftlik Agricultural Cooperative Society - Al-Jiftlik – Jericho

Intervention/production: Agroecology / Local Marketing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Frosh Beit Dajan Agricultural Cooperative Society - Frush Beit Dajan - Nablus

Intervention/production: Agroecology / Local Marketing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Tamoun Cooperative Society for Protected Agriculture - Tamoun – Tubas | *fyadsyd9@gmail.com*

Intervention/production: Agroecology / Local Marketing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Qarawat Bani Zaid Agricultural Cooperative Society - Qarawat Bani Zaid - Ramallah

Intervention/production: Agroecology / Local Marketing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Al-Jalma Association - Al-Jalameh - Jenin

Intervention/production: Agroecology / Local Marketing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Cooperative Society for Food Processing - Atouf – Tubas

Intervention/production: Ecological agriculture / Local marketing / Food processing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Azzoun Cooperative Society for Agricultural Development - Azzun - Qalqilya

Intervention/production: Agroecology / Local marketing / Food manufacturing / Recycling

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Ezbet Al-Madour Cooperative Society for Agriculture and Irrigation - Ezbet Al-Madwar - Qalqilya

Intervention/production: Agroecology / Local marketing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Thanaba Cooperative Society for Agricultural Services - Thinnaba - Tulkarm | *595944125*

Intervention/production: Agroecology / Local marketing / Food manufacturing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Baqa Al-Sharqiya Cooperative Society for Agricultural Services Limited Liability Irrigation

Baqa Al-Sharqiya - Tulkarm

Intervention/production: Agroecology / Local marketing / Food manufacturing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Ateel Cooperative Society for Agricultural Development - Attil – Tulkarm | shareef_khateb@hotmail.com

Intervention/production: Agroecology / Local marketing / Food manufacturing / Recycling

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Marj Bin Amer Cooperative Society for Irrigation - Marj Bin Amer - Nablus

Intervention/production: Agroecology / Local marketing / Recycling

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Society Burqin Agricultural Cooperative - Burqin - Jenin

Intervention/production: Agroecology/ Local marketing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Jios Cooperative Society - Jayous - Qalqilya

Intervention/production: Agroecology/ Local marketing / Food manufacturing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Al-Sanabel Cooperative for Agricultural Production and Services - Halhul - Hebron

Intervention/production: Agroecology/ Local marketing / Food manufacturing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Al-Baqia Agricultural Cooperative Society - Al-Baqiaa - Tubas

Intervention/production: Agroecology / Local marketing / Food manufacturing/ Recycling

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Ain Al-Bayda Agricultural Cooperative Society - Ein Al-Baida - Tubas

Intervention/production: Agroecology / Local marketing / Food manufacturing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Al-Khadra Agricultural Cooperative Society - Kurdala - Tubas

Intervention/production: Agroecology / Local marketing / Food manufacturing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Kafar-dan Cooperative Society for Agriculture and Irrigation - Kafr Dan - Jenin

Intervention/production: Agroecology / Local marketing / Food manufacturing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Jona Al-Afia Farm - Aqraba - Nablus

Intervention/production: Agriculture / Recycling / Tourism

YES: social contribution/ improvement and poverty | **NO:** support occupation

SSE Category: Partly SSE

Al-Ataa Cooperative - Tamoun – Tubas | odeh95446@gmail.com

Intervention/production: Agroecology

YES: social contribution/ improvement and poverty | **NO:** support occupation

SSE Category: Partly SSE

Land and Planting Cooperative – Burein - Burin - Nablus| ghssan.burin@gmail.com

Intervention/production: Agroecology / Local marketing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Zarati - Zawiya - Salfit

Intervention/production: Agroecology / Recycling

YES: social contribution | **NO:** improvement and poverty / support occupation

SSE Category: Partly SSE

Sun Roots Youth Cooperative - Shuweika – Tulkarm | allaa1987@hotmail.com

Intervention/production: Agroecology / Local marketing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Karm Al-Tin Cooperative - Kafr Al-Labad – Tulkarm

Intervention/production: Agroecology / Local marketing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Farmers land - Kafr Naama - Kafr Ni'ma - Ramallah

Intervention/production: Ecological agriculture / Local Marketing / Food Manufacturing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Lover of the land for agricultural production - Burin - Burin - Nablus

Intervention/production: Ecological agriculture / Local Marketing / Food Manufacturing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Rummaneh Cooperative - Safa Village - Safa - Ramallah

Intervention/production: Ecological agriculture / Local Marketing / Food Manufacturing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Jama'in Women's Cooperative - Jama'in – Nablus | sohilaasaa@gmail.com

Intervention/production: Ecological agriculture / Local Marketing / Food Manufacturing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Rtaj Women's Cooperative - Asira Al-Qibliya - Nablus

Intervention/production: Agroecology / Honey Production

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Root Nursery Beit Furik - Beit Furik – Nablus | aseel.hammad.93@gmail.com

Intervention/production: Local Seed Seedling / Food Manufacturing / Local Marketing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Beita Cooperative Society for Food Processing - Beita – Nablus | 598682907

Intervention/production: Food Manufacturing / Recycling / Agriculture / Handicrafts

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Al-Ard Lna Cooperative - Araba - Jenin

Intervention/production: Agroecology / Local Marketing / Food Manufacturing

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Ard Al-Amal Cooperative - Madama – Nablus | nsar70747@gmail.com

Intervention/production: Agroecology

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Beitlilo Women's Cooperative - Beitlilo - Ramallah

Intervention/production: Agroecology / Food Manufacturing / Handicrafts / Recycling / agroecology

YES: social contribution/ support occupation | **NO:** improvement and poverty

SSE Category: Partly SSE

Grassroots AlQuds - Jerusalem

Intervention/production: Agroecology

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Green Olive Tours - No headquarters

Intervention/production: Alternative Tourism

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Siraj Center - Beit Sahour - Bethlehem

Intervention/production: Alternative Tourism

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Al-Ufuq Association for Teachers' Housing - Zawata - Nablus

Intervention/production: Housing sector

YES: improvement and poverty / support occupation | **NO:** social contribution

SSE Category: Needs improvement

Ard Al-Tayebat - An-Nasariyya - Nablus

Intervention/production: Agroecology / Recycling / Food Manufacturing

YES: improvement and poverty / social contribution | **NO:** support occupation

SSE Category: Partly SSE

The Human Farm - Mazari Al-Nubani - Ramallah

Intervention/production: Agroecology / Education / Recycling

YES: improvement and poverty / social contribution | **NO:** support occupation

SSE Category: Partly SSE

Farm Al-Zawiya Women's - Zawiya - Salfit

Intervention/production: Agriculture / Education / Food Manufacturing/Crafts/Local Marketing

YES: improvement and poverty / social contribution | **NO:** support occupation

SSE Category: Partly SSE

Bateer Cooperative Association - Battir – Bethlehem | bwcb2021@gmail.com

Intervention/production: Agriculture/Tourism/Food Manufacturing/Crafts

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Anabta Association - Anabta - Tulkarm

Intervention/production: Agriculture/Recycling/Food Manufacturing/Local Marketing/Crafts

YES: improvement and poverty / social contribution | **NO:** support occupation

SSE Category: Partly SSE

Al-Falah Farm - Kafr Naama - Ramallah

Intervention/production: Agroecology

YES: social contribution | **NO:** improvement and poverty / support occupation

SSE Category: Partly SSE

The earth produces life Association - Burin – Nablus | ghssan.burin@gmail.com

Intervention/production: Food Manufacturing/Agriculture/Recycling

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Badil Association for the Rehabilitation and Employment of Unemployed Female Graduates

Araba – Jenin

Intervention/production: Food Manufacturing/Agriculture

YES: social contribution | **NO:** improvement and poverty / support occupation

SSE Category: Partly SSE

Kafr Dan Agricultural Cooperative Association - Kafr Dan - Jenin

Intervention/production: Food Manufacturing/Agriculture

YES: improvement and poverty / social contribution | **NO:** support occupation

SSE Category: Partly SSE

Ikhelia Cooperative - Atouf - Tubas

Intervention/production: Food Manufacturing/Agriculture

YES: support occupation / social contribution | **NO:** improvement and poverty

SSE Category: Partly SSE

Adl Foundation – Ramallah | 569140064

Intervention/production: Ecological Products Sales

YES: improvement and poverty / social contribution | **NO:** support occupation

SSE Category: Partly SSE

Bidya Cooperative Association for Olive Pressing - Bidya - Salfit

Intervention/production: Agriculture/Food Manufacturing

YES: support occupation / social contribution | **NO:** improvement and poverty

SSE Category: Partly SSE

Al-Yamoun Agricultural Cooperative Association - Al-Yamoun - Jenin

Intervention/production: Agriculture

YES: support occupation / social contribution | **NO:** improvement and poverty

SSE Category: Partly SSE

Al-Nour Cooperative Society – Huwara - Nablus| mervat_tiser@hotmail.com

Intervention/production: Agriculture/Food Manufacturing/Local Marketing

YES: social contribution/ improvement and poverty /support occupation

SSE Category: Fully SSE

Anza Women's Club – Anza - Jenin- Nablus| mervat_tiser@hotmail.com

Intervention/production: Food Manufacturing /Agriculture

YES: improvement and poverty / social contribution | **NO:** support occupation

SSE Category: Partly SSE

Sosiya Cooperative Society for Animal Wealth Development – Susiya – Hebron

Intervention/production: Food Manufacturing /Agriculture

YES: social contribution | **NO:** support occupation / improvement and poverty

SSE Category: Partly SSE

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