

Women's Experiences of Micro-Enterprise: Contexts and Meanings

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Abstract The article confronts global claims of micro-enterprise to promote poverty reduction and gender equality. The article examines 60 in-depth interviews with low-income Palestinian and Israeli Jewish women (aged 25–45 years) who engaged in micro-enterprises. The research particularly focused on women's motivations, personal qualities required for success, systemic barriers and opportunities, and women's constructions of micro-enterprise as a means to overcome poverty and achieve gender equality. The article indicates that in the frame of gender and economic exclusionary context, without comprehensive institutional support, micro-enterprise and self employment may not promise more than a partial solution to poverty and gender discrimination. The article questions the tendency to globalize policies without taking into account the local contexts in which these policies are implemented.

Keywords Micro-enterprise · Gender · Poverty · Anti-poverty programs · Diversity · Israel · Palestine

Introduction

The article uses a qualitative methodology to examine the ways in which the local experiences of women from

Palestine and Israel engaged in micro-enterprise corroborate or contradict the global premises and promises of micro-enterprise programs. The purpose of the study is to highlight the importance of local voices and context in the analysis of social policy. In light of these goals the present study is guided by four underlying research questions: First, what are the motives and expectations of Palestinian and Israeli low-income women to get into micro-enterprise business? Second, what are the perceived personal qualities required to succeed? Third, what are the perceptions of the systemic barriers and opportunities to developing micro-enterprise? Fourth, how do participants assess the effectiveness of micro-enterprise as a tool to overcoming poverty and achieving gender equality?

Gender, Poverty and Micro-Enterprise

This is of particular interest for an international readership in light of the rising popularity of Micro-enterprise Development Programs (MDPs) worldwide as a means of combating poverty and gender discrimination. MDPs are considered among the most feasible strategies for helping low income women overcome poverty and for promoting gender equity. Globalization, rising rates of poverty, unemployment, and cutbacks in welfare and other safety-net programs have contributed to the popularity of the programs. There is a strong consensus regarding the contribution of small business entrepreneurship to the economic development of developed and developing countries (Anthias and Mehta 2003; Banerjee 2001; Berke 2003; Heemskerk 2003; Henkin 2002; Howell 2002; Serdedakis et al. 2003). These initiatives create jobs, expand consumption, and change attitudes towards entrepreneurship and business. Development policy makers increasingly focus on the informal sector as an area to alleviate poverty and promote gender equity among low income

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women. Some scholars see micro-enterprise as “nothing less than the most promising instrument available for reducing the extent and severity of global poverty” (Snodgrass 1997, p. 1). Micro-enterprise initiatives have also been depicted as the newest solution to the poverty problem of women in both North and South (Wahid 1994). Studies have shown that MDPs for low income women are proliferating in many areas of the world (Carter and Cannon 1992; FINCA 2005; Marlow 1997). Women’s self-employment is especially encouraged because it generates higher incomes and empowers women to gain autonomy and improve the health of their families, helping alleviate poverty in society at large (Premchander 2003).

The literature on women’s micro enterprise has stressed the argument that the desire to gain economic and personal autonomy is likely to be a major resource for women’s self employment. This policy is also especially encouraged because higher incomes for women empower them, improve the wellbeing of their families, help women to reconcile the conflict between work and family spheres, and alleviate poverty in society at large (Taniguchi 2002). These economic initiatives are presented as an innovative solution to welfare reform and another dimension of asset building strategies to confront poverty (Sherraden 1991). MDPs are seen as the place to start expanding the “ownership society” (McKernan and Chen 2005, p. 2) and are perceived as being part of women’s emancipation from poverty and discrimination as well as from gender constraints (Apitzsch 2003). Periodic budgetary cutbacks in welfare budgets, deteriorated social safety nets, and state withdrawal from social responsibilities, together with frequent changes in global and local economies enhance the attractiveness of MDPs for global, government, and private local agencies. MDP assumptions are consistent with neo-liberal policies that propose market-based, asset-building, welfare-to-work strategies to confront poverty (Kreide 2003).

However, knowledge about the gains and costs to low-income women who earn a living from micro-enterprise is inconclusive. Research has given questionable support to the idea that promoting women’s micro-enterprise can make an important contribution toward changing the gendered nature of economic exclusion of women (Beaucage et al. 2004; Conway and Sheridan 2005; Ehlers and Main 1998; Isserles 2003). Baines and Wheelock (2000) suggest that only a minority of women in micro enterprise resist traditional solutions and challenge the imagery of male and female gendered behaviors. Other studies conclude that women have been pushed into self-employment by structural changes in the labor market which have eroded the availability of once secure jobs in the public and private sector (MacDonald 1996; Hughes 2003). Global structural changes and economic recessions have led women to seek opportunities for self-employment while they continue to be

subject to several constraints. They still face more barriers to obtaining credit than men. Women are also affected by structural segregation which prevents women from entering fields considered to be masculine. Moreover, they have little access to technical training and education and are limited by child care and household responsibilities. In addition, women are restricted by cultural, religious and gender conventions. Eversole’s (2004) study on MDP in Bolivia concludes that micro-enterprise development is insufficient to address the complex relationships that affect the ways in which women and their households gain access to resources and decrease poverty. According to Karides (2005), the success of MDP depends on incorporating social and economic justice among the primary goals of the process.

MDP research has been the subject of some methodological critiques. Studies focusing on MDPs tend to be based on theoretical propositions rather than on empirical evidence (Arai 1997; Green and Cohen 1995; Myles and Turgeon 1994). Similarly to much of the poverty research, these studies draw mostly on quantitative data, overlooking the experiences, views, voices personal insights, and knowledge of participants (Sherraden et al. 2004). This “top down” perspective, based on the interests and concerns of funding agencies, adopts a behavioral, deficit-oriented, pathological view of the poor (O’Connor 2001). These studies focus on measurable economic outcomes but often ignore non-economic factors like changes in gender roles, family division of labor, and household power relations (Kantor 2003). According to Jurik (2005), MDPs should be assessed simultaneously within and beyond the boundaries of the local arena, in the larger context of welfare reform and globalization. Studies on welfare reform policies also unfold the gendered nature of these global policies, usually found to be especially punitive to poor women.

This article examines the lived experiences of two groups of low-income women from different economic, political and cultural contexts. The primary goal of this study is to develop new knowledge of micro-enterprise as an effective policy to promote poverty reduction and gender equality. In addition, we want to achieve a deeper understanding of the role of local context in the social construction of micro-enterprise.

Context Background

Despite the geographical proximity of the Israeli and Palestinian societies, the political, social, and economic contexts of Israel and the Palestinian Authority are strikingly dissimilar. Israel, which achieved national independence in 1948, established a solid democratic regime, developed a strong economy, and institutionalized a welfare state with a reasonable system of social security. On the other hand, Palestinians are still struggling to obtain their national

emancipation, develop an independent economy and provide a minimal level of subsistence to the population (World Bank Group 2000). The present study refers to Palestinians living in the borders of the Palestinian Authority (PA) region (West bank and Gaza Strip). The Palestinian population in the PA totaled 2.761.000 inhabitants in 1997. Before Israeli occupation in 1967, Palestinian society (living under the Jordan regime) consisted of four major groups: refugees, peasants, landowners and the urban middle class. Traditionally, the society was rural and mainly engaged in agriculture (rural population 1967: approx. 60%). With the occupation and its policy of economic annexation and land confiscation, the ratio of rural to urban populations fell. The Palestinian work force became more dependent on the Israeli economy. The Palestinian dependency on the Israeli labor market led to the proletarianization of Palestinian peasants and refugees. This process uprooted Palestinians from traditional village life. Having to seek employment in Israeli urban centers resulted in stagnant and non-productive Palestinian villages. Although farming has decreased considerably, the rural character of the West Bank society remains due to Israeli restriction on urbanization. Half of the non-camp population is now urban or semi-urban and only 35% rural. Gaza is much more urbanized with only nine villages and large township-like refugee camps. The social structure of the Palestinian society is determined by the family, with the *Hamula* (a “clan” of extended families related through a common ancestor and carrying the same family name), forming the largest unit. Usually, family clans had common land, mutual responsibilities and traditional ways to solve domestic disputes. The second unit is the extended family, comprising three generations in one household and usually consisting of the male family head, his wife, their unmarried children, and their married sons with their own families. They often build a social and economic community, occupying one dwelling. The third and smallest unit, the nuclear family, a two-generation household consisting of the married couple and their children, is traditionally less significant but, if the financial situation allows it, is increasingly common. Palestinians live in a constant state of political, economic, and social turmoil and instability. For example, between 1999 and 2003, the Palestinian economy declined by 38% per capita, and rapidly increased in the level of poverty (48%) and unemployment (27%) (World Bank Group 2004).

Since 1948, Israel’s population has grown five-fold. Its 6.5 million inhabitants comprise varied ethnic backgrounds, lifestyles, religions, cultures and traditions. Today Jews comprise some 77.2% of the country’s population, while the country’s non-Jewish citizens, mostly Arabs, number about 22.8%. Israel’s GDP is one of the highest in the world, above \$15,800 per capita. Israel witnessed the impressive growth of its economy. However, the economic

growth increased social inequalities. Israel’s rate of poverty surpassed 21% in 2005. Israel’s poverty index (18%) is one of the highest among the industrialized western countries. The number of families living in poverty in 2000 was 305,400 which include 1,088,100 persons and 481,100 children. In other words, 25% of the children in Israel live in poverty (Achdut et al. 2005). Israel’s social service system is based on legislation which provides for workers’ protection and a broad range of national and community services, including care of the elderly, assistance for single parents, programs for children and youth, adoption agencies, and prevention and treatment of alcoholism and drug abuse. The National Insurance Institute provides permanent residents (including non-citizens) with a broad range of benefits, including unemployment insurance, old-age pensions, survivors’ benefits, maternity grants and allowances, child allowances, and income support payments. Inequality in Israel is clustered along national, ethnic and gender categories. These categories strongly affect social welfare/services delivery and social policies (Ajzenstadt and Gal 2001).

Women’s Status: Palestine and Israel

Paramount contextual differences make any comparison between Israeli and Palestinian women a complex task (Abu-Nahleh et al. 1999; United Nations 2004). Discussing the status of Palestinian women is an intricate endeavor since it involves the examination of the status of Palestinian women within the State of Israel, Palestine Authority and the Palestinian Diaspora. Nevertheless, Palestinian women face multiple levels of discrimination as part of the Palestinian minority of Israel, as Palestinians living in the Palestinian Authority still under Israeli occupation, and as women living within their own traditional and patriarchal Arab society (Dajani 1993; Shalhoub-Kevorkian 2003, 2004, 2006). Palestinian women, particularly in the Palestinian Authority (West Bank and Gaza), tend to hold high levels of maternity. According to the World Health Organization, the average number of children in the West Bank was 5.6 and in Gaza was 6.9 in 2001 (World Health Organization 2005). This is higher than any other Arab country and almost twice the level of fertility of Israeli women, which itself is the highest in any Western society.

Due to financial constraints, few services, and little government support, there are few opportunities to leave their children in daycare facilities. Educational levels of Palestinian women are also quite low in comparison to the Jewish women in Israel (Salman 1996). Patriarchal attitudes found in Palestinian society also hinder women’s abilities to seek employment outside of their homes. A survey on men’s attitudes toward women working outside of the household show that a big segment (44%) of the male

population is against the right of women to work in the labor market. However, male attitudes change with an increase of education level. Indeed, 74% of men who had more than a high school education supported a woman's right to work outside of the home (Palestinian Inter-Ministerial Coordinating Committee 2000).

Israeli women's statuses can be compared with women's statuses in other industrialized Western countries. The fact that gender equality was one of the major promises of the new state, helped women in Israel accomplish many achievements in the political, economic and social spheres. Yet, the religious Ultra-Orthodox dominance in some sectors of politics, the impact of the military sector in civil society, and the increasing "familization" of the Israeli society undermine the status of women in Israel (Azmon and Izraeli 1993). Israel as a modern secular state severely threatened the secondary status traditionally assigned to women by the *Halacha* (Jewish Law) (El-Or 1993). Conversely, the intruding dominance of religion in the political, legal, and cultural spheres of society re-genders the public discourse, weakening egalitarian trends (Bryson 1996). The continuous and massive immigration waves from North African and Asian countries strengthen patriarchal and male-dominant orientations (Rabin and Lahav 2001). Israel, as a very family-, "pro-natalist-" and child-oriented society proclaims the "motherization" of women as a prominent ideal of femininity, hence childlessness is still experienced by many women as a "hidden disability" (Remennick 2000). Women are mostly represented in Israeli gender discourse in their traditional roles as mothers, daughters or wives. Discrimination on the basis of gender is the most prevalent type of employment discrimination in Israel, since women are discriminated against not only as women, but also as mothers and while they are pregnant. Other types of discrimination in employment operate according to criteria such as nationality, ethnic origins, age, religion, personal status, sexual orientation, and political affiliation.

Method

This qualitative research was part of a research program aimed at encouraging Palestinian and Israeli researchers to jointly investigate areas of common interest. The authors acknowledge that qualitative studies, usually based on a small number of participants, cannot replace extensive quantitative research to assess the success or failure of social policies. Nevertheless, they highlight the voices and experiences of citizens whose lives have been affected by global policy changes forced upon them; voices which are usually silenced in policy discussion. Studies of this type expose the meaning that citizens

attribute to such changes and serve as a basis for public debate about the credibility of the concepts and beliefs upon which the policy discourse is grounded (Wetherell et al. 2001). These studies may enable policy makers to examine their basic assumptions in light of the practical consequences of their actions for their target populations.

Learning from people living in poverty and suffering oppression requires researchers to implement qualitative methods sensitive to the nature of the realities being studied. This study thus uses grounded theory (Corbin and Strauss 1990) to provide a "bottom-up" analysis (Schram 2000, p.4) of poor people's perceptions of their reality (Daugherty and Barber 2001). The study's approach relies on Strauss' (1990) theoretical approach, which has been termed "grounded theory." Strauss' "grounded theory" provided the necessary methodology, underpinning the conceptual framework within which to address the relevant issues (Corbin and Strauss 1990). This approach refers to a theory that evolves inductively from the body of data. According to Corbin and Strauss (1990) theories are either deduced from logical assumptions or generated from observation. Bottom-up analysis examines how a policy works by highlighting the perspective of the people who are most directly affected by that policy (Schram 1995).

Participants

Sixty women participated in the study, 30 Arab Palestinian and 30 Israeli Jewish women. Thirty women were recruited through social services, non-profit organizations (NGO's) and community informants, and 30 additional women were identified by snowball technique. Israeli participants were also referred through the Business Development Center, a national agency that promotes business development and sponsors entrepreneurship training courses for low income women. The study was presented to participants as an academic research project aimed at exploring ways to promote women's micro-enterprise. Palestinian women were more predisposed to tell their stories, whereas many Israeli participants were reluctant to participate in the study. They were probably afraid that the research would reveal the source of their income and jeopardize their welfare rights. Most of the Palestinian women reside in East Jerusalem and Ramallah vicinity. All of the Israeli participants live in West Jerusalem. Israeli women interviewed were either receiving some sort of income supplement or had received income insurance in the past through the National Insurance Institute. In Palestine, women were selected according to income, with most women coming from a low income background. Twenty two women in the Palestinian study (22 out of 30) reported that their family income was less than 500 Jordanian Dinar (JD) per month (around 700\$

monthly). The average income in Palestine in 2001 was 358 JD monthly. However, based on their levels of education, the women that were interviewed represented a more educated segment of the Palestinian women population than the average (11 have primary education, 12 secondary education, and six post secondary studies). The study also included a woman who was totally illiterate. In Palestine all of the women who were interviewed were operating a small initiative at the time of the interview. In Israel, 25 of the participants were operating a small business and five had a small business in the recent past. The sample included 28 women (out of 60) who had been in business for less than 1 year and 32 women (out of 60) who had been in business for at least 2 years. A majority of the Palestinian women were married (21 out of 30), some were divorced (3 out of 30) and a few had never been married (6 out of 30). All the participants had children. The Palestinian women have an average of 4 children. The Israeli women were all mothers and had an average of 2.8 children. Sixteen Israeli participants were divorced or separated mothers. Participant's ages ranged from 25 to 50.

Interview Process

The women were interviewed in face-to-face, semi-structured personal interviews. Each interview lasted between 90 and 120 min. The interviews were carried out in their homes, where most of the economic activity was performed. Beforehand, the study gathered data from extensive meetings with informants, directors of social services, and representatives of relevant economic institutions related to small businesses in both sites. In Palestine, participants were interviewed by two Arab female social workers. Interviews were conducted in Arabic, recorded and transcribed. In Israel, the primary researcher interviewed most participants. A Jewish female research assistant interviewed some of them. The interviews were conducted in Hebrew. The interview protocol included the following questions:

- Tell us about your decision to start up a micro-enterprise initiative.
- Tell us about your expectations and hopes from the initiative.
- What do you think are the most important personal qualities required to succeed in this kind of economic initiative?
- What are the main barriers and opportunities women like you experience in developing micro-enterprise initiatives?
- Tell us about your views and experiences regarding micro-enterprise as a way to overcome poverty and gender inequality.

Data Analysis

The studies were simultaneously and independently conducted by two autonomous research teams. These teams were respectively headed by a Palestinian and Israeli principal researcher. Both teams had coordination meetings at different stages of the project. Interviews were conducted in Arabic and Hebrew and were fully transcribed in each respective language.

In order to enable triangulation, teams were composed of the principal researcher and two coders. Each team independently went line by line of the 30 interviews and examined data that were first analyzed through open coding according to research questions. Teams identified main themes like “the meaning of microenterprise” or “women self-definition.” Based on these themes, teams defined categories like “microenterprise as a refuge from labor market” or “women self-definition as working mother.” Independently, teams discussed these categories with an external discussant to enhance the rigor of categories. Given that inter-rater reliability is an essential feature in this kind of research, a high degree of agreement between researchers was central to the coding process (Carey et al. 1996; Roebuck et al. 2001). To assess inter coder reliability (ICR), a multi-rater reliability procedure was carried on. Researchers independently coded two interviews. These interviews were randomly selected from the total group of participants, to avoid interdependency. Later on, dyad averages were compared and a total average was calculated resulting on a solid kappa value of .91. Once high agreement was reached, categories were translated into English, the language in which teams communicated. Subsequently, teams jointly explored the meanings attributed to these categories to check possible misunderstandings related to translation. Next, through axial coding, each team separately defined properties and relationships between the categories that were discussed.

Teams prepared two independent research reports edited in English that served as a platform for the comparative study presented in the current article. Consequently, the principal researchers and authors of this article conducted several meetings to analyze findings and discuss their implications. Quotations were selected and translated to English. The trustworthiness of the findings was tested through member checking techniques. Participants provided feedback to findings through focus group sessions facilitated by the principal researchers, with groups of eight participants in each setting. The sessions were conducted in the last stages of the study and were designed to explore the different meanings attributed to findings by the researcher teams. These group discussions helped researchers to examine individual perspectives, different uses of language and alternative ways to frame issues. Participants discussed different understandings of the concepts “micro-enterprise”,

“poverty” and “economic success.” Participants were also encouraged to discuss the conclusions and recommendations of the research and to contribute their own insights and views. Later, participant input was analyzed by the respective research teams and subsequently incorporated in the final versions of the research reports. For example, focus groups helped researchers to identify group differences in discourse and to confirm significant group differences in the construction of micro-enterprise as an expression of agency.

The study asked four main research questions. The first research question dealt with the women’s expectations of micro-enterprise. These expectations may reflect the personal motivations, social circumstances, hopes and worries behind participants’ decision to engage in micro-enterprise. The second question explored the women’s perceptions of personal qualities required to succeed in the venture. Specifically, the study strived to examine the gender nature of these perceptions. The third question explored the women’s insights regarding barriers and opportunities, a theme extensively discussed in micro-enterprise literature. Last, the study examined women’s constructions of micro-enterprise as a means to overcome poverty and achieve gender equality. Specifically, the study looked at the extent to which participants perceive micro-enterprise as an effective tool to change economic and gender inequalities

Results and Discussion

The main themes and results are presented and discussed according to four research questions. Participants described their main expectations, explained what are the personal qualities required in micro-enterprise, and depicted the barriers and opportunities they encountered in establishing a micro-enterprise. In addition, participants were encouraged to assess micro-enterprise as a way to combat poverty and increase gender justice. Tables 1 and 2 presents a comparative view of the main results.

1. *Expectations from micro-enterprise: “It will improve my family income and family status as well as my status in society”*

Fifty women (50 of 60) said that in the first place they hoped to improve the economic situation of their families, to overcome economic hardship, and to provide a better life for their children. In addition, the economic initiative seems to respond to a need for personal expression and a desire to gain more control over their lives. Alongside these parallels, the study found some interesting differences. The main striking distinction between both groups lies in the meaning participants attributed to their decision to open the business.

Twenty Israeli women (20 out of 30) explained that the real meaning to their enterprise was to find a way to escape from labor market hardship. For these Israeli women their business meant an outlet to express their needs, as individuals and women, needs which were repressed in their former position as low income employees in the labor market. Israeli participants expressed not only a strong desire to reject the oppressive gendered nature of the paid labor world but also the conviction to create a work environment in which values perceived as feminine are not devalued. These women explained their decision to start up a business in “push” terms, namely, as a means to find a personal solution to the oppressive nature of low income female jobs. Israeli women’s accounts of previous experiences in the labor market described the most denigrating conditions. Twenty four Israeli women (24 out of 30) used terms such as “jail”, “exploitation”, “and asphyxiating experience.” Women’s narratives (15 out of 30) portray what is offered by the labor market to Israeli low income women as “discrimination”, “slavery”, and “oppression”. For Israeli women (10 out of 30) in the study, to be employed means to be controlled, to be dominated. Their accounts are vivid testimonies of subjugation under the rigor of labor conditions which are not free from gendered connotations.

Why should I work as an employee...Why do I need someone else, beside my husband to be my boss, to tell me what to do...Why should I share the fruits of my work with someone else, especially when I am the one who does most of the work... Besides that when you are an employee you should play low profile otherwise the boss cuts your wings... S’, married, mother of two children, operates a home business in graphics.

In a different way, Palestinian participants frequently (15 out of 30) expressed the idea to develop their economic adventure in “pull” terms, mostly as a wish to contribute to the improvement of the social and economic situation of the country.

I see society is made up/composed of many layers. The most important is the family layer. I feel strongly that opening a micro enterprise will contribute to my family’s needs and wellbeing..., this in turn will offer me the needed status (respect and appreciation) in society whereby I can contribute to my surrounding neighborhood...D’, married, mother of three, engaged in a food catering project.

In contrast with the Israeli women who stressed the impact of structure in their decision, the Palestinian participants’ choice to engage in micro-enterprise was seen as part of a process of personal and collective emancipation (23 out of 30). Palestinian women (22 out of 30) highlighted the positive way in which Palestinian society looks at the working woman. They state that micro-enterprise might be seen as a way to

Table 1 Participants' background.

	Palestinian Participants	Israeli Participants
Number of participants	N: 30	N: 30
Age	25–45	25–50
Marital status	3 divorced 6 unmarried 21 married	8 divorced 8 separated 4 unmarried 10 married
Average number of children	4	2.8
Education	1 No formal education 11 Primary education 12 High school education 6 Professional credentials	10 Primary education 16 High school education 2 Professional credentials 2 University degree
Welfare assistance	20 received some kind of welfare assistance in the past	27 former welfare recipients
Former labor participation	14 women a had previous paid work experiences	25 women had a previous paid work experiences
Type of micro-enterprise	4 Early-childhood services 6 Food catering 5 Women's clothes 5 Marketing 6 Shops 4 Jewelry	6 Cosmetics 3 Hairdressing 2 Early-childhood services 2 Cosmetic products marketing 1 Ceramics 2 Jewelry 3 Women's clothes 2 Massage 1 Bed and breakfast 4 Food catering 2 Publicity 2 Marketing
Microenterprise development training	No previous micro-enterprise training	15 participated in micro-enterprise training 15 had no previous micro-enterprise training
Access to credit	No access to credit	None of the participants in the first stages of the business start-up were able to obtain loans. Three participants received bank loans in the second year of operation.
Duration of operation	12 one year 12 two years 6 more than two years	14 one year 12 two years 4 more than two years
Recruitment for the research project	7 NGOs 8 Community informants 15 Snowball	8 Welfare services 7 Small Business Authority 15 Snowball

challenge the traditional role of women as “non productive” caregivers.

The idea to start this initiative was very simple. I found it will improve my family income and family status (Dakhl Wawad'h Israti) as well as my status in society (Wad'h AlEgtema'e). A' Palestinian 32 years old participant, mother of three, defines her expectations in terms of her family income and status and her own personal status.

Palestinian women (29 out of 30) said they were very optimistic about the future status of women in society. Though many of the women (21 out of 30) acknowledged that many professions are still closed for women they felt women's status in Palestine is beginning to approach the status of men in society. Eight Palestinian women (8 out of 30) described their decision to engage in small business as a path to personal growth and gender equality and a few said that it was a means to use their free time in a “productive

Table 2 Main differences.

Research area	Palestinians N: 30	Israelis N: 30
1. Expectations from micro-enterprise	Thirty participants' main expectation was to improve the family's economic situation. Fifteen participants construed the micro-enterprise in "pull terms." Participants stressed personal agency and depicted micro-enterprise as part of the collective Palestinian national project. Twenty eight women rejected the identity of business women and adopted the self-definition of "productive women." Only two women defined themselves as "entrepreneurs" or "businesswomen."	Twenty participants stated that their main expectation was to escape from the hardships of the labor market. Ten participants defined the labor market as highly oppressive for low-income women. Twenty participants construed the micro-enterprise in "push terms." They stressed structural constraints and regarded micro-enterprise as an individual project. Twenty-five participants rejected the business woman identity and adopted the self-definition of "working women."
2. Personal qualities required to succeed in micro-enterprise	Twenty-eight Palestinian women perceived the economic sphere as a masculine domain. Therefore, the skills and qualities needed to succeed were the skills and qualities required to compete with men.	Twenty-six Israeli women portrayed the skills and qualities required to establish a successful micro-enterprise as "masculine."
3. Barriers to success	"Intifada," "economic situation," "Israeli occupation," "political situation," "lack of raw materials," "lack of seed money."	"Financial risk with no reserve or savings," "lack of access to loans," "lack of credentials," "potential loss of welfare benefits," "ambiguous attitude of family or social networks," "hostile attitude of masculine economic environment."
Opportunities for success	General economic crisis and unemployment, need for extra family income, extended family support, national ethos of independence allows women economic initiative.	Available training course, access to a network of potential female clients, opportunity to fulfill and "old unfulfilled occupational dream"
4. Microenterprise as a way to combat poverty and promote gender equity	Participants perceived the micro-enterprise as a legitimate, consensual, non-conflictive, "productive," "positive" way to achieve gender autonomy without challenging gender conventions. Twenty-four participants reported that micro-enterprise provided their families with more economic freedom. However, only three women achieved some class mobility through their economic venture. Twenty-eight participants chose "feminine" areas of occupation. Despite that, Palestinian women saw micro-enterprise in a more positive, optimistic fashion and construed it as a way of becoming included in the "new Palestinian society."	Israeli women perceived micro-enterprise as a personal refuge from the labor market. Microenterprise was seen as a partial solution to class and gender oppression of low-income women. Two women in the Israeli sample achieved some degree of class mobility. The rest were still struggling to maintain a decent standard of living. Twenty seven participants chose "feminine" areas of occupation, mostly in the informal market, low-profit areas of economic activity. Despite micro-enterprise, venture participants still felt excluded and left behind by the gendered and class-based nature of the "new," neo-liberal Israeli society.

way". Some (4 out of 30) decided to make "productive" use of some saved money.

I have the necessary skills and management to make a success of the business I want to open... I just need the help of God and my family support. I am going to make a success of it:I've decided I am going to be a productive woman...we've invested our savings in the business but I am sure I will make it work... Z'. Palestinian participant, married, mother of three, articulates her self confidence in her ability to make her project profitable.

Fifty two Palestinian and Israeli participants (52 out of 60) find micro-enterprise to be a positive way in which they can settle work and family demands. However, the meaning they assert to this argument is quite different. For the Israeli low income women (22 out of 30), micro-enterprise is an answer to the inflexible regime of the labor market, a

market which/that is inappropriate for working mothers. For them, many of whom are divorced or single mothers, the business which is usually located at their own home, seems to reduce the tension between the work and family areas.

My children suffered enough with the divorce. If I was working a full time job they wouldn't have realized they have me. Why should I work outside? Here, I can bring the work to my home. Here, I finally can combine work with family. R'. Israeli participant, divorced, mother of two, refers to micro-enterprise as a way to reconcile family-work conflicts.

For twenty eight Israeli participants (28 out of 30) their new initiatives broke the circle of exclusion and confinements which characterized their former status as employees or unemployed women. Two Israeli women, however, found their home based economic venture as another

dimension of the exclusionary status of low income mothers.

How many hours you can spend secluded inside these four walls...Can you please tell me? How many hours can you spend here serving your clients, your kids, your husband? Just tell me. A'. Israeli participant, married, mother of three, wants to move her home based business to another location.

While the Israeli women perceived micro-enterprise as a personal solution and as an individual refuge from low-income women's situations in the labor market, the Palestinian women (30 out of 30) clearly described their decision in collective terms and as a bridge to the world; an opportunity to expand their social network and to include in their familiar circle clients, providers, and colleagues. As a result of the political and economic context, Palestinian women found new ways to generate a space for social, political and economic participation in micro-enterprise without openly defying gender conventions. For these participants, most of who had never before participated before in the labor force, micro-enterprise was a way to engage in economic activities without leaving the boundaries of the domestic domain. Palestinian women (30 out of 30) said that they don't experience conflict between their work and the housework at home. This may be due to the fact that many of the Palestinian women live in large households where other women such as sisters, mothers, and mothers in law are able to step in to assist to take care of the family needs. Due to the high level of unemployment it would be likely that other members of the extended family would be able to assist.

I like challenges.... Because of our political situation, we need to work together as a community and help each other I know my family will support me in my new enterprise... They usually count on me..... I have what it takes in terms of necessary skills and management, and with God's help, I will make a success of the business I want to open..... S'. Palestinian participant, married mother of five children presents her business as part a collective need for social solidarity and stresses the family support.

Another similarity found in the study relates to women's identity. Palestinian and Israeli women (53 out of 60) in the study rejected the "entrepreneurship" identity of business women. Just seven participants (5 Israeli and 2 Palestinian) defined themselves in these terms. They rather preferred to define themselves in their own terms, according to their personal, gender, and cultural realities. Twenty five Palestinian women (25 out of 30) defined themselves as "productive women".

For the Israeli participants the concept of "business woman" was seen also as strange to their lives as women and mothers. The concept of entrepreneurship entails a financial risk that jeopardizes welfare rights especially for single mothers, puts their precarious economic situation at risk and clashes with their identities as mothers of young children.

Related to the concept of business women...I have to confess we have problems with this definition. We have to take care of our children...For a women like us cannot leave the house, leave the kids and open a business. We have lots of responsibilities. If a woman wants to develop a business career, she needs help at home and some financial help...This is not our situation. We are not businesswomen. We are working mothers. S. Israeli Jewish married woman, 44 years old, mother of four children, sells cosmetic products in her home-based business and works in a primary school in a part time job.

Women in the Israeli study (24 out of 30) tended to define themselves simply as "working mothers" or according to their area of occupation ("hairdressers", "jewelry seller", "kindergarten teacher"). Similarly, women in the Palestinian study (27 out of 30) tended to define themselves simply as "housewives and family supporters" or according to their area of occupation ("Nurse", "secretary", "school teacher").

2. Personal qualities required to succeed in micro-enterprise: "You have to show them you have guts too"

Participants in both populations (47 out of 60) believe that there are no differences in the potential of women and men for success. Notwithstanding, they tend (54 out of 60) to see the business world as a man's world and define the personal qualities required for success as "masculine". Palestinian participants claim that still many jobs and professions are inaccessible to women "Among other professions, women are not allowed to be salesmen, lawyers, drivers, workers in areas of construction, and management." Palestinian women explained the need to change the way society looks at women.

A main barrier to a full integration of women in society is that we as women are still seen as pertaining to the family domain. In addition, women might compete with men, mainly in an economy like the Palestinian economy with a high level of unemployment. A', Palestinian participant, mother of four refers to the traditional gender division of labor in the Palestinian society.

Participants' perceptions of the personal qualities required to effectively establish a micro-enterprise are not

free from gender connotations. Participants' accounts of the economic arena are strong testimonies of the gendered character of both societies. For example, participants tended to depict the qualities required to compete in the market in gendered terms.

You have to be tough...If you don't... they (men) will take advantage that you are a woman, they will abuse you ...you have to show them you have guts too. F'. Palestinian participant, married, mother of five, proposes copying strategies to face male approach to women in the business sphere.

Competing with men was a central theme in the women's reports. Women (44 out of 60) in the study raised the need for professional training to be updated with technological and market demands. Participants used to characterize personal qualities along with dichotomist gendered categories. As one Israeli participant stated:

'Masculine' traits are traits that either men or women hold. The truth is that these traits are more developed in men than in women: planning, calculation, right management. Women with these abilities can succeed. C'. An Israeli woman expresses her perceptions of entrepreneurship and her gendered views of the criteria for success in business.

3. Barriers and opportunities: "I sold all the gold I got in my wedding"

Despite the contrasting contexts in which the research was conducted, the study found some significant parallel experiences in women's trajectories. Fifty three (53 out of 60) women in the study, Palestinians and Israelis, depicted the start up stage as "starting from scratch". A third from both groups (20 out of 60) reported that they tried to start some business projects in the past and failed. The reasons for their failure were lack of financial support, low profits, and unsuitability of the business. Palestinian women mentioned the political and economic situation, resulting from the Israeli occupation and the Intifada (popular uprising), as one of the main impediments to developing their economic initiative. The establishment of a new business, even a modest one, required some financial investment, which was generally not available to them. Therefore, they started the initiative based on personal and family sacrifice. One Palestinian woman said "I sold all the gold I got in my wedding". Five (5 out of 30) Israeli women confessed they spent their last family savings in the venture. Despite the low level of initial capital invested in the enterprise the accounts of some participants (23 out of 30) portrayed their business enterprise as a financial risk for their families. Only one Palestinian participant in the study got a modest loan. The rest started the journey with no

institutional financial support. Most of them found several obstacles to consolidating their business. Lacking financial backing, professional credentials and institutional support, most of the economic activity these women established remained in low-profit traditional female areas of the informal market.

Palestinian participants (27 out of 30) identified multiple difficulties they faced/confronted when developing their initiatives due to the deplorable economic and political situation in the Palestinian Authority and restrictions imposed by the Israeli occupation.

My husband has been unemployed for the last 3 years and could not find a job in spite of his manual skills as a plumber... The wall has caused us lots of hardship-... we feel trapped, and are getting more marginalized.....I hope God will ease the situation, Inshallah G', Palestinian participant, mother of two, relates to the economic hardship of living under the political situation.

For the Israeli single mothers their economic initiative made them ineligible for their former welfare rights, and therefore they lost the social safety net provided by the state. In the eyes of the Israeli women their economic endeavors haven't helped them to get out of poverty. Fourteen of them (14 out of 30) are still struggling to maintain a decent level of life. Since they don't have access to bank credit, these women are barred from many areas that would provide them with opportunities for social mobility.

Another remarkable difference relates to the level of family support. Israeli respondents highlighted much more negative feedback from their families than their Palestinian counterparts. The Israeli participants' testimonies indicated that the family and social environment attitude toward their involvement in business was highly ambiguous. On the one hand, some women received positive backing from partners and families.

My husband's dream is that I will succeed in my business. He helps me with everything I need. Before I started he wouldn't help me with the house chores. Never touched dishes, never cooked...In hard times he takes care of the kids and helps me with the accounting in the evenings...Even my parents helped me at the beginning when the children were very young. P'. Israeli participant praises her husband's support of the new business.

On the other hand, the new independence of Israeli married women generated some conflict and ambivalence. A woman narrates the family lack of support:

My husband is very jealous of my success. One day he saw I bought a new cell phone and lost his mind...

started yelling and smashed the phone on the wall. I reached a point in which I didn't want people to praise me in his presence. R'. Israeli participant, married, mother of three, describes in tears her husband rage attacks in the face of her success.

Contrarily, Palestinian women reported (25 out of 30) no family conflicts. They stressed the positive approach of their families who were highly supportive to their efforts.

My family knows how committed I am to my family and my work in general.... I can count on my husband's support as long as I do not challenge his position as head of the household.....Respect is a must... That is OK with me ... He is there when I need him. My children also support me in terms of housework and cooking..... They see my success as contributing to their material needs and mental health. C', Palestinian participant describes a high level of family cooperation.

4. *Micro-enterprise as a way to overcome poverty and promote gender equality: "Now, I can get vacations and travel abroad"*

The most salient theme that emerged from the interviews with the Palestinian women is the view of micro-enterprise as a means of achieving individual autonomy. Although most of the Palestinian participants developed their businesses to improve their society and increase family income, for 24 of them (24 out of 30) achieving personal independence turned out to be seen as a main achievement.

It really feels fantastic to have the economic freedom... It gives unrestricted choices... It eases the mental stress in the family, let alone the self-fulfillment, responsibility, and initiative. My family, be it my husband or children, have all encouraged me to expand my enterprise...Our life has taken a turn for the better since... H'. Palestinian participant, married, mother of three children, describes her new sense of autonomy gained through her economic involvement.

Fifty participants from both groups (50 out of 60) acknowledged the fact that the initiative improved their income and helped them to face economic distress. Despite the contrasting economic, political and cultural contexts in which both groups operate the study found similarities in women's trajectories. Participants indicated that their business initiatives provided them with only a partial solution to the economic constraints of low-income working women. These women reported they have to constantly struggle to maintain an acceptable standard of living. Their views support the idea that micro-enterprise is only a partial solution to breaking the circle of poverty for low-income women. As a matter of fact, only two women in the Israeli group (2 out of 30) and three in the Palestinian

group (3 out of 30) stated that the business enabled her some class mobility.

Now, I can get vacations and travel abroad...I can afford things I never had...I have moved to a better house and my children finally are getting what other kids get...G'. Israeli participant, mother of two, divorced, reports significant changes in her lifestyle expressed in housing, leisure and children's expenses.

I no longer need permission from husband to buy things from shops, I can afford to purchase new house appliances and take a holiday abroad like Egypt, Syria....." B'. A Palestinian participant, married, mother of four, describes major changes in her way of life.

Fifty five participants, Israeli (27 out of 30) as well as in the Palestinian study (28 out of 30) show that women chose areas of occupation typically identified with women. These areas are mostly found in the informal market and are relatively low profit areas. Without the necessary human and financial capital and institutional support most of the participants remain engaged primarily in the traditional, low-profit, feminine areas of the informal market, characterized by minimal subsistence and compliance to gender conventions.

Despite the lack of institutional support Palestinian women (29 out of 30) felt they were highly confident about their abilities to work on the project. Twenty four Palestinian women (24 of 30) said that if the opportunity allows, they would like to develop their business further. Twenty Palestinian women said they would like to move their business to a shopping center and four of them (4 out of 30) would even like to add another project to their portfolio. The Israeli women (12 out of 30) were less confident with the future of the enterprise.

The study found many similarities between the two groups. In general, micro-enterprise improved family income and helped women find ways to increase personal and economic autonomy. Results show, however, that in light of exclusionary gender and economic contexts, without comprehensive institutional support, micro-enterprise provided only a partial solution to poverty and gender discrimination.

Despite the many similarities found in the study, Palestinian and Israeli women seem to construe the meaning of micro-enterprise in divergent ways. The Israeli women described their experiences with a sense of resentment, stressed structural barriers and felt left behind by the Israeli society. The Israeli narrative is framed in individual terms. Palestinian women seem to hold a collective perspective of their work, a more positive view of their endeavors and future possibilities, and a sense of agency in front of structural constraints. These findings highlight the importance of the study of local context and

local voices in the interpretation of global policies. Such research has the potential to both reach voices of people living in poverty, who generally do not take part in the poverty discourse, and enhance the knowledge base of the poverty phenomenon, by providing theory grounded in data (Henderson and Cook 2005).

Conclusions

The article presented low-income women's views and experiences in the development of micro-enterprise initiatives in Palestine and Israel. The study examined the ways in which participants defined their expectations from the enterprise, the personal qualities required to succeed in the venture, the systemic barriers and opportunities linked to their initiative, and participants' assessment of micro-enterprise as a strategy to overcome poverty and achieve gender equality. Despite considerable contextual differences, the article identified significant similarities in the experiences of Palestinian and Israeli low income women. The findings confirm the argument that the desire to gain autonomy is a major motivation for women's self employment. Micro enterprise improved the wellbeing of their families, helped women to reconcile work and family. The study found that most of the women started their economic initiative essentially to offer a better future for their families. As such, micro-enterprise increased families' income and provided them with personal space in a larger social context that largely limits low income women financially and personally. However, most of them lacked initial capital, financial backing or institutional support. Therefore, the decision to embark in the new economic journey implied huge personal sacrifices and in some cases also posed an economic risk for their families. In spite of the relative improvement in the economic situation of their families micro-enterprise seemed to offer them only a palliative solution against the economic constraints imposed on these women. Women in the study tended to concentrate on occupational sectors traditionally seen as "feminine" with few opportunities for social mobility. As a result, only a few managed to break through class and to defy gender conventions.

Along with these similarities, the study also found significant differences in the ways women from both contexts made sense out of their economic initiative. The main difference lies within the ways these women construct the experience of micro enterprise. Beyond individual differences, which are not discussed in the framework of the current article, the Palestinian women framed their experiences within a discourse that stressed agency and emancipation while the narratives of the Israeli women emphasized victimization and structural limitations. The Israeli women in the study perceived self employment as an

individual refuge from labor and gender oppression, more than a collective space for resistance. More than a contested search to transform class and gender oppression, the Israeli women in the study found in micro-enterprise a "transitional space" for economic and gender subsistence. While for the Israeli women micro-enterprise meant a personal solution to social exclusion, Palestinian women perceived it as part of the collective process of national liberation. In addition, as a result of the economic deterioration of Palestinian households and high levels of male unemployment, micro-enterprise was accepted as a viable and legitimate corridor for women to seek work, personal and economic autonomy, and self-expression outside their homes without challenging gender restrictive attitudes.

The study supports Arai (1997), Karides (2005) and Baines and Wheelock (2000) conclusions that only a minority of women in micro enterprise defies established solutions and confronts hegemonic gendered structures. The study calls to incorporate social and economic justice among the primary goals of micro-enterprise. The article clearly indicates that in the frame of gender and economic exclusionary context, without comprehensive institutional support, micro-enterprise and self employment alone may not promise more than a partial solution to poverty and gender discrimination. Though micro-enterprise as an asset building strategy is touted as transcending policy differences, this strategy awakens serious doubts that they could lead to gender transformation and class mobility: "While the asset building approach started out as a way to get social change within the society as structured, it ends in reinforcing that structure" (Schram 2006, p. 134). This comparative study illustrates the ways in which global policies applied in contrasting contexts might lead to similar outcomes and still bear opposing meanings for the populations these policies are directed to. These results highlight the importance of local context in the analysis of global policies. The article also illustrates the contribution of local qualitative studies in the analysis of social policies. Nancy Naples (2003) calls this kind of methodology "everyday world policy analysis." In addition, the article shows the significant role local context plays in the construction of micro-enterprise as a meaningful strategy to combat poverty and gender inequities. These findings are a call against the tendency to disseminate and assess policies which, based on hegemonic discourses, globally enforces its assumptions over local realities taking no notice of local voices and contexts.

Implications for Policy

Despite the divergent contexts, the industrialized economy of Israel and the ravaged Palestinian economy, micro-enterprise as another facet of asset building strategies,

seems to be equally assimilated into the existing structures of class and gender which regulate the life of poor women. The experiences analyzed in the study cast doubt on the global transformative claims of micro-enterprise strategy. Without access to credit, investment in professional training, re-distributive and pro-gender justice policy, micro-enterprise, as other individual and market based solutions to gender and social equity, seems to be unable to challenge the structural limitations which underpin the reproduction of women's oppression. Global strategies to readdress inequities cannot simply rely on local market-based solutions without global re-distribution policies, for it is the same global market which eventually generates the economic subordination of women and replicates gendered images which justify the secondary status of women as a legitimate reality. However, without fair conditions for establishing business careers such as provision of start-up capital, affordable credit return terms, ongoing professional training in high social mobility careers and unconventional gender occupations, provisional maintenance of welfare rights, bridge allowances, and accessible services for children, the efficiency of this strategy in terms of poverty and gender transformation is very limited.

Implications for Research

The study of MDPs as a means of attaining social and gender emancipation should be grounded on a rich understanding of the local context in which social and gender inequalities are framed (Morgen and Maskovsky 2003). Consequently, it should include the analysis of the hegemonic discourses that accept class and gender inequities as legitimately constructed social and gender realities. In general anti poverty strategies should be assessed simultaneously within and beyond the boundaries of the local arena, within the larger context of welfare reform and globalization. The study of women's oppression should incorporate local voices that unfold the gendered nature of these global policies, usually founded to be especially punitive to poor women.

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