

# State of Palestine

Ministry of Labor

General Department for  
International Cooperation &  
Projects



دولة فلسطين

وزارة العمل

الإدارة العامة للتعاون الدولي  
والمشاريع

## “Himayeh”: Loan Guarantees Project for Small and Micro Enterprises and Self-Employment

Name of the Ministry or Institution	Ministry of Labor and Palestinian Employment Fund
Project Objectives	The project aims to support socially and economically marginalized groups such as women and fresh graduates, in addition to enabling small and micro enterprises with limited or no ability to access financing. The project also provides social protection for entrepreneurs.
Project Description	Providing a 5-million portfolio in partnership with lending institutions and in cooperation with the Monetary Authority in Palestine, with the aim to guaranteeing loans to owners of medium, small and micro enterprises from groups that carry out commercial and productive activities in various economic sectors to cover their financing needs Working capital and/or fixed assets. With a focus on enterprises that are unable to provide the required guarantees to guarantee credit risks, which such businesses may be exposed to, especially when they are directed towards youth and women, the agricultural sector, the technological services sector, and other high-risk sectors. The maximum limit of the loan guarantee doesn't exceed (70%).
Project Cost (USD)	5,000,000 \$
Ministries and institutions Responsible for Implementation	Ministry of Labor and Palestinian Employment Fund
Project Beneficiaries	MSMEs Entrepreneurs