



Palestinian Access to Digital Economy Platforms:

Barriers, Disparities, and Policy Responses



7amleh - The Arab Centre for the Advancement of Social Media

Palestinian Access to Digital Economy Platforms: Barriers, Disparities, and Policy Responses

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Executive Summary

This policy paper examines how Palestinians in the Occupied Palestinian Territory (OPT) and Israel are systematically excluded from global digital platforms essential for economic participation. Drawing on ten qualitative interviews with Palestinian freelancers and senior government officials from the Palestinian Ministry of Telecommunications and Digital Economy (MTDE), the paper maps access to major payment, e-commerce, and online work platforms; analyses how Israeli control over Information and Communication Technology (ICT) infrastructure and corporate platform policies reinforce digital and economic exclusion; documents Palestinians' coping strategies; and offers policy recommendations for NGOs, digital rights advocates, and policymakers.

Context

Digital access is now a basic requirement for economic inclusion, yet Palestinians face established structural barriers shaped by war, blockade, and persistent infrastructure inequalities. Even within Israel, Palestinian citizens have lower access to productivity opportunities than Jewish citizens. These disparities widen sharply in the OPT, where Israel controls spectrum, cross-border connectivity, and telecom development.

Key Findings

The data collected for this paper reveal that exclusion acts as a daily obstacle, with freelancers reporting recurring account closures, failed document verifications, and withdrawal restrictions on key platforms. Workers in the OPT report losing significant income due to commissions and intermediaries. Within Israel, Palestinian interviewees highlight that, despite the formal availability of platforms and banking services, labour-market discrimination, particularly in tech and underinvestment in Palestinian communities, persists in restricting economic opportunities. The findings are summarised below:

1. **Connectivity disparities**

Israel operates advanced 4G/5G networks, while Palestinians in the West Bank only gained 3G access in 2018, and Gaza remains largely limited to 2G. Israeli networks cover the same territory with high-speed service, forcing many West Bank residents to rely on illegal Israeli SIM cards. In Gaza, the blockade and repeated shutdowns further restrict online work and e-commerce participation. Within Israel, many Palestinian towns also suffer from chronic underinvestment in broadband and mobile infrastructure, resulting in systematically inferior connectivity compared to neighbouring Jewish cities.

2. **Discriminatory platform access**

Payment services constitute the most significant barrier to Palestinian digital participation. PayPal serves Israeli citizens, including settlers residing in the West Bank, but excludes Palestinians living in the West Bank and Gaza. Other global fintech providers, such as Revolut, Stripe, Payoneer, and Wise, similarly exclude or severely limit Palestinian users in these territories, while Israeli citizens, including Palestinian citizens of Israel, are generally able to access and use these services. This denial persists despite Palestinian banks meeting international compliance standards and despite the local operation of Visa, MasterCard, and Apple Pay within the Palestinian banking system.

3. **Barriers to e-commerce**

Several platforms formally cover the OPT, yet Palestinians face unequal treatment. Investigations found Amazon offering free shipping to Israeli settlements while charging Palestinians substantial fees or no delivery unless they selected Israel, including Jerusalem, as their country. Shipping delays, address-recognition issues, and customs restrictions compound these barriers. For Palestinian sellers, the absence of payment gateways such as PayPal and Stripe effectively blocks access to global marketplaces.

4. **Challenges in online freelancing**

Thousands of Palestinians work through platforms such as Upwork and Fiverr, and most major freelancing platforms do not formally discriminate against Palestinian freelancers. However, earning an income remains highly constrained by surrounding financial and infrastructural barriers. Freelancers lose significant portions of their earnings to currency exchange firms and third-party intermediaries. In Gaza, limited banking access forces many to route payments through contacts abroad. Chronic electricity shortages and slow internet connectivity further undermine reliability, productivity, and competitiveness in the global digital labour market.

5. **Costly coping mechanisms**

Palestinians use a range of workarounds, including Western Union, relatives' accounts and addresses, cryptocurrency, foreign company registration, cash-on-delivery systems, and Israeli SIM cards. Gaza's tech hubs offer solar-powered facilities to mitigate outages. These strategies demonstrate resilience but are expensive, insecure, and available only to a limited segment of the population.

6. **Implications and Next Steps**

Digital exclusion against Palestinians in the OPT and Israel is structural, not incidental. It stems from infrastructure control, mobility restrictions, and corporate policies that collectively limit Palestinians' economic agency. The paper proposes targeted policy measures to end discriminatory platform practices, expand Palestinian ICT infrastructure, enhance financial integration, and strengthen local digital capacity, thereby ensuring equitable Palestinian participation in the global digital economy

1. Introduction

Palestinians in the OPT and in Israel¹ face significant barriers to accessing the global digital economy, hindering their participation. Decades of Israeli occupation, intensified by wars, blockades, marginalisation, and restrictive policies by international tech companies, have created a notable digital divide. In Gaza and the West Bank, freelancers, entrepreneurs, and remote workers struggle to access online payment services, e-commerce marketplaces, and freelancing platforms that billions of people worldwide use effortlessly. This digital exclusion is structural, as Israeli control over ICT infrastructure, along with strict compliance regimes, has left Palestinians disconnected from many online opportunities. Prior to October 2023, the consequences included economic isolation and lost livelihoods, particularly as Palestine's high unemployment rates, around 17% in the West Bank and 48% in Gaza, prompted many to seek income online². In Israel, Palestinians face other difficulties too. For instance, surveys among Palestinian citizens of Israel, who live under a more developed infrastructure and formal state jurisdiction, show that 93% access the internet via smartphones, yet a much smaller proportion own productivity-enabling devices such as laptops, tablets, or desktop computers. Device and infrastructure disparities already create unequal access within Israel³. However, the restrictions in Gaza and the West Bank are much stricter, with Israel having full control over the ICT infrastructure.

This paper maps Palestinians' access to major global platforms across digital payments, e-commerce, and online work, analysing disparities between the OPT and Israel. It also examines how Israeli restrictions and infrastructure control contribute to digital and economic exclusion, documents the coping strategies Palestinians use to overcome these barriers, and proposes policy recommendations to ensure more equitable access to digital resources. The findings aim to support efforts towards digital inclusion and economic development for NGOs and policymakers.

1 Palestinians in Israel are those who remained within the borders of what became the State of Israel in 1948 and their descendants, who hold Israeli citizenship while maintaining a distinct Palestinian national, cultural, and linguistic identity and are disproportionately concentrated in some of Israel's poorest and most marginalised communities. They constitute approximately 1.8 million people (around 20.8 per cent of Israel's population) and are growing faster than the national average. Source: Israel Central Bureau of Statistics. (2021). Population, by population group. Available at: chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.cbs.gov.il/he/publications/doclib/20212/shnatonpopulation/sto2_01.pdf

2 Reuters (2021). Palestinians urge PayPal to offer services in West Bank and Gaza. Available at: <https://www.reuters.com/world/middle-east/palestinians-urge-paypal-offer-services-west-bank-gaza-2021-10-/#:~:text=the%201967%20Middle%20East%20war>

3 Internet Society Pulse (2025). Studies Highlight Variances in Israel's Internet Performance, Connectivity. Available at: <https://pulse.internetsociety.org/blog/studies-highlight-variances-in-israels-internet-performance-connectivity>

2. Background and Context

Understanding the digital landscape in Palestine is essential because access to global platforms is now a prerequisite for participation in today's economy, labour market, and knowledge systems. Palestinians in the OPT and Israel face layered digital barriers that create a fragmented environment in which they cannot engage with the online economy on equal terms. As digital payments, e-commerce, and remote work increasingly define global economic opportunity, mapping and analysing these disparities is crucial for identifying how structural constraints shape everyday economic life for Palestinians across borders and citizenship ranks, and for understanding the wider implications of digital inequality in a context of prolonged political and longitudinal fragmentation.

2.1 Unequal Connectivity: Gaza, West Bank, and Israel

While all Palestinians face digital access challenges, the severity of barriers differs between the West Bank and the Gaza Strip, and both lag far behind Israel. Israel enjoys an advanced digital infrastructure and full access to global services, whereas the OPT are deliberately kept technologically inferior. For example, mobile network technology in Israel has upgraded from 4G to 5G networks, but Palestinians in the West Bank were only permitted to launch 3G in 2018. Gaza, to date, remains limited to 2G mobile service, which is extremely slow and insecure by modern standards. These inequalities are not confined to the OPT but also extend inside Israel itself. In one striking case, the city of Nazareth (an Arab-majority city) remains limited to 3G services, while the adjacent town of Nof HaGalil (a Jewish-majority town) already has 5G, a disparity that underlines systemic infrastructure inequities⁴. Data from the Israel Central Bureau of Statistics show that in 2018, only 60.8% of Palestinian citizens in Israel had access to a computer or tablet, compared to 83.8% of Jewish citizens; a gap of 23%⁵. Likewise, Many Bedouin communities in the Naqab Desert remain digitally excluded due to the state's continued refusal to recognise dozens of villages, denying residents access to basic services and leaving them reliant on outdated 3G mobile networks as their primary, often only, form of internet connectivity. While around 99% of Israel has 4G coverage and approximately 92% of the population uses the internet, entire Bedouin districts remain under-connected, with studies showing that over 30% of Bedouin female students report having no cellular signal at all in their home areas⁶. This digital divide in connectivity means a Palestinian in Ramallah or Gaza City cannot reliably use data-intensive apps or live video for work, while an Israeli user can, forcing many Palestinians to illegally obtain Israeli SIM cards to access faster Israeli networks. In fact, it is common for West Bank residents to buy Israeli mobile plans (even though the Israeli operators are unauthorised in those areas) just to attain acceptable internet speeds⁷. Gazans, however, due to the blockade, have less access even to that workaround, leaving them extremely isolated digitally whenever Israel shuts down or restricts the local networks.

4 7amla (2025). The Digital Divide: New Report by 7amleh on the Systemic Discrimination in Digital Infrastructure Against Palestinian Citizens in Israel. available at: <https://7amleh.org/post/digital-divide-en>

5 The Israel Democracy Institute (2022). Statistical Report on Arab Society in Israel: 2021. Available at: <https://en.idi.org.il/articles/38540>

6 7amla (2025). The Digital Divide: New Report by 7amleh on the Systemic Discrimination in Digital Infrastructure Against Palestinian Citizens in Israel. available at: <https://7amleh.org/post/digital-divide-en>

7 The Guardian (2023b). Israeli restrictions leave Palestinians facing digital divide. Available at: <https://www.theguardian.com/world/2023/oct/30/israeli-restrictions-leave-palestinians-facing-digital-divide#:~:text=Israeli%20sim%20cards%20to%20get,service>

Access to platforms and services also varies significantly. PayPal, for example, extends services to Israeli citizens, including those living in the illegal settlements inside the West Bank, but denies the same services to Palestinians in the West Bank or Gaza⁸. Consequently, an Israeli settler in Hebron can use PayPal to send or receive money globally, whereas a Palestinian in nearby Halhoul cannot. Similarly, Amazon's free shipping policy effectively favours Israeli-settled areas while charging Palestinian towns nearby. The situation in Gaza is especially difficult as the blockade not only restricts physical movement but also limits access to many digital services deemed too risky to offer there⁹. Furthermore, goods ordered online often cannot reach Gaza at all; Israeli authorities block most direct shipments, forcing Gazans to rely on intermediaries or sacrifice participation in global e-commerce. Even Palestinian Authority-run services, such as e-government, that exist in the West Bank do not operate in Gaza¹⁰. In summary, Palestinians in Gaza face all the hurdles West Bank Palestinians do and even more. They contend with the slowest connectivity, frequent power outages, complete dependence on Israeli-controlled crossings for hardware or shipments, and increased scrutiny from global companies. Meanwhile, Israelis, whether in Tel Aviv or in a West Bank settlement, enjoy full access to the digital economy, supported by world-class infrastructure and services, highlighting a stark digital inequality. As one report states, Palestinians live in a state of "digital apartheid," where geographic location and national identity determine online freedoms and opportunities^{11&12}.

8 The Guardian (2023a). US Congress members demand that PayPal end ban on Palestinian business. Available at: <https://www.theguardian.com/technology/2023/may/24/paypal-palestine-ban-us-congress-#:~:text=Eleven%20members%20of%20the%20US,use%20the%20digital%20payment%20platform>

9 Human Rights Watch (2022). Gaza: Israel's 'Open-Air Prison' at 15. Available at: <https://www.hrw.org/news/2022/14/06/gaza-israels-open-air-prison-15>

10 Abdalla, R., Kassim, N. M., & Yeap, J. (2023). Citizens' Intention to Use the Palestinian e-Government Services Portal—An Extension of UMEGA. *JeDEM—eJournal of eDemocracy and Open Government*, 15(2), 83117-.

11 The Guardian (2023b). Israeli restrictions leave Palestinians facing digital divide. Available at: <https://www.theguardian.com/world/2023/oct/30/israeli-restrictions-leave-palestinians-facing-digital-divide#:~:text=Israeli%20sim%20cards%20to%20get,service>

12 Times of Israel (2020). Amazon delivering for free to settlements, but not to Palestinians. Available at: <https://www.timesofisrael.com/amazon-delivering-for-free-to-settlements-but-not-to-palestinians-report/#:~:text=Although%20Amazon%20offers%20free%20deliveries,to%20a%20Financial%20Times%20report>

2.2 How Infrastructure Control Produces Economic Exclusion

The digital access barriers above are not random; they are rooted in systematic Israeli restrictions on Palestinian ICT infrastructure and decades of economic control, compounded by cautious or biased policies of tech companies. Since 1967, Israel has maintained complete control over telecommunications in the OPT, controlling spectrum, infrastructure deployment, and access to international networks¹³. Under the Oslo Accords, any Palestinian telecom development (e.g. introducing new frequencies or building cell towers in much of the West Bank) requires Israeli permission, which has often been delayed or denied. This has hindered Palestine's telecom development, as evident in the delayed rollout of 3G/4G and the exclusion of Palestinian operators from Area C, which is approximately 60% of the West Bank¹⁴. Israeli companies have thus taken advantage that their 4G signals spill into the West Bank and capture an estimated 20% of the Palestinian mobile market by volume, taking revenue that would otherwise go to Palestinian firms. A World Bank report estimated that Israeli constraints on Palestinian telecom (including delayed 3G, equipment import restrictions, and competition from Israeli operators) cost the Palestinian economy between \$0.4 and \$1.5 billion in lost revenues from 2013 to 2015 alone. The Palestinian Authority also loses significant tax revenue (hundreds of millions of dollars) due to these distortions¹⁵. This direct economic loss underscores how digital infrastructure restrictions contribute to broader economic exclusion, resulting in reduced job opportunities and slower economic growth. Beyond telecom, Israel's control extends to the flow of information. Israel has even shut down the internet and phone networks in Gaza, as seen in the communication blackout amid the genocide. Such actions not only silence Palestinian voices but also "impact the flow and access of information, and how journalists can share news with the world," according to digital rights advocates¹⁶.

13 The Guardian (2023b). Israeli restrictions leave Palestinians facing digital divide. Available at: <https://www.theguardian.com/world/2023/oct/30/israeli-restrictions-leave-palestinians-facing-digital-divide#:~:text=Israeli%20sim%20cards%20to%20get,service>

14 World Bank Group (2016). Lifting Restrictions and Promoting Better Regulation to Unleash the Potential of the Digital Economy in Palestine. Available at: <https://www.worldbank.org/en/news/press-release/2016/03/03/lifting-restrictions-and-promoting-better-regulation-to-unleash-the-potential-of-the-digital-economy-in-palestine#:~:text=Restrictive%20measures%20have%20significantly%20affected%20the%20development%20of,monopoly%20market%20structure>

15 The Guardian (2023b). Israeli restrictions leave Palestinians facing digital divide. Available at: <https://www.theguardian.com/world/2023/oct/30/israeli-restrictions-leave-palestinians-facing-digital-divide#:~:text=Israeli%20sim%20cards%20to%20get,service>

16 The Guardian (2023b). Israeli restrictions leave Palestinians facing digital divide. Available at: <https://www.theguardian.com/world/2023/oct/30/israeli-restrictions-leave-palestinians-facing-digital-divide#:~:text=Israeli%20sim%20cards%20to%20get,service>

Critically, the lack of payment and platform access reinforces economic dependence and underdevelopment in Palestine. With movement restrictions and local market limitations, the digital economy could have been a liberating avenue, enabling Palestinians to export their services and creativity globally. Indeed, thousands have attempted to do just that through freelancing and online businesses¹⁷. However, when PayPal and other platforms block Palestinian participation, it “stifles economic development” by cutting off income opportunities¹⁸. For example, a Gazan app developer might find clients overseas but then struggle to receive payments; an artisan in Hebron may want to sell on Etsy but cannot receive funds. The result is that Palestinians generate content and value on these platforms without gaining financial benefit, unlike their Israeli counterparts, who monetise freely. This not only undermines individual livelihoods but also deprives the Palestinian economy of new revenue streams. The digital exclusion thus sustains the broader economic marginalisation of the OPT, where the GDP per capita lags far behind that of Israel, and job opportunities are limited. As U.S. Congressman Mark Pocan observed, denying creators and entrepreneurs their fair share “just because of where they live” is plainly wrong and prevents Palestinians from equal opportunities for economic participation¹⁹.

In summary, Israeli-imposed restrictions on ICT infrastructure (spectrum, equipment, access to networks) and the resulting lag in connectivity have significantly disadvantaged the growth of Palestine’s digital economy²⁰. Layered on top are global platform policies that exclude or marginalise Palestinian users, often due to over-compliance with sanctions or political bias. These combined factors create a form of digital and economic isolation or a “virtual siege”, as some have described it²¹, where Palestinian talent and businesses remain cut off from global markets. The coping strategies employed by Palestinians (detailed below) highlight both their creativity and the urgency of addressing these structural barriers.

17 Gaza Sky Geeks (2024). The Impact of the Gaza Crisis on the Palestinian Tech Ecosystem, available at: chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.mercycorps.org/sites/default/files/202407-gsg-report2_compressed-5.pdf

18 The Guardian (2023b). Israeli restrictions leave Palestinians facing digital divide. Available at: <https://www.theguardian.com/world/2023/oct/30/israeli-restrictions-leave-palestinians-facing-digital-divide#:~:text=Israeli%20sim%20cards%20to%20get,service>

19 Wired (2023). Palestinians Are Locked Out of Google’s Online Economy. Available at: <https://www.wired.com/story/palestinians-locked-out-google-online-economy/>

20 World Bank Group (2016). Lifting Restrictions and Promoting Better Regulation to Unleash the Potential of the Digital Economy in Palestine. Available at: <https://www.worldbank.org/en/news/press-release/201631/03/lifting-restrictions-and-promoting-better-regulation-to-unleash-the-potential-of-the-digital-economy-in-palestine#:~:text=Restrictive%20measures%2%Aohave%2%Aosignificantly%20affected%2%Aothe%20development%20of,monopoly%20market%20structure>

21 Middle East Eye (2021). «Virtual siege»: Palestinians urge PayPal to stop denying service. Available at: <https://www.middleeasteye.net/news/paypal-palestine-israel-settlements-not-occupied-territories#:~:text=%27Virtual%20siege%27%3A%20Palestinians%20urge%20PayPal,more%20than%20five%20million>

3. Methodology

This study employs a mixed-methods approach combining platform testing, desk research, and qualitative interviews to assess Palestinian access to global digital platforms. The platform testing covered around 30 major services across payment, e-commerce, and online work categories, conducted from Gaza, the West Bank, and Israel. For each platform, the researcher attempted to create an account, verify it, and access core functionality using locally available internet connections, devices, and payment instruments, noting any geographic restrictions, compliance prompts, or failures in the user journey.

Desk research informed the testing by reviewing publicly available terms of service, eligibility and geographic availability statements, and company policies on sanctions and compliance. Existing reports and studies, including materials on digital rights and ICT restrictions, were used to contextualise observed access barriers. To complement the technical assessment, the study included 8 semi-structured interviews with freelancers, online entrepreneurs, ICT experts, and digital economy practitioners across the three geographies, as well as 2 senior officials from the Palestinian MTDE [see Table 1]. These interviews provided valuable insights into the lived experiences, challenges, coping mechanisms, and economic impact of platform restrictions.

#	Code	Location	Work Description
1.	Interviewee 1	Israel	Freelancer and High Tech Expert
2.	Interviewee 2	Gaza	Freelancer
3.	Interviewee 3	Gaza	Freelancer
4.	Interviewee 4	Gaza	Freelancer
5.	Interviewee 5	West Bank	Freelancer
6.	Interviewee 6	West Bank	Freelancer and Photographer
7.	Interviewee 7	Israel	Freelancer
8.	Interviewee 8	Israel	Freelancer
9.	Interviewee 9	West Bank	Senior MTDE Official
10.	Interviewee 10	West Bank	Senior MTDE Official

Table 1: Interviewees' details

The findings from testing, desk research, and interviews were analysed comparatively to identify differences between Gaza, the West Bank, and Israel, and to interpret these disparities within the broader political economy of digital rights, infrastructure control, and economic exclusion. The study acknowledges several limitations, including the small sample size of the interviews and the rapid evolution of digital platform policies, which are subject to change over time. Nevertheless, the combined methods provide a reliable basis for understanding the structural barriers that shape Palestinian participation in the global digital economy.

4. Mapping of Access

4.1 Digital Payment Services

Access to international online payment services is crucial for e-commerce and remote work, yet most such services are unavailable to Palestinians. A notable example is PayPal, the world's leading online payment platform, which operates in over 200 countries. However, it refuses to serve Palestinians in the West Bank and Gaza. Palestinian residents cannot link their local bank accounts to PayPal, even though Israeli citizens, including settlers in illegal West Bank settlements, have full access. Eleven members of the US Congress have noted that "We have significant concerns that, because PayPal does provide services to Israeli citizens in illegal settlements across the West Bank, but does not provide services to Palestinians living in the West Bank and Gaza, PayPal's current operating status may be infringing upon the rights of Palestinians." Palestinian freelancers compare the PayPal ban to a digital "checkpoint" restricting their movement in the online economy²². For instance, Palestinian freelancers have lost work contracts because clients abroad were unable to pay them via PayPal. "Not all means of cutting people off from the world are physical," remarked one web designer²³. Interviewees in Gaza consistently reported account closures triggered by IP address detection, repeated verification failures, and inability to withdraw legitimate earnings through Wise, Revolut, and PayPal. "Payment methods in Gaza are almost non-existent." [Interviewee 2]. These restrictions forced freelancers to rely on third-party intermediaries, informal exchangers, crypto tools, and family members abroad, often paying commissions of 12% to 15%, thereby transforming digital payments into an extraction system rather than a facilitation one.

The interview narratives confirm that the core barrier is not only initial sign-up but also the ability to withdraw earnings safely. One Gaza freelancer reported that a previously verified Wise account became inaccessible when attempting to withdraw funds, despite repeated requests to resubmit documents, ultimately resulting in account closure. Attempts to open a Wise Business account failed because up-to-date passports, licences, or acceptable identity documents could not be provided during the war. Another participant described Payoneer's requirement for an associated bank account as unworkable because new accounts could not be opened at the Bank of Palestine at the time of the interview. As a result, freelancers described routing payments through trusted contacts abroad (e.g., in Egypt or the Gulf) or via exchange-office-linked services that charge high commissions. Some also mentioned ad hoc cryptocurrencies (e.g., receiving USDT and converting via local apps), which reduce dependence on banks but add volatility and consumer-protection risks. Even when businesses are incorporated abroad (e.g., in the United States), interviewees noted that maintaining payment access can require appointing a representative outside Gaza whose name appears on the company's documents, thereby creating significant legal and ownership risks.

²² The Guardian (2023a). US Congress members demand that PayPal end ban on Palestinian business. Available at: <https://www.theguardian.com/technology/2023/may/24/paypal-palestine-ban-us-congress-#:~:text=Eleven%20members%20of%20the%20US,use%20the%20digital%20payment%20platform>

²³ Reuters (2021). Palestinians urge PayPal to offer services in West Bank and Gaza. Available at: <https://www.reuters.com/world/middle-east/palestinians-urge-paypal-offer-services-west-bank-gaza-2021-10-/#:~:text=the%201967%20Middle%20East%20war>

The exclusion is not justifiable on financial grounds. Local Palestinian banks are integrated into global networks, issuing Visa and MasterCard cards and participating in SWIFT for international transfers, as well as offering other payment services, such as Apple Pay, which allows Palestinians with local bank cards to make payments²⁴. The Palestine Monetary Authority (PMA) has implemented anti-money laundering safeguards meeting international standards, and all Palestinian banks maintain correspondent relationships with U.S. and EU banks. Thus, PayPal’s justification that the region is “high-risk” is not convincing, given that Visa, Mastercard, and Apple Pay operate in the West Bank and Gaza without problems. PayPal even operates in active conflict zones (e.g., Yemen and Somalia), underscoring the inconsistency. Palestinian regulators have pleaded with PayPal to reconsider, arguing that extending services to Palestinians would support economic development and financial inclusion. Interviews with senior officials at the MTDE confirm that the exclusion of Palestinians from global payment platforms such as PayPal is not due to a lack of regulatory readiness or institutional infrastructure, but rather to structural and political constraints tied to occupation. As Interviewee 9 explained, Palestinian authorities have actively worked to align domestic payment systems with international standards, in coordination with the PMA. They noted: “We worked with the PMA on laws regulating digital and electronic payments... This platform is based on data encryption and decryption, and I was the government’s technical lead on the electronic payment initiative.” To date, however, Palestinians remain unable to use PayPal, cutting them off from the backbone of global online commerce and payments²⁵. Figure 1 below shows that Palestine is not listed as an option.

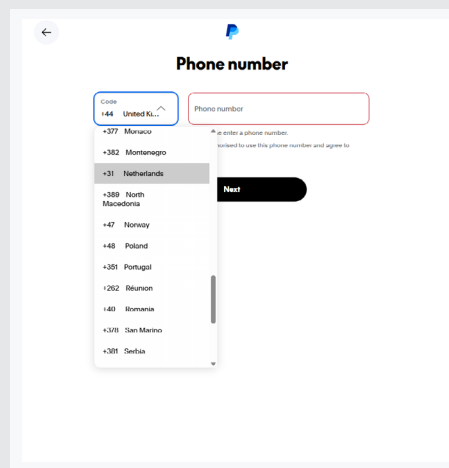


Figure 1: PayPal does not accept Palestinian accounts

²⁴ Reuters (2021). Palestinians urge PayPal to offer services in West Bank and Gaza. Available at: <https://www.reuters.com/world/middle-east/palestinians-urge-paypal-offer-services-west-bank-gaza-2021-10-/#:~:text=the%201967%20Middle%20East%20war>

²⁵ The Guardian (2023a). US Congress members demand that PayPal end ban on Palestinian business. Available at: <https://www.theguardian.com/technology/2023/may/24/paypal-palestine-ban-us-congress-#:~:text=Eleven%20members%20of%20the%20US,use%20the%20digital%20payment%20platform>

The MTDE’s ongoing dialogue with PayPal further illustrates the asymmetry of power involved. Although a “specialised team” is reportedly engaged and officials have been given informal assurances, no concrete timeline or commitment has materialised: “There are promises that something positive is coming,” the official stated, without details.” This ambiguity mirrors the lived experiences of freelancers whose accounts are repeatedly frozen, closed, or rendered unusable without explanation. Together, these accounts demonstrate that Palestinian exclusion from global payment systems persists despite regulatory compliance, banking integration, and state advocacy, highlighting how platform governance operates beyond the reach of local public institutions.

However, PayPal is not the only service out of reach. Other popular fintech and money transfer platforms, such as Stripe, Payoneer, Wise, and Revolut, offer limited or no support for the OPT, primarily due to compliance uncertainties or a lack of local banking integration.

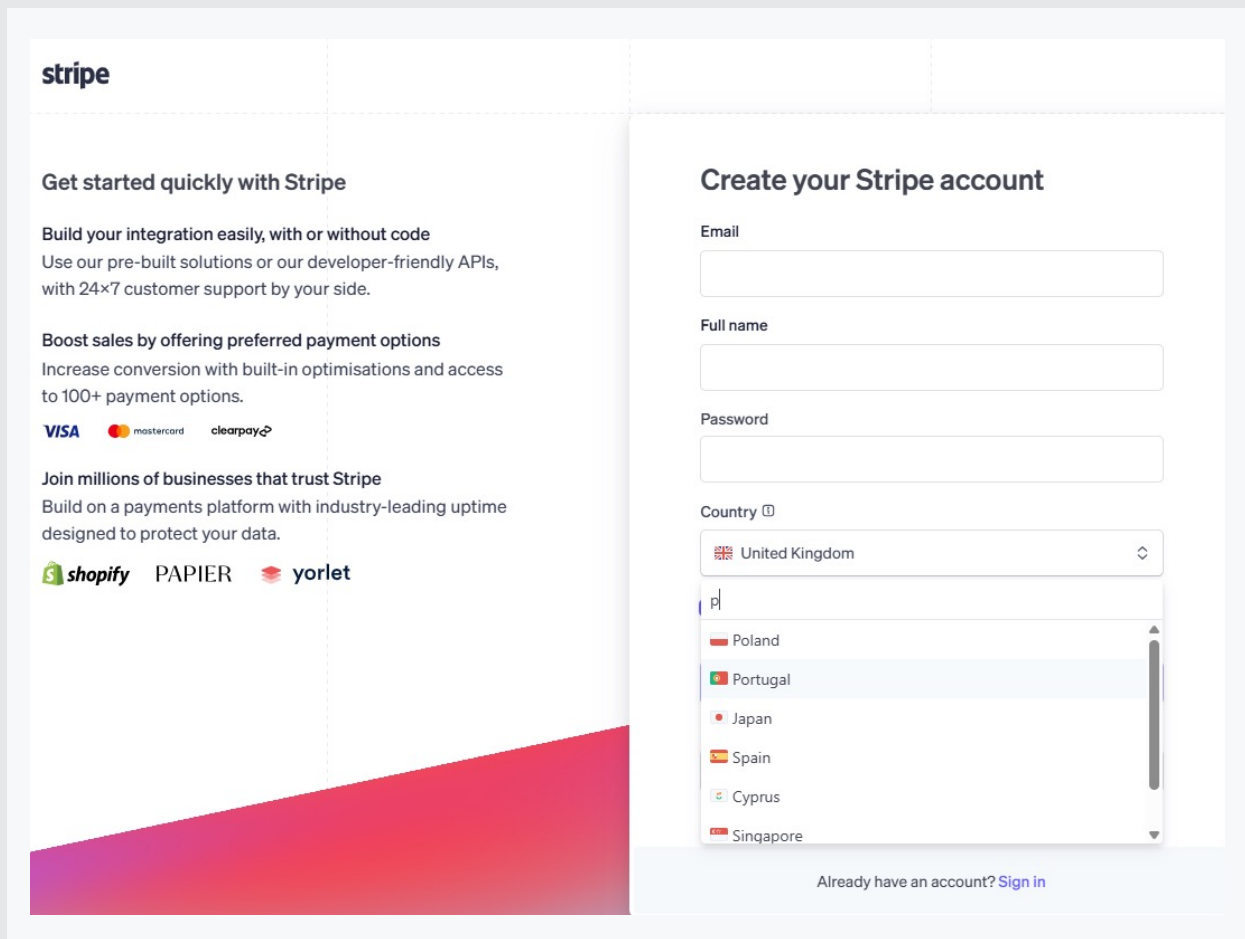


Figure 2: Stripe does not accept Palestinian accounts

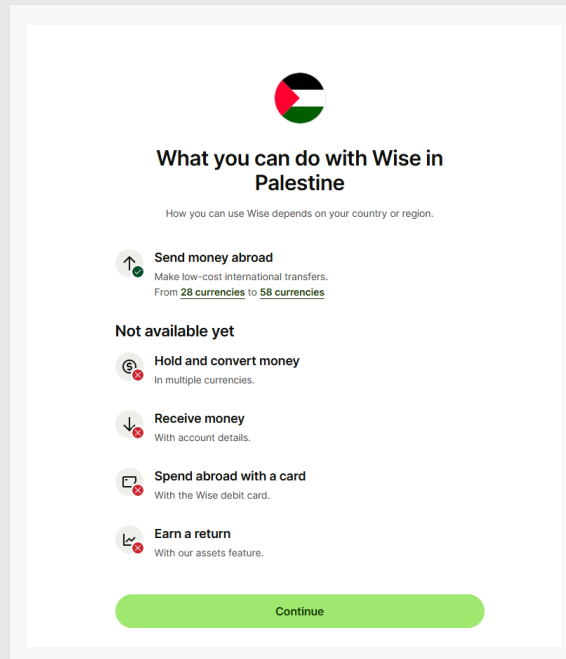


Figure 3: Wise offers limited services to Palestinian accounts

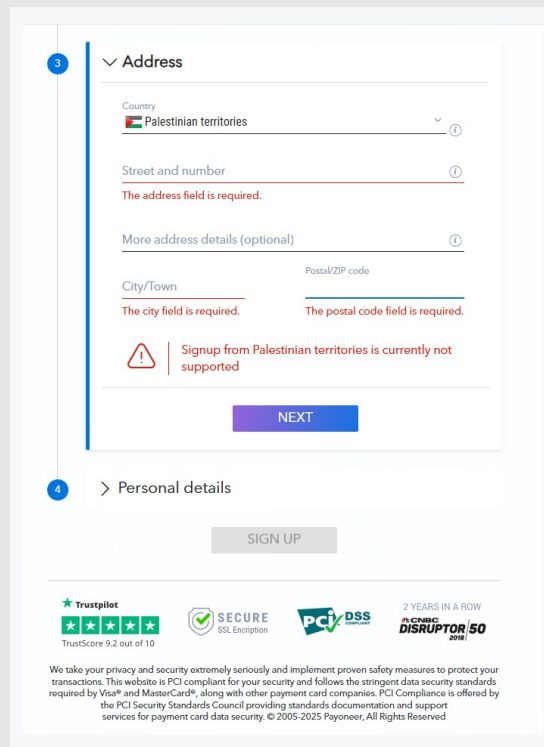


Figure 4: Payoneer does not accept Palestinian accounts

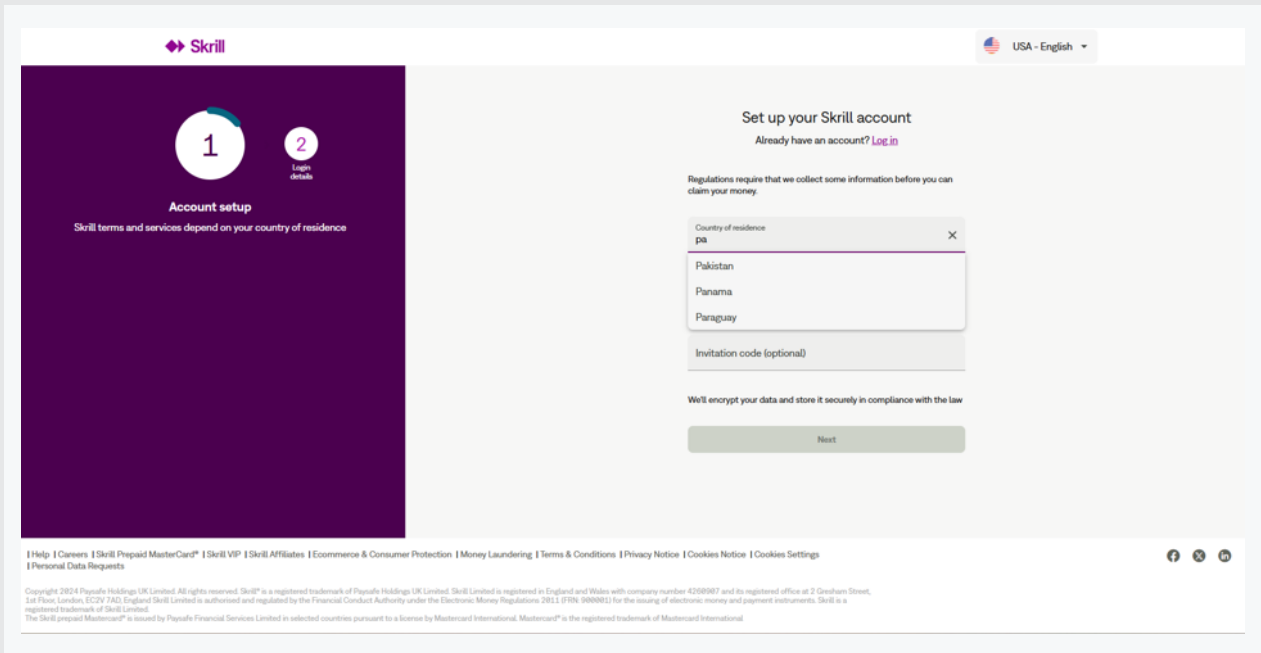


Figure 5: Skill does not accept Palestinian accounts

Without PayPal or similar services, Palestinians must resort to costly and heavy alternatives. Many freelancers in Gaza and the West Bank rely on manual transfers via Western Union or MoneyGram, which incur high fees and result in delays. Local digital payment options exist (such as PalPay, a domestic service), but these have limited functionality and can be expensive, leading even local e-commerce startups to handle transactions in cash rather than online. “When I wanted to withdraw the amount, I had to go to exchange offices for a certain commission, and most of the amount would go to fees” [Interviewee 3]. Overall, the lack of access to global payment gateways is a foundational barrier that hinders all other online economic activities for Palestinians, from selling crafts on international marketplaces to receiving payment for remote consulting work.

Platform	Gaza (Palestinians)	West Bank (Palestinians)	Israel (Israeli citizens)	Key notes/evidence to verify in field-testing
PayPal	No	No	Yes	PayPal does not support accounts linked to Palestinian banks in the West Bank/Gaza, while fully serving Israelis, including settlers ²⁶ .
Payoneer	No	No	Yes	Widely used by Palestinian freelancers (tens of thousands of users), but recent reports of mass account freezes for Palestinians and transactions linked to Gaza. Access is highly insecure ²⁷ .
Wise (TransferWise)	Partial (send-only; high risk)	Partial (send-only; high risk)	Yes	Palestine is not a supported residency for opening accounts; however, some transfers to Palestinian banks via SWIFT are possible. Nevertheless, Wise cards are explicitly not supported in Gaza or the West Bank, and Palestinian-linked accounts are closely scrutinised ²⁸ .
Stripe	No	No	No direct support	Stripe does not list "Palestine" or "Israel" as supported countries for merchant onboarding. Use is only possible via incorporation and banking in a third country (e.g., the US, the EU) ²⁹ .

²⁶ 7amla (2021). Everything you need to know about PayPal and Palestine. Available at: <https://p4p.7amleh.org/Q%26A>

²⁷ Business and Human Rights Resource Centre (2024). Palestine/Israel: Criticism against Wise and Payoneer for freezing the accounts of Palestinians in Gaza in disproportionate adherence to regulations; Incl. Co. comment. Available at: <https://www.business-humanrights.org/en/latest-news/palestineisrael-criticism-against-wise-and-payoneer-for-freezing-the-accounts-of-palestinians-in-gaza-in-disproportionate-adherence-to-regulations-incl-co-comment/>

²⁸ Wise (n.d.). Available at: <https://wise.com/register/152185272#/availability>

²⁹ Stripe (n.d.). Available at: <https://stripe.com/gb/global>

Revolut	No	No	No (as residents) / Yes (visiting users)	Residents of Palestine and Israel are not eligible to sign up (countries not on the supported list), but Revolut accounts opened in other jurisdictions can be used in Israel. Revolut's business also does not support payments to "Palestinian territories" ³⁰ .
Western Union (digital & agent)	Yes (cash payout)	Yes (cash payout)	Yes	Cash remittances are widely used by Palestinians; digital wallet / bank-to-bank functionality depends on local bank connectivity. Common workaround when PayPal, etc., is unavailable due to high fees and delays ³¹ & ³² .
MoneyGram (digital & agent)	Yes (cash payout)	Yes (cash payout)	Yes	Similar to Western Union: accessible via agents with cash payout; digital services depend on bank support; often used by freelancers and families to move money into Gaza and West Bank ³³ .
Skrill	No	No	Yes	Not optimised for Palestine; accounts sometimes opened using third-country addresses/banks. Needs testing: signup country list and ability to withdraw to Palestinian banks/cards ³⁴ .

30 Revolute (n.d.). Available at: <https://help.revolut.com/help/profile-and-plan/profile-plan/verifying-identity/what-countries-are-supported/>

31 Western Union (n.d.). Available at: <https://www.westernunion.com/global-services/find-locations?WUCountry=gb&WULanguage=en>

32 BBC (2024). Gazans crowdfund thousands for uncertain escape. Available at: <https://www.bbc.co.uk/news/world-us-canada-68455257>

33 MoneyGram (n.d.). Available at: <https://www.moneygram.com/gb/en/corridor/palestinian-territory-occupied>

34 Skrill (n.d.). Available at: <https://account.skrill.com/wallet/account/auth/sign-up/account-setup>

Apple Pay	Partial / Bank-dependent	Partial / Bank-dependent	Yes	Reuters and other sources note that Palestinian banks issue Visa/MasterCard and support Apple Pay; actual usability in Gaza is constrained by device and merchant infrastructure, while Israelis have normal use ³⁵ .
Google Pay	Partial / Bank-dependent	Partial / Bank-dependent	Yes	Similar pattern: technically available where card-issuing banks and Play region support it; likely more usable for Israeli banks/users than for Palestinian banks. Needs empirical confirmation via testing on Android devices in each geography ³⁶ .

Table 1: Mapping Summary of Digital Payment Service

4.2 E-Commerce Platforms

³⁵ Bank of Palestine (n.d.). Available at: <https://www.bop.ps/en/personal/Latest-Campaigns/ApplePay>

³⁶ Google (n.d.). Available at: <https://support.google.com/googlepay/answer/12429287?hl=en#zippy=%2Cpay-in-store>

Palestinians encounter similar challenges on major e-commerce platforms³⁷, both as consumers and entrepreneurs. While global retailers officially serve the OPT, Palestinians often face unequal service and higher costs in practice. “The Palestinian market is very small, so engagement with the global economy is essential” [Interviewee 10]. West Bank respondents report that platforms such as Amazon do not recognise “West Bank” as a deliverable address, effectively rendering entire Palestinian localities invisible to global logistics networks [Interviewee 6]. Even when formal agreements exist to waive delivery fees, delivery timelines remain excessively long, and there is selective refusal to sell technological equipment that freelancers depend on [Interviewee 5]. This reveals that Palestinians face a regime of conditional logistical inclusion, mediated by Israeli jurisdictional control. Notably, Amazon was found to offer free shipping to Israeli settlements in the West Bank while charging substantial fees to Palestinian addresses in the same area³⁸. A 2020 investigation revealed that Amazon’s website waived delivery fees for customers selecting their country as “Israel”, which included settlers in the occupied West Bank, but charged shipping fees of \$24 or more for orders to OPT unless Palestinians listed their address as Israel³⁹ (Anadolu Agency, 2020). Rights groups criticised this as “blatant discrimination between potential customers on the basis of their nationality within the same area,” effectively pressuring Palestinian buyers to identify as Israeli to access services⁴⁰. Amazon maintained this was a temporary logistical problem, but the outcome was to normalise an unacceptable double standard where “one group of people enjoys the privileges of citizenship while another people living in the same territory do not,” as an Israeli rights lawyer observed. Following public criticism, Amazon stated Palestinians could obtain the free shipping promotion by selecting “Israel” as their country, a workaround many found insulting and problematic. The incident highlighted how Palestinian consumers often face additional obstacles when shopping online, from address recognition issues to delays at Israeli-controlled customs and checkpoints that can hold up Palestinian-bound parcels for weeks. The interviews also shed light on why Palestinian participation in global e-commerce remains structurally constrained, even where domestic digital services are advancing. Jurisdictional fragmentation, Israeli control over borders and logistics, and platform-level address recognition systems continue to render Palestinian localities partially invisible. The result is a sharp contrast between domestic digital sophistication and external logistical exclusion, as seen in cases such as Amazon’s differential treatment of Israeli settlements and Palestinian towns.

In Gaza, e-commerce functionality has nearly collapsed due to compounded infrastructural destruction, import restrictions, and platform-based exclusion. Interviewees described severe difficulties in

³⁷ For more information on e-commerce in Palestine, refer to 7amleh’s report “Access Denied: E-Commerce in Palestine” at: <https://share.google/Oh6STf2NRKqmZ7ve6>

³⁸ Times of Israel (2020). Amazon delivering for free to settlements, but not to Palestinians. Available at: <https://www.timesofisrael.com/amazon-delivering-for-free-to-settlements-but-not-to-palestinians-report/#:~:text=Although%20Amazon%20offers%20free%20deliveries,to%20a%20Financial%20Times%20report>

³⁹ Anadolu Agency (2020). Palestine to sue Amazon for shipping to settlements. Available at: <https://www.aa.com.tr/en/middle-east/palestine-to-sue-amazon-for-shipping-to-settlements/1737468>

⁴⁰ Palestine Return Centre (2020). Amazon forcing Palestinians to List Themselves as Israelis for Free Shipping. Available at: <https://prc.org.uk/en/news/1286/amazon-forcing-palestinians-to-list-themselves-as-israelis-for-free-shipping>

procuring laptops and digital equipment, characterised by inflated prices and restricted availability, which forced freelancers to operate with outdated or damaged tools [Interviewees 3 and 4]. Platform exclusion thereby directly translates into reduced productive capacity. Palestinians inside Israel face fewer logistical barriers but remain structurally isolated from international e-commerce circuits due to linguistic barriers, social network exclusion, and discriminatory market norms that privilege Hebrew-speaking and military-connected business networks [Interviewees 1, 7, and 8].

For Palestinian sellers and businesses, accessing global e-commerce markets is even more challenging. Popular marketplaces like Etsy, Alibaba, and Shopify offer opportunities to connect with international customers; however, without payment processors like PayPal or Stripe, Palestinian entrepreneurs struggle to receive payments or cover platform fees. For instance, eBay relies heavily on PayPal for transactions, so the PayPal ban effectively excludes Palestinian sellers who cannot receive payments from customers. One Palestinian tech marketplace founder mentioned that lacking PayPal forces their startup to depend on risky cash-on-delivery sales, which limit growth and expose them to losses if customers refuse to pay on delivery⁴¹. Other platforms present issues with account setup and verification, where Palestine is often not listed as a country option. Companies may also refuse to ship goods or disburse funds to the Palestinian territories due to compliance concerns or logistical problems.

Identity verification is another obstacle since some services require identity documents or phone numbers that Palestinians find difficult to provide if systems do not recognise West Bank or Gaza addresses, or if Israeli gatekeepers restrict access. According to 7amleh⁴² (2020), the ability of Palestinians to access economic markets is severely constrained by Israeli occupation, both in physical and online realms. Tech companies that provide essential financial services for e-commerce also play an important role in denying Palestinians their human rights. In short, Palestinian merchants are largely prevented or hindered from entering the global e-commerce space, leaving them reliant on informal channels. Indeed, much of the online selling by Palestinians occurs through social media platforms (Facebook/Instagram) and local networks, rather than through the formal global marketplaces dominated by big tech firms.

41 Reuters (2021). Palestinians urge PayPal to offer services in West Bank and Gaza. Available at: <https://www.reuters.com/world/middle-east/palestinians-urge-paypal-offer-services-west-bank-gaza-2021-10-/#:~:text=the%201967%20Middle%20East%20war>

42 7amla (2020). Access Denied - E-Commerce in Palestine. Available at: chrome-extension://efaidnbmnnnibpajpcglclefindmkaj/<https://7amleh.org/wp-content/uploads/202002//Ecommerce-Research.pdf>

Platform	Gaza (Palestinians)	West Bank (Palestinians)	Israel (Israeli citizens)	Key notes/evidence to verify
Amazon	No	Consumer: Partial/costly; Seller: Very limited	Consumer & Seller: Yes	Palestinians in the West Bank can browse and place orders, but they face high shipping costs, address recognition issues, and customs delays. Amazon offers free shipping to Israeli settlements while charging Palestinians unless they select "Israel" as their country.
eBay	No	No	Buyer & Seller: Yes, but closing in 2026	Technically, global access is available, but Palestinian sellers are effectively blocked. Israelis can buy/sell normally ⁴³ .
Etsy ⁴⁴	Yes	Buyer: Partial; Seller: Limited	Buyer & Seller: Yes	The marketplace is heavily integrated with PayPal and other unsupported gateways, making it difficult for Palestinians to receive funds even if their listings are accepted ⁴⁵ .
Shopify	Yes	Yes	Partial (Stripe not local, but other gateways)	Shopify itself is accessible everywhere; the constraint is payment gateways (Stripe, PayPal). Palestinians and Israelis both typically need foreign entities/accounts to accept international cards.

43 eBay Shuts Down Operations in Israel Amid Gaza Atrocities. Available at: Safa News (2025). <https://en.safa.news/post/4567/eBay-Shuts-Down-Operations-in-Israel-Amid-Gaza-Atrocities>

44 Etsy, Shopify, Alibaba and AliExpress officially cover Gaza but cannot deliver due to the ongoing genocide and blockade.

45 Etsy (n.d.). Available at: <https://www.etsy.com/il-en/>

Alibaba.com (B2B)	Buyer: Partial; Seller: Very limited and expensive	Buyer: Partial; Seller: Very limited and expensive	Buyer & Seller: Yes/Better	The website is accessible, but trade flows are constrained by shipping restrictions into Gaza and the West Bank, as well as a lack of compatible payment rails; Israelis face fewer logistical constraints.
AliExpress	Buyer: Partial; Seller: Very limited and expensive	Consumer: Partial and expensive	Consumer: Yes	Orders to the West Bank and Gaza are possible in some cases but heavily affected by shipping routes and Israeli control; returns and guarantees are difficult. Israelis benefit from a normal cross-border e-commerce experience.
Booking	No	No	Yes	Not classic e-commerce, but relevant to platform mapping: Palestinians cannot use it while Israeli users and hosts face fewer barriers.
Airbnb	No	Yes	Yes	Not traditional e-commerce, but related to platform mapping: Palestinians encounter listing and verification issues (such as ID and address requirements), while Israeli users and hosts face fewer obstacles.
Instagram Shops	Local social-commerce: Yes (Cash on delivery / local wallets)	Local social-commerce: Yes (Cash on delivery / local wallets)	Local social-commerce: Yes (Cash on delivery / local wallets)	Palestinians use Instagram for informal selling but need cash-on-delivery or local payment apps; Israelis can access PayPal/Stripe and formal tools more easily.
Facebook Shops	Local social-commerce: Yes (Cash on delivery / local wallets)	Local social-commerce: Yes (Cash on delivery / local wallets)	Local social-commerce: Yes (Cash on delivery / local wallets)	Palestinians often sell casually on Facebook but use local cash-on-delivery or payment apps. Israelis access PayPal or Stripe and use formal business tools more easily.

4.3 Online Freelancing and Remote Work Platforms

In theory, remote work platforms such as Upwork, Freelancer, Toptal, and Fiverr (the latter being an Israeli-founded company) are accessible to users worldwide, including Palestinians. In practice, Palestinians can create profiles and bid for work on many of these platforms, and thousands have done so. Even as far back as 2018, there were over 3,000 Palestinian freelancers on Freelancer.com, around 2,000 on Upwork, and about 7,000 registered on the Arabic freelancing portal Mostaqil⁴⁶ (UNDP, 2018). Today, amid chronic job scarcity at home, an increasing number of Palestinians have turned to online freelancing to earn a living. The UN estimates that at least 12,000 workers in Gaza have used online freelance work as an income source in recent years⁴⁷, and many more in the West Bank. These platforms provide a vital lifeline by connecting Palestinian professionals, developers, designers, translators, and more with clients abroad. However, earning income through these platforms is significantly more challenging for Palestinians than for their counterparts elsewhere. The same financial connectivity gap becomes evident as obtaining work is possible, but receiving payment remains a significant obstacle. Most freelancing sites rely on digital payout methods that Palestinians cannot fully access, such as PayPal withdrawals or direct deposits. Upwork, for instance, deducts its commission, but Palestinian freelancers often lose another 20–30% of their earnings to currency-exchange vendors who facilitate payments to them. In Gaza, where banking restrictions are tighter, freelancers frequently must receive their Upwork or Fiverr earnings through third-party services or via friends' accounts abroad, incurring high fees. One Gaza freelancer working via Upwork earned approximately \$200 a month but noted that "Upwork takes 10% and currency exchange companies another 20 to 30%," due to the complex process required to actually receive cash in hand⁴⁸.

Gaza-based freelancers described intensified competition after the war, widespread undercutting by new entrants, and the growth of 'pay-to-rank' options that privilege freelancers who can afford visibility fees. Several interviewees reported that clients sometimes decline to hire Palestinian freelancers due to concerns about delivery timelines under current conditions. Specialised voice-over platforms (e.g., Voices and Voice123) were reported to have permanently closed Palestinian accounts without meaningful appeal processes. At the same time, locally rooted alternatives such as Freelanceo (with links to Gaza Talents) were described as important payment bridges that offer clients multiple card payment options and allow transfers to Gaza freelancers via banking apps or wallets, in some cases enabling withdrawals through the Bank of Palestine without commissions and within 24 hours. However, interviewees emphasised that such platforms remain limited in terms of global visibility and client volume compared to dominant international marketplaces.

46 UNDP (2018). Freelancing in the State of Palestine. Available at: <https://www.undp.org/papp/news/freelancing-state-palestine#:~:text=it%20is%20cost%20efficient%20and,productive>

47 The Guardian (2024). We have no choice': Gazan workers find a lifeline in freelancing amid war. Available at: <https://www.theguardian.com/world/2024/nov/03/remote-worker-gaza-palestine-israel-war#:~:text=Algoul%20spends%20six%20hours%20a,companies%20another%2020%20to%2030>

48 The Guardian (2024). We have no choice': Gazan workers find a lifeline in freelancing amid war. Available at: <https://www.theguardian.com/world/2024/nov/03/remote-worker-gaza-palestine-israel-war#:~:text=Algoul%20spends%20six%20hours%20a,companies%20another%2020%20to%2030>

Infrastructure constraints hinder Palestinian remote workers. Stable internet and electricity are essentials for online work, yet both are unreliable, especially in Gaza. Freelancers recount spending hours in co-working spaces or even outside in specific spots to catch a signal, since Gaza's power outages and slow mobile networks make consistent connectivity difficult (The Guardian, 2024). This fragility at the state level parallels the instability freelancers face at the platform level. Even where Palestinians can access platforms such as Upwork or Fiverr, neither the state nor individuals can guarantee secure payments, account continuity, or protection against arbitrary platform decisions. Moreover, officials confirmed that mobility restrictions extend into the digital economy. Talented Palestinians from Gaza were unable to participate in international competitions or programmes due to visa delays and movement restrictions, despite being formally selected: "Outstanding talents were supposed to participate, but they were unable to due to visa delays or restrictions" [Interviewee 10].

By contrast, an Israeli freelancer a few kilometres away enjoys high-speed 4G/5G internet and robust electrical infrastructure. Thus, even when Palestinians gain access to online work platforms, they operate at a disadvantage by paying more to receive earnings, struggling with basic connectivity, and contending with platform policies that sometimes treat their location as high-risk. Platforms such as Buy Me a Coffee, which are widely used globally by freelancers, journalists, artists, and digital workers to receive microdonations and audience support, do not accept accounts from Palestinians. On the contrary, facilitating fundraising for military activities linked to the conflict in Gaza, while limiting the content documenting those actions. This underscores how platform moderation, content policy, and payment infrastructure intersect with political and humanitarian dynamics, particularly for populations in crisis zones. Such governance choices can constrain or enable civic expression and economic participation in contexts like Palestine⁴⁹.

The screenshot displays the Forlanso platform's user interface. At the top, there is a navigation bar with the Forlanso logo, menu items for 'Remote employees', 'Freelancers', 'Pricing', and 'Sources', and a 'Login' button. A 'Get started for free' button is also visible. The main content area is titled 'Go Remote, Without Limits' and describes Forlanso as an integrated management platform for contracting and remote employment. It includes a section for 'Whether you have remote employees or you are contracting with freelancers, Forlanso provides you with all management and financial tools you need to manage your contracts, and pay salaries and dues remotely in more than 150 countries.' Below this are two buttons: 'Open a free account for companies' and 'Open a free account for individuals'. To the right, there is a dashboard with several widgets: a weather widget for 'Good Morning, Mohamed' showing 25°C and 'Sunny'; a 'Contractors Leadership' table with columns for name, profile picture, and balance; a 'Total Earned' widget showing \$21,822.00; a 'Total Spent' widget showing \$196.00; an 'Orders Activities' line chart; and a 'Your Balance' widget showing \$2,600.00. At the bottom, there is a section titled 'CONTRACTING, MANAGEMENT, PAYMENT' with a sub-headline: 'We provide customized solutions for companies, individuals, remote employees and freelancers to manage their dealings remotely from anywhere in the world.'

Figure 6: Forlanso Platform

49 Source: X (n.d.). Available at: https://x.com/receipts_lo/status/2007822276067279188

Platform	Gaza (Palestinians)	West Bank (Palestinians)	Israel (Israeli citizens)	Key notes / evidence to verify
Upwork	Platform access: Yes; Payout: Difficult	Yes, Payout: Difficult	Full access	Thousands of Palestinian freelancers use Upwork. The main barrier is receiving funds ⁵⁰ .
Fiverr	Access: Yes; Payout: Difficult	Access: Yes; Payout: Difficult	Full access	An Israeli-founded platform is open globally. Palestinians can create profiles but face the same payout constraints, often routing via Payoneer or intermediaries.
Freelancer.com	Yes, Payout: Difficult	Yes, Payout: Difficult	Full access	UN/World Bank reports show thousands of Palestinian users; payment withdrawal again depends on inaccessible gateways.
PeoplePerHour / Guru /	Yes, Payout: Difficult	Yes, Payout: Difficult	Full access	Regional studies indicate that these platforms are used in Palestine; the primary bottleneck is the payment method, rather than account creation ⁵¹ .
Mostaql (Arabic freelancing)	Yes; Regionally focused	Yes; Payout: Difficult	Yes (less used)	Arabic-language platform; Palestinians can register and work, but cash-out is still constrained by payment rails.
Khamsat (Arabic micro-tasks)	Yes, Payout: Difficult	Yes, Payout: Difficult	Yes (less used)	Similar to Mostaql: access exists; monetisation hinges on regional payment solutions.

50 Upwork (n.d.). Available at: <https://www.upwork.com/blog/upwork-and-gaza-sky-geeks-bring-remote-work-to-gaza>

51 European Training Foundation (2024). New Forms of Work and Platform Work in the Southern and Eastern Mediterranean. Available at: chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.etf.europa.eu/sites/default/files/202403-ETF_SEMED_regional_for%20publication_final.pdf

Deel	Indirect / via employer	Indirect / via employer	Full access for clients; workers via EoR	Deel is an Employer of Record/payroll platform. Palestinians can be hired through Deel-registered entities, but direct self-onboarding is constrained by country risk and compliance concerns; the corporate stance has been politically controversial ⁵² .
RemotePass	Yes	Yes	Indirect / via employer	Supports contractors in 150+ countries; likely able to pay Palestinians where local banking allows, but may route via USD/EUR and be subject to banks' risk policies ⁵³ .
Toptal	Yes	Yes	Yes	Selective global talent network; access determined case-by-case. Palestinians may face both country risk and payout challenges. Needs testing via trial application.
Regional / NGO-mediated platforms (GSG, Freelancers in Gaza, etc.)	Yes (critical lifeline)	Yes	Not applicable	Gaza Sky Geeks and similar initiatives "mediate" access to remote work (training, client brokering, payment routing). Functionally, they act as alternative platforms for Gazans and West Bankers.

52 LinkedIn (2023). Post by the founder of Deel. Available at: https://www.linkedin.com/posts/alexbouaziz_thank-you-to-everyone-customers-partners-activity-7117093570473340928-taka/

53 Capterra (n.d.). available at: <https://www.capterra.co.uk/software/1039502/remotepass?>

5. Systematic Discrimination and Digital Exclusion among Palestinian Citizens of Israel

Across the interviews, Palestinian freelancing in Israel emerges as a segmented and structurally conditioned field rather than a straightforward outcome of individual talent or preference. Interviewee 1 situates the problem upstream of freelancing itself, that discrimination in technological employment begins “from the very start,” with Jewish candidates benefiting from military-linked experience and networks that structure Israel’s tech sector, while Palestinian candidates may apply to “a hundred jobs and receive only one opportunity.” Even when large firms recruit Arab candidates, inclusion is described as procedural and symbolic to “tick a box”, which restricts meaningful entry into roles that would normally provide the experience, mentorship, and portfolio-building needed to later succeed as freelancers or tech consultants.

The interviews also show how inequality is reproduced through language hierarchies and uneven professional socialisation. For Palestinians inside Israel, Hebrew functions as the dominant gatekeeping language, imposing additional burdens in higher education and during the transition to work. Interviewee 8 explains that Palestinian students must exert greater effort because of the language barrier, while Jewish students arrive after military service, “more prepared and more mature.” Although formal university conditions may appear equal, practical advantages accrue through “soft skills” training, which Interviewee 1 describes as being embedded throughout the education of Jewish students. In contrast, programmes “usually do not fund Palestinian graduates,” leaving many Palestinian students without the competencies needed for self-presentation, pitching, and showcasing their skills. These are not peripheral skills in freelance markets; they are central to securing contracts, negotiating rates, and building a reputation in platform-mediated and project-based work.

Informal networks further deepen these inequalities. Hiring and access to opportunities are described as relational, perpetuating the same circles and marginalising those excluded from dominant social and professional networks. The same dynamic is evident in entrepreneurship, where Palestinian startups face disproportionate difficulty in accessing early-stage support compared to Jewish entrepreneurs with broader networks, forcing founders to build extensive connections simply to secure an investor. Civil associations that might compensate for these exclusions are themselves constrained by underfunding and difficult operating conditions. In this context, freelancing is not merely a flexible alternative to salaried work; it becomes a pathway that requires individuals to replace missing institutional support with self-built networks, guidance, and resources.

At the same time, the interviews challenge narrative of restriction by showing that freelancing within Israel can be materially feasible when it is oriented towards local markets and conducted through formal legal channels. Interviewee 8 reports that payment processes are “very smooth” via internal bank transfers and that equipment is available. Interviewee 7 offers an optimistic account of capacity and creativity, emphasising that Palestinians inside Israel can register businesses, establish companies, and

offer professional services, and that the state's infrastructure is advanced in this domain. Yet, Interviewee 7 points to a persistent "knowledge gap" after graduation, students do not know how to start, build LinkedIn profiles, and develop networks early, suggesting that what appears as under-participation is often the product of missing career scaffolding and professionalisation opportunities rather than lack of ability.

Finally, Interviewee 1 highlights the spatial and infrastructural dimensions within Palestinian localities inside Israel, noting delayed fibre-optic access in towns and villages, a near absence of infrastructure in the Naqab, and shortages of public spaces, community centres, and co-working hubs. These material conditions constrain the everyday environments in which digital skills, peer learning, and entrepreneurial ecosystems typically develop. Read together, the interviews suggest that Palestinian freelancing inside Israel is shaped by a combination of discriminatory labour-market structures, unequal access to soft-skill training and professional networks, language regimes that orient work inward, and place-based infrastructural neglect. The result is not an absence of creativity or aspiration, but an uneven capacity to convert skills into sustainable freelance careers, particularly in high-value tech domains where experience, networks, and credentials are tightly guarded by exclusionary systems.

6. Coping Mechanisms and Their Limits

Interviewees emphasised that coping strategies often shift costs and risks onto Palestinians. In Gaza, freelancers reported paying around \$150 per month for co-working spaces that offer more stable electricity and connectivity, while also facing scarce and expensive transportation options. Multiple interviewees described how PayPal account closures triggered by geolocation or IP detection from Gaza prompted them to use relatives' accounts or intermediaries. Across Gaza and the West Bank, interviewees highlighted the loss and replacement of equipment as a major constraint. Despite challenges, Palestinians have developed numerous workarounds and alternative solutions to engage in the online economy. These coping mechanisms stem from necessity and creativity, but they are often costly and fragile. Key strategies include:

6.1 Using informal money transfer channels

Since direct access to PayPal and similar services is blocked, freelancers and businesses rely on cash remittance as a backup service. Many rely on Western Union or MoneyGram to receive payments from abroad, or even ask clients to send money to friends/relatives outside Palestine who then forward it. These methods incur high fees and delays. Still, for a student in Gaza who designs websites for a client in Europe, a Western Union transfer may be the only way to be paid.

6.2 Registering businesses or accounts abroad

Among more advanced coping strategies, some Palestinian entrepreneurs establish legal entities outside of Palestine to bypass service restrictions. For instance, a Gazan tech startup might incorporate a company in the United States through programmes like Stripe Atlas to obtain a U.S. bank account and access Stripe's payment gateway. Similarly, some freelancers use relatives' addresses outside the OPT to create accounts on platforms that refuse to accept a Palestinian address. In the West Bank, there have been cases of using a trusted friend in Israel or abroad as the nominal account holder to facilitate access to services such as PayPal or Apple Developer accounts. These workarounds often require resources, trusted partners, and legal navigation that many cannot afford. Moreover, they take a share of the earnings, as international bank transfers or business services can incur fees, and there is always a risk that an account will be flagged or shut down if the true user's location is discovered⁵⁴.

⁵⁴ Wired (2023). Palestinians Are Locked Out of Google's Online Economy. Available at: <https://www.wired.com/story/palestinians-locked-out-google-online-economy/>

6.3 Cash on delivery and local payment systems

For e-commerce within Palestinian areas, where global payment integration is lacking, businesses often resort to cash-on-delivery and emerging local fintech solutions. There are several Palestinian payment gateways (e.g., PalPay and mobile wallet apps) that facilitate local digital payments in shekels or dinars. These can be useful for domestic online sales. For instance, a customer in Ramallah can pay for an item via a text-message payment system linked to their bank account. However, such systems are isolated from the global online economy; for example, one cannot use PalPay to accept payments from customers overseas. Hence, Palestinian businesses remain cut off from international e-commerce flows, unless they find a partner or service abroad to handle the transaction.

6.4 Maximising connectivity by any means

To cope with limited telecommunications, Palestinians employ inventive solutions. In the West Bank, as mentioned, many use Israeli SIM cards or Wi-Fi signals from nearby Israeli settlements to access faster internet. In Gaza, where that's less practical, NGOs and local tech hubs offer alternatives such as backup generators and solar-powered battery systems to maintain internet connectivity during power outages, and the creation of "Hope Hubs" (free co-working spaces in central Gaza) where freelancers can connect via satellite or long-range Wi-Fi and access relatively reliable electricity. During the genocide, Gazans have even worked from makeshift setups, such as beachside tent offices, to capture signals and power from solar panels. These improvisations highlight that Palestinians are eager and willing to work online if they can secure even a small measure of connectivity.

6.5 Community support networks

Palestinians often rely on one another to overcome digital challenges. Online forums and social media groups exchange advice on "how to receive PayPal funds in Palestine" or which freelancing platforms are easiest for withdrawing earnings. Diaspora Palestinians and allies sometimes volunteer as intermediaries, such as receiving payments on behalf of a Gaza freelancer and forwarding them through a family remittance channel. In Gaza, tech accelerators like Gaza Sky Geeks (GSG) and NGOs such as Mercy Corps actively seek solutions. GSG collaborated with Mastercard in 2020 to examine e-payment challenges and identify cost-effective solutions for Palestinian freelancers. These efforts have yielded promising ideas, including linking Gaza startups with regional fintech services or enabling incorporation in jurisdictions that support remote businesses. These community and NGO initiatives help reduce isolation, but lasting improvements depend on structural changes by gatekeepers, states and companies, that currently restrict Palestinians' digital access.

7. Conclusion

This policy paper illustrates that digital exclusion in Palestine is a structural condition shaped by longstanding political, infrastructural, and corporate dynamics. The disparities identified between Gaza, the West Bank, and Israel reflect a deeply unequal digital landscape in which access to global platforms is determined not by user capacity or demand but by geography, mobility restrictions, and regulatory barriers beyond Palestinians' control. The mapping of access to payment services, e-commerce platforms, and online work tools reveals how these structural constraints translate into everyday economic consequences, including lost income opportunities, restricted market entry, and systemic barriers to participation in the global digital economy. The experiences documented through interviews highlight both the severity of these barriers and the considerable resilience of Palestinian freelancers and entrepreneurs who continue to find creative, though often costly and precarious, ways to remain connected.

The findings point to a digital reality in which Palestinians are structurally positioned at the margins of global connectivity. The combination of limited infrastructure, restrictive platform policies, and compliance-driven corporate practices reinforces forms of economic isolation that mirror broader political inequalities. Understanding these dynamics is essential for recognising the depth of the digital divide and the ways in which technological access has become intertwined with structures of power, control, and occupation. The following recommendations are therefore grounded in this evidence and offered as concrete steps to begin addressing and mitigating these structural challenges

8. Policy Recommendations

Addressing the digital access gap requires action on multiple levels, from global tech companies and the Israeli authorities to international policymakers and donors. The recommendations below respond directly to documented patterns of platform exclusion, forced informality, infrastructural deprivation, and equipment scarcity reported by Palestinian freelancers across Gaza, the West Bank, and inside Israel.

8.1 End Discriminatory Service Policies by Global Tech Firms

Global tech companies must end discriminatory service restrictions against Palestinians. PayPal should immediately extend full services to the West Bank and Gaza, as its exclusion cannot be justified on technical or compliance grounds. Other payment providers, including Stripe and Wise, should recognise Palestine as a supported jurisdiction and engage directly with Palestinian financial authorities. E-commerce firms such as Amazon and eBay must ensure equal treatment of Palestinian customers and sellers, including shipping rates, seller benefits, and address recognition. Platform operations in Israel and the occupied Palestinian territory should be independently audited to identify and eliminate practices that systematically privilege Israeli users over Palestinians. Given ongoing exclusion, platforms and donors should also recognise social media-based income generation (e.g. Instagram, TikTok, YouTube) as legitimate economic activity and avoid undermining these alternative pathways.

8.2 Leverage Policy and Advocacy to Pressure Companies

NGOs, civil society, and supportive governments should continue pressuring tech companies to change their policies. European and other lawmakers can make similar appeals, raising the issue in digital rights forums. Shareholders of companies like PayPal, Google, and Amazon should propose or endorse resolutions promoting non-discrimination in service delivery. Activist investors have already suggested that PayPal's board adopt a policy to ensure that people in conflict zones (such as Palestine) are not excluded or, at the very least, report on the impact of such exclusion. Public campaigns, such as 7amleh's #PayPal4Palestine, should continue to raise awareness and apply reputational pressure on companies. The goal is to make it clear that digital discrimination against Palestinians is unacceptable to consumers and legislators. International organisations could also integrate digital access metrics into their monitoring of occupied territories; for instance, UN agencies and the World Bank might include platform accessibility in development indicators, further emphasising the issue.

8.3 Unlock Palestinian ICT Infrastructure and Connectivity

The Israeli government must be urged and pressured to lift the arbitrary restrictions on Palestinian ICT development. Allies of Israel, such as the United States and the EU, should prioritise Palestinian connectivity in diplomatic dealings. Specifically, Israel should immediately release 4G and 5G spectrum to Palestinian telecom operators, allowing Palestinians to access modern mobile broadband. Similarly,

Israel should permit the entry of telecom equipment and facilitate infrastructure construction in the West Bank and Gaza, including Area C, so Palestinian networks can grow and improve. Removing barriers to infrastructure would enable better internet service, which is essential for any digital economy. During conflicts or crises, Israel must refrain from deliberately cutting off telecommunications in Gaza or the West Bank, as such blackouts endanger lives and breach international norms. Instead, protecting civilian infrastructure and connectivity should be a key component of any humanitarian agreement. The international community can help by providing independent connectivity (e.g., satellite internet hubs) in Gaza until local networks are restored and upgraded.

8.4 Enhance Financial Integration and Compliance Frameworks

Many concerns raised by tech firms centre on security and compliance (Anti-Money Laundering, Countering the Financing of Terrorism, and sanctions). To address these issues, Palestinian and international regulators should collaborate to ensure that companies are confident that Palestinian transactions are transparent and conducted in accordance with the law. The PMA has already implemented robust anti-money laundering laws aligned with global standards. These efforts should be effectively communicated to fintech companies. International stakeholders (such as the U.S. Treasury and EU bodies) can provide guidance confirming that offering digital services (payments) to Palestinians is permitted and encouraged, provided existing banking regulations are adhered to. Essentially, companies need reassurance that Palestinian users are not restricted under sanction regimes.

Meaningful support for Palestine's digital and economic sectors requires addressing the structural exclusion of Palestinian financial institutions from global payment and clearing infrastructures. This exclusion is not the result of deficiencies in Palestinian banking systems, but rather of prolonged restrictions on financial sovereignty and access imposed through political and regulatory regimes beyond Palestinian control. As a consequence, Palestinian businesses, freelancers, and digital entrepreneurs face systematic barriers to participating in the global digital economy. International financial institutions, payment platforms, and regulatory bodies, therefore, bear responsibility for challenging and remedying these exclusions, rather than normalising them through exceptional or humanitarianised financial arrangements. Any measures aimed at facilitating cross-border payments must prioritise the integration of Palestinian financial institutions into international systems on equal terms, and avoid approaches that bypass local banks or implicitly reproduce logics of suspicion and securitisation. Financial inclusion in Palestine should be recognised as a matter of economic justice and collective development, central to long-term stability and peacebuilding, rather than framed narrowly through security-based risk management.

8.5 Support Local Alternatives and Capacity-Building

Donor agencies and development organisations should invest in strengthening Palestine's own digital economy capacity, both as a short-term measure and as part of a long-term plan. This includes support for local fintech startups and payment platforms that can cater to Palestinian needs. For example, improving and expanding domestic e-wallets or payment processors (under proper regulation) could help resolve some internal commerce challenges. Creating reliable local e-commerce logistics, perhaps through partnerships with international couriers or innovative last-mile delivery solutions, would enable Palestinians to participate in trade despite movement restrictions. Furthermore, programmes that train and equip Palestinian youth for online work should be expanded initiatives, which have proven successful in helping graduates find online gigs. Ensuring these freelancers have the necessary tools is essential. Donors can assist by providing solar panels, battery packs, or community generator systems to reduce electricity blackouts, along with satellite internet links or broadband subsidies for high-usage co-working spaces to enhance connectivity. Promoting remote work hubs such as Gaza's Hope Hub or West Bank tech parks will foster supportive environments for online workers to collaborate and access resources. Additionally, international NGOs could establish mentorship and client-network programmes that connect Palestinian freelancers and entrepreneurs to global markets, effectively bypassing some platform barriers through direct relationships. While these local efforts cannot fully replace services like PayPal or 5G, they bolster resilience and preparedness so that when restrictions are lifted, Palestinians can swiftly seize new opportunities.

8.6 Monitor and Promote Digital Rights as Human Rights

Finally, the issue of Palestinian digital exclusion should be repositioned as a rights and development concern in international forums. Organisations such as the UN Human Rights Council, the International Telecommunication Union, and digital rights coalitions should document cases of digital discrimination and recognise access to the global internet economy as a fundamental right for Palestinians. By officially recognising internet access and digital commerce as vital for economic and human development, these bodies can reinforce the argument that Israel's restrictions and corporations' compliance with them breach obligations to Palestinians. Such advocacy will complement ground-level policy efforts by keeping the issue at the forefront. Ultimately, the aim is a future where a Palestinian in Gaza can log on to any major platform, develop content or a business, and receive payment as effortlessly as someone in Haifa or New York. Bridging this digital divide is not only about economic justice but also an investment in peace and stability, offering millions of young Palestinians hope and a stake in a connected world.

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