



Needs Assessment Study of Marginalized Female Adolescents (15-19 years old)

Submitted by:



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1. Executive Summary

Through analysis of qualitative and quantitative data, this study revealed significant needs of disadvantaged adolescent girls (15-19 years old) in the West Bank in the following four areas: social issues, education, health, and economics.

The primary barriers to girls' social inclusion are directly linked to mobility restrictions. Their opportunities to leave the home are severely restricted by social norms (namely a familial desire to preserve familial reputation) and safety concerns that arise directly from Occupation. This study also revealed that early marriage was a challenge for girls in this age group. Although the majority of girls in this age group were still single, a fifth of them (21.9%) were married or engaged. It was found that girls get married early for three main reasons: parental pressure, an attraction to the allure of marriage, and difficulties in school.

This study also revealed that girls face violence in their homes and at school. This study confirmed that discussing physical and verbal violence is a taboo topic in Palestine. When girls completed surveys with a researcher, 89.1% of them said that they were not subjected to any violence in their homes. However, girls in 4 of 5 focus group discussions spoke extensively about the physical and verbal abuse that they receive from their family members and teachers, citing being subjected to forms of verbal abuse including being called names such as cow, donkey, owl and dog, and physical abuse including being hit on their body with sticks, being hit on their eyes and other body parts, having shoes thrown at them, having their hair pulled, being pushed and thrown on the ground, and having objects like chairs thrown at them.

In terms of formal education, this study revealed that the most pressing needs facing girls who are in school is the need for academic support, and to combat the causes of dropping out, which include early marriage, weak performance in school, and financial pressure. It was found that parents deem marriage and studying as the two options for adolescent girls; if their daughters are not succeeding in school and are having academic difficulties, they encourage them to drop out to get married.

In terms of non-formal education, this study revealed a need for access to extracurricular opportunities and for activities that are offered in a way that will gain parental permission; parental permission hinges on the following: cost of the program, location of activity, transportation, safety issues arising from Israeli Occupation, the type of activity, the gender distribution of the activity, gender of the trainer, and timing of the activities.

This study revealed that many adolescent girls lack access to medical services as well as to opportunities to improve their awareness of health topics. Girls' access to medical services was found to be contingent on their location, with girls in rural areas, the seam zone, and Bedouin areas lacking access to medical facilities in their specific locations. This study revealed a need to improve adolescent girls' knowledge of health awareness topics. Girls get most of their information about health topics from the "health and environment" course in the school curriculum, their mothers, the internet, and through practical experience. Girls were most interested in women's health issues and first aid basics; notably, girls who were married were most interested in learning about women's health issues, sexual health, pregnancy information, and family planning.

A clear need for psychosocial counseling services and to overcome the stigma attached to them was also revealed. More than half (65.5%) of girls are aware of places where they could access counseling services if they or a friend needed them and 79.1% of adolescent girls reported that they would use counseling services if they were offered to them for free. However, this willingness to receive counseling services was contradicted in focus groups

where girls said that they would not access such services because of the stigma attached to receiving them. In most of the disadvantaged areas targeted in this needs assessment, the majority of people believe that if someone receives counseling, it means that they are crazy and mentally unstable. If community members found out that a girl was receiving counseling, it could tarnish her family's reputation or her own chances of getting married. Notably, there were a few communities (An Nabi Saleh and Anata) where there is no stigma attached to psychosocial counseling. This is explained by the fact that these communities have been and continue to be infiltrated with violence from the Israeli military, so communities have overcome the stigma because they recognize the pressing need for them given the political situation.

This study revealed that girls with disabilities face the greatest social, health, and educational restrictions of any adolescent girls. They currently are socially isolated in Palestinian society, and therefore lack access to educational, health, and economic opportunities. All of their needs are linked to their need for social inclusion; if they are excluded from society, then they have no way of ensuring that their needs are met.

In terms of economic needs, this study revealed a need to provide basic needs for some adolescent girls, to provide skills trainings and education necessary to meet employers' qualifications to all adolescent girls, and to support female entrepreneurship. Given that employers prefer to hire girls who have completed high school or who have a university degree, the emphasis on creating income generation opportunities for girls in this age group should be on preparing them with the education and skills necessary to be qualified for employment when they are older.

41.3% of girls surveyed and the vast majority of girls in focus groups are interested in employment opportunities. Given the negative economic situation, parents support female employment because women can help with the financial burden placed on families. The greatest obstacles to female employment are the same obstacles to employment in Palestine more generally. The lack of job opportunities and high unemployment due to the negative economic situation that results from Israeli Occupation are the primary obstacles.

In terms of female employment, it was found that girls lack the vocational, technical, and practical skills to compete for the jobs that do exist and there is a lack of quality training programs to provide them with these skills. When hiring, employers prioritize practical skills that are necessary for the position; previous experience; and soft skills such as the ability to work under pressure, teamwork, and communication skills. Overall, employers expressed that there was a need for more job skills training centers in their areas, and a need to improve the quality of the existing ones.

In addition to the clear need for job skills trainings for female candidates, there was an interest in pursuing vocational education or job skills trainings from girls themselves. 44.4% of adolescent girls surveyed said that they are interested in vocational education or job training; and 19.8% said that they would only be interested if they are not given the opportunity to study at university. Only 21% of adolescent girls surveyed had ever received such trainings, often in areas such as computer skills and manual trade.

Given that there are few employment opportunities in the West Bank, needs for entrepreneurship and for starting new businesses to employ more people were clearly revealed. Girls themselves were interested in entrepreneurship, with nearly half (44.9%) reporting that they were interested in starting their own business someday.

General Programmatic Recommendations

- **Raise awareness among all community members**, including parents, teachers, and society more generally, as opposed to only the girls, in order to ensure that change can be sustained.
- Create **local community advocates** for programs or interventions from within the community.
- After choosing target locations, it is important to **assess the needs of the specific communities** to understand their resources and the existing programs offered.
- In the West Bank, the **reputation of an organization** is very important; therefore, establish partnerships with organizations that are well-trusted and respected within the communities.

Recommendations to Promote Girls' Social Inclusion

- **Consider support to or partnership with organizations working on combating early marriage** in the West Bank by educating girls and their parents about the negative consequences of early marriage.
- **Include an awareness raising component in future programming that targets local community members to promote gender equality** by improving awareness of females' rights, their rights to participate in different life activities, to move freely, and to engage in community activities.
- **Address unique needs of married adolescent girls** by providing them with psychological counseling, marriage counseling, parenting classes, life skills classes, online coursework to continue their academic studies, and vocational training opportunities.
- Partner with organizations that **promote the rights of women who have been physically and mentally abused**, and run awareness campaigns to combat societal stigma surrounding violence against women.

Recommendations to Promote Girls' Educational Inclusion

- **Provide academic support**, such as tutoring services, to girls who are currently in school.
- **Offer career counseling in schools** in order to match students' skills and interests with job opportunities.
- **Support initiatives to prevent girls from dropping out** by helping them to overcome the barriers that force them to drop out.
- **Address unique needs of adolescent girls** who have dropped out by offering them vocational training programs, entrepreneurship opportunities, and internet and e-learning courses.
- **Provide non-formal education activities** to girls that enable them to have fun, while building their soft-skills like confidence, leadership, teamwork, and time management.
- **Offer non-formal education opportunities in ways that will gain parental permission** and abide by the cultural norms of the areas in which they are offered.
- **Decide whether to offer programs that are gender-segregated or co-ed based on the community that is targeted and the goals of the specific intervention.**
- **Offer mentorship programs** to provide girls with support outside of the family.

Recommendations to Promote Girls' Health Inclusion

- Support girls' access to **health services that are free or low cost**, especially in rural areas, the seam zone, and Bedouin areas.
- Support awareness campaigns for community members and parents about the necessity and advantages of taking girls to receive primary medical health services.

- Partner with NGOs, MOE, and health committees in schools to **promote girls' awareness of health topics**, with emphasis on puberty, women's health, and sex by working with MOE and health committees in schools.
- Partner with organizations to **provide confidential psychosocial counseling services to girls** and simultaneously **run awareness campaigns to combat the societal stigma** against receiving them.
- **Provide counseling services without awareness campaigns in communities where there is no stigma attached to these services** because of the previous and continuous violence by the Israeli military.
- **Promote the social inclusion of girls with disabilities by partnering with Disabled People Organizations (DPOs) and families** of disabled girls to advocate at the national level for the implementation of laws that guarantee the rights of disabled individuals to education, health services, and employment.
- **Promote the social inclusion of girls with disabilities by partnering with Disabled People Organizations (DPOs) to run awareness campaigns to educate the families** of disabled girls and the society at large on the rights of disabled girls to receive an education, health care, and to pursue employment.
- **Respond to the needs of disabled girls by helping them to overcome barriers to receiving an education, healthcare, or attaining employment.**

Recommendations to Promote Girls' Economic Inclusion

- Support organizations in **providing basic needs for some adolescent girls**, with emphasis on girls in refugee camps because they demonstrated the greatest worry about having enough water and clothing.
- Provide opportunities to increase **girls' household financial awareness** (knowing how to pay bills, balance a checkbook, etc.) and awareness of credit, savings, or government entitlements.
- Support the **construction of job skills training centers and vocational education centers** throughout the West Bank.
- Support the **improvement of the quality of the existing vocational training centers**.
- Provide **soft skills trainings to girls** to help them to build some of the soft skills necessary to gain employment.
- Offer **job skills training** courses in established centers, NGOs, or other community spaces, that are relevant to the needs of employers in that area.
- Offer trainings and support in the sectors that employers highlighted as **growing potential sectors** for youth entrepreneurship in general.
- **Combat stigma of vocational training** by facilitating field trips for students to vocational training centers and raising awareness among parents about the usefulness of vocational training.
- Support **cooperation and coordination between the training institutions and the private and public sectors to help youth find jobs and to gain relevant skills and experience**.
- **Support female entrepreneurship by providing girls with the financial capital and skills trainings** necessary to start their own businesses.
- Support or partner with organizations working on **collective income generation projects** in the form of cooperatives that can be hosted by local entities such as CBOs, NGOs, or municipalities.

2. Introduction

2.1 Purpose and Scope of the Assessment

This needs assessment was commissioned by Mercy Corps with the goal of contributing to better services for needy and marginalized female adolescents (15-19 years old) in the West Bank by:

- Enhancing Mercy Corps' understanding of the community and context of female adolescents' (between 15 -19 years old) lives in order to better design the structure and content of MC programs for female adolescents in the West Bank.
- Identifying new areas of intervention that respond to the real needs of female adolescents (15-19 years old), thereby enabling MC to more effectively respond to any funding opportunity that directly or indirectly targets female adolescents.

The objectives of this study were as follows:

1. Identification of the primary needs of adolescents girls to expand their opportunities and reduce their vulnerability within the following areas:
 - a. Social: includes social networks, group membership, relationships of trust, and access to wider institutions of society
 - b. Education: this is composed of non-formal education (e.g. life skills), formal education opportunities, and rights educations
 - c. Health: access to medical services, primary health-care awareness and care, etc.
 - d. Economic: includes financial literacy in areas such as credits, savings, and entitlements as well as employment, business, and entrepreneurship opportunities.
2. Identification of the key barriers and risks to girls' social, financial, and human empowerment and inclusions, especially in the most socially restricted, rural, and marginalized areas in the West Bank
3. Evaluate the availability and efficacy of any related interventions targeting girls, such as aid provisions, training, mentoring, studies, employment that are provided by businesses, NGOs, and INGOs, including Mercy Corps.
4. Map the evaluation's results defined above to the gap analyses' results defined in the first step in order to identify areas of improvement and growth as well as determine which are of the most interest and applicable to adolescent girls in the West Bank.
5. Provide recommendations on better inclusion for girls who are often isolated and excluded, such as those who are out of school, married, or with disability.
6. Define the most appropriate content and structure for newly identified interventions as well as opportunities for better impact including other approaches, best practices, and potential partners.

2.2 Background (Literature Review)

Adolescent girls (15-19 years old) in the West Bank are an underserved population; no previous needs assessments have been conducted solely on this specific target population. Moreover, studies suggest that young women's needs are often forgotten by policy makers and service providers.¹ Although adolescent girls face some of the same challenges as their male counterparts, they also face additional challenges because of their gender. Therefore,

¹ The Palestinian Coalition for Women's Health. *Needs Assessment on Adolescent Women's Health*. The Palestinian Coalition for Women's Health, 1995.

this needs assessment will contribute to filling a notable gap in available research about the specific needs of this population, and especially about its most disadvantaged members.

Existing research studies provide insight into unique challenges that children and youth, including female children and youth face regarding social issues and family dynamics; education; public and community participation; health; and their economic situation and income generation opportunities. Moreover, girls in this age group who live in the seam zone, rural areas, Bedouin areas, areas near settlements, and refugee camps are disadvantaged, facing additional challenges inherent to these marginalized locations. Some of these locations present unique social, cultural, and tribal norms as well.

In general, Palestinian youth face obstacles that stem from their large demographic size. According to 2011 census data, 48.2% of the population is under 18 years old.² Data from 2008 demonstrates that youth (15-29 years old) represent 27% of the total population.³ Of the number of total youth (15-29 years old) in the West Bank, adolescents (15-19 years) represent 39.5% of them.⁴ According to census data from 2011, there are approximately 250,000 15-19 year old girls in the Palestinian territories.⁵

Social Issues/ Family Dynamics

Adolescent girls in the West Bank live in a society that emphasizes male superiority, male dominance, physical strength, and male honor.⁶ This conservative mindset translates into strict gender and family roles and beliefs about authority, women's role in the household, women's mobility, marriage, and violence in the household. While available research provides some information into issues of mobility, early marriage, and violence, this needs assessment will provide more information about the structure of households in these marginalized areas and the role of adolescent girls in their households.

In terms of mobility and freedom of movement, adolescent girls often need to receive permission from an older male family member to leave the house. In Palestinian society, young men are free to come and go from the home as they please, whereas girls are closely watched; girls lack this freedom of association that their male peers possess.⁷ Additionally, an informal needs assessment with disadvantaged community members in Nablus revealed that the majority of married women believe that their husband has the authority to make the final decision in the house.⁸

Early marriage is an occurrence unique to Palestinian women as opposed to men, and especially for those women who are disadvantaged. Of all women in the West Bank who got married in 2010, 21.8% were under the age of 18, compared to only 0.9% of males who were under 18.⁹ According to census data from 2010, the median age of first marriage in the

² Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012*. Ramallah: Palestinian Central Bureau of Statistics, 2012. pg 22.

³ Palestinian Central Bureau of Statistics. "Press Release on Labour Force Survey Results." Ramallah, 2008. pg 1.

⁴ Ibid., pg 1.

⁵ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012*. pg 22.

⁶ Save the Children. *Gender-Based Sexual Violence against Teenage Girls in the Middle East*. Beirut: Save the Children Sweden, 2007. pg 67.

⁷ United Nation's Children Fund and Development Studies Programme at Birzeit University. "Risk Factors and Priorities: Perspectives of Palestinian Young People." Ramallah, 1999. pg 20.

⁸ Tomorrow's Youth Organization. "Community Needs Assessment - Nablus." Nablus, 2012. pg 66.

⁹ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012*. Ramallah: Palestinian Central Bureau of Statistics, 2012.

West Bank was 20.1 years old for females and 25.4 years old for males.¹⁰ The level of education that a girl receives correlates with early marriage; women who get married early are often women with low levels of education; the mean age of marriage for girls who have a preparatory certificate was 16.9 years old; it was 23.7 years old for girls with a BA.¹¹ The relationship may also be causal as opposed to correlative; a 2003 study found that the main reason that girls dropped out of school was because of early marriage.¹²

Studies and statistics demonstrate that Palestinian adolescents and youth are subject to different forms of mental and physical violence. Based on 2011 data, nearly half (45.8%) of all 12-17 year olds reported being exposed to violence in the home, which was categorized as physical or psychological abuse.¹³ Traditional and male-dominated Palestinian cultural norms also make women more likely to be victims of sexual violence in particular. Palestinian culture promotes sexual obedience of the woman in a marriage as a religious and marital duty, a principal that is applied to women, regardless of their age.¹⁴

Another unique form of violence that Palestinian girls may be subject to is honor killings. Though they are becoming less common, police reports from 2000 to 2005 documented the killing of 46 females for this reason; however, this number is undoubtedly underreported. Human rights organizations reported that 27 women were killed in 2005 alone; of those women, 17 were from the West Bank.¹⁵ Though these numbers are relatively low, they are significant because they demonstrate deep control over women's and young women's lives.

Education

Adolescent girls between 15 and 19 years old have a few different formal education opportunities accessible to them, including secondary school, vocational centers, community colleges, or universities. According to 2011 census data, 54.8% of all students enrolled in secondary school are females.¹⁶ The average class size for a secondary school in the West Bank is 24.3 students.¹⁷ Based on 2011 statistics, 44.8% of youth (15-29 years old) are enrolled in education; notably, this rate of enrollment in education is higher for 15-17 year old youth, with 84.9% of 15-17 years old currently enrolled in education.¹⁸

In terms of university enrollment, Palestinian girls are pursuing and completing these degrees at higher rates than their male counterparts; 11.1% of females and 8.6% of males aged 15-29 years old hold a university degree.¹⁹ However, when it comes to their specializations, there is still a clear gender divide between the specializations that male and female youth pursue.

One challenge presented by the formal school environment is the lack of safety and threat of violence on the school premise itself. 21.6% of 12 to 17-year-olds who were enrolled in

pg 24.

¹⁰ Ibid., pg 24.

¹¹ Ibid., pg 24.

¹² Save the Children.pg. 76

¹³ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012.* pg 59.

¹⁴ Save the Children. pg. 73

¹⁵ Save the Children.pg 73.

¹⁶ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012.* pg 41.

¹⁷ Ibid., pg 45.

¹⁸ Palestinian Central Bureau of Statistics. *Palestinian Central Bureau of Statistics (PCBS) On the Eve of International Youth Day 12/8/2012.* Ramallah: Palestinian Central Bureau of Statistics, 2012., pg 2.

¹⁹ Palestinian Central Bureau of Statistics. *Palestinian Central Bureau of Statistics (PCBS) On the Eve of International Youth Day 12/8/2012.* Ramallah: Palestinian Central Bureau of Statistics, 2012, pg 2.

school in the West Bank reported being exposed to psychological violence over the course of the year.²⁰ In a study assessing the needs of youth, male and female youth highlighted the need to improve teacher/student relationships and the curriculum.²¹ Moreover, youth voiced a desire for guidance counseling and for more vocational training programs.²²

Although the school dropout problem among secondary school students has been steadily decreasing over the last years, it is still a problem associated with the formal education system. When comparing dropout rates of secondary school students, 2.5% of female secondary students drop out of school in the West Bank; this number is slightly higher than the 2.3% of male secondary students who drop out in the West Bank.²³ It should be noted that previous studies show that the reasons for dropping out for males and females differ and they are gender specific to their expected roles; males usually drop out to work and females drop out due to early marriage. Another reason both males and females drop out is because of low achievement in school; this might be related to the lack of programs that offer academic support within the overall school system and curriculum to counter the school dropout problem.

In terms of accessing non-formal education opportunities, Palestinian youth often lack opportunities to participate in activities like trainings, art classes, and athletic opportunities. Although there are hundreds of youth centers in the West Bank, there are barriers facing youth, and especially female youth, that make it difficult for youth to use the facilities. First of all, many of these organizations are concentrated in highly populated areas, meaning that they are not accessible to people in more isolated or rural areas.²⁴ High transportation costs make accessing these facilities virtually impossible for the disadvantaged. Moreover, despite the high number of centers, there is still a lack of opportunities for recreation, sports, and civic life. In a study by Birzeit University, Palestinian youth identified a need for more youth centers; they voiced needs for entertainment outlets, exercise opportunities, and a place to spend leisure time. Although some youth centers did exist at the time of the study, the youth explained that these centers often only provided facilities and didn't provide programming.²⁵

In terms of accessing libraries and reading materials, the majority of female adolescents in this age group who are enrolled in school can do so at their schools. According to 2011 census data, 68.7% of schools have libraries.²⁶ According to the same data, 68.9% of schools have computer labs.²⁷ However, it remains unclear whether girls who are not enrolled in formal education can access such materials.

Palestinian youth seem to watch television as a primary extracurricular activity. 87.2% of youth (15-29 years old) in the Palestinian Territory watch television on a daily basis; notably, only 24.3% of youth in this age group reported using the Internet.²⁸ This is further supported

²⁰ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012*. Ramallah: Palestinian Central Bureau of Statistics, 2012. pg 59.

²¹ United Nation's Children Fund and Development Studies Programme at Birzeit University. "Risk Factors and Priorities: Perspectives of Palestinian Young People." Ramallah, 1999.

²² *Ibid.*, pg 23.

²³ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012*. Ramallah: Palestinian Central Bureau of Statistics, 2012. pg 43.

²⁴ Sharek Youth Forum. "Promise or Peril: The Status of Youth in Palestine." Ramallah, 2009.

²⁵ United Nation's Children Fund and Development Studies Programme at Birzeit University. "Risk Factors and Priorities: Perspectives of Palestinian Young People." Ramallah, 1999. pg 19.

²⁶ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012*. Ramallah: Palestinian Central Bureau of Statistics, 2012. pg 44.

²⁷ *Ibid.*, pg 44.

²⁸ Palestinian Central Bureau of Statistics. *Palestinian Central Bureau of Statistics (PCBS) On the Eve of International Youth Day 12/8/2012*. Ramallah: Palestinian Central Bureau of Statistics, 2012. pg 2.

by the fact that virtually all households (97.8%) with children under 18 own a TV.²⁹

According to 2011 statistics, 81.9% of 10-17 year old girls and boys in the West Bank reported using computers in general; their usage is higher than their counterparts in Gaza, 64.4% of whom reported using a computer.³⁰ Notably, there was not any significant difference between computer usage rates of girls and boys.³¹ According to 2011 statistics, 43.6% of 10-17 year olds have internet access and know how to use it; 39% do not have a minimum knowledge of it.³² These children and adolescents use it predominantly for leisure and entertainment; study and research; and for emailing.³³ 55.6% of households with children under 18 have a computer.³⁴

This needs assessment will reveal barriers to disadvantaged adolescent girls' participation in non-formal activities; however, an informal needs assessment of the needs of disadvantaged community members in Nablus provides some basic reasons. In that study, 13-16 year old children from disadvantaged areas of Nablus mentioned financial resources and needing time for homework as the main reasons preventing them from participating in the activities that they desired.³⁵ Females in this age group mentioned that they faced some additional gender-specific barriers, such as receiving permission to leave the home or to participate in mixed-gender activities.³⁶ Nearly half of the girls surveyed said that they could not play outside because it was forbidden by their parents; only 23% of boys in the same age group listed this as a barrier.³⁷

Public / Community Participation

As mentioned in the previous section, there are hundreds of youth centers and community centers that target youth across the West Bank; however, barriers arising from their location, conservative norms, and financial restraints often prevent youth, and especially those youth who are disadvantaged, from accessing them. This needs assessment will fill a gap in the understanding of marginalized girls' needs by assessing their access to social networks outside of the family, the presence of societal role models, their access to volunteering opportunities, and their access to political engagement opportunities.

Studies demonstrate that public participation among Palestinian youth is low. Approximately 70% of Palestinian youth identify as politically inactive; only 26% of youth in the West Bank consider themselves politically active. A survey by the Sharek Youth Forum found that youth are becoming increasingly uninvolved with politics because of a lack of faith with the political players; only 33% of youth expressed average or high levels of trust with political parties.³⁸ Some youth perceive that there are risks to political participation and are afraid to participate and others are prohibited by their parents for fear of ramifications.³⁹

Health

²⁹ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012*.

Ramallah: Palestinian Central Bureau of Statistics, 2012. pg 50.

³⁰ Ibid., pg 49.

³¹ Ibid., pg 49.

³² Ibid.,pg 49.

³³ Ibid.,pg 49.

³⁴ Ibid., pg 50.

³⁵ Tomorrow's Youth Organization, 2012. pg 49.

³⁶ Ibid., pg 49.

³⁷ Ibid., pg 49.

³⁸ Sharek Youth Forum, 2009.

³⁹ Zamareh, Bader, and Ibrahim Abu Kamesh. *Palestinian Youth and Political Parties: From a Pioneering Engagement with Political Parties to a Fear and Disappointment*. Ramallah: Sharek Youth Forum, 2010.

Palestinian youth are in need of quality physical and psychosocial healthcare, including health education courses about nutrition, first aid, sexuality, women's health, family planning, and AIDS.⁴⁰ Given that topics such as information about female and male bodies; sex education; and lessons on puberty and other related topics are not sufficiently covered in the school curriculum, it is difficult for youth in general to receive accurate and descriptive information about their bodies and health.⁴¹ Studies demonstrate that health promotion in schools needs to be improved and that often the health subjects that are targeted in schools are donor-driven, as opposed to the basic health topics like nutrition and puberty that are most important for youth.⁴² In a 1999 survey, youth in the West Bank highlighted a need for better healthcare as their primary need, followed by a desire for community and public facilities.⁴³

There were significant gaps in the research about the knowledge of health awareness among female adolescents and youth. This needs assessment will fill critical gaps in understanding of disadvantaged girls in this age group can access medical services; have an awareness of different health issues; and opportunities for exercise.

Palestinian children and adolescents face many unique obstacles and stressors as a direct result of Israeli military occupation. Settler violence against children and their families, unpredictable military incursions, demolitions of homes, and restrictions of movement from the Wall and the checkpoints all have severely impacted the psychosocial health of children, as well as their families.⁴⁴ In terms of mental health, youth themselves have emphasized their desire for more psychological support for mental health issues.⁴⁵

Lastly, the availability and quality of support available for adolescent with disabilities is unclear. Disadvantaged adolescents comprise a minority of all adolescents; however, it is unclear if their needs are being met. According to 2011 census data, 1.5% of children (0-17) in the Palestinian territories have disabilities; 1.6% of children in the West Bank and 1.4% in Gaza have them.⁴⁶ Children aged 10-17 years old who are enrolled in school with visual, hearing and mobility disabilities reported needing certain adaptations to enable them to receive an education. Of children with seeing disabilities, 24.5% require adaptations to transportation; 25% require adaptations to school buildings; 38.5% require adaptation in classrooms; 11.5% require adaptations to toilet facilities.⁴⁷ Of children with hearing disabilities, 15.2% require adaptations to transportation; 12.5% require adaptations to school buildings; 24.2% require adaptation in classrooms; 3.1% require adaptations to toilet facilities.⁴⁸ Of children with physical disabilities, 50% require adaptations to transportation; 46.3% require adaptations to school buildings; 50% require adaptation in classrooms; 52.8% require adaptations to toilet facilities.⁴⁹

Economic Situation/ Income Generation Opportunities

⁴⁰ United Nation's Children Fund and Development Studies Programme at Birzeit University. "Risk Factors and Priorities: Perspectives of Palestinian Young People." Ramallah, 1999. pg 22.

⁴¹ Ibid., pg 22.

⁴² Sharek Youth Forum, 2009.

⁴³ United Nation's Children Fund and Development Studies Programme at Birzeit University. "Risk Factors and Priorities: Perspectives of Palestinian Young People." Ramallah, 1999.

⁴⁴ UNICEF. "Interagency Psychosocial Evaluation Project Final Report." East Jerusalem, 2011.

⁴⁵ United Nation's Children Fund and Development Studies Programme at Birzeit University. "Risk Factors and Priorities: Perspectives of Palestinian Young People." Ramallah, 1999.

⁴⁶ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012*. Ramallah: Palestinian Central Bureau of Statistics, 2012.

pg 36.

⁴⁷ Ibid., pg 36.

⁴⁸ Ibid., pg 36.

⁴⁹ Ibid., pg 36.

This needs assessment will provide a deep insight into the income generation opportunities for disadvantaged female adolescents in terms of their availability of assets; awareness of economic opportunities; level of household financial awareness; and current financial needs and demands. Research is available on economic opportunities for Palestinian women more generally, but little information is available about such opportunities for disadvantaged women in this age group.

Overall, Palestinian women have very low formal labor force participation, participating at a rate of 16.6% (compared to 72% for men).⁵⁰ However, because of women's involvement in the informal sector and domestic spheres, Palestinian women are more economically active than these figures indicate.⁵¹ Studies have found that the low participation rate results from limitations of the structure of the economy, as opposed to ideology or culture.⁵² Because the Palestinian labor market is highly gender segregated, women can only access positions in certain sectors; unfortunately, these sectors are non-growth areas of the economy, meaning that they are unable to accept the increasing number of female graduates.⁵³

Women work predominantly in the services and agriculture sectors, which account for 38.2% and 30.7%, respectively, of women working in the labor market.⁵⁴ This means that most jobs open to women either require high levels of formal education to provide services (i.e. health care and education), or require no education, such as agricultural jobs. Moreover, female labor force participation is highest in the rural areas compared to other types of communities; 20.3% of women are employed in the rural areas and 12.7% of women are employed in the camps.⁵⁵

In terms of assets, the only asset that it seems that girls in this age group may possess is a mobile phone. 75.2% of 15-29 year olds own phones; this ratio varied significantly by gender with 86.3% among males and 63.7% among females owning a mobile phone according to data of 2011.⁵⁶

A recent World Bank feasibility study demonstrated the potential of microwork, meaning business tasks that can be completed online such as market research, translation, editing, data input, and data verification, to create jobs for disadvantaged youth and women. This concept could present employment opportunities for unskilled labor because people only need basic computer skills and an internet connection to complete the tasks. The World Bank is currently working to pilot microwork in the West Bank, and particularly in areas outside of Ramallah.⁵⁷

Disadvantaged Areas

Adolescent girls in this age group throughout the West Bank face challenges; however, those living in the seam zone, rural areas, Bedouin areas, areas near settlements, and refugee camps can be categorized as particularly disadvantaged, facing additional challenges inherent to these marginalized locations. Challenges inherent to each one of these locations are presented below.

⁵⁰ Palestinian Central Bureau of Statistics. "Labor Statistics." 2011. <http://www.pcbs.gov.ps/site/881/default.aspx#Labour>.

⁵¹ World Bank. "Report on Labour and Economy in the Palestinian Territory." Ramallah, 2009.

⁵² Ibid.

⁵³ Ibid.

⁵⁴ Palestinian Central Bureau of Statistics, 2008. Labour Force Survey: (April- June, 2008) Round, (Q2/2008). Press Conference on the Labour Force Survey Results. Ramallah - Palestine.

⁵⁵ Ibid.

⁵⁶ Palestinian Central Bureau of Statistics. *On the Eve of International Youth Day 12/8/2012*.pg 3.

⁵⁷ The World Bank. *Feasibility Study - Microwork for the Palestinian Territories*. Ramallah: World Bank, 2013

Seam Zone

The seam zone is the area between the 1949 Armistice line, referred to as the Green Line, and the Separation Wall. Two kinds of Palestinians populate this area – those with West Bank IDs and Jerusalemites. The West Bank ID holders face the most obstacles because they are cut off from the rest of the West Bank by the Wall and checkpoints and are prohibited from entering Jerusalem; therefore, they have restricted access to vital health, employment, and education services, in addition to their communities and families.⁵⁸

Studies have revealed that women living in this area suffer economically, socially, and psychosocially. First of all, women suffer from inadequate living conditions because they are unable to obtain permits to expand or renovate their existing homes or to construct new ones. Women also face shortages of food and natural resources because many food supplies and necessities like energy sources must pass through the checkpoints; this means that the provision of these products is contingent on the soldiers at the checkpoints. Moreover, there is no public transportation in these areas; therefore, women have difficulty getting through the checkpoints to buy these products on the other side of the wall. Women also lack access to health services; to access them, they often have to travel through the checkpoints, travelling by foot because of the lack of adequate public transportation. Additionally, many of the communities in the seam zone were traditionally agriculture based, meaning that women worked extensively in this sector; however, because of the restricted availability of machinery and lack of access to markets, women are unable to rely on agriculture for income; instead, they are increasingly dependent on husbands to find alternate forms of work. Moreover, women lack access to their families and social events. Children also must pass through checkpoints to attend schools, which means that they must encounter Israeli soldiers.⁵⁹

Moreover, the Separation Wall divides many Palestinians from their agricultural farmland, now located on the Western side of the Wall, in the Seam Zone. For these Palestinians to access the land, they must obtain permits with access restricted to a certain gate. These restrictions have negatively impacted the rural livelihoods of Palestinians living in the West Bank.⁶⁰

Rural Areas and Bedouin Areas

The West Bank is divided into Areas A, B, and C; Area A is under the Palestinian Authority (PA)'s full control; Area B is under Palestinian civil control and Israeli military control; and Area C, is under full Israeli control. According to OCHA, there are approximately 150,000 Palestinians living in Area C; two-thirds of them live in areas that are partially located in Areas A and B and the remaining third live in areas completely in Area C. Given that the PA is unable to administer any services in Area C, it is more difficult for Palestinians living in this area to receive education, health, social services, or protection from forces like the police. In 70% of Area C, building is completely prohibited because of Israeli military and settlement establishments; in the remaining 30% of the area severe building restrictions apply, making it virtually impossible to obtain a building permit from the Israeli Civil Administration. In reality, legal building is possible on 1% of Area C, a portion that is already heavily built up.⁶¹

⁵⁸ Women's Centre for Legal Aid and Counselling. "Behind the Wall: Voices of Women from the Seam Zone." Ramallah, 2010.

⁵⁹ Ibid.

⁶⁰ United Nations Office for the Coordination of Humanitarian Affairs - occupied Palestinian territories.

"Fragmented Lives: Humanitarian Overview 2011." East Jerusalem, 2012.

⁶¹ Ibid.

Because of these building restrictions, any time that a Palestinian living in Area C constructs or renovates a home, water system, or animal or livelihood shelter without a permit, he risks demolition of the structure. OCHA has reported that in 2011, 560 structures were demolished in Area C; and 1006 people were displaced, including 565 children.⁶²

Bedouin communities are at particular risk because they are predominantly found in communities in Area C. They often live in very basic tents or tin structures and their communities often lack basic service infrastructure. These communities rely on traditional forms of income-generation, predominantly animal herding, agriculture, and other livestock-based industries. In 2011, over 90% of displacement occurred in these communities. Additionally in July 2011, the Israeli Civil Administration announced its intention to relocate Bedouin communities from strategic areas in Area C, especially those near Jerusalem. In addition to these threats of displacement, the conservative attitudes and tribal norms present in these communities also negatively impact women.⁶³

Near Settlements

Palestinians living near settlements face unique obstacles. First of all, Israeli settlers have engaged in acts of organized violence against Palestinians living in communities around them, including beatings, shootings, harassment, methods of intimidation, destruction of property, and theft. OCHA defines settler-related violence as physical assault, harassment, taking or damaging Palestinian private property; obstructing access to grazing or agricultural lands, and attacks on livestock and agricultural lands. In 2011, OCHA reported that Israeli settlers were responsible for 3 fatalities, 183 injuries, and 290 incidences of damage of Palestinian private property.⁶⁴ This is an increase from 2010, in which Israeli settlers killed 1 person, injured 109, and destroyed private property 243 times.⁶⁵

Families living near settlements are considered to be vulnerable because they are at risk of displacement from this settler violence, in addition to facing the movement restrictions and threat of home demolitions inherent to living in Area C. Because roads have been built for the exclusive access of settlers, Palestinians must take more circuitous routes, which make it more difficult and costly to access other areas of the West Bank. Additionally, Palestinian women are not only recipients of violence and harassment from the settlers, but also from the Israeli military forces themselves.⁶⁶

Refugee Camps

According to 2011 statistics, registered refugees comprise 30% of the population in West Bank and refugee children comprise 29% of all children in the West Bank.⁶⁷ There are 727,471 registered refugees in the West Bank, but only a quarter of them live in one of the 19 refugee camps spread across the West Bank. The challenges facing refugees living in the camps vary from camp to camp; however, some of the most common challenges are overcrowding, high levels of unemployment, and poverty. The average class size in an UNRWA school is 50 students per a class. Because there is no room to expand in the camps, people are forced to build upwards, often lacking the planning to do so safely or

⁶² Ibid.

⁶³ Kivinna till Kvinna. "Inequalities facing Women living in Area C of the occupied Palestinian territories, West Bank." 2012.

⁶⁴ United Nations Office for the Coordination of Humanitarian Affairs - occupied Palestinian territories. "Fragmented Lives: Humanitarian Overview 2011." East Jerusalem, 2012. pg. 6

⁶⁵ Ibid.

⁶⁶ Women's Centre for Legal Aid and Counselling. "Women's Voices: In the Shadow of the Settlements." Ramallah, 2010.

⁶⁷ Palestinian Central Bureau of Statistics. *Palestinian Children - Issues and Statistics, Annual Report 2012*. pg 25.

effectively. Lastly, most families living in the refugee camps spend half of their income on food.⁶⁸

3. Methodology

The research team employed a multi-dimensional, participatory approach, utilizing qualitative and quantitative data collection methods including a document review, 16 interviews with key informants, 20 focus group discussions with stakeholders, 40 interviews with employers, 531 surveys with adolescent girls, 140 surveys with parents, and 109 surveys with community stakeholders.

3.1 Preparation

3.1.1 Document Review

After conducting introductory meetings with Mercy Corps and local partners to establish a common understanding of the goals, objectives, and research plan, the research team completed a comprehensive desk review of relevant studies from non-governmental and governmental organizations on the primary needs and vulnerabilities of adolescent girls in the West Bank. Studies by the World Bank, UNICEF, DFID, European Commission, Women Affairs Center, Ministries of Education and Youth, UNDP, Save the Children, and others were analyzed. Statistics from the PCBS and relevant Palestinian laws were also reviewed.

3.1.2 Creation and Pilot of Research Tools

Research tools were drafted after conducting a preliminary document review. The tools were then reviewed and finalized. Questionnaires were then piloted to ensure their validity and to test their reliability. After piloting the girls' quantitative questionnaire and the stakeholders' questionnaire, the questionnaires were modified. After all research tools were finalized and approved by Mercy Corps, the research team proceeded with the field work.

The consultants then organized trainings for the 25-30 female field researchers who were responsible for administering the surveys. The researchers were trained by the statistician. Together, the researchers and statistician discussed the objectives of the surveys, the data gathering process, challenges that may be encountered in the field, and how to deal with non-responses and to replace the interviewees. After they were trained, the team commenced with the field work.

3.2 Fieldwork

3.2.1 Key Informant Interviews

16 key informant interviews were conducted with a wide range of stakeholders including the following: policy makers and government officials from relevant ministries; key women organizations and community service centers that have programs for adolescent girls; local and international non-governmental organizations working in different sectors that target adolescent girls; financial service providers and operators with potential of micro-franchising

⁶⁸ UNRWA. *West Bank*. 2012. <http://www.unrwa.org/etemplate.php?id=67>.

opportunities; business sector support services/training centers who target young female entrepreneurs; and officials of vocational training and employment programs.

A distribution of key informants is displayed in the following table:

Table 1: Distribution of Key Informant Interviews Conducted

Name of the Key Informant	Title	Organization and Location	Date of Interview
Reem Abboushi	Executive Director	ASALA for Microfinance - Ramallah	1/20/2013
Maya Sahliyeh	Program Manager - Youth Program	YWCA - Jerusalem	2/4/2013
Maysoon Obediyeh	Program Manager	UNICEF - Jerusalem	2/13/2013
Reema Kilani	Director General of Counseling and Special Education	MOE - Ramallah	2/14/2013
Dr. Mohammad Rimawi	Director General of School Health	MOE - Ramallah	2/19/2013
Etidal Abd Al Ghani	Manager of Youth Affairs	Ministry of Youth and Sports - Ramallah	2/17/2013
Fatima Wathae'fi	General Manager of Planning and Policies	Ministry of Women Affairs - Ramallah	2/17/2013
May Jarrar	Program Manager - Women's Training Program	YMCA - Ramallah	2/13/2013
Samah Naber	Deputy Manager	YMCA - Jericho	2/6/2013
Afaf Mazar'a	School Health Program Manager	PMRC - Ramallah	2/21/2013
Fadi Musa	BDC Manager	Business Development Center (BDC) of the Business Women's Forum - Ramallah	2/18/2013
Renad Qubbaj	General Manager	Tamer Institute for Community Education - Ramallah	2/5/2013
Ahmad Yaseen	Deputy Coordinator	Sharek Forum - Ramallah	2/7/2013
Fadi Baidoun	Education Program Manager	Save the Children - Ramallah	2/18/2013
Ms. Nancy Tamimi	Executive Director	Stars of Hopes Society (SOHC) - Ramallah	2/14/2013
Omar Dahman	Director	Ruwwad Youth Development and Resource Center (YDRC) - Hebron	2/12/2013

3.2.2 Focus Groups

A total of 20 focus groups were conducted with adolescent girls, fathers and older brothers, mothers, and educators across the North, Central, and South West Bank in areas categorized as refugee camps, seam zones, rural areas, Bedouin areas, and areas near settlements. In order to ensure that the research focused on those who have been marginalized due to geographic location as well as to social, cultural, and tribal norms, focus groups were distributed across the West Bank as demonstrated in the table below:

Table 2: Distribution of Focus Group Participants by Area of West Bank

Focus Group Participants	Type of Region	Specific Location	Governorate	Date Conducted
North West Bank				
Adolescent Girls	refugee camp	Balata	Nablus	1/26/2013
	seam zone	Zboba	Jenin	1/20/2013
Fathers and Older Brothers	refugee camp	Balata	Nablus	1/26/2013
	seam zone	Zboba	Jenin	1/20/2013
Mothers	seam zone	Azzoun	Qalqilia	1/16/2013
	rural	Beit amin	Qalqilia	2/12/2013
Educators	near settlements	Kafr Al-Ibad	Tulkarm	3/3/2013
	rural	Yasuf	Salfit	3/11/2013
Central West Bank				
Adolescent Girls	seam zone	Anata	Jerusalem	3/18/2013
	rural	Aizariyeh	Jerusalem	2/25/2013
Fathers and Older Brothers	seam zone	Anata	Jerusalem	3/4/2013
	near settlements	Jalazun	Ramallah	3/3/2013
Mothers	refugee camp	Jalazun	Ramallah	2/21/2013
	rural	An Nabi Saleh	Jerusalem	2/13/2013
Educators	seam zone	Al Ram	Jerusalem	3/12/2013
	refugee camp	Aqbat Jaber	Jericho	3/10/2013
South West Bank				
Adolescent Girls	Bedouin	Ramadin	Hebron	1/16/2013
Fathers and Older Brothers	rural	Al-Obeidiyeh	Bethlehem	1/17/2013
Mothers	near settlements	Husan	Bethlehem	2/27/2013
Educators	near settlements	Hebron	Hebron	3/5/2013

3.2.3 One-on-one Interviews with Employers

Conducting focus groups with employers was originally proposed in the methodology; however, challenges that the research team faced in conducting focus groups with them led to a change in methodology. Often, because the employers work full time, the research team found that they were too busy to leave work to attend a focus group session. The representatives of Chambers of Commerce in those areas suggested that the research team conduct interviews with the employers instead in order to accommodate their busy schedules.

Therefore, in order to obtain qualitative data from this target group, the research team coordinated with the statistician and conducted 40 face-to-face and phone interviews with employers instead of the 5 focus groups. The focus group questionnaire was modified to make it applicable for an open-ended interview. 8 employers were targeted in each of the five areas where the research team had intended to conduct the focus groups; in cases where the team was unable to reach 8 people in each area, employers in areas close to that target location were interviewed. The distribution of employers targeted, their services, and their geographic distribution governorates are all detailed in Annex 2.

3.2.4 Quantitative Questionnaires

Quantitative data was collected from a total of 780 respondents across the 11 governorates of the West Bank, which included 531 adolescent girls, 140 parents, and 109 stakeholders. The sample maintained a confidence interval of 95% and a margin of error of +/- 5%.

Female field researchers administered questionnaires to girls and parents at the household level because it offered a more comfortable setting for the girls and granted the researchers access to the girls' parents as well. In selecting households, a random point to start in each locality was first selected; from that point, a random sample of households who have the target population (girls of age 15-19 years) was selected. For the questionnaires that were administered to the 109 community stakeholders, a random sample of enterprises was selected from a list of local communities, institutions, and businesses provided by each governorate.

Demographic Information about the Sample

Questionnaires were distributed across the 11 governorates of the West Bank, as displayed in the following table:

Table 3: Distribution of Questionnaire Respondents by Governorate

Governorate	Percentage (%) of Questionnaire Respondents by Governorate		
	Girls	Parents	Stakeholders
Bethlehem	7.5	6.4	7.3
Hebron	17.7	12.9	19.3
Jenin	10.5	8.6	11.0
Jericho	2.8	2.9	3.7
Jerusalem	13.2	10.0	14.7
Nablus	14.3	11.4	14.7
Qalqilia	2.8	2.9	3.7
Ramallah	18.3	32.9	11.9
Salfit	2.6	2.9	2.8
Tubas	2.8	2.9	3.7
Tulkarem	7.3	6.4	7.3

Questionnaires were distributed across five locality types, as displayed in the following table:

Table 4: Distribution of Questionnaire Respondents by Locality Type

Locality Type	Percentage (%) of Questionnaire Respondents by Locality Type		
	Girls	Parents	Stakeholders
Seam Zone (Area by the Wall, Checkpoints, and Area C)	34.8	38.6	36.7
Rural Area	12.4	10.0	15.6
Near Settlement	25.2	20.0	23.9
Refugee Camp	11.5	18.6	8.3
Normal Area	16.0	12.9	15.6

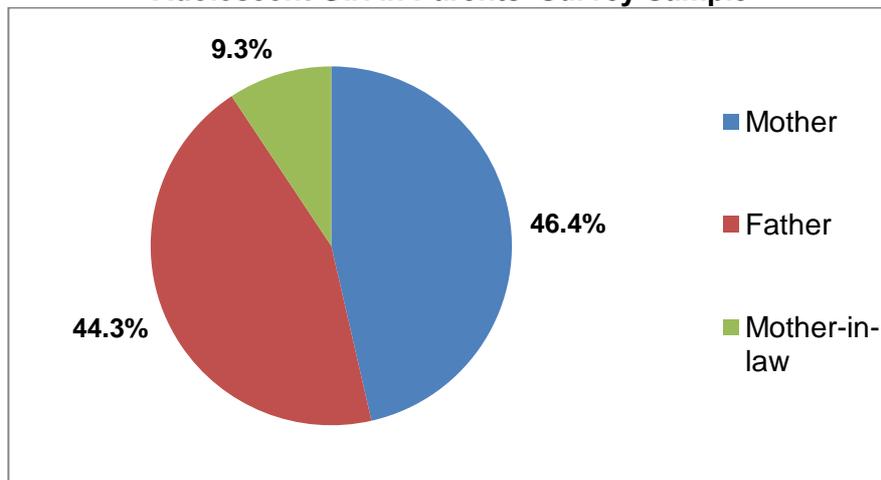
Of the 531 girls surveyed, 40.5% were from the northern region; 34.3% were from the central region; and 25.2% were from the southern region of the West Bank. Their ages ranged from 15 to 19 years old. The percentage of the sample that was comprised of girls at each age is displayed in the following table:

Table 5: Distribution of Ages in Adolescent Girls' Questionnaire Sample

Age (years old)	Percentage of Sample (%)
15	16.4
16	19.0
17	20.9
18	17.7
19	26.0

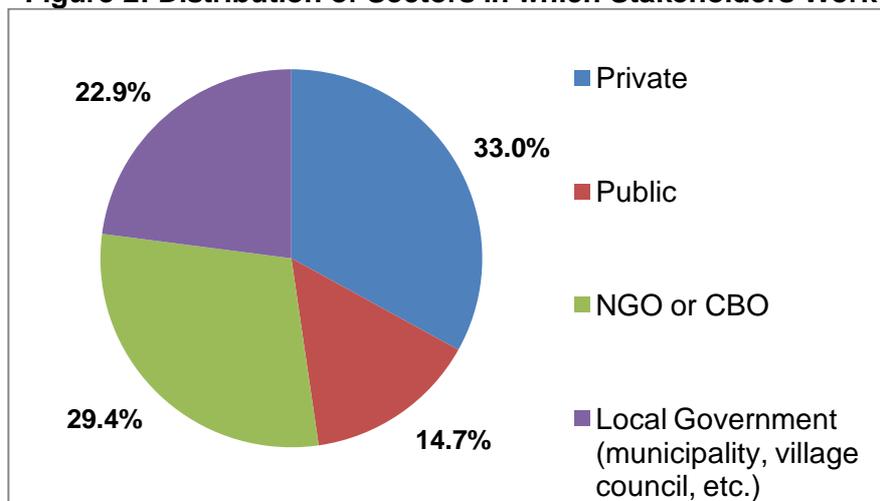
The age of respondents for the parents' questionnaire ranged from 32 to 64 years old. Mothers, fathers, and mothers-in-law comprised the sample for this questionnaire, as illustrated in the following figure:

Figure 1: Distribution of Mothers, Fathers, or the Mothers-in-law of a 15 to 19-year-old Adolescent Girl in Parents' Survey Sample



Of the stakeholders who were surveyed, 38.5% were male and 61.5% were female. 45.9% of the stakeholders were the mother or father of an adolescent girl between the ages of 15 and 19 years old. The distribution of the sectors in which the stakeholders work is illustrated in the following figure:

Figure 2: Distribution of Sectors in which Stakeholders Work



3.3 Limitations / Challenges

The major challenge in implementing field work was faced when trying to conduct focus groups with employers. Because they work full time, the research team found that employers were too busy to leave work to attend a focus group. The representatives of Chambers of Commerce in those areas suggested that the research team conduct interviews with the employers instead in order to accommodate their busy schedules. Therefore, the methodology was amended and 40 face-to-face or phone interviews with employers were conducted instead of the 5 focus groups that were originally proposed.

Difficulties were also faced when trying to conduct focus groups with fathers and brothers because these target groups did not prioritize their participation in these focus groups. Multiple times, focus groups were cancelled last minute. The focus group with brothers/fathers was eventually conducted after 3 cancellations, and the one with brothers/fathers in Anata was conducted after 3 cancellations. When they were finally conducted, participation was low, but was still sufficient for a focus group.

The researchers also came across a few discrepancies between the quantitative and qualitative results as well as variations between the current research findings and some national indicators. The different sections of the report have tackled these variations with further analysis and possible explanations. Moreover, a chart that outlines all of the similarities and contradictions between quantitative and qualitative data collected can be found in Annex 3.

4. Findings

This section details the findings of the assessment in the following four areas: social issues, education, health, and economics. Each sub-section presents the key findings and analysis based on all of the quantitative and qualitative fieldwork conducted.

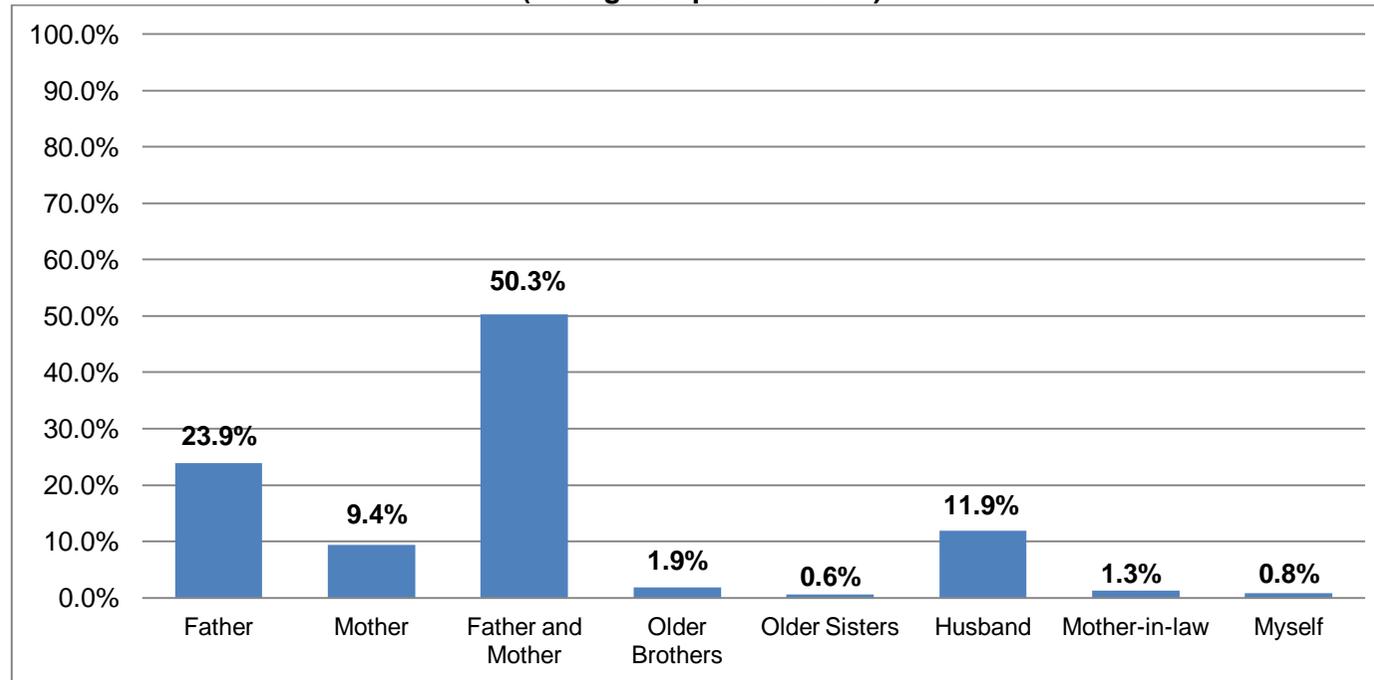
4.1 Social Issues / Family Dynamics

4.1.1 Structure of Household (Authority)

Most adolescent girls live at home with their families, including their mother and father and siblings. The majority of girls live with 4 to 7 other people, with girls surveyed living with a range of 1 to 13 other people. Given that many of the girls in this age group are legally minors and that they are still living with their parents, this study revealed that girls are under the direct authority of their parents. Overall, girls reported having positive relationships with their parents and siblings. 94.2% of adolescent girls surveyed described their relationship with their parents as excellent or good, and 90% of them described their relationship with their siblings as excellent or good. Moreover, the vast majority (93%) of adolescent girls reported that there are people who they can trust within their family.

Overall, Palestinian society is a patriarchal one. As demonstrated in the figure below, in most households, men have the authority to make decisions; only 12.1% of adolescent girls reported that females alone make the decisions in their households:

Figure 3: Girls' responses to "Who has the authority to make decisions in your household?" (from girls' questionnaire)



Qualitative data supported the findings above and shed light on what kind of role mothers play in decision making in these households. In all focus groups conducted with adolescent girls, mothers, and fathers/brothers, participants said that fathers have the authority to make most decisions in households, and especially the decisions that pertain to social and family issues and relate to their daughters specifically; for example, they decide who she will marry, what specializations are acceptable for her education, and grant her permission to leave the house. In some areas, fathers may decide what kind of friends she can have as well. Sometimes the mother can give the daughter permission to leave the home; however, this often happens in cases where the father is not at home because he is working, or he is not present at all because he was killed in the conflict, is in prison, or is divorced. In a few households mothers do have some decision-making authority and make decisions about budgeting and household needs.

Fathers in the focus group in Zboba reported that their daughters don't make decisions on their own because they are immature and they believe that they have a better understanding of what is best for them. Fathers and brothers from Balata refugee camp said that adolescent girls can make some decisions about how to wear their hair or what clothes to wear, as long as they are within the societal limits. Similarly, girls can sometimes choose what they want to study, as long as it aligns with the societal norms and the guidelines that the father has provided.

Although fathers make most of the decisions, focus groups with adolescent girls and brothers revealed that brothers do also have substantial authority in the household. Sometimes the brother can make a decision if the father is not at home or can influence his parents' decisions. Some girls said that sometimes their brothers place more restrictions on them than their fathers do in terms of their clothing choices or leaving the home.

Notably, 86.1% of adolescent girls surveyed who are married reported that their husband has the authority to make the decisions in the household; 8.3% reported that their mothers-in-law hold this authority. Moreover, 63.5% of girls who are married reported that their husband makes decisions about matters that specifically affect them; 30.6% of girls can make those decisions themselves.

The degree to which communities are patriarchic differs between locality types. For example, as seen in the table below, in rural areas, women are least likely to have authority to make decisions in the household:

Table 6: Girls' responses to "Who has the authority to make decisions in your household?" by locality type (from girls' questionnaire)

Locality Type	Percentage (%)					
	Father	Mother	Father and Mother	Husband	Older Brother	Other
Seam Zone	19.5	13.0	50.3	12.4	1.6	3.3
Rural	37.9	4.5	36.4	13.6	6.1	1.5
Near Settlement	28.4	9.7	47.8	10.4	0.7	3.0
Refugee Camp	36.1	13.1	34.4	13.1	1.6	1.6
Normal Area	7.1	2.4	76.5	10.6	1.2	2.4

Girls' Lack of Mobility

Given that most girls in this age group are still minors, they need to receive permission from someone in their household in order to leave the home. However, quantitative and qualitative data revealed the difficulty that girls face in receiving this permission to leave the home, how this difficulty restricts their participation in the public space, and how this permission differs from the permission received by their brothers.

Nearly all of the girls surveyed (96.8%) need permission to leave the house to visit a friend, shop, or to complete chores. Of these girls who need to receive permission, 41.4% must receive it from their mother and father; 31.3% from their mother; 13% from their husband; and 12.3% from their father. A distribution of the people from whom adolescent girls need permission and their locality type is demonstrated below:

Table 7: Girls' responses to "Who must you receive permission from to leave the house or to travel?" by locality type (from girls' questionnaire)

Locality Type	Percentage (%)					
	Father	Mother	Father and Mother	Husband	Brother	Other

Seam Zone	7.8	35.2	39.7	15.6	1.1	0.6
Rural	18.2	21.2	40.9	15.2	4.5	0
Near Settlement	20.5	29.1	38.6	9.4	2.4	0
Refugee Camp	16.7	45.0	23.3	13.3	1.7	0
Normal Area	1.2	24.4	63.4	11.0	0	0

As mentioned, girls must receive permission from their fathers to leave the house. Sometimes they can ask their mothers if the father is not present, or their mother can call the father to verify that it is ok for the girl to leave the home. Sometimes, brothers might give the girls permission when neither the mother nor father is present.

Some girls may only receive permission to leave the home if they are accompanied by a brother, mother, or father. For example, in the two focus groups with girls in seam zone areas (Anata and Zboba) and the one in a rural area (Azariyeh), girls confirmed that in order to leave the house, they must be accompanied by their father, mother, or brother.

Moreover, for some girls, it is practically impossible to receive permission to leave the home because in their communities, it is unacceptable for girls to be present in public spaces at all; on the rare occasions they are in public, they would need to be accompanied by someone. For example, in the Bedouin community of Ramadin, neither women nor girls are seen in public places ever. Qualitative data demonstrated that girls living in Bedouin communities face the most restrictions in terms of freedom of movement. Participants in the adolescent girls' focus group in Ramadin said,

“Freedom of movement and going out of the village for a trip is like a dream to us.” (Girls from Ramadin FG)

“Restrictions are choking us especially those enforced on freedom of movement and mobility rights for a girl in our society.” (Girls from Ramadin FG)

“There is no case that one of us can go out or leave house to any place without her father's knowledge, even in cases where the mother is in charge and has the power. Basically we do not leave the house alone, and when we go to school there are always brothers / relatives with us on the way to school.” (Girls from Ramadin FG)

Adolescent girls lack freedom of movement for a combination of social and safety factors. Though factors are similar in all communities across the West Bank, the degrees to which they influence parents' decisions to give their daughters permission to leave the home can vary substantially.

First of all, the desire to preserve a family's reputation can prevent families from letting their daughters leave the house. In the West Bank, family reputation is very important because it plays a role in what kind of job you may receive and your chances at getting married. Girls carry almost the entire burden of preserving the family reputation because their actions alone can affect the reputation of the family, in contrast to their brothers' actions, as illustrated in the quotation below:

“Family reputation is always linked with women, as opposed to the men. If a girl wants to come late, the reputation of the family is at stake – her actions – it is another burden on her. If she does something wrong, like having a boyfriend, she ruins the reputation of the family. For the brothers, they can go out late at night, and there is no effect on the family.” (Representative of YWCA – Jerusalem)

Within the family, if one of the daughters does something that disgraces her reputation, she also ruins the reputation of her sisters; however, the reputation of her brother goes untouched except in extreme cases, such as criminal activity. This link between the girls and reputation is even felt among extended family. For example, if a female cousin does something that disgraces her family, she also will disgrace the girls in her extended family (meaning her female cousins).

Therefore, when families give their daughters permission to go outside of the home, they sometimes view this decision as a risk because they do not know how their daughter will behave. As an adolescent girl from the Azariyeh focus group said,

“Our society is patriarchal and they overprotect the girls. If I came late home at night, people will talk a lot. But as for boys they can defend themselves and they have control over their bodies.” (Girl from Azariyeh FG)

Mothers further confirmed this sentiment and expressed their concern over their daughter’s reputations in the quotations below:

“We fear more for our girls, and thus they have to be more closely watched because of the culture and tradition, which has shaped our attitudes and behaviors. It is known in our culture that we don’t go and visit people unless we are sure that there are women at their houses, even though the men there may be our relatives.” (Mother from Azzoun FG)

“We are farmers from a rural conservative environment and we don’t allow our daughters to take freedom and go and leave as they wish like other girls from the cities who have different traditions. For example, my daughter’s friend in the university wears different clothing, which we will not allow for our daughter because of our traditions. Our daughter is not allowed to choose her clothes as she wishes, but in regard to education, she can choose her specialization; however, she does not have the ultimate freedom, and she has to listen to our advice.” (Mother from Husan FG)

In addition to social concerns, parents also restrict their daughters from leaving the home because of concerns about their security. Israeli occupation presents the ongoing possibility and presence of violence in the West Bank – whether it is from Israeli soldiers or settlers. Parents are worried about potential interactions with Israeli soldiers in unpredictable raids or through violence at a checkpoint. For example, in Zboba, girls are not allowed to leave the home by themselves for safety reasons because Zboba is enclosed on three sides (north, west, and east) by the separation wall. Moreover, Israel uses a flying checkpoint on the Southern part, meaning that Zboba could be completely cut off from the rest of the West Bank at any time. Israeli soldiers are also usually in the vicinity though, so the potential for violence is always present.

Similarly, the mothers in An Nabi Saleh said that they are afraid to let their daughters leave the home because they might be exposed to Israeli invasions or attacks. In An Nabi Saleh, mothers also do not leave their daughters alone at home either because they believe that an Israeli soldier could invade their home at any time. Fathers from the Anata, a village in the seam zone, summarized why daughters are not allowed out of the home in the following quotation:

“Girls might be kidnapped or raped, which would damage the family’s reputation. We have fears and feel that there is no security at the political and social levels; therefore, we are overprotective concerning our daughters. It is not safe for our daughter to leave the home or go alone to places outside Anata.” (Father from Anata FG)

In contrast to the strict mobility restrictions placed on daughters, there is a stark lack of mobility restrictions placed on brothers. Even in the most conservative societies, like Bedouin ones, brothers do not need to receive permission from their fathers to leave the house. This comparison was highlighted in all of the focus groups, and is further explained in the following comments:

“If the girl leaves the house without receiving permission, it is a big crisis, but the boy simply leaves and says, ‘goodbye I’m leaving.’ ” (Girl from Anata FG)

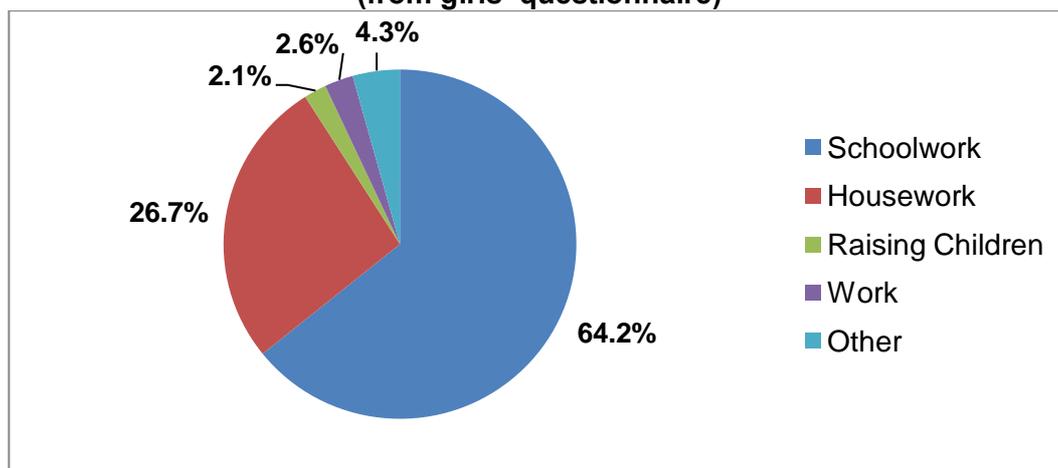
“If I ask my son where he is going he replies with ‘it is not your business.’ ” (Mother from Jalazun refugee camp FG)

“Our girls should report about their movements, while the house is basically a hotel for boys.” (Mother from Jalazun refugee camp FG)

4.1.2 Role in Household

The mobility restrictions listed above and girls’ role in the household are inextricably linked. Overall, adolescent girls spend their time completing schoolwork, as demonstrated in the figure below:

Figure 4: Girls’ responses to “What do you spend your days doing?” (from girls’ questionnaire)



Focus groups with girls confirmed that nearly all girls spend their time after school studying and helping with housework, which entails sweeping, washing dishes, cleaning rooms, mopping, folding laundry, and helping with the cooking. They also help raise the children. After they finish studying and complete their housework, they usually spend time on the computer and watch television. Only girls in two focus groups (Balata and Zboba) said that they would visit friends and family after school.

90.7% of parents said that it is important that their daughters learn and engage in domestic – traditionally female dominated – duties such as cooking and cleaning. When asked what their primary responsibilities are to the household, girls and parents responded similarly. 78.2% of adolescent girls and 80.7% of parents responded that they believe the daughter or daughter-in-law’s primary responsibility to the household is helping with the housework (cooking and cleaning). However, 72.1% of parents believe that their daughter or daughter-in-law should spend her day working on her schoolwork as well.

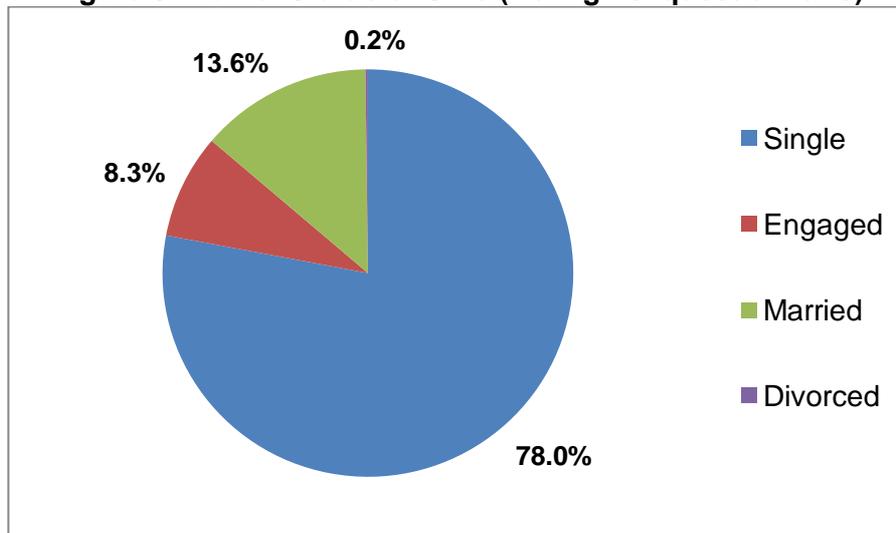
Over half (58.6%) of parents said that their adolescent girls do have different responsibilities to the household than her brothers. Focus groups further clarified the difference in

expectations between them. Fathers and brothers revealed that brothers are often outside of the home after school, either working or doing something fun. Brothers reported that they help with household responsibilities much less than their sisters. The only household chores that they do are starting fires, taking out the garbage, and carrying heavy things. They said that girls stay at home and therefore have more responsibilities to complete housework than boys. In addition, they generally believe that cleaning and housework are women’s duties.

4.1.3 Early Marriage

As evidenced by the figure below, findings from the quantitative survey revealed that the vast majority of adolescent girls in this age group are single; however, 21.9% of adolescent girls were married or engaged.

Figure 5: Marital Status of Girls (from girls’ questionnaire)



As illustrated above, 86.4% of the sample was not married yet; however, of the remaining 13.6% of the sample who was married, the most common age of marriage was 17. 50% of the girls who are currently married were married at 17. 22.2% of currently married girls were married at 18 years old; 13.9% at 15 years old; 6.9% at 19 years old; and 6.9% at 15 years old. Moreover, the majority of girls surveyed did not have children. Only 13.7% of the girls surveyed had children. Of the girls who were married or divorced, 63% of them had between 1 and 5 children.

In Palestine, there currently is a movement to raise the legal age of marriage from 14 with parental permission to 18. There is a proposed amendment to the Family Law. However, under religious law it is still acceptable to get married at a younger age. From a religious point of view, after a girl gets her period, she is ready to get married.

Quantitative and qualitative data revealed that girls get married at young ages for a variety and often a combination of reasons including: parental pressure to get married (for financial and cultural reasons); an attraction to the allure of marriage and a desire to get married (because of misinformation about what marriage and motherhood entail); and difficulties in school.

Of the girls who got married, 47.9% said that the reason that they got married was because their parents decided that they should. 34.2% of them said that they got married because they wanted to, and the remaining 17.8% said that they got married because school was difficult for them. The relationship between early marriage and dropping out of school will be

discussed in depth in a following section of this report. A distribution of the responses of girls by region is demonstrated in the following table:

Table 8: Girls’ responses to “Why did you get married?” by region (from girls’ questionnaire)

Region	Percentage (%)		
	My parents decided that I should	I wanted to get married	School was difficult for me
North West Bank	41.9	41.9	16.1
Central West Bank	52.2	21.7	26.1
South West Bank	52.6	36.8	10.5

Parents were found to be overwhelming supportive of their daughter’s or daughter-in-law’s decision to get married. Of the parents surveyed, only 11.4% of parents had a daughter or daughter-in-law that was married; however, of that 11.4%, 100% of them supported their daughter or daughter-in-law’s decision to get married.

The parental pressure to get married is a direct result of social and financial causes. Socially, Palestinian society emphasizes marriage and many parents feel like their parental duties are not fulfilled until their children are married, as displayed in the quotation below:

“Families love their daughters, but love them in the way that they want to protect them; if their daughter gets married, they think that they have finished their mission. Now that she is married, she isn’t their problem. This mentality is even more pronounced within the disadvantaged communities.” (Representative of YMCA Jericho)

Focus groups with mothers and fathers/brothers revealed that often girls get married at younger ages when they are marrying someone in the extended family, like a cousin. Moreover, while most mothers in focus groups confirmed that they were supportive of their daughters getting married early, many expressed that despite their initial support, they realized after the fact that it was not a good decision.

In Husan, one of the mothers had two daughters who got married at the ages of 14 and 15 to their cousins. The mother said that her daughters agreed because the husbands said that they could continue their education. One of them was forced to drop out because she became pregnant. The mother said,

“After this experience I don’t want my daughters who are still in school to marry. The lesson learned is that the girl should get married after 20 years of age. I have even sacrificed my friendship with my daughters because they married early. Therefore there is no chance to live together and know each other closely.” (Mother from Husan FG)

In Husan, mothers reported that they attended a lot of lectures about early marriage organized by the women’s center; however, their daughters’ early marriage has not decreased because it is not their own decision. They explained that the final decision and authority belongs to the men in the family, meaning the father, the uncles, and the close relatives. Some mothers reported in focus groups that the woman’s role in the household decisions particularly in regard to early marriage is weak. It is difficult for her to affect the decision by herself.

Another reason for early marriage was that girls themselves expressed desires to get married early, often because they view marriage as a way to escape the strict restrictions placed upon them by their parents. In the focus group with girls from Ramadin, a Bedouin community, the girls explained that marriage would “free them” from the constraints and

pressures that they faced in their homes; they recognized that this was dependent on if he was a good man and more open-minded. The quotation below describes the misinformation surrounding marriage:

“My daughter was seduced by the marriage tradition, in which she received new clothes and make-up. In general, the girls are not mature enough to understand marriage and its responsibilities as they think that marriage is little more than a dress and makeup.” (Mother from Jalazun refugee camp FG)

In more disadvantaged communities where families do not have much money, fathers may view their daughters as a financial burden. In Palestinian society, when girls marry, they become the financial responsibility of their husband and his family. Focus groups revealed that families would marry off their daughters when they could not afford to continue to educate them; sometimes, they didn't have the money to support their transportation to school or the tuition fees themselves, as will be discussed in a following section.

Lastly, this study revealed that after girls in this age group are married, they are very difficult to access and there are limited ways to promote their inclusion within society. Usually, soon after a girl gets married, she becomes pregnant and is then busy with her responsibilities as a wife and eventually as a mother. Moreover, in addition to the general needs possessed by girls their age, girls that are married have additional needs. For example, in terms of psychological care, they could greatly benefit from marriage counseling, because often they are still young and don't understand the challenges inherent to married life. In terms of education, it is difficult for girls to continue their education when they have small children. Therefore, some stakeholders recommended that online courses could be made available to these girls.

4.1.4 Violence

This study confirmed that discussing violence and abuse in Palestinian society is a taboo topic, and therefore it is difficult to gauge its prevalence among disadvantaged adolescent girls because they are worried about ruining their reputation or their chances at getting married if people know that they are abused.

The quantitative and qualitative data in this study revealed contradictory results. Quantitative data revealed that the vast majority of adolescent girls did not report being subject to any form of violence. 89.1% of girls surveyed affirmed that they are not subjected to any violence in their homes. Of the 10.9% of girls who affirmed that they are subjected to violence, 77.6% reported being a victim of verbal abuse (insults, yelling); 32.8% reported experiencing physical violence (hitting, pulling hair, etc.); 1.7% reported psychological abuse (threats to withhold money or children); none reported sexual abuse.

Qualitative findings from focus groups with adolescent girls, on the other hand, revealed that the majority of girls in focus groups were victims of physical and verbal abuse. In 4 of the 5 focus group discussions with adolescent girls, girls spoke extensively about the physical and verbal abuse that they receive from their family members and teachers. In the remaining focus group, girls neither denied that it happened nor acknowledged it; they simply refused to speak about it because they were embarrassed to discuss the topic in public.

In the focus groups with adolescent girls from Balata refugee camp, 100% of them reported being subject to verbal abuse and 70% of the girls in the focus group reported being a victim of physical abuse. Examples of verbal abuse that the girls cited being subjected to included: cursing and name-calling, using names such as cow, donkey, owl, and dog. Examples of physical violence that they cited included the following: beating the girls using sticks on their

body; hitting their eyes and body parts; throwing shoes; pulling their hair; pushing and throwing them on the ground; and throwing objects like chairs. Two girls from the Balata focus group reported severe abuse. They said that their fathers hit them with a wood stick on their back, hit them with pans and shoes, scratched their faces with a shoe heel, and pushed them on the walls and grounds.

In focus groups, girls from Balata refugee camp reported the following:

“My father throws me as if he was throwing an animal, not his daughter.” (Balata FG)

“My mother calls me by animal names; she uses usually all the names of animals which are included in every zoo.” (Balata FG)

“People say to me, I hope you die or I hope you will be killed by a car today.” (Balata FG)

When verbal and physical abuse were brought up for discussion in the focus group with girls from the Bedouin area of Ramadin, the girls were hesitant to answer at first; after they opened up, they spoke about how common physical and verbal abuse was in their community and that the violence could be attributed to their parents and older brothers. Girls cited that they were hit, hit with shoes, had their hair pulled, and were pulled by the ears. They were also called insulting names like animal names, donkey, and dog. Moreover, half of the girls in the Ramadin focus group and a few girls in the Zboba focus group mentioned that their parents use threats to withhold money from them as a form of punishment.

Moreover, sometimes girls were abused in school environments. Most of the girls in the focus group in Anata reported that they were not victims of abuse in their homes; however, they spoke extensively about abuse in their schools. The girls reported that they are subjected to verbal and physical violence in their school, as evidenced by the quotations below:

“Our female teachers always curse and insult us with bad words like you are silly, you are animals, etc. If we say anything they punish us and give us warnings.” (Anata FG)

“Although violence is not allowed at school, we are subjected to physical violence. If we forget to wear sport clothing in sport classes, our teacher beats us.” (Anata FG)

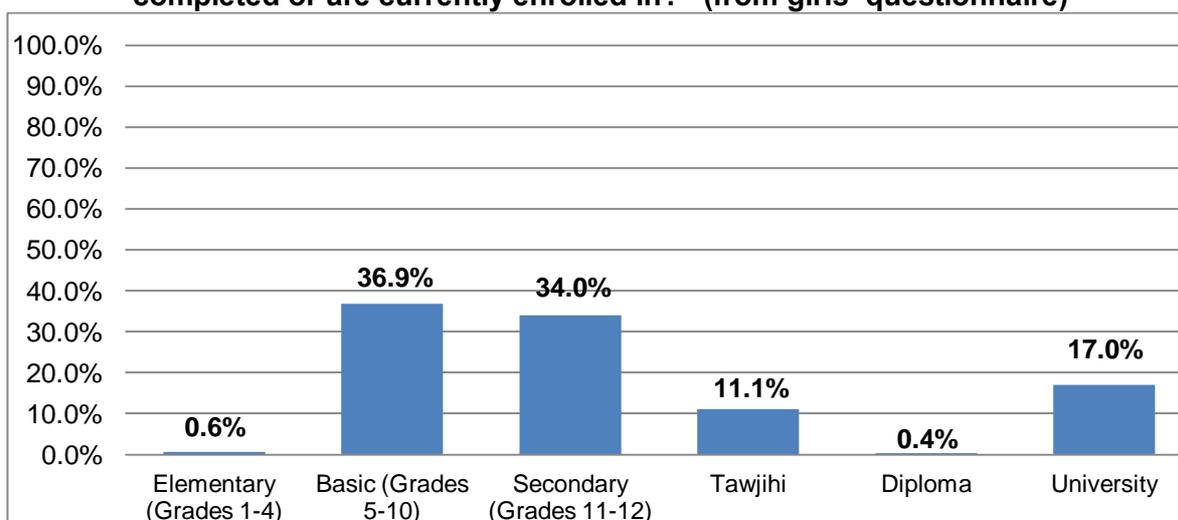
4.2 Education

4.2.1 Access to Formal Education

The majority of girls in this age group are currently enrolled in formal education. 73.8% of the girls surveyed are currently enrolled in school or university. Girls from normal areas were most likely to be enrolled in school (at a rate of 78.8%), and girls from rural areas were least likely to be enrolled in school (at a rate of 66.7%). Additionally, 70.5% of girls from refugee camps, 74.1% of girls in the seam zone, and 75.4% of girls near settlements were enrolled in school.

The majority of girls in this age group have completed basic or secondary grade levels or are in the process of completing them; the highest education levels that girls completed or are currently enrolled in are demonstrated in the following figure:

Figure 6: Girls' responses to "What is the highest education level that you have completed or are currently enrolled in?" (from girls' questionnaire)



This survey revealed that the educational level of parents was related to whether the girl was currently in school, as well as to the level of schooling that she was currently enrolled in or had completed, as demonstrated in the following two tables. As demonstrated in the table below, the more well-educated parents are, the more likely that their daughter or daughter-in-law was currently enrolled in school:

Table 9: Parents' responses to "Is your daughter currently enrolled in school/college/university?" by parental education status (from parents' questionnaire)

Highest Education Level Parents have Completed	Percentage (%)	
	Yes	No
Elementary (Grades 1-4)	28.6	71.4
Basic (Grades 5-10)	67.7	32.3
Secondary (Grades 11-12)	81.3	18.8
Tawjihi	71.4	28.6
Diploma	100.0	0.0
University	80.0	20.0

As demonstrated in the table below, overall, girls were most likely to be enrolled in an educational level that matched their parents' education level:

Table 10: Parents' responses to "What is the highest education level that your daughter has completed or is currently enrolled in (elementary, basic, secondary, Tawjihi, university, etc)?" by parental education status (from parents' questionnaire)

Highest Education Level Parents have Completed	Percentage (%)			
	Basic (Grades 5-10)	Secondary (Grades 11-12)	Tawjihi	University
Elementary (Grades 1-4)	42.9	57.1	0.0	0.0
Basic (Grades 5-10)	70.8	13.8	7.7	7.7
Secondary (Grades 11-12)	25.0	59.4	6.3	9.4
Tawjihi	14.3	28.6	35.7	21.4
Diploma	42.9	28.6	14.3	14.3
University	26.7	20.0	6.7	46.7

Nearly half (46.4%) of girls surveyed reported that school is difficult for them. The percentages of girls who reported that school is difficult for them varied based on locality type, with girls in refugee camps reporting the most difficulty and girls in the seam zone reporting the least difficulties. 60% of girls in the refugee camps reported that school was difficult for them; this was followed by 53.5% of girls living near settlements; 52.3% of girls in rural areas; and 48.5% of girls in normal areas. Only 34.1% of girls in the seam zone reported such difficulties.

Notably, focus groups with educators revealed that some schools are limited in the tracks that they offer. For example, educators from the Yasuf School for Girls in Salfit said that their school only offers the art stream as opposed to the science stream, which limits adolescents in their career path. The educators reported that there were around six girls who traveled to Salfit because they wanted to pursue the science stream; however, they were forced to return to the Yasuf School because their families could not afford their transportation and it was difficult for girls to adapt to the new school.

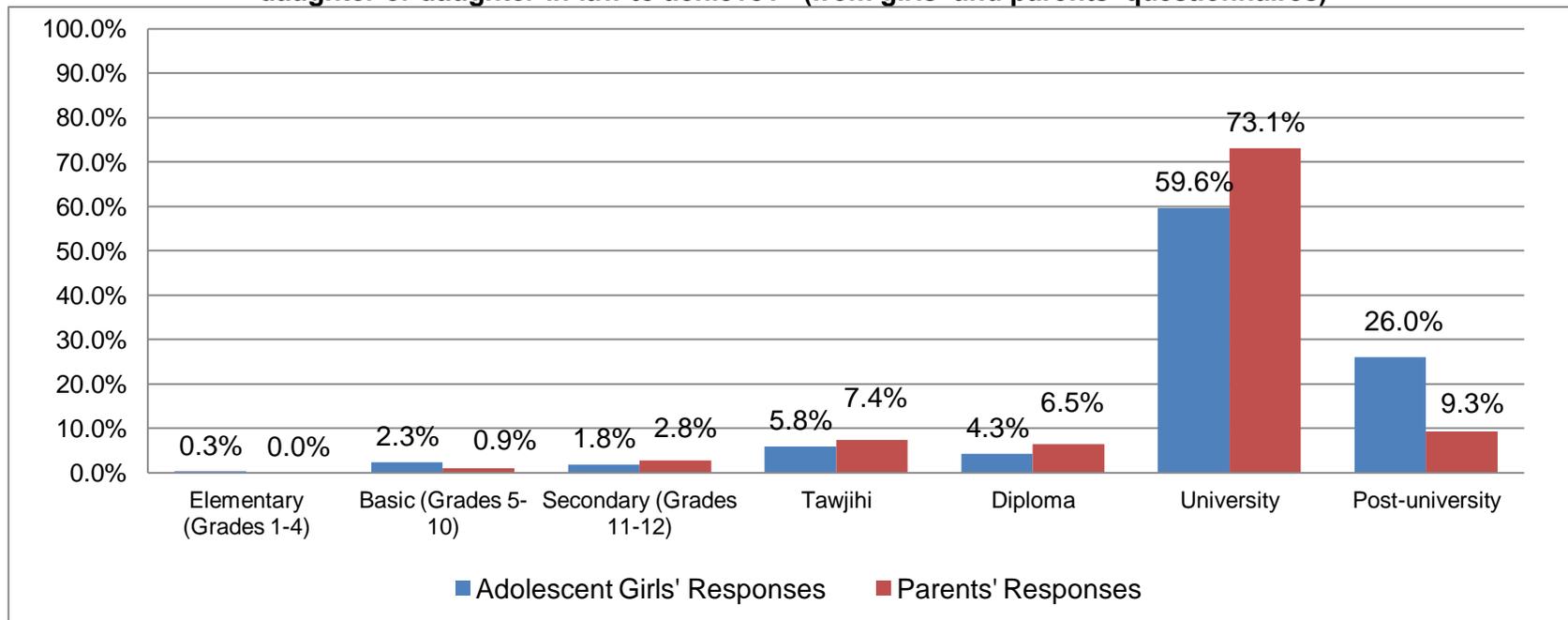
Expectations for Girls' Academic Achievement

Palestinian society highly values education because it is seen as one of the only ways to better oneself and to create a better future for yourself. As a girl in Zboba said,

“Education should be a right for everyone and it is the only weapon that will protect us from the Israeli Occupation.” (Girl from Zboba FG)

Both girls and parents expect themselves / their daughters or daughters-in-law to achieve high levels of education. Although all expectations are high, girls possess even higher academic expectations for themselves than their parents as revealed in the figure below:

Figure 7: Girls' and parents' responses to “What is the highest level of academic preparation you expect to achieve / for your daughter or daughter-in-law to achieve?” (from girls' and parents' questionnaires)



4.2.2 Barriers to Accessing Formal Education / Dropout Problem

“The primary barriers or obstacles that prevent adolescent girls from achieving educational empowerment result from the poverty and ignorance resulting from successive Israeli practices over the years; these Israeli practices have caused Palestinians, a group that has always persistently strived after education, to be unable to achieve it.” (representative from Tamer Institute for Community Education)

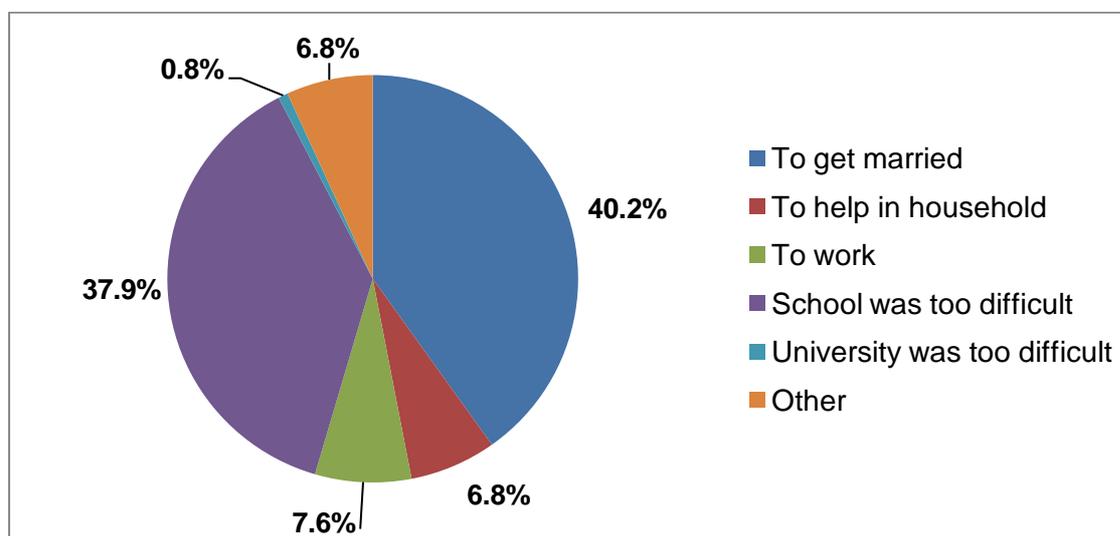
Despite the high value that Palestinians place on receiving an education more generally, there is a significant percentage (26.2%) of girls who completed surveys who were not currently enrolled in formal education. It was found that girls drop out of school for a combination of the following reasons: weak performance in coursework, early marriage, interest in alternative vocational education, and financial restraints from transportation or school fees that force the family to make the daughter leave.

Notably, focus groups with brothers demonstrated that boys are more likely to drop out than girls. The respondents in the brothers’ focus group in Jalazun refugee camp said that the girls are interested in their education more than they are. All of their sisters had completed their education and studied through high school. One of the brothers said,

“Girls like education and studying because there is nothing in their lives except the books and schools. We feel that the education is a motivation for them to leave the house and to improve their lives in the future.” (Brothers from Jalazun refugee camp FG)

As demonstrated in the following figure, of girls who dropped out, 40.2% did so to get married and 37.9% did so because school was too difficult.

Figure 8: Girls’ responses to “Why did you drop out of school/college/university?” (from girls’ questionnaire)



Even if marriage was not the sole reason that they dropped out, it was clear that there is a relationship between the two; 72.6% of girls dropped out of school when they got married. The percentage of girls who dropped out of school when they got married varied based on their locality type, with girls in refugee camps most likely to have dropped out after getting married and girls in the seam zone and normal areas being least likely to have done so. 87.5% of girls in the refugee camps reported that they dropped out after they got married;

this was followed by 80% of girls in rural areas; and 75.0% of girls living near settlements. 66.7% of girls in normal areas and the seam zone reported dropping out after marriage.

There is a relationship between highest education level achieved or currently enrolled in and whether girls dropped out of school when they get married. The higher the education level achieved by girls, the less likely it was that they reporting dropping out of school when they got married. 97.1% of girls whose highest education level achieved was basic education (Grades 5-10) and 94.7% of girls whose highest education level achieved was secondary school (Grades 11-12) dropped out when they got married. In stark contrast, only 6.3% of university students dropped out when they got married.

Quantitative findings revealed that the reasons that girls drop out differs by region. As demonstrated in the following table, girls in the North West Bank and South West Bank most often drop out to get married, whereas girls in the Central West Bank drop out because school is difficult.

Table 11: Girls’ responses to “Why did you drop out of school/college/university?” by region (from girls’ questionnaire)

Percentage (%)					
Region	To get married	To help in the household	To work	School / University was difficult	Other
North West Bank	47.1	2.0	2.0	39.3	9.8
Central West Bank	28.0	8.0	16.0	44.0	4.0
South West Bank	48.4	12.9	3.2	29.0	6.5

In terms of locality type, girls in the seam zone and rural areas were most likely to cite getting married as their reason for dropping out of school, whereas girls from refugee camps and normal areas were most likely to cite the difficulty of school as their primary reason for dropping out. These findings are further explored in the following table:

Table 12: Girls’ responses to “Why did you drop out of school/college/university?” by locality type (from girls’ questionnaire)

Percentage (%)					
Locality Type	To get married	To help in the household	To work	School / University was difficult	Other
Seam Zone	40.4	6.4	14.9	36.2	2.1
Rural	45.5	13.6	0	22.7	18.2
Near Settlement	40.0	6.7	3.3	40.0	10.0
Refugee Camp	40.0	6.7	6.7	46.7	0
Normal Area	33.3	0	5.6	55.6	5.6

For example, in Bedouin communities, the issue of early marriage is directly linked to the barriers that prevent Bedouin girls from accessing education. Because there is often not a school located within the Bedouin community, parents force their daughters to drop out because they don’t want them walking the far distance to school and facing potential dangers (because of Israeli occupation) along the way.

Focus groups revealed that in addition to poor academic performance and early marriage, sometimes transportation difficulties and financial issues contributed to the drop out phenomenon. Fathers in all focus groups described that, because of the difficult financial and economic situation, they were forced to decide whether to educate their sons or their daughters. In those situations, fathers said that they would support sending their sons to university instead of their daughters because they knew that their daughters would

eventually get married and leave the house. When their daughter marries into another family, she becomes the responsibility of the husband's family and is no longer the financial responsibility of her family. Therefore, they preferred to educate sons because they know that the sons will be available in the future to financially support the parents.

Moreover, their sons need to eventually find a job and support their own family, so fathers view it is a better investment to invest in their son's education. That sentiment is reflected in the following quotation from a father who does not support his daughters in pursuing university:

"No university for my daughters. I refused the university because it is gender mixed and because it costs me financially. I believe that it is enough for my daughter to study until high school. After this they have to get married. That is it." (Father from Anata FG)

When girls are forced to drop out for financial reasons, their parents often then aim to get them married so that they are no longer a financial burden on the family. Therefore, there is another relationship between financial pressure on the family, dropping out, and early marriage. In Azzoun, early marriage and financial constraints are the main reasons that children drop out. A mother who works at the local school reported some cases of girls who went to the school crying because their families forced them to drop out of school and to get married for financial reasons.

Some girls are aware of their parents' perception of them as a financial burden. As a girl from Balata refugee camp said,

"My parents wanted it (me to drop out); they think I am not smart enough. Because they are spending a lot of money on transportation and school requirements, they think that I am not worth it." (Girl from Balata refugee camp FG)

Another factor leading girls to drop out is difficulty in school. Two of the girls in the Balata focus group had dropped out of school in the 10th grade. When asked why they dropped out they responded as follows,

"I dropped out because I am not smart. My parents decided to have me drop out and to enroll me in a vocational activity such as being trained in a beauty salon." (Girl from Balata refugee camp FG)

In Palestine, most schools are single sex until university, which is mixed gender. However, due to population and financial restraints, in some areas of the West Bank there is only one school provided, so that school is mixed gender. Given the strict societal norms discussed earlier in this study, mixed gender schools sometimes contribute to difficulties in school and to dropping out.

Two of the five focus groups with mothers cited the mixed gender nature of schools as a reason that girls drop out. They highlighted the fact that girls are uncomfortable in their mixed gender school. The mothers said that their daughters don't feel comfortable in sports classes, because they feel shy around male students and teachers. Moreover, daughters feel embarrassed in science classes when teachers (especially males) explain lessons on reproductive systems. Most of the mothers believe that the gender-segregated schools are better for their daughters, especially during this sensitive age. They reported that the mixed schools have a bad impact, not only on the girls, but on the boys too because they also do not feel comfortable among female students and teachers.

In Beit Amin, girls attend a mixed gender school; two mothers said that they had two daughters who had dropped out because school was difficult for them and they didn't want to study. However, the mothers believed that the nature of the school as mixed gender in Beit Amin contributes to the drop-out rate. They suggested that a gender-segregated school would improve the girls' opportunities to remain in their schools. All the mothers said that their girls would prefer to be enrolled in gender segregated schools, but that would mean that they would need to leave their village to attend school in Qalqilia. The lack of mobility for girls and the financial constraints they experience do not encourage the girls to enroll in these schools though.

Lastly, sometimes schools are not available in close proximity to the community. This can contribute to dropping out because parents do not like to send their daughters to schools that are far away from their community because they are afraid for their safety. They are scared of dangers that are directly related to the Israeli occupation, such as settler violence.

For example, in An Nabi Saleh, the mothers reported that, before having a school in An Nabi Saleh, there were a lot of drop-out cases because the girls needed to go the neighboring villages in Deer-Ghassan; therefore, transportation barriers (financial and social) led to drop outs. Similarly, in the focus group with fathers in Obadiyah, fathers reported that students must walk a long distance from the town to the school, which presents obstacles. Lastly, in the Bedouin community of Ramadin, girls reported that other girls drop out between the 10th and 12th grade because they switch to a governmental school. The girl's educational attainment and the economic status of the family are factors that influence whether the girl will drop out or not.

All of these factors described above affect a parents' decision to support their daughter in dropping out. Roughly half (43.3%) of parents supported their daughter or daughter-in-law's decision to drop out of school. Moreover, there was a significant difference between the opinion of parents and stakeholders on whether girls should drop out of school or not. Nearly all (97.2%) of stakeholders think that it should be unacceptable for adolescent girls (15-19 years old) to drop out of school before completing Tawjihi.

Focus groups with educators revealed some cases where the father forced his daughter to drop out.

"We have a girl in 7th grade who was forced by her father to leave the school to help him in agricultural work; however the school succeeded to convince her father to let her return to school. Unfortunately after a few months the father forced her to leave the school again, and now she is not here." (FG with Educators from Aqbat Jabber School)

"Fathers who force their daughters to leave the school should be punished, the police should take the girls and bring them back to school...it is not enough for me as headmaster to talk with girls' fathers and to try to convince them because sometimes it works and sometimes it does not. There is a need for legislation and laws from the state to oblige fathers to educate their daughter at least to a certain minimum age. Education should be mandatory, not optional. There should be certain communication channels between schools and police to report these cases." (FG with Educators from Aqbat Jabber School)

Many stakeholders said that female dropouts could benefit from vocational training as well as entrepreneurship opportunities, which will be explored in depth later in this report. Moreover, to meet their educational needs, the internet and e-learning courses could be used.

Moreover, these girls are in need of counseling. As a key informant said,

“They need more confidence, trust building, and counseling. They are weak and broken down. They often have difficulty knowing what is the right choice and are unsure about their futures.” (Representative of YWCA Jericho)

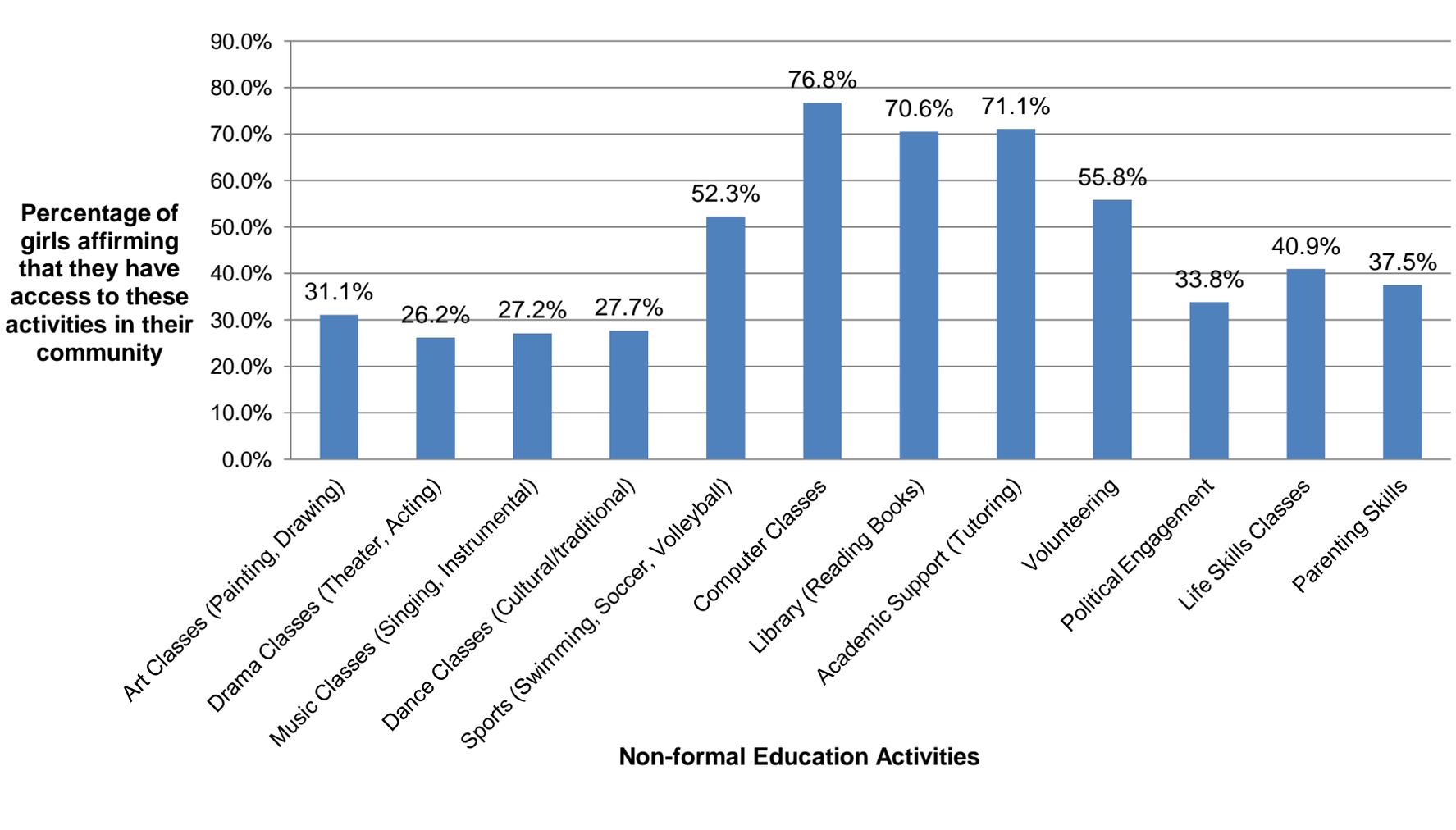
4.2.3 Access to Non-formal Education Opportunities

“Offering non-formal education will help adolescent girls to strengthen their personalities; change their mentality and ideas; open them more up to work; help them to be more active in their community; and allow them to understand the societies where they live.”(Representative of Palestinian Child’s Center, Hebron)

Girls often lack access to non-formal educational opportunities because they are not available in their communities. Representatives of the Ministry of Women Affairs and the Higher Council of Sports and Youth said that the roles of the public ministries are very minimal in terms of providing programs that target adolescent females; they attributed the lack of programming to the financial challenges that all the public institutions in Palestine face. These representatives affirmed that NGOs and donors play a more vital role in women’s development through programs provision than the public institutions do.

Despite these challenges, some activities are available to girls in their communities. As demonstrated in the following figure, the only activities that are available to a majority of girls were computer classes, academic support, and access to a library; with 76.8%, 71.1%, and 70.6% of girls, respectively, affirming that these activities are available in their communities. The following figure displays the percentage of girls who reported that each activity was available in their community:

Figure 9: The Availability of Activities in Adolescent Girls' Communities (from girls' questionnaire)



Despite the availability of community centers and clubs, most adolescent girls do not belong to them. 75.2% of stakeholders reported that there are community centers, youth centers, clubs, or women’s centers in their communities that an adolescent girl (15-19 years old) could join; however, only 17.8% of the girls surveyed reported belonging to a community center, youth club, or women’s center. Focus groups revealed that even when these centers do exist, the majority of the programming is often for children or for male youth.

When the girls were asked why they did not belong to such a center, girls most frequently responded that they were not interested. 46% of them said that they were not interested; 28.2% said that there was not one available in their area; 17.8% said that their parents or husband will not give them permission; and 8% said that they were too expensive. However, quantitative findings revealed that 38.9% of girls in the South West Bank did not belong to a center because there was not one in their area. Moreover, 43.8% of girls from areas near settlements said that they were not enrolled in one because there was not one in their area. Girls from refugee camps most commonly cited that their parents won’t give them permission, with 31.3% of them citing that reason.

Girls who are married are least likely to belong to a community, youth, or women’s center; 97.2% of them reported that they did not belong to such a center. When asked why they did not belong to one, 50% were not interested, 25.8% reported that their parents or husband wouldn’t give them permission, and 24.2% reported that there was not one available in their area.

There was an overall relationship between the educational level of parents and whether girls attend centers or not. The more well-educated parents were, the more likely they were to have a daughter or daughter-in-law who attends a community center, youth center, or women’s center, as demonstrated in the table below:

Table 13: Parents’ responses to “Does your daughter or daughter-in-law frequent or is she a member of a community center, youth center, a club, or a women’s center?” by parental education status (from parents’ questionnaire)

Highest Education Level Parents have Completed	Percentage (%)	
	Yes	No
Elementary (Grades 1-4)		100.0
Basic (Grades 5-10)	15.6	84.4
Secondary (Grades 11-12)	6.3	93.8
Tawjihi	46.2	53.8
Diploma	42.9	57.1
University	33.3	66.7

Focus groups with educators also revealed that there are very few non-formal education classes offered during the school day either. Often, the libraries at schools are not well-stocked and teachers lack gym equipment and the materials necessary to offer these kind of activities in the classroom. As a teacher in Kufer Lubad said,

“There is no capacity for schools to develop girls’ talents. For example, if I have a student who is good in music, there is an absence of musical instruments in the school, and we don’t have teachers for music. I have many talented girls in drawing and singing but I don’t know how we can support them. All I can do for students who draw is to give them colors and papers with which to draw. For example, my own son has a very beautiful voice; the external institutions support him and develop his talent in singing, not the school.” (Educator from Kufer Lubad FG)

4.2.4 Interest in Non-formal Education Opportunities

In contrast to the survey findings that showed that girls were not interested in joining clubs, girls in focus groups expressed great interest in pursuing non-formal education opportunities. Moreover, the overwhelming majority of parents expressed support for their daughter or daughter-in-law's involvement in at least some activities.

Parents demonstrated that they would support their daughter or daughter-in-law's involvement in some activities; 47.1% said that they would support her involvement in any of the activities and 27.9% would support her involvement in some of the activities. 25% would not support her involvement at all. As demonstrated in the table below, parents in normal areas would be most likely to support such activities, and parents from rural areas would be least likely to support them. 42.9% of parents in the rural areas said they would not support their daughter's involvement in activities at all.

Table 14: Parents' responses to "Do you want your daughters to be involved in the activities of such centers?" (from parents' questionnaire)

Locality Type	Percentage (%)		
	Yes	No	Some, but not all
Seam Zone	44.4	25.9	29.6
Rural	50.0	42.9	7.1
Near Settlement	50.0	28.6	21.4
Refugee Camp	38.5	15.4	46.2
Normal Area	61.1	16.7	22.2

Notably, fathers were more likely to respond that they want their daughter or daughter-in-law to participate in activities than mothers and mother-in-laws. 46.8% of fathers would want their daughters to be involved in any of the activities; 38.7% would want them to be involved in some, but not all of them; and only 14.5% would not want them to be involved in any of them. In comparison, 56.9% of mothers would want her to be involved in any of the activities; 18.5% would want her to be involved in some, but not all of them; and 24.6% would not want her to be involved in any of them.

In stark contrast, the majority of mothers-in-law were adamantly opposed to the participation of their daughters-in-law in such activities. 0% would want her to be involved in any of the activities; 23.1% would want her to be involved in some, but not all of them; and 76.9% of mothers-in-law would not want their daughters-in-law to be involved in any of the activities.

Moreover, there was an overall relationship between the educational level of parents and whether parents wanted their daughters or daughters-in-law to be involved in activities. As demonstrated in the table below, the more well-educated parents were, the more likely they were to support their daughter or daughter-in-law's involvement in non-formal education activities.

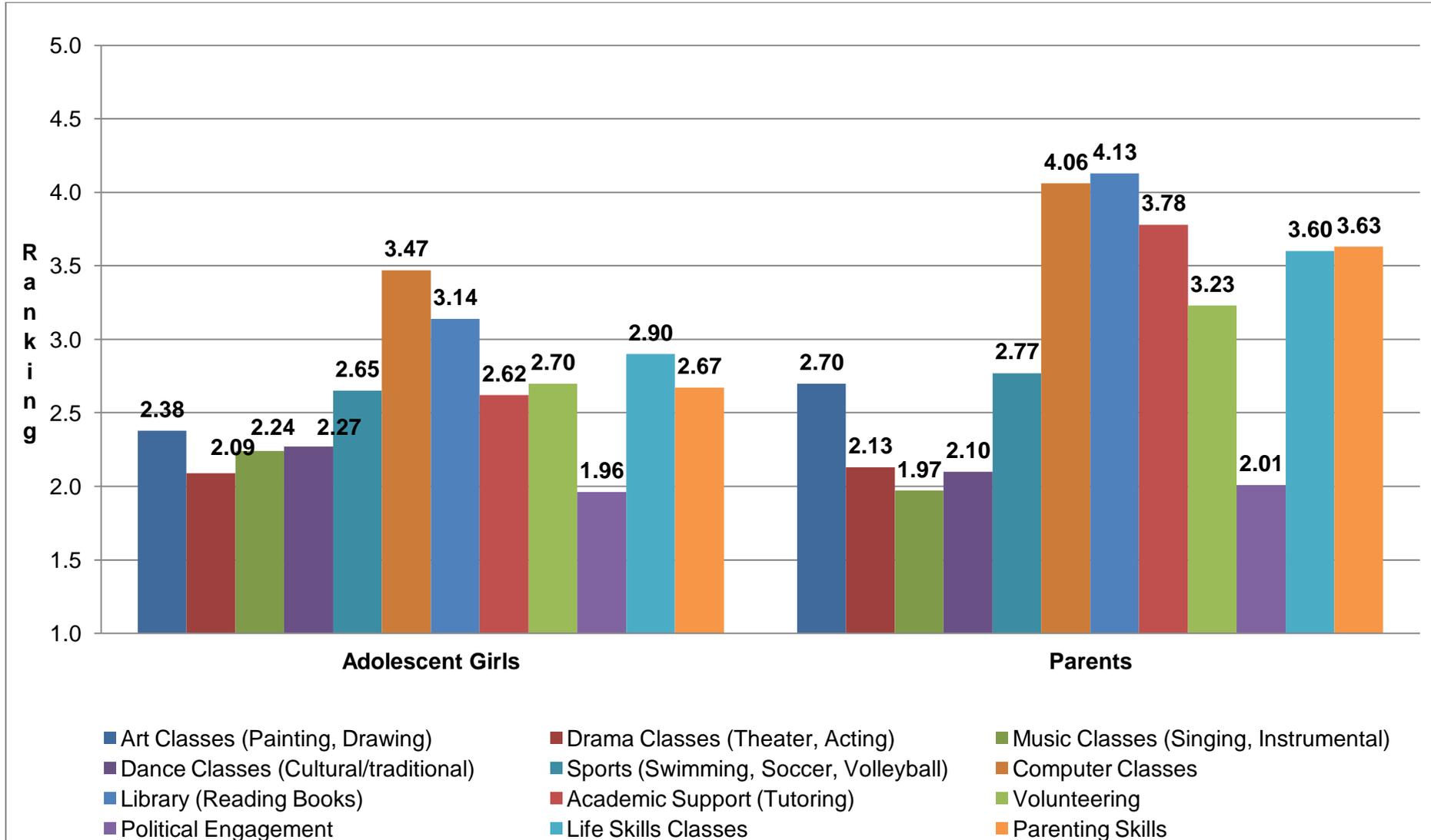
Table 15: Parents' responses to "Do you want your daughters to be involved in the activities of such centers?" by parental education status (from parents' questionnaire)

Highest Education Level Parents have Completed	Percentage (%)		
	Yes	No	Some, but not all
Elementary (Grades 1-4)	28.6	57.1	14.3
Basic (Grades 5-10)	41.5	30.8	27.7
Secondary (Grades 11-12)	40.6	15.6	43.8

Tawjihi	57.1	21.4	21.4
Diploma	57.1	14.3	28.6
University	80.0	13.3	6.7

Quantitative data revealed that girls and parents were interested in certain non-formal education opportunities much more than others; the following figure demonstrates the average ranking that girls and parents ascribed to different activities. Girls and parents ranked their interest in activities on a scale of 1 to 5 where 1 represented “not interested” and 5 represented “very interested”.

Figure 10: Girls' interest in potential activities and parents' interest in their daughter being involved in activities on a scale of 1 - 5 where 1 = not interested and 5 = very interested (from girls' and parents' questionnaires)



As demonstrated in the figure above, girls were most interested in computer classes, library / reading opportunities, and life skills classes, and least interested in pursuing political engagement opportunities or drama classes. Similarly, parents wanted their daughter and daughters-in-law to be involved most in library classes, computer classes, and opportunities for academic support. Parental support for life skills classes and parenting classes was also high. The activities that they wanted their daughter to be involved in the least were music classes, political engagement opportunities, and dance classes.

The interest of girls in non-formal education activities also differed based on marital status. Quantitative data revealed that girls who are married reported much lower interest levels than single girls in activities such as art, drama, music, sports, academic support, volunteering, political engagement, and dance classes. Girls who are married reported some interest in computer classes and reading books, though still at lower levels than single girls. However, they reported higher interest than single girls in life skills classes and parenting classes; girls who are married reported an average interest level of 3.84 in receiving parenting skills classes, compared with an average interest level of 2.44 from single girls.

Qualitative data revealed that girls in all of the focus groups were interested in pursuing non-formal education opportunities such as those listed in the chart above and others. In the Azariyeh focus group, girls said that they would like opportunities in reading, drawing, design, sports, music, and poetry. In the Anata focus group, they said that they would like to go swimming, play sports, go to the gym, draw, and dance debkeh. In the Zboba (seam zone) focus group, girls expressed interest in having a female-only internet café. They also would like a sports center where they could take aerobics classes and play sports like basketball and volleyball. They also expressed interest in drawing, painting, and handicrafts.

In the focus group with girls from Ramadin, a Bedouin community where both girls and women are rarely seen in the public space, it was clear that they would like to participate in anything that would allow them to get outside of the house. The girls said,

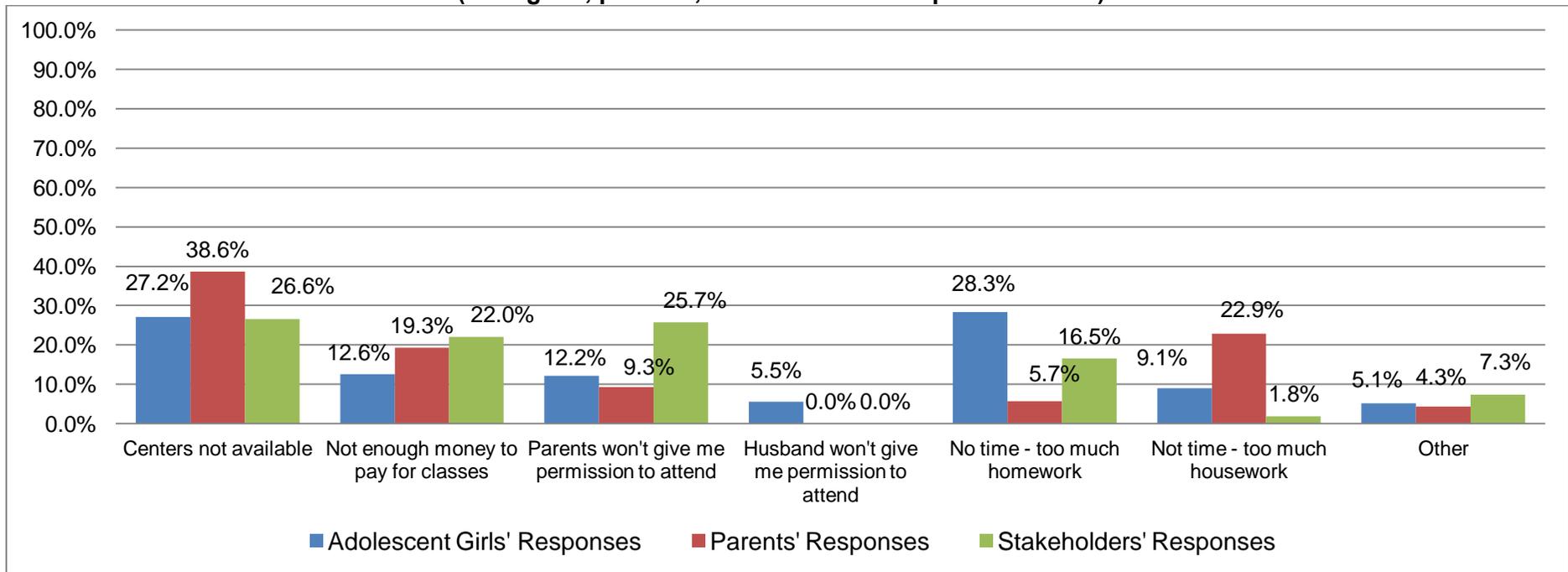
“There aren’t any clubs for girls our age or centers where we can hang out together. We cannot exercise in the morning outdoors or play sports. There is also no public library that we can reach to read books, or an Internet center or an opportunity to communicate with friends or watch TV whenever we want.” (Girls from Ramadin FG)

“We wish that we could go for a trip outside of the village so that we can breathe, or are able to leave the house for any purpose.” (Girls from Ramadin FG)

4.2.5 Barriers to Involvement in Activities

As demonstrated in the following figure, adolescents, parents, and stakeholders all perceive the barriers that prevent girls from engaging in these activities differently. Girls cited the fact that they don't have time because they have too much homework and that centers are not available as their main barriers to participation, doing so at rates of 28.3% and 27.2%, respectively. Parents and stakeholders cited the fact that centers were not available as the main barrier to participation, with 38.6% and 26.6% doing so, respectively.

Figure 11: Girls', Parents', and Stakeholders' responses to "What is the main barrier preventing you /your daughter or daughter-in-law / adolescent girls from participating in the activities that you / they are interested in?"
(from girls', parents', and stakeholders' questionnaires)



Quantitative findings revealed that the primary barrier preventing adolescent girls from participating in such activities varied based on region, as demonstrated in the following table:

Table 16: Girls' responses to "What is the main barrier preventing you from participating in the activities that you are interested in?" by region (from girls' questionnaire)

Region	Percentage (%)						
	Centers not available	Not enough money to pay for classes	Parents won't give me permission to attend	Husband won't give me permission	No time - too much home-work	No time - too much house-work	Other
North West Bank	26.7	7.1	16.2	4.8	31.0	11.0	3.3
Central West Bank	29.4	15.9	9.4	5.9	23.5	10.0	5.9
South West Bank	25.0	17.2	9.4	6.3	30.5	4.7	7.0

Quantitative findings further revealed that the primary barrier preventing adolescent girls from participating in such activities varied based on locality type. As demonstrated in the table below, the most common barrier reported by girls in the rural areas and areas near settlements was the lack of availability of centers. In contrast, the most common barrier reported by girls in the seam zone and normal areas was a lack of time because of homework. Lastly, the most common barrier reported by girls in the refugee camps was a lack of parental permission. These findings are further explored in the following table:

Table 17: Girls' responses to "What is the main barrier preventing you from participating in the activities that you are interested in?" by locality type (from girls' questionnaire)

Locality Type	Percentage (%)						
	Centers not available	Not enough money to pay for classes	Parents won't give me permission to attend	Husband won't give me permission	No time - too much home-work	No time - too much house-work	Other
Seam Zone	27.5	12.9	5.6	6.7	29.8	7.9	9.6
Rural	37.5	10.9	25.0	6.3	7.8	10.9	1.6
Near Settlement	35.7	11.6	9.3	6.2	27.1	4.7	5.4
Refugee Camp	24.1	13.0	29.6	3.7	16.7	13.0	0
Normal Area	7.2	14.5	9.6	2.4	50.6	14.5	1.2

Moreover, girls who are married most often cited that their husband won't give them permission and that they don't have time because they have too much housework as the primary barriers preventing them from participating in the activities that they are interested in. 38.2% of married girls reported that their husband won't give them permission, 35.3%

reported that they don't have enough time because of housework, 11.8% reported that centers were not available, and 8.8% reported that they didn't have enough money to pay for classes.

Focus groups revealed that the barrier of receiving parental or husband's permission hinges on multiple factors including: the cost of the program, location of activity, transportation, safety issues arising from Israeli occupation, the type of activity, and the gender distribution of the activity; gender of the trainer; and timing of the activities.

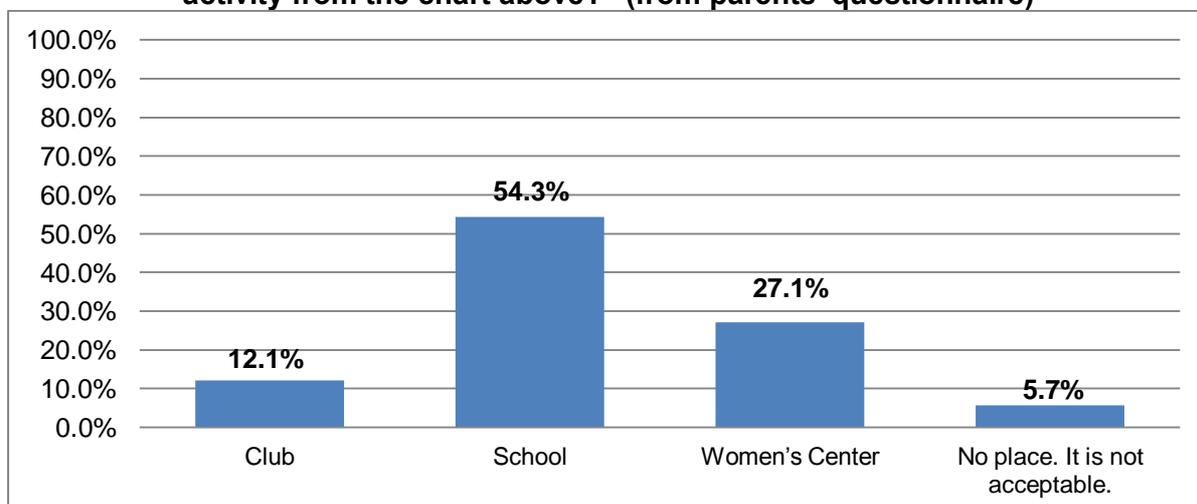
First of all, the financial cost of the program is a large factor influencing parental permission. Given that this study targeted the most disadvantaged girls, many families face financial hardship and cannot afford to pay fees for extracurricular activities.

The physical location where the activity is held, meaning the type of center and building in which it is offered, as well as its distance it is located from girls' homes were also very important. The importance of establishing trust between the local community and the center was widely expressed. As a key informant said,

*"If the family doesn't trust the center or program, the girl won't be able to come."
(Representative of YWCA Ramallah)*

Parents would be most comfortable allowing their adolescent girls to participate in activities in school facilities, as opposed to clubs and women's centers, as demonstrated in the figure below:

Figure 12: Parents' responses to "In which of the following places would you feel most comfortable letting your daughter or daughter-in-law go to participate in an activity from the chart above?" (from parents' questionnaire)



Most parents preferred that the activities be offered on school premises because they believe that it is safer. Focus groups with fathers and brothers in Zboba revealed that they think that gender integrated spaces, internet cafes, coffee shops, and youth sports centers are unacceptable. Girls in focus groups also confirmed that their parents would be more comfortable with them engaging in activities on the school premise; however, they noted that they would prefer to engage in activities elsewhere so that they could go to a new place.

It is important to note though, that focus groups with educators revealed that schools often are not equipped with the equipment necessary for extracurricular activities. For example,

schools lack enough sports equipment, like sports balls, to supply these activities. They also lack musical instruments for music classes.

Notably, parents from some areas, such as rural areas and areas near settlements find some places, like clubs, completely unacceptable places for their daughters to engage in activities, as demonstrated below:

Table 18: Parents’ responses to “In which of the following places would you feel most comfortable letting your daughter or daughter-in-law go to participate in an activity?” by locality type (from parents’ questionnaire)

Locality Type	Percentage (%)			
	Club	School	Women’s Center	No place. It is not acceptable.
Seam Zone	11.1	53.7	27.8	7.4
Rural	0	57.1	28.6	14.3
Near Settlement	0	67.9	25.0	7.1
Refugee Camp	19.2	53.8	23.1	0
Normal Area	33.3	33.3	33.3	0

In addition to the physical building in which the activity takes place, the distance that it is located from girls’ home is also an important factor that influences parental permission. Parents will not allow their daughters to participate in activities if they are located too far away from their home. For some families, they cannot afford the financial costs of transporting their daughter to and from the activity. For other families, even if they can afford to transport their daughter to the activity, they are not comfortable sending their daughter far away from the home. They are worried that something may happen to her on the trip to the activity and that she will not be able to defend herself. This worry about the transportation is directly linked to worry about threats to their daughter’s safety because of the unstable political situation.

For example, in areas near settlements or checkpoints, parents cited that they were worried about their daughter’s safety when travelling to the activity given the dangers presented by interactions with Israeli soldiers and Israeli settlers. In the seam zone areas, girls cited the political situation as one of the main barriers to their participation in extracurricular activities. The families of the girls are afraid to send them outside of the city because they must cross through the checkpoint and they are worried that the girls will get stuck outside of the village if the checkpoint closes.

For example, in An Nabi Saleh, mothers in the focus group said that the Israeli checkpoint at the entrance to their village is sometimes closed to restrict movement. One of the mothers said,

“It is a risk if our daughter stay in Ramallah for long hours. If the Israelis closed the gate, we have to reach our villages through neighboring villages and it takes a long time and costs more money.” (Mothers from An Nabi Saleh FG)

Another factor that influences parental permission is how appropriate parents deem the nature of the extracurricular activity. This was most clear among fathers in focus groups, who would only allow their daughters to participate in activities that are suitable to the cultural context of their community. Overall, parents would be most supportive of activities that were educational. Fathers in Zboba would be supportive as long as the activities are educational and they think that their daughters can learn from them. They would not be as supportive of sport-related activities. Fathers and brothers in Anata reported that they prefer

that girls enroll in educational activities such as computer, languages, housekeeping and parenting classes.

Moreover, fathers and brothers are generally not supportive of their daughter's or sister's engagement in political activities, often because these are deemed as activities only suitable for males because they are considered dangerous. In the Palestinian context, political activities are interpreted to mean demonstrations and protests against Israeli occupation. Fathers and brothers in Balata said that they would not allow their daughters and sisters to engage in political activities because they are dangerous to the girls, especially in light of the raids that happen in the camp. One participant said,

*“Every family in the camp has a father or brother who is martyred, so that is enough so far.”
(Father from Balata refugee camp FG)*

Girls were also least interested in political activities. However, in areas that are frequently affected by Israeli incursions and raids, more girls are interested in pursuing political activities. For example, the focus group where girls were the most interested in pursuing political activities was the one held in Balata refugee camp. Homes in Balata refugee camp continue to be raided at night and many people have been killed by Israeli soldiers.

It is important to note that political activities like civic engagement, and promoting voting would be deemed more acceptable to fathers, but still unpopular. Girls in the focus group in Zboba (seam zone) said that women do not have many opportunities to engage in politics but that they think that women are becoming more active. They said,

“Now there are some women who are members of the village council, and we think that women will be able to be politically active someday in this village.” (Girl from Zboba FG)

Volunteering was another activity that triggered some strong opposition from parents. Focus groups with fathers and brothers revealed that they were split about the appropriateness of adolescent girls engaging in volunteering activities. Some fathers were supportive of their daughters engaging in volunteering opportunities as long as the activities met similar requirements as other activities, meaning that they were offered in a safe and trusted place, were gender segregated, and offered safe transportation. Other fathers were not supportive of the prospect of their daughter's engagement in volunteer work because they thought that it goes against cultural norms. Notably, mothers were overall supportive of their daughters' engagement in volunteering and recommended tutoring adults and children as a good activity.

Lastly, conservative societal norms influence parental permission. Sometimes parents will not give their daughters permission to engage in activities that are not gender segregated. For example, in Azariyeh (rural), girls mentioned that there was one center in their community named the Roya center that offers training courses in art, music, theater, and dancing; however, some of the girls are prevented from participating in those activities by their families because they are not gender segregated.

67.1% of parents confirmed that they would be more likely to allow their daughter or daughters-in-law to attend classes and activities if the activities were only for girls. 38.6% of parents said that their daughter or daughter-in-law would need a parent or brother to accompany her to the class in order for her to participate in classes or activities.

There are significant differences by locality type between the percentages of parents who would be more likely to allow their daughter to attend classes and activities in a gender segregated environment and between those who would require a parent or brother to

accompany her. As demonstrated in the following table, the highest percentages of parents who would be more willing to allow daughters to attend classes if they were only girls or if there was a parent or brother companion were found in rural areas and areas near settlements. 92.9% of parents in rural areas and 82.1% of parents in areas near settlements would be more likely to let their daughters attend a class if it was only for girls. 53.6% of parents from areas near settlements and 50% of parents from rural areas would require a parent or brother to accompany their adolescent girl to the class.

Table 19: Parents’ responses to questions about ideal environment for extracurricular activities for their adolescent girls by locality type (from parents’ questionnaire)

Locality Type	Percentage of Yes Responses (%)	
	Would you be more likely to allow your daughter or daughter-in-law to attend classes and activities ⁶⁹ if the activities were only for girls?	In order to participate in the classes or activities ⁷⁰ , would your daughter or daughter-in-law need a parent or brother to accompany her to the class?
Seam Zone	61.1	31.5
Rural	92.9	50.0
Near Settlement	82.1	53.6
Refugee Camp	65.4	46.2
Normal Area	44.4	16.7

Moreover, there was an overall relationship between the educational level of parents and the importance of whether activities were offered in gender segregated environments or the necessity of having someone accompany their daughter to the activity. As demonstrated in the table below, the higher the education level of parents, the less important the gender distribution of the activity and whether their daughter is accompanied to it are.

Table 20: Parents’ responses to questions about ideal environment for extracurricular activities for their adolescent girls by locality type (from parents’ questionnaire)

Highest Education Level Parents have Completed	Percentage of Yes Responses (%)	
	Would you be more likely to allow your daughter or daughter-in-law to attend classes and activities ⁷¹ if the activities were only for girls?	In order to participate in the classes or activities ⁷² , would your daughter or daughter-in-law need a parent or brother to accompany her to the class?
Elementary (Grades 1-4)	42.9	71.4
Basic (Grades 5-10)	70.8	38.5
Secondary (Grades 11-12)	75.0	40.6
Tawjihi	64.3	50.0
Diploma	57.1	28.6
University	53.3	13.3

⁶⁹ Parents were asked this question in reference to classes and activities that include the following: art classes (painting, drawing), drama classes (theater, acting), music classes (singing, instrumental), dance classes, sports (swimming, soccer, volleyball), computer classes, library (reading books), academic support (tutoring), volunteering, political engagement, life skills classes, and parenting classes.

⁷⁰ Parents were asked this question in reference to the same classes and activities referenced in the previous footnote.

⁷¹ Parents were asked this question in reference to the same classes and activities referenced in the previous footnotes.

⁷² Parents were asked this question in reference to the same classes and activities referenced in the previous footnotes.

A mother from the Jalazun refugee camp focus group demonstrated her support for gender-segregated activities in the following quotation:

"In the cities it is okay to have mixed activities but in the camps and villages the women usually suffer from culture and their mobility is restricted." (Mother from Jalazun refugee camp FG)

In terms of region, parents from the South West Bank were the most supportive of gender-segregated environments and requiring a parent or brother to accompany the adolescent girl to the activity. 70.4% of parents in the South West Bank, 69.4% in the North West Bank, and 64.1% in the Central West Bank would be more likely to allow their daughter or daughter-in-law to attend classes and activities if the activities were only for girls. 51.6% of parents from the South West Bank, 46.9% from the North West Bank, and 26.6% from the Central West Bank would need a parent or brother to accompany their adolescent girl to class in order for her to participate in classes or activities.

A higher percentage of mothers would be more likely to allow their daughter or daughter-in-law to attend classes if the activities were only for girls than fathers and mothers-in-law. 73.8% of mothers would be more likely to do so, compared to 62.9% of fathers and 53.8% of mothers-in-law. In contrast, a higher percentage of fathers would require a parent or brother to accompany their daughters to class in order to participate than would mothers and mothers-in-law. 41.9% of fathers would require a parent or brother to accompany her to class, compared to 38.5% of mothers and 23.1% of mothers-in-law.

Notably, focus groups with fathers and brothers confirmed that they wouldn't need their daughter or sister to be accompanied by an adult to activities as long as the activities were offered in a safe place and they were gender-segregated. Some fathers said that if the activity was offered in a new location, they might have someone accompany her on the first day to ensure that it is a safe place.

In other, even more conservative areas, like the Bedouin community of Ramadin, it is difficult to get permission from parents and husbands to let their daughters/wives leave the house at all because it is socially unacceptable for women to be outside of the home. Girls in Ramadin said that there is an active center in the village called Al-Huriyya that offers many activities and there is also a library; however, their parents won't give them permission to attend the activities.

Parents also voiced that the trainer for these activities would need to be a woman, and would need to be someone who is trusted in the community. Ideally, the trainer would be from the community itself or from a local organization within the community. Fathers in focus groups said that if the activity was offered through the municipality, then the trainer could be someone new. Otherwise, if an external organization came into a community and didn't have a previous relationship with the community, it would be difficult for community members to know that they could trust the trainers.

Lastly, mothers and fathers spoke about the timing of activities, mentioning that it would be difficult for their daughters to attend programs that required the daughter to be away from home after dark because of societal norms and potential safety threats. Moreover, mothers expressed their discouragement for activities that forced their daughters to miss school lessons during the school day. Therefore, the best times to offer activities would be immediately after school, so that girls could return home before dark. Notably, the programming should be offered at most once a week and then offered intensively during the school breaks and summer holiday. Weekends would also be suitable times for programming.

4.2.6 Access to Social Networks outside the Family

Palestinian society is very family-focused; although this means that many adolescent girls have close relationships with family members, it also means that they lack access to social networks outside of the family. Less than half (41.5%) of adolescent girls reported that there are older women or men outside of their family that they can look up to for advice about their future.

In terms of region, girls in the Central West Bank were least likely to say that there are older women or men outside of their families that they look up to and who can provide advice about their futures. Only 32.4% of girls in the Central West Bank said that they had someone like this; this can be compared with 42.5% of girls in the North West Bank and 52.2% of girls in the South West Bank.

Girls in rural areas were most likely to report that they have older women or men outside of their family that they look up to or can get advice from about their future. 56.1% of girls in rural areas, 50.8% of girls in refugee camps, 42.9% of girls in areas near settlements, 40% of girls in the seam zone, and 24.7% of girls in normal areas reported having someone like that.

Moreover, only half of girls (54%) have people that they can trust outside of their family. In focus groups with adolescent girls, they often named close friends as people that they could trust outside of the family; some girls also mentioned extended family members.

There were significant differences between the percentages of girls who had people that they could trust outside of their family based on their region, with girls in the South West Bank most likely. 70.1% of girls in the South West Bank reported having people that they could trust outside of their family; this can be compared with 50.5% of girls in the Central West Bank and 47.0% of girls in the North West Bank. A potential explanation of why more girls in the South West Bank cited that there is someone who they can trust outside of their family than in other areas may be linked to the fact that extended family size is generally larger in the South West Bank. When responding to this question, girls may have referred to distant cousins, such as third or fourth cousins. Moreover, the population is greatest in the South West Bank; therefore, this may have contributed to the statistic above, but would not account for it completely.

4.3 Health

This study revealed that many adolescent girls lack access to medical services as well as to opportunities to improve their awareness about health topics.

4.3.1 Access to Medical Services

Nearly all (96.2%) of adolescent girls reported that they know where the nearest health center is in their area. However, only 53.9% of adolescent girls reported going to the doctor for primary health care services like regular or annual check-ups. In focus groups, no girls reported going to the doctor for regular check-ups or preventative care; nor did any mothers report taking their daughters to the doctor for check-ups. In focus groups, girls only said that they see a doctor when they are sick or have a health problem.

Of those girls who do not go to the doctor for primary health care services, 53% of them reported that they do not go because it is too expensive. 22.3% reported that they don't

receive such services because there isn't a doctor available in their area. The reasons for not visiting a doctor for primary health care services differed based on locality type. The table below clearly illustrates that girls in normal areas often have access to a doctor, whereas in the other areas, lack of access is a key barrier.

Table 21: Distribution of reasons girls do not go to a doctor for primary health care services by locality type (from girls' questionnaire)

Locality Type	Percentage (%)		
	There isn't a doctor available	It is too expensive	Other
Seam Zone	27.7	36.9	35.4
Rural	40.0	56.0	4.0
Near Settlement	16.4	58.2	25.4
Refugee Camp	31.3	56.3	12.5
Normal Area	3.4	72.4	24.1

Qualitative findings supported the quantitative findings above that demonstrate that girls' access to medical services is contingent on their location, with girls in rural areas, seam zone, and Bedouin areas lacking access to medical facilities in their specific locations. When these girls do need to see a doctor, they are often restricted to seeing a physician on certain days of the week. If they need immediate attention and the local clinics are closed, or if they need specialized services, they are often forced to travel outside of their village, and therefore must pay transportation costs and also face the barriers discussed previously that inhibit women's freedom of movement.

A good example of this lack of access is displayed by the Bedouin community of Ramadin. In that community, there is an UNRWA clinic that provides basic health services 2 days a week. There is also a mobile government health clinic, but it is far away from the girls' homes. In order to receive specialized services or in an emergency, the girls must travel to health centers in Al-Dhahiriya or Hebron. Girls reported that they face great difficulties when health emergencies occur at night, because their only option is to travel to a hospital because there are not any centers open in their village at night. Moreover, there is an Israeli checkpoint at the entrance to their village, so they often face additional delays or are unable to access the services if the checkpoint is closed.

Notably, of all of the different locality types, it seems that girls living in refugee camps face the least barriers to health access. Their health needs are often met because UNRWA clinics and services are provided in the refugee camps.

In terms of hospital access, almost all (92.4%) girls are taken to the hospital when there is an emergency. Of the 7.6% who do not go to the hospital, 84.2% of them cited that the reason that they do not go is because there isn't a hospital in their area.

In addition to the barrier of not having access to a healthcare facility in their communities, sometimes the fear of finding out that their daughter has a medical condition can prevent parents from taking her to the doctor. For example, if the girl goes to the doctor and has a severe issue with her reproductive system, people could find out and rumors would spread, making it difficult for her to get married.

Access to Health Services in Jerusalem

In Jerusalem, access to health care is good for girls, regardless of whether they are disadvantaged or not. As long as they are a Jerusalem ID holder, they are entitled to medical care that is financed by the Israeli government. Even girls from more

disadvantaged areas, as long as they are Jerusalem ID holders, can access this care. Also, this care is notably better than in the West Bank.

However, there are problems for people living on the Israeli side of the wall, who do not possess Jerusalem IDs. For example, people living in Shuffat refugee camp do not have Jerusalem IDs and technically live in Area C. They must cross a checkpoint and access healthcare in the West Bank, which makes it much more difficult for them to access it. Also, women from the West Bank who marry a Jerusalem ID holder face challenges, whether they live with their husbands in Jerusalem legally or illegally. If they are legally there, meaning they receive an annual permit to visit Jerusalem, they are still not entitled to healthcare in Jerusalem because they are not Jerusalem ID holders. If a family is wealthy, the spouse can purchase health insurance for roughly 4,000 NIS a year to access some, but not all of the services offered by the Israeli system. Because this is costly, it is not an option for disadvantaged women. Therefore, these women have to travel to the West Bank to access health care.

For women who are originally from the West Bank, and living illegally with their Jerusalem ID-holding husbands, health care is completely off access to them. They would need to travel to the West Bank to receive healthcare, but would not risk doing that because they could be caught at a checkpoint without a permit and be sent back to the West Bank (and therefore separated from their husband and children).

4.3.2 Knowledge of and Interest in Health Awareness Topics

The number of health awareness activities offered to adolescent girls in Palestine are very few and are not provided extensively by the government or by local organizations. Each school in Palestine should have a health committee that is comprised of students and a teacher who work together to implement a variety of health awareness activities for all students. However, these programs are not always active. A representative of a local medical NGO said,

“The role of the government is weak in health issues as a result of the bad financial situation. They do not provide clear and comprehensive health programs that target adolescent females in schools and the community. Instead, NGOs assume this role. International organizations do not grant a considerable amount of money and many of the health programs they implement are not comprehensive and do not reach all schools or students.”
(Representative of Palestinian Relief Medical Center)

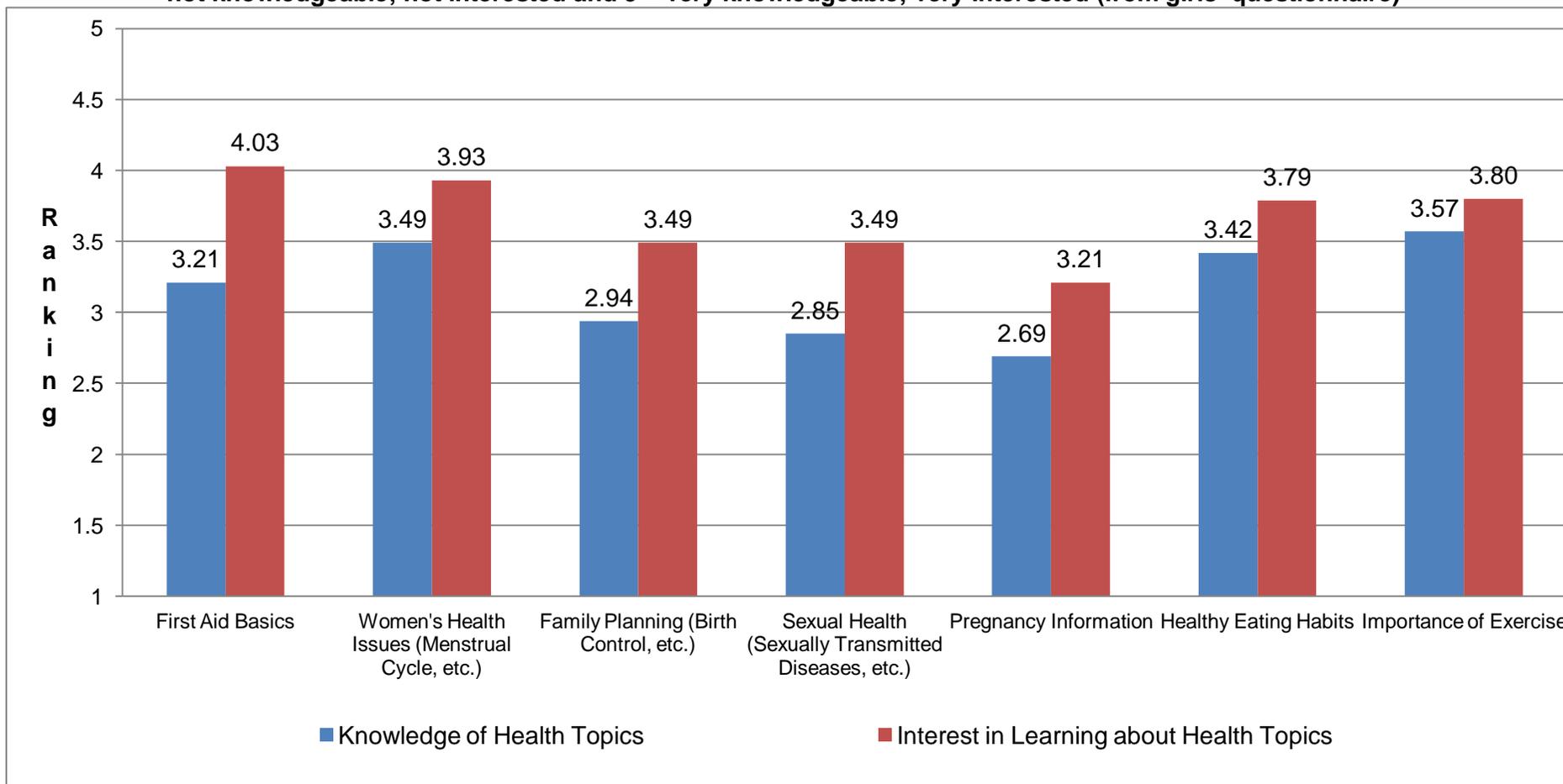
Moreover, some CBOs, like the Palestinian Medical Relief Center (PMRC) provide health education programs that target students, parents, teachers and school principals; these programs raise awareness about adolescence, personal hygiene, and nutrition awareness. PMRC works in cooperation with the MOE and Health Work Committee (HWC); however, sometimes, despite these trainings, teachers do not share the information that they learn with the students because of their own misinformation or discomfort with the topics. A representative of PRMC said,

“We provide health education about body/physical changes and the menstrual cycle to female teachers but they do not provide it to female students because they are shy.”
(Representative of Palestinian Relief Medical Center)

Adolescent girls themselves demonstrated that they are not very knowledgeable about health awareness topics. Girls estimated that they knew the most about healthy eating habits and women’s health issues, ranking their knowledge of them as 3.57 and 3.49 respectively (on a scale of 1 to 5 where 5 is very knowledgeable). Across the board, girls

ranked their interest in learning about the health topics higher than their estimated knowledge of each topics, as demonstrated in the figure below:

Figure 13: Girls' reported rankings of knowledge of health topics and interest in learning about them on a scale of 1 to 5, where 1 = not knowledgeable; not interested and 5 = very knowledgeable; very interested (from girls' questionnaire)



As seen in the figure above, girls were most interested in learning first aid basics and about women’s health issues. Focus groups with the girls revealed that often the only direct experience that girls had with health awareness activities were first aid classes, with a few girls in 4 of the 5 focus groups reporting that they had taken first aid basics, often with local organizations and donor-funded projects.

Girls get most of their information about health topics from the “health and environment” course in the school curriculum, their mothers, the internet, and through practical experience. They recognized that their understanding is often very basic. Girls actively asked for more information about women’s health issues; for example, in the focus group with girls from Zboba, girls reported that they would like courses that educate them on the physical changes to their bodies during puberty.

Mothers in the Azzoun focus group confirmed the need for activities that target women’s health awareness, especially in areas regarding reproductive health. They cited two cases where girls in their community needed health services, but the mothers didn’t take them to the doctor because they were worried that if people in the community knew that they had health problems, this could later make it more difficult for their daughters to get married.

Girls’ interest in learning about health awareness topics differed according to their marital status. As demonstrated in the table below, girls who were married were most interested in learning about women’s health, family planning, sexual health, and pregnancy information.

Table 22: Girls’ reported interest in learning about health topics, where 1 = not interested and 5 = very interested by marriage status (from girls’ questionnaire)

Health Awareness Topic	Average Ranking		
	Single	Engaged	Married
First Aid Basics	3.98	4.18	4.18
Women’s Health Issues (Menstrual Cycle, etc.)	3.86	3.84	4.38
Family Planning (Birth Control, etc.)	3.31	3.73	4.40
Sexual Health (Sexually Transmitted Diseases, etc.)	3.34	3.59	4.26
Pregnancy Information	2.99	3.36	4.40
Healthy Eating Habits	3.74	3.80	4.11
Importance of Exercise	3.79	3.73	3.93

The Director General of School Health highlighted that adolescent girls do not have access to accurate sexual information / sex knowledge because society deems this topic taboo. Moreover, he highlighted a unique need of adolescent girls for feminine pads during their period. He noted that this is important to provide them to poor females whose parents are not able to afford them; by providing girls with pads during their period, they will become more confident in front of their peers and are supported psychologically.

4.3.3 Psychosocial Health State

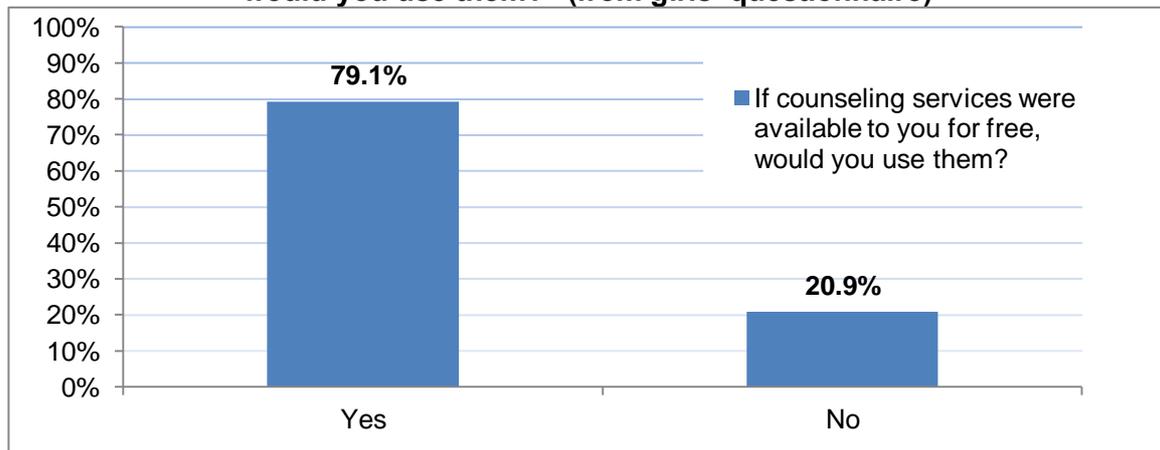
Girls in this age group are clearly in need of psychosocial services, but are often prevented from accessing them by the societal stigma surrounding them. More than half (65.5%) of girls are aware of places where they could access counseling services if they or a friend needed them. Girls in the South West Bank are most knowledgeable about where they could get counseling services if they or a friend needed them. 76.1% of girls from the South West Bank, 68.8% of girls in the North West Bank, and 53.6% of girls from the Central West Bank reported knowing where to get them.

Focus groups revealed that counseling services are often available in schools; however, they are not available in all schools. The principal at the Yasuf School for Girls said,

“For three years we have not had a school counselor because there is lack of counselor cadres in the Ministry of Education. Each year, we ask the ministry to send us a counselor because there is a big need for this.” (Educator from Yasuf School FG)

When asked if they would use counseling services if they were offered to them for free, 79.1% of adolescent girls reported that they would, as demonstrated in the figure below:

Figure 14: Girls’ responses to “If counseling services were available to you for free, would you use them?” (from girls’ questionnaire)



Girls in the North West Bank would be most likely to use counseling services if they were available to them for free; 94.4% of girls in the North West Bank; 74.4% in the South West Bank; and 64.2% in the Central West Bank would use these services if they were free.

Moreover, girls in the refugee camps were the most likely to use counseling services if they were available to them for free, and girls in the seam zone were the least likely, as demonstrated in the following table:

Table 23: Distribution of girls who would use counseling services if they were available to them for free by locality type (from girls’ questionnaire)

Locality Type	Percentage (%)	
	Yes	No
Seam Zone	68.9	31.1
Rural	83.1	16.9
Near Settlement	77.6	22.4
Refugee Camp	93.3	6.7
Normal Area	90.6	9.4

Qualitative data supported this finding, revealing that girls in some refugee camps have more psychosocial needs than girls in the other target areas because they are more directly affected by Occupation because refugee camps are more often invaded by Israeli forces and people are arrested from the camps.

Girls who are married were most likely to use counseling services, whereas girls who are engaged were least likely to do so. When asked if girls would access counseling services if they were provided to them for free, 85.7% of married girls, 80.3% of single girls, and 56.8% of engaged girls that they would do so.

Girls’ discussions in focus groups contrasted dramatically with their overwhelming support for accessing psychological services if they were available to them for free. In focus groups,

girls said that they would not access such services because of the stigma attached to receiving them. Perhaps, because the focus groups involved this question being asked in a group setting, girls were more hesitant to talk about needing the services and being willing to use them. Girls in 2 of the 5 focus groups said that they would consider receiving services, but acknowledged that their society attached a stigma to them. Girls in the Anata focus group (seam zone) said that counseling was available at school and that they might use the services but that they were unfamiliar with them. In Azariyeh (rural), counseling services are available at most schools; however, girls expressed the need for the services to be held in external centers as well. They also voiced the need for them to either be private or in a group format.

Other girls were adamantly opposed to receiving the services because of the stigma attached to them. Girls in the Bedouin community of Ramadin said that they would not receive counseling if it was offered in the village because of what people in the community would say about them. The girls said that people would call them crazy if they accessed those services. Similarly, when a girl in the Zboba focus group was asked if she would access counseling services, she replied,

“Do you want the people in the village to think that I am crazy?” (Girl from Zboba FG)

Of the 20.9% of girls who said they would not access counseling services, even if they were free, 83.9% said that they answered this way because they do not need these services and 13.4% said that their parents would not let them get the services. Notably, the seam zone, rural areas, and areas near settlements were the only three areas where girls cited that their parents wouldn't let them as a reason that they wouldn't access free counseling services. Of the girls who said they wouldn't access such services, 17.5% of girls from the seam zone, 16.7% of girls from rural areas, and 9.7% of girls from areas near settlements cited the lack of parental approval as their reason.

Parental Support for Psychosocial Services

Quantitative data revealed that parents would support their daughters in accessing free counseling services. 63.6% of parents surveyed think that their daughter or daughter-in-law needs counseling services because she is depressed or anxious and 81.9% of parents said that they would allow their daughter or daughter-in-law to access counseling services if she needed them and they were available to her for free. A mother from Jalazun refugee camp said,

“Our daughters need counseling services because they are depressed and suffer from stress because they do not leave the home or the camp. They always feel bored and have nothing in their lives to do after school.” (Mother from Jalazun refugee camp FG)

Parents of girls in the refugee camps would be most likely to allow their daughters to access these services and parents from the seam zone would be the least likely. 100% of parents from the refugee camps; 88.9% of parents from normal areas; 85.7% of parents from rural areas; 77.8% of parents from areas near settlements; and 71.7% of parents from the seam zone would allow her to access these services if she needed them and they were free. Of parents, only 58.3% of mothers-in-laws would allow their daughters-in-law to access counseling services if she needed them and they were available for free. This contrasts greatly with the 89.2% of mothers and the 78.7% of fathers who would allow their daughters to do so.

The educational level of parents was directly linked to how likely they would be to allow their daughter to access such counseling services, as demonstrated in the table below:

Table 24: Parents’ responses to “If your daughter or daughter-in-law needed counseling services, and they were available to her for free, would you allow her to access them?” by parental education status (from parents’ questionnaire)

Highest Education Level Parents have Completed	Percentage (%)	
	Yes	No
Elementary (Grades 1-4)	57.1	42.9
Basic (Grades 5-10)	82.8	17.2
Secondary (Grades 11-12)	75.0	25.0
Tawjihi	92.9	7.1
Diploma	100.0	0.0
University	86.7	13.3

Conversations with parents in focus groups confirmed that the parents would allow their daughters to access such services if they absolutely needed them and they were confidential. Focus groups with mothers revealed that most mothers recognize that their daughters are in need of counseling, but they have concerns about the stigma attached to counseling and how it will affect their daughter’s reputation. A mother in Husan said,

“Although all of us believe that we need such counseling services, we don’t always go, even if they are available because we fear that people might talk and it could hurt our daughters’ reputations.” (Mother from Jalazun refugee camp FG)

Qualitative data also revealed that fathers were aware of the stigma attached to psychosocial counseling and would try to avoid taking their daughter to counseling to avoid tarnishing their family’s reputation or their daughter’s chances at getting married. In their communities, people believe that mental illness is inherited and can be passed on to children, so mothers of potential suitors would be less likely to want their son to marry a girl with such a problem. However, if they thought that their daughter was in need of therapy and there was nothing else that they could do, they would take her.

In Jalazun refugee camp, brothers said that there are counseling services available from the UN clinic and from Al-Karama Center for Rehabilitation, but that few people used them. The brothers said that they believe that this is because it needs promotion and advertising so that people can be convinced that it is necessary. In addition people might fear that their privacy would not be preserved and do not trust its quality. The brothers emphasized that there is a need for counseling though. One of the participants said,

“Almost all the Palestinian people need physiological treatment due to Israeli occupation practices and the negative economic situation, as well as the violence, which has impacted our health.” (Brother from Jalazun refugee camp FG)

Given that mothers and even some fathers recognized that sometimes psychosocial counseling was necessary, they voiced that they preferred that services were either done in one-on-one private consultations or in group sessions. If they were going to pursue one-on-one counseling, they would prefer that consultations were private and done outside of the village if possible. Mothers said that if they were to allow their daughter to get counseling, it is imperative that the setting be confidential so that it wouldn’t affect her reputation in the community or chances of getting married.

Despite the stigma around receiving psychosocial counseling in the West Bank, there were a few focus groups where the groups unanimously mentioned that psychosocial counseling was not accompanied by any stigma in their communities; often, these communities have been and continue to be infiltrated with violence from the Israeli military. For example,

fathers and brothers in Anata, a seam zone area where no counseling services are offered, expressed a real need for receive counseling services because people live under Occupation and suffer at all levels:

“The Occupation has a negative psychological effect on our children. They suffer from the colonial violence, as some children suffer from bedwetting, for example.” (Father from Anata FG)

“We don’t mind receiving counseling services. We are not ashamed at all because we suffer from Israeli occupation and its closures, which lead to poverty. Our community is closed, which is not healthy. Almost all the Palestinians in Anata need psychological treatment due to the negative political and economic situation.” (Father from Anata FG)

An Nabi Saleh was a community where there is no stigma around psychosocial counseling and is a community where people already have received counseling services through the Working Women’s Society, which recently stopped providing such services. The mothers said that they had approached the Women’s Society because the girls have psychological problems as a result of the violent Israeli practices. In addition, girls suffer from stress and are always bored and tired. All of the participants emphasized that the political situation in An Nabi Saleh and the Israeli soldier attacks have negatively impacted the girls. Some women reported that their daughters have phobia and fears. For example, some girls do not eat or sleep at night. Participants believe that An Nabi Saleh community is a closed community, which has an impact on girls’ psychological health as well.

4.3.4 Support for Girls with Disabilities

This study revealed that girls with disabilities face the greatest social, health, and educational restrictions of any girls. They currently are socially isolated in Palestinian society, and therefore lack access to health, educational, economic, and societal opportunities. However, they comprise a minority of the population. Of all of the adolescent girls surveyed, 8.8% of them reported having a disability. Similarly, 9.8% of parents surveyed said that their daughter or daughter-in-law has a disability.

Social Needs of Girls with Disabilities

Disabled people are highly stigmatized in Palestinian society, and disabled girls are even more stigmatized than disabled boys. Girls with physical disabilities face the same barriers to social empowerment as girls without disabilities, but they also face additional barriers resulting from the stigma of their physical disabilities and the lack of awareness about their rights as a girl with disabilities.

First of all, girls with disabilities are rarely allowed out of the home because it is unsafe because of the political situation. Notably, for girls with mental disabilities, families are very worried that if they let them go out of the home, they will be sexually assaulted. In some instances, the families will force their daughters with disabilities (and especially mental ones) to get a hysterectomy, as demonstrated in the quotation below:

“If a family has a daughter with a disability, they may force her to get a hysterectomy after she goes through puberty (especially those with mental disabilities) because they are afraid that someone will rape her. They are afraid of the shame that would bring on the family.” (Representative from Stars of Hope Society)

Moreover, many families won’t let their daughter leave the home because they are worried about ruining their family’s reputation and confronting the stigma associated with disabilities.

They are often afraid that their neighbors and community members will learn that they have a daughter who is disabled. In these more disadvantaged communities, some families believe that if people know that they have a daughter who is disabled, then they will not be able to get any of their other daughters married. In these cases, the parents are worried that the sisters of the disabled girl will not be able to get married because people will assume that the sisters could have disabled children as well. Restrictions placed on the mobility of disadvantaged girls are further explained in the quotation below:

“If a boy has a disability, the father will still have the belief that even though he is disabled, he is still allowed to go outside; he can work with his father in a supermarket. He can also be involved with society. However, for the girl, none of these options exist. If the girl with disabilities is outside the home, then people will know that there is a girl in that family with a disability and then none of her sisters will be able to get married.” (Representative from Stars of Hope Society)

In some cases, families are so concerned with people finding out that they have a disabled child, that they will not register them under their family’s IDs when they are born; this means that they don’t have an ID number or “Hawiya”. Notably, if the family has a son who is physically disabled, they may choose to register him.

The desire to keep people in the community from knowing that a family has a disabled daughter can sometimes escalate to direct violations of human rights, as evidenced in the story below:

“Two years ago in Hebron, someone called the police to report that his neighbor had put his disabled daughter in the shed with the livestock and would hit her; they put the father in jail for a few days, and then released him and he went right back to hitting her.” (Representative from Stars of Hope Society)

Also, in terms of marriage for people with disabilities, men with disabilities will always be able to find a wife, whereas women with disabilities might not be able to, as evidenced in the following quotation:

“Even if a man has a disability, a man is still a man. Even if he is handicapped, he will find a poor, weak girl whose family wants her out of the house.” (Representative of YMCA Jericho)

Notably, all of girl’s needs (economic needs, financial needs, health needs, etc.) are linked to their need for social inclusion. If they are excluded from society, then they have no way of getting these needs met.

Educational Needs of Girls with Disabilities

According to the Palestinian National Law that was established in 1999, subsection number 4 states that people with disabilities have the right to education; however, it is not implemented. The majority of families with girls with disabilities do not let their daughters go to any school. The most common scenario is that girls with disabilities will not be let out of their home by their families and therefore will not be allowed to go to school. These families are unaware of their right to access education, as demonstrated in the following quotation:

“At the family level, there is a lack of awareness about the rights of girls with disabilities. The families don’t understand that their girls have the right to be educated.” (Representative from Stars of Hope Society)

For the few families who do acknowledge their daughter's right to receive an education, they will usually only let her go to primary school. However, the school may refuse to take her or the school may not be accessible to her because of her disability. Also, in these marginalized areas, and especially in the more rural ones, the secondary and high schools are often located farther away from her home; the farther away the school is located, the less likely the family will be to grant her permission to go. Parents have the same security concerns for their daughters as parents of nondisabled girls and don't want them to travel long distances by foot because of the settlers, soldiers, and other dangers presented by the security situation. They are also worried about sexual harassment.

If a girl with disabilities is able to attend school, it is likely that she will face academic difficulty. Quantitative findings revealed that girls with disabilities reported higher levels of academic difficulty, with 53.9% of them reporting grades between 50% and 70%, which can be compared with 32.5% of girls without disabilities reporting grades in that range.

Girls with disabilities are bullied at higher rates than girls without disabilities. 20.5% of girls with disabilities reported that students bully them by maliciously making fun of them or physically assaulting them; this can be compared with 3.4% of girls without disabilities. 28.2% of girls with disabilities reported that they are frequently bullied at school/college/university; this can be compared with 3.8% of girls without disabilities.

Girls in the focus groups confirmed that girls with disabilities need friends who won't laugh about them behind their backs and confirmed that sometimes people make fun of students with disabilities at school.

Health Needs of Girls with Disabilities

Disadvantaged adolescent girls with disabilities have many health needs that are unique to them and to their disabilities. There is a law that states that people with disabilities have a right to obtain the medical equipment necessary; however, this law is not implemented. The law also states that the government should provide the needed medicine to people with disabilities, at the least cost; however, again, this is not implemented. The laws that secure rights of disabled people are not implemented because no one is pushing the government to implement them. The disabled people organizations (DPOs) are not actively pushing the government.

Girls with disabilities who are living in marginalized areas are often living in areas where there are no medical services provided in close proximity, especially in the more rural areas. Only 44% of stakeholders surveyed said that there are centers that disabled adolescent girls (15-19 years old) can access in their community. A disabilities specialist comes to some remote locations a few times a week; however, this is not enough. In Zboba, there is a female employee who comes to the village (and Rummanah and Al Taybeh) to provide services twice a week.

Qualitative data from focus groups with adolescents, mothers, and brothers/fathers confirmed that there are very few services that are accessible for girls with disabilities. Even when there are services offered in the major cities or in Israel, financial restraints prevent disadvantaged families from accessing them. Israeli closures and failure to give permits also prevent families from receiving the specialized care in Jerusalem.

The lack of access to health service centers for disabled girls was brought up in multiple focus groups. For example, a mother in the Husan focus group said that she has a daughter who is mentally and physically disabled. The participant reported there is an absence of any rehabilitation center that offers special medical facilities including special education or therapy in the village; the family cannot afford to take her outside the village to treat her.

A father of a disabled girl from the focus group in Obeidiyeh said,

“Girls with disabilities have special needs which require special treatment, special schools, and centers with specialized teachers. They should be provided with psychological services on a regular basis, and regular follow ups, and respect and understanding from people around them, taking into consideration the girl’s emotions and feelings.” (Father from Obeidiyeh FG)

The families of these girls don’t have the money to buy them the needed medicine and they don’t have the financial ability to get the needed treatments because often the medicines or the treatments are too expensive. In some cases, women with disabilities need a certain type of treatment or medicine that the health ministry doesn’t provide in Palestine, so they must go to Jordan to get it. However, if the family is disadvantaged, they probably cannot afford to travel to Jordan.

In particular, women with physical disabilities are in need of supplies like walkers and wheelchairs; again, the government should provide them for free, but the law is not implemented. Moreover, the DPOs are unable to provide this equipment because it is very costly. For example, subsidizing medicine, or purchasing medical equipment for women with disabilities are some of the greatest needs, but they are very costly.

One of the girls in the Balata focus group had a physical disability and has a permit to access health services in Israel. She voiced a need for special equipment and resources in the schools for adolescents with disabilities.

In order to meet these health needs, the women said that pressure must be placed on the government and that this can come from people with physical disabilities as well. For people with mental disabilities, the advocates would more likely be their family members, depending on the degree of the disability.

Lastly, girls with disabilities who were surveyed reported that almost all of them would use counseling services if they were available to them for free; 97.8% of them would use them, compared with 77.4% of girls without disabilities.

Employment Needs of Girls with Disabilities

The primary barriers that prevent adolescent girls (15-19) and women with disabilities in general from employment stem from 3 main sources. First, societal pressures mentioned in previous sections prevent girls with disabilities from leaving the home (and thus from going to school or taking a job). Second, the lack of education for girls in this age group (and thus the qualifications) as a result of the societal pressures mentioned above and/or the educational restrictions (lack of wheelchair accessibility in the schools, danger from checkpoints to access secondary schools outside area, or financial restraints because family can’t afford the transportation that would take her to her secondary school outside the village) prevent girls from having the skills necessary to qualify for most positions. Lastly, there is a lack of awareness from employers about the rights of people with disabilities that affirm their right to work and about their ability to do so, as outlined in the following quotation:

“Employers think that if they employ women with physical disabilities, then their productivity will not be as high.” (Representative from Stars of Hope Society)

The way to overcome the barrier of stigma from employers is to support more opportunities for women with disabilities to work. Some NGOs make agreements with employers to let a woman with disabilities work for a short time for free, while the NGO pays the salary. Therefore, the women cost the employer nothing. The idea behind the program is to change the perceptions of the employers and to prove to them that women with disabilities are just as capable as people who are not disabled at completing their work tasks.

Even if girls with disabilities can overcome the societal and educational barriers to achieve an education, they will still face difficulty finding employment due to the lack of employment opportunities from the dismal economic and political situation. Because of the stigma against people with disabilities, an employer will choose the person who is not disabled to fill the position. However, notably, according to Palestinian law, disabled people should comprise 5% of the total number of employees at each institution. However, this law is not implemented.

It is important to affirm that women with physical disabilities are capable of working in an office setting, although of course, there are some physical limitations to the work they can do. However, for work that generally takes place behind a desk, they are capable of completing it. Depending on the degree of the physical disability, the woman might need a personal assistant; therefore, as long as the employer will allow the personal assistant to be present in the office to assist her in going to the bathroom, or reaching something on a shelf, etc., then there shouldn't be any difficulty, as demonstrated in the quotation below:

“As long as the business environment is accessible and there is a good understanding and acceptance of women with disabilities, then she can work there.” (Representative from Stars of Hope Society)

Notably, girls with disabilities were less aware of employment or entrepreneurship opportunities in their areas, with only 15.2% of them reporting that they were aware of such opportunities, compared with 28.2% of girls without disabilities. However, girls with disabilities reported the same desire to pursue employment, business, or entrepreneurship opportunities as girls without disabilities, both doing so at a rate of roughly 41%.

4.4 Economic Situation / Income Generation Opportunities

4.4.1 Current Financial Assets and Needs

Availability of Assets

A majority of adolescent girls have spending money available to them; 68.0% of girls reported that it is available to them. The greatest percentage of girls who reported that they have spending money available to them were from the North West Bank. 77.7% of girls in the North West Bank; 70.9% of girls in the Central West Bank; and 48.5% of girls in the South West Bank reported having spending money available to them.

There are significant differences between which girls have spending money available to them based on their locality type. As demonstrated in the table below, only 24.6% of girls in the refugee camps and 25.8% of girls from rural areas reported having spending money:

Table 25: Girls' responses to "Do you have spending money available to you?" by locality type (from girls' questionnaire)

Percentage (%)		
Locality Type	Yes	No
Seam Zone	86.5	13.5
Rural	25.8	74.2
Near Settlement	66.4	33.6
Refugee Camp	24.6	75.4
Normal Area	94.1	5.9

Qualitative data from the focus groups revealed that most girls receive spending money from their fathers and use it to buy candy, nuts, and make up, and sometimes choose to save it up for something larger, like clothes, a mobile, or gifts. 79.7% of girls reported that they can decide for themselves how they will spend this money. However, if they want to purchase something larger, like a mobile phone, they must obtain permission for their parents.

Notably, most girls receive less spending money than their brothers. The rationale for this is that brothers spend more money and have different needs because they spend much more time outside of the home than their sisters. Brothers and fathers in the focus group in Balata said that brothers need to buy cologne, cell phone credit, new mobiles, laptops, cigarettes, and to have money to go out with friends. Fathers from Obediyeh explained that because girls spend most of her time at home, they don't have a lot of expenses.

Current Financial Needs

The majority of adolescent girls are not worried about having enough food, water, or clothing. 22.6% of girls worry about having enough clothing; 21.7% of girls worry about having enough food; and 19.8% of girls worry about having enough water. Adolescent girls in the refugee camps demonstrated greater worry about having water and clothing as demonstrated in the following table:

Table 26: Distribution of girls who are in need of basic needs by locality type (from girls' questionnaire)

Region	Percentage of Yes Responses (%)		
	Do you ever worry about having enough food?	Do you ever worry about having enough water?	Do you ever worry about having enough clothing?
Seam Zone	24.9	17.3	20.5
Rural	18.2	24.2	25.8
Near Settlement	20.9	20.1	22.4
Refugee Camp	21.7	27.9	29.5
Normal Area	18.8	15.3	20.0

In some areas like Ramadin and Zboba, girls expressed fear of not having enough water, food, or clothing because of the deteriorating economic situation. In both of these areas, the girls attributed the worsening economic situation to the building of the Separation Wall, which has cut off access to agricultural lands and is built around the villages, limiting freedom of movement. Moreover, in Ramadin, girls are afraid of having their homes demolished by Israeli forces.

Some girls also spoke of lacking the right to inherit land and property, even though they should be able to do so by law. They said,

“We will get married in the end and the husband will be supporting our families, so inheriting is limited to males.” (Girls from Ramadin FG)

Level of Household Financial Awareness

Less than half (46.4%) of girls reported having a basic level of household financial awareness (knowing how to pay bills, balance a checkbook, etc.). Even fewer girls (26.9%) reported being aware of credit, savings, or government entitlements.

Notably, girls who were married reported higher levels of household financial awareness and awareness of credit, savings, or government entitlements than girls who were engaged or single. 79.2% of girls who were married, 56.8% of girls who were engaged, and 39.7% of girls who were single reported having household financial awareness. 62% of girls who were married, 45.5% of girls who were engaged, and 19% of girls who were single reported awareness of credit, saving, or government entitlements.

Girls in the North West Bank reported having the highest level of basic financial awareness. 54% of girls in the North West Bank, 43.6% of girls in the Central West Bank, and 38.1% of girls in the South West Bank reported possessing a basic level of household financial awareness. In terms of locality type, girls in normal areas reported the highest levels of financial awareness, with girls in the refugee camps reporting the lowest levels. 67.1% of girls in normal areas, 50.5% of girls in the seam zone, 41.0% of girls in areas by settlements, 34.8% of girls in rural areas, and 29.5% of girls in refugee camps reported having a basic level of household financial awareness.

4.4.2 Employment Status and Interest in Employment

Current Employment Status

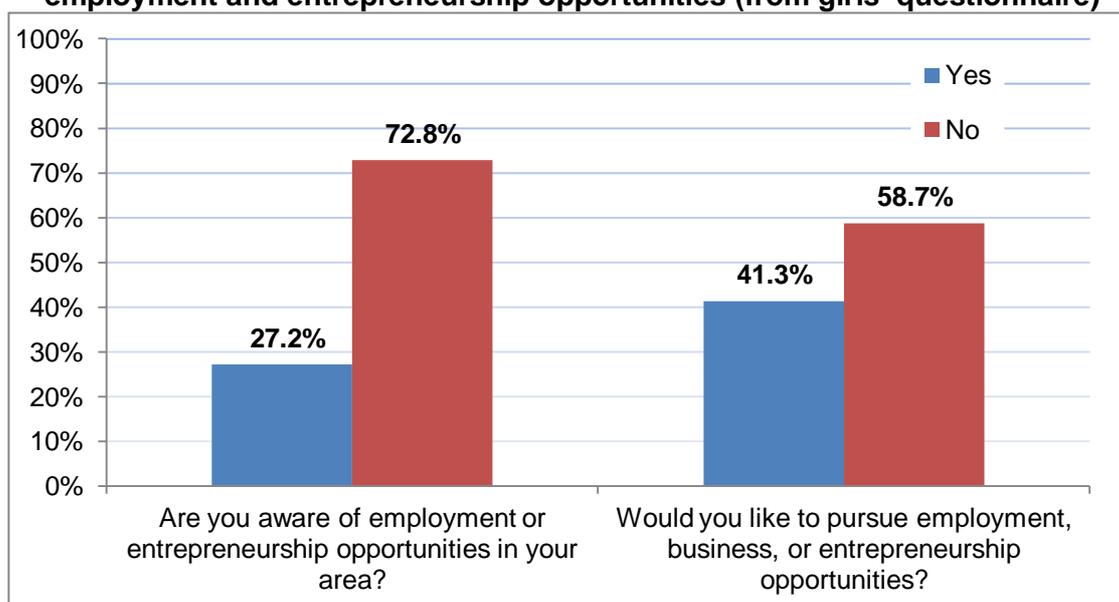
Employers throughout the West Bank will not hire girls any younger than 18 years old because the law prevents them from doing so. They prefer to hire girls who have completed high school at the least and who preferably have a university degree, so they will often hire girls who are older. Employers expressed that there are limited jobs available to girls at 18 because girls at this age are still young and they lack professional and practical skills; however, girls at 18 could be hired as a factory worker or cleaner.

Of the adolescent girls surveyed, only 3% reported being employed. Of that 3%, 76.5% of them are employed full-time and 94.1% work in the private sector. Of the 3% who work, all of them contribute some portion of their salary to their family; 58.8% of them contribute more than half of their salary to their family, 17.6% contribute all of it to their family, and 23.5% contribute less than half of it. Focus groups with fathers and brothers revealed that if girls work, they are expected to contribute more of their income to their families than their brothers. The brothers will only be expected to contribute a small portion because they must save up in order to get married. Notably, the economic situation of the family also affects how much money the children will contribute.

Interest in Employment Opportunities

The majority of adolescent girls are unaware of employment, business, or entrepreneurship opportunities. Additionally, less than half are interested in such opportunities, as demonstrated in the figure below:

Figure 15: Girls' responses to questions about interest in and availability of employment and entrepreneurship opportunities (from girls' questionnaire)



Girls who are married were the least interested in pursuing employment, business, or entrepreneurship opportunities, when compared to girls who were engaged or single. 22.2% of girls who were married, 44.1% of girls who were single, and 47.7% of girls who were engaged reported interest in pursuing those opportunities.

In terms of awareness of employment or entrepreneurship opportunities, the higher the education level that a girl had achieved or was currently pursuing, the more likely that she would be aware of such opportunities. 15% of girls having reached basic education (Grades 5-10), 29.5% of girls having reached secondary school (Grades 11-12), 29.6% of girls pursuing or having completed Tawjihi, and 49.4% of girls currently in university were aware of such opportunities. Similarly, in terms of interest, the higher the education level of a girl, the more likely she was to respond that she would like to pursue employment, business, or entrepreneurship opportunities. 29.5% of girls having reached basic education (Grades 5-10), 39.3% of girls having reached secondary school (Grades 11-12), 45.6% of girls pursuing or having completed Tawjihi, and 62.9% of girls currently in university were interested in pursuing such opportunities.

In terms of awareness of such opportunities, girls in the North West Bank were most aware of employment or entrepreneurship opportunities in their areas. 36.9% of girls from the North West Bank; 20.9% of girls from the South West Bank; and 19.8% of girls from the Central West Bank were aware of such opportunities.

There were significant differences between the awareness of adolescent girls based on their locality type as well. Girls in normal areas were the most aware of employment, business, or entrepreneurship opportunities and girls living in areas near settlements were the least likely. 48.2% of girls in normal areas; 28.8% of girls from rural areas; 25.0% of girls from the seam zone; 20.3% of girls from refugee camps; and 18.5% of girls in areas near settlements reported that they were aware of such opportunities.

In terms of interest in such opportunities, girls in the North West Bank expressed the most interest in pursuing employment, business, or entrepreneurship opportunities. 51.2% of girls from the North West Bank; 36.8% of girls from the South West Bank; and 33.0% of girls from the Central West Bank reported interest in pursuing such opportunities.

Moreover, there were significant differences between the interest of adolescent girls in pursuing such opportunities based on their locality type. Girls in normal areas were the most interested in employment, business, or entrepreneurship opportunities and girls living in the seam zone were the least interested. 55.3% of girls in normal areas; 45.9% of girls from refugee camps; 45.5% of girls from rural areas; 39.8% of girls from areas near settlements; and 33.0% of girls in the seam zone reported that they were interested in such opportunities.

In terms of governorate, girls were both most aware of and most interested in pursuing employment or entrepreneurship opportunities in Nablus and Jenin. Notably, as demonstrated in the following table, a majority of girls in Salfit and Jericho were interested in pursuing employment and entrepreneurship opportunities, but were unaware of such opportunities.

Table 27: Girls’ responses to questions about interest in and availability of employment and entrepreneurship opportunities by governorate (from girls’ questionnaire)

Governorates	Percentage of Yes Responses by Governorate (%)	
	Are you aware of employment or entrepreneurship opportunities in your area?	Would you like to pursue employment, business, or entrepreneurship opportunities?
Bethlehem	12.8	30.0
Hebron	24.4	39.8
Jenin	39.3	62.5
Jericho	13.3	60.0
Jerusalem	18.5	17.1
Nablus	52.0	67.1
Qalqilia	20.0	26.7
Ramallah	21.7	40.2
Salfit	14.3	57.1
Tubas	13.3	40.0
Tulkarem	28.2	15.4

It is important to note that lack of reported interest in employment, and especially entrepreneurship usually stems from lack of exposure to it and knowledge about it. For this reason, most entrepreneurship programs usually include a component of exposing girls to entrepreneurial opportunities and then providing them with role models and mentors. Only after becoming aware of entrepreneurial opportunities can a girl make an informed decision about whether she is interested in pursuing them or not.

This explanation was confirmed through focus groups, where adolescent girls confirmed their interest in pursuing employment and entrepreneurship opportunities. In focus groups, the girls spoke with the researcher about different possibilities and brainstormed them together, thus giving the girls tangible possibilities. Girls expressed their desire for employment in the quotations below:

“I wish I could have my own salary/money. (Girl from Ramadin FG)

“Our desire is to find our own jobs and to be independent, and to get some freedom regardless of the type of job.” (Girl from Obeidiyeh FG)

In general, parents are supportive of their daughters obtaining work because of the negative economic situation. Brothers and fathers said that they would support her employment because of the high rate of unemployment; they believe that it would be positive to have women help with the financial burden placed on families.

Although 82.1% of parents surveyed said that they allow their daughter or daughter-in-law to follow her interests in her career choice as opposed to deciding for her, focus groups with mothers revealed that although some mothers would support their daughters in any area that they chose, most mothers would try to push them towards careers that are predominantly filled by women and that would enable them to meet their responsibilities as mothers. Mothers expressed this opinion below:

“We prefer that our girls work as a teacher because they will have enough time for children, but if they work in firms or in other jobs like journalism, it will be hard to find time for house responsibilities.” (Mother from Jalazun refugee camp FG)

“Our people in the villages prefer that their daughter works as teacher because she can return home early; if she works in a firm she will not return until 5:00pm in the evening.” (Mother from Husan FG)

Similarly, although fathers said that they would not decide their daughter’s exact specialization, they do influence their daughter’s decision to remain in school or not, what specialization she might pursue, and which career she can ultimately pursue. Fathers spoke about choosing careers that suit the norms of their villages or camps. One of the fathers from the focus group in Anata said,

“Choosing girls’ careers is a decision for the whole family. They don’t have the ultimate freedom. Girls live in a society and they have to respect its culture.” (Father from Anata FG)

Although it was not the majority viewpoint, some fathers and brothers believe that because the jobs are limited in the market, the priority should be given to men because they have more responsibilities for providing for the family, according to traditional gender roles.

Girls relied most significantly on their own personal networks for finding jobs, with 67.2% reporting that they find out about job opportunities in their area from their friends and family; 26.6% reported using the newspaper and 19.4% reported using the television. Girls also noted that they find out about job opportunities on the internet.

4.4.3 Challenges Facing Female Employment

Quantitative data revealed the existence of barriers to female employment. It was found that adolescent girls, stakeholders, and parents all were essentially unanimous about the two greatest barriers to female youth employment; they cited poor job opportunities due to occupation and economic environment and lack of government policies and programs for youth employment as the two greatest barriers as shown in the following table:

Table 28: Girls', parents', and stakeholders' rankings of the biggest barriers to employment for female youth in their governorate (from girls', parents', and stakeholders' questionnaires)

Barriers	Average Ranking (1= least; 5 = greatest)		
	Adolescent Girls	Stakeholders	Parents
Poor job opportunities due to occupation and economic environment	4.05	4.35	4.12
Lack of government policies and programs for youth employment	4.04	4.35	4.14
Discrimination on account of age, sex, political views, or social status	3.85	3.42	3.91
Lack of relevant skills and experience	3.55	3.94	3.61
Lack of knowledge of job opportunities	3.37	3.74	3.71

Focus groups with adolescent girls and mothers further supported the opinion that the primary barrier to female employment is the lack of job opportunities due to the Israeli occupation and economic situation. Girls in the focus group in Balata refugee camp said,

“Even if we complete high school and university we will end up unemployed because of the economy.” (Girl from Balata refugee camp FG)

Employers confirmed that the main barriers that females face in the labor market are the lack of job opportunities because of the poor economic and political situation; a lack of the vocational, technical, and practical skills to compete for the jobs that do exist; and a lack of quality training programs to give them these skills. They also highlighted that the imports from abroad limit the local demand for businesses, and thus for labor.

Stakeholders' rankings of the biggest barriers to employment in their respective governorates are shown in the table on the following page. Notably, in the governorate of Salfit, stakeholders ranked lack of relevant skills and experience as the greatest barrier.

Table 29: Stakeholders' rankings of the barriers to employment for female youth in their governorate (from stakeholders' questionnaires)

Barriers	Rankings (1 = smallest barrier, and 5 = greatest barrier)										
	Bethlehem	Hebron	Jenin	Jericho	Jerusalem	Nablus	Qalqilia	Ramallah	Salfit	Tubas	Tulkarem
Discrimination on account of age, sex, political views, or social status	3.75	2.57	3.33	3.50	4.44	4.00	3.25	2.54	2.67	4.00	3.75
Lack of relevant skills and experience	3.75	4.24	3.67	4.25	4.44	4.00	4.25	2.85	4.33	4.50	3.63
Lack of knowledge of job opportunities	3.50	3.62	3.83	4.50	4.50	3.94	4.25	2.08	4.00	4.00	4.13
Poor job opportunities due to occupation and economic environment	4.63	4.14	4.50	5.00	4.94	4.44	4.50	3.69	3.33	3.25	4.63
Lack of government policies and programs for youth employment	4.38	4.29	4.58	5.00	4.88	4.31	4.50	3.62	2.33	4.75	4.50

Moreover, quantitative findings revealed that there are some additional challenges that make it more difficult for women to obtain work than their male counterparts. Employers and girls themselves highlighted the mobility restrictions facing girls in villages who must travel long distances to work as well as some parents' lack of acceptance of their daughters working. Girls expressed that often there are only jobs available in the larger cities, as opposed to in the villages. Because of the movement restrictions arising from social and financial restraints described previously, women are often unable to take these jobs. Men are able to leave the villages and communities to access employment in other cities, whereas girls are not able to do so. For example, in Azzoun, men have more opportunities because they have access to jobs in Israel and settlements because they can travel more freely. Women are restricted to the jobs in Azzoun, which are very limited with very low salaries in fields such as clothing shop, hairdressers, bookshops, and studios.

Employers also highlighted that women are paid lower wages than men.

This study revealed that stakeholders believe that certain sectors in Palestine do not offer males and females equal opportunities. As demonstrated in the table below, the services and ICT sectors are perceived as the sectors that offer the most equal opportunities for males and females, as opposed to the industry and construction and agriculture sectors:

Table 30: Stakeholders' responses to "Do you think males and females have equal opportunities in the workplace in Palestine today in the following sectors?" (from stakeholders' questionnaire)

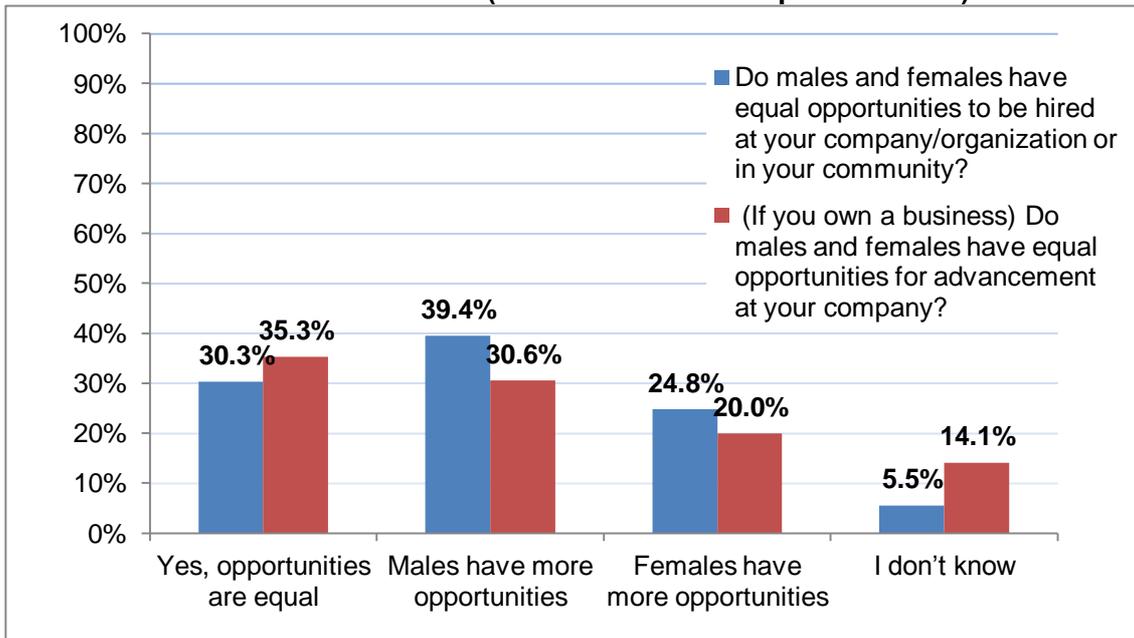
Sector	Percentage (%)		
	Yes	No	No Opinion
Industry and Construction	3.7	93.6	2.8
Internal Trade	31.2	65.1	3.7
Services	87.2	12.8	0
Transportation	11.0	85.3	3.7
Information and Communication Technology	83.5	13.8	2.8
Agriculture	49.5	47.7	2.8

As demonstrated in the chart above, stakeholders expressed that they believe that some sectors do afford women equal employment opportunities. However, it is important to note that these statistics which illustrate perception contrast sharply with actual female labor participation rates. This disparity demonstrates that stakeholders have an overly positive perception of equality in the labor market; this opinion in turn, prevents them from recognizing the problem of under employment of females in sectors, such as ICT, despite the availability of qualified female graduates in those sectors.

50.5% of stakeholders believe that the services sector offers the best opportunities for female youth; 21.1% of stakeholders cited the internal trade, and 10.1% cited information and communication technology.

Only 35.8% of stakeholders believe that males and females should have equal opportunities for all jobs in the workplace. 42.2% of stakeholders think that there should be equal opportunity for most jobs and 14.7% think there should be equal opportunity for some jobs. Additionally, 44.2% of stakeholders who own businesses said that their business has a policy of encouraging equal opportunities for all job applicants. As demonstrated by the figure below, roughly half of stakeholders said that females have equal or more opportunities to be hired at their company or in their community; roughly half also said that females have equal or more opportunities for advancement:

Figure 16: Stakeholders' responses to questions about opportunities for females to be hired and advance (from stakeholders' questionnaire)



Nearly all employers who were interviewed reported supporting equal employment opportunities for males and females, with the exception of two employers in Jericho who believed that males should have more opportunities than females. However, all employers cited that certain jobs were more suitable for certain genders.

Employers listed the following careers as more suitable for men: carpenter, blacksmith, electrician, shoe maker, stone layer, painter, sales representative, car wash cleaners, baker, vegetable vendor, and vocational jobs, as well as jobs in marketing, advertising, automobiles, the textile industry, trade, marble industry, salon, production, and projects coordination.

Employers listed the following careers as more suitable for women: teachers, secretaries, salespeople, stylists, social workers, field researchers, fashion designers, administrative staff, as well as jobs in salons, food manufacturing plants, packaging factories, supermarkets, banks, public relations, sewing, and in the service sector.

Girls themselves confirmed that there are gender stereotypes in the society that limit women to certain fields. Jobs that girls said should be limited to males include the following: carpentry, tile work, blacksmith, mechanical, electrical, or civil engineering, construction work, carpentry, and architecture. Jobs that girls said are generally filled by women include the following: secretary, hair and beauty salon, working in clothing or accessory shops, and teaching kindergarten.

Interviews with employers revealed that their hiring strategies prioritize looking for the practical skills that are necessary for the position; previous experience; and soft skills such as the ability to work under pressure, teamwork, and communication skills. For management positions, they look for candidates with university degrees. For example, a Sbitany manager said,

“The company does not differentiate between females and males during the hiring process. For example, in our sales department we have 10 female salespeople who work alongside their male counterparts and their performance is good.” (Manger of Sbitany - Interviews with Employers)

The majority of employers (those in Hebron, Salfeet, and Tulkaram) said that it is difficult to find qualified women for job vacancies at their companies, because they often lack the skills that are necessary to compete for the job. In Salfeet, employers noted that sometimes the parents of girls won't let them travel to a vocational training center to get the experience necessary to compete for a job.

On the other hand, employers in Jericho said that there are a lot of well-trained and qualified girls, particularly because Jericho has multiple vocational training centers. Also, some of the employers in Jerusalem noted that they can find qualified girls to fill positions.

Despite the differences in perception of equal opportunities afforded in different sectors in Palestine, the majority of stakeholders find that female employees are as productive as male employees or more productive. 50.5% of stakeholders find female employees equally productive; 32.7% find them more productive than male employees.

Notably, 63.5% of parents think that male and female youth should have equal opportunities in the job market. However, far fewer parents would like to see both their son and daughter preparing for a career outside of the home. Only 35.7% of parents would like to see that.

4.4.4 Potential Employment Opportunities

All employers interviewed in Salfeet, Jericho, and Jerusalem, and some from Hebron said that there are possibilities for hiring youth in the future in their businesses. In Hebron, they identified the areas of marketing, advertising, and information technology as potential growth sectors; in Salfeet they identified potential opportunities in cosmetics, marketing, printing, editing and dubbing, photography, and saloons.

However, employers in Tulkaram and half of employers in Hebron were not optimistic about future employment opportunities for youth. In both areas, most business owners said that it is difficult or not possible for them to offer jobs for youth in the future as a direct result of the bad economic situation in Palestine. Importing clothes and other inputs from abroad has resulted in decreasing employment opportunities in the Palestinian labor market. Currently there are many sewing factories in Tulkaram and other businesses in Hebron that have closed and laid off workers.

Most employers said that the greatest potential for growth in the economy will come from the private sector, because it is the most prominent and can absorb all youth by investment and opening new jobs.

When stakeholders were asked if there were job opportunities for female youth in their governorates, 67.9% of stakeholders said that there were very few opportunities; 20.2% said that there were none at all. The remaining 11.9% said that there are many. The table below displays stakeholders' responses to the availability of jobs for female youth in their governorate; notably, stakeholders believe that areas like Tubas, Tulkarem, Salfit, Jerusalem, and Jericho have very few jobs available to female youth.

Table 31: Stakeholders’ responses to “Are there job opportunities for female youth in your governorate?” by governorate (from stakeholders’ questionnaire)

Governorates	Percentage of Responses by Governorate (%)		
	Many	Very Few	Not at all
Bethlehem	25.0	75.0	0
Hebron	14.3	61.9	23.8
Jenin	25.0	58.3	16.7
Jericho	0	50.0	50.0
Jerusalem	0	87.5	12.5
Nablus	18.8	62.5	18.8
Qalqilia	25.0	75.0	0
Ramallah	7.7	46.2	46.2
Salfit	0	66.7	33.3
Tubas	0	100.0	0
Tulkarem	0	87.5	12.5

Less than half (42.2%) of stakeholders believe that there are growing opportunities for female youth in their industries. 20.6% of them believe that there are growing opportunities for all youth; 19.6% believe that there are opportunities for skilled youth. 44.9% of stakeholders do not think that opportunities are growing and 15% don't know.

Only 10.1% of stakeholders think that the government's policy to support female youth employment is good. 45.9% of stakeholders believe that it is in need of improvement, and 40.4% believe that it is bad. Furthermore, 69.7% of stakeholders think that private companies should be doing more to support female youth employment in their governorate.

4.4.5 Job Skills Training / Vocational Training

Experience with Job Skills Training / Vocational Training

“We need to economically empower girls so that they can enter the market and have their own economical means to support themselves. Economic empowerment affects every other aspect of their life. If women are dependent on their husbands or families, then they have to abide by those societal rules.” (Representative of YMCA Jericho)

The majority of girls surveyed had never received any kind of specialized job training or vocational education. Only 21% of adolescent girls surveyed have ever received any specialized job training or vocational education. Of this 21%, 56% received training in computer skills; 33.9% in manual trades; 6.4% in business skills; and 3.7% in clerical skills.

Girls in the Central West Bank were the most likely to have received vocational training, and girls in the South West Bank were the least likely. 27.6% of adolescent girls from the Central West Bank; 20.8% from the North West Bank; and 12.1% from the South West Bank reported receiving specialized job training or vocational education.

Girls in the seam zone were the most likely to have received specialized job training or vocational education, and girls in the refugee camps and rural areas were the least likely. 34.1% of girls in the seam zone; 21% of girls from normal areas; 14.4% of girls from areas near settlements; 9.2% of girls from rural areas; and 6.6% of girls in refugee camps reported receiving such training.

Focus groups with educators from Hebron Vocational Center and Al-Ummah College revealed information about the types of girls who generally pursue vocational training. Most of the girls enrolled in vocational training institutions are girls who finished high school and

didn't want to or were unable to continue their studies at the university level. Most of them did not receive particularly high score on Tawjihi; however, some girls enrolled at the center did receive high score and were unable to go to university because they could not afford it. Moreover, some of the girls were studying at the center so that they could get a job to financially support themselves, and save up enough money to go to university.

An educator from Al-Ummah College, a technical community college highlighted the importance of vocational programming in the following quotation:

“Girls who study and work feel that they are productive citizens. This gives the girl the opportunity to build her personality. If girls stay home in the traditional environment, she will have limited thinking and nothing will be open for her.” (Educator from Al-Ummah College FG)

Overall, employers expressed that there was a need for more job skills training centers in their areas, and a need to improve the quality of the existing ones. Employers in Salfeet and Tulkaram, Hebron, and Jerusalem said that they would hire youth from the training centers and then need to re-train them because the skills that they gained were not good enough or they lacked some of the skills necessary.

A distribution of the vocational training centers that employers cited in interviews with them are displayed in the following table:

**Table 32: Distribution of Vocational Skills Training Centers
(from interviews with employers)**

Governorate	Relevant Topics for Skill Trainings
Salfeet	<ul style="list-style-type: none"> • Hanan Center – provides trainings in computers • Industrial School • Agricultural Relief Society • Women’s Club - provides trainings in food manufacturing, soap manufacturing, tailoring, and beads
Tulkaram	<ul style="list-style-type: none"> • Al Khaduri vocational college - provides training in tailoring and fashion design
Jericho	<ul style="list-style-type: none"> • YMCA – provides trainings in carpentry and metal (aluminum and welding); mechanics and painting and car maintenance; plumbing installations and electricity; and office equipment maintenance, computer networking, and graphic design • Al Ber Martyrs Society – provides trainings in mechanics and electricity; carpentry and upholstery and décor; refrigeration and air conditioning, plumbing and central heating; hotel management and food preparation; finishing, building maintenance and electrical wiring; tailoring and dressmaking; office management and secretarial work; and IT (graphic design, computer maintenance and networking) • Engineering Union – provides training in engineering for engineers graduates
Hebron	<ul style="list-style-type: none"> • Vocational Training regulated by Ministry of Labor - provides training in tailoring, tiles building, aluminum and shoe manufacturing • Bait Al Tifl center – provides training in computers and leadership • Polytechnic University – includes vocational sections which provide trainings in mechanics, heating and air conditioning, fashion design and dressmaking, management, metal works, computer networking and electricity.
Jerusalem	<ul style="list-style-type: none"> • Industrial school – provides trainings for 2 years for secondary

	<p>students in electricity, telecommunication, hotel management, carpentry, welding, car maintenance, car electrician, aluminum and computer maintenance</p> <ul style="list-style-type: none"> • YMCA – provides trainings in leadership, language skills and office management.
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All of the employers recommended that there should be cooperation and coordination between the training institutions and the private and public sectors to help youth find jobs and to gain skills and experience.

Interest in Job Skills Trainings /Vocational Trainings

This study revealed that there is significant interest among girls in participating in vocational education or job skills trainings. 44.4% of adolescent girls surveyed said that they are interested in vocational education or job training; 19.8% said that they would only be interested if they are not given the opportunity to study at university (because their test scores are not high enough to gain entrance, familial obligations, financial constraints etc.). 35.8% are not interested at all.

Girls who are married were less interested in vocational education or job training opportunities than girls who are engaged or single. 27.8% of girls who were married, 45.5% of girls who were engaged, and 47.3% of girls who were single reported interest.

Furthermore, the higher the education level of a girl, the more likely she was to respond that she would be interested in vocational education or job training. 39.4% of girls having reached basic education (Grades 5-10), 42.7% of girls having reached secondary school (Grades 11-12), 44.8% of girls having pursuing or having completed Tawjihi, and 55.1% of girls currently in university were interested in pursuing such opportunities.

Girls in the North West Bank were most interested in vocational education or job training, as demonstrated in the following table:

Table 33: Girls’ responses to “Do you have interest in vocational education or job training?” by region (from girls’ questionnaire)

Region	Percentage (%)		
	Yes	Only if I am not given the opportunity to study at university	No
North West Bank	56.7	10.2	33.0
Central West Bank	32.4	31.3	36.3
South West Bank	41.0	19.4	39.6

Girls in rural areas were the most interested in vocational training, as demonstrated in the following table:

Table 34: Girls’ responses to “Do you have interest in vocational education or job training?” by locality type (from girls’ questionnaire)

Region	Percentage (%)		
	Yes	Only if I am not given the opportunity to study at university	No
Seam Zone	38.9	28.6	32.4
Rural	54.5	15.2	30.3
Near Settlement	40.3	18.7	41.0

Refugee Camp	50.8	11.5	37.7
Normal Area	50.6	11.8	37.6

Despite interest from Bedouin girls in participating in skills trainings, representatives of multiple organizations explained that it was very difficult to recruit girls from those areas. The representative of YMCA Jericho vocational training center said that they had worked with a donor on a project that targeted male and female youth in the Bedouin communities, and that they had failed to get any girls from those communities to participate. They enlisted the help of a woman who was from a similar community and tried to get her to convince the communities to send their girls to the center. She spoke with the girls and they all said that they wanted to come; however, when she spoke to their fathers, the fathers told her that the girls were not allowed to leave the community. They said that if she wanted to offer a project in the community, then the girls could participate. However, they would not let the girls leave the community. Given that YMCA was offering computer training classes, it would be impossible to bring the computers to the community, so they were unable to engage these girls.

Overall, parents were supportive of their daughter’s participation in vocational training or job skills trainings as well. 62.1% of parents surveyed think that their daughter or daughter-in-law will improve her chances of finding a job by getting vocational education. Furthermore, 71.4% of parents surveyed would support their daughter or daughter-in-law’s decision to enroll in a vocational program if one was available to her. Parents of girls in normal areas would be most likely to support their daughter or daughter-in-law’s decision to enroll in a vocational program, and parents in the rural areas would be the least likely to do so. 83.3% of parents from normal areas; 77.8% of parents from the seam zone; 65.4% of parents from refugee camps; 64.3% of parents from areas near settlements; and 57.1% of parents from rural areas would support her decision to do so.

Moreover, it was found that the educational level of parents was directly linked to how likely they would be to support their daughter in pursuing vocational education. The higher the education level of the parents, the more likely they would be supportive of their daughter’s involvement in vocational training, as demonstrated in the table below:

Table 35: Parents’ responses to “Would you support your daughter or daughter-in-law’s decision to enroll in a vocational program if one was available to her?” by parental education status (from parents’ questionnaire)

Highest Education Level Parents have Completed	Percentage (%)	
	Yes	No
Elementary (Grades 1-4)	71.4	28.6
Basic (Grades 5-10)	64.6	35.4
Secondary (Grades 11-12)	71.9	28.1
Tawjihi	78.6	21.4
Diploma	100.0	0.0
University	80.0	20.0

Support from parents for girls’ enrollment in vocational training is displayed in the following quotation from one of the mothers in the Jalazun refugee camp focus group:

“If the girls don’t go to university, it is better to have something in their life like the vocational education, which helps them get a job.” (Mother from Jalazun refugee camp FG)

When parental support was further broken down into support from mothers, fathers, and mothers-in-law, it became clear that mothers-in-law are significantly less supportive of the involvement of their daughters-in-law in a vocational program. 75.4% of mothers and the

72.6% of fathers who would support their support the decision of their daughters to enroll in a vocational program if one was available to her; this contrasts with the 46.2% of mothers-in-law who would support her in doing so.

Nearly half (42.2%) of girls would be willing to pay for skills trainings. Girls in the North West Bank would be most willing to pay for such training courses. 55.8% of girls in the North West Bank; 36.6% of girls in the South West Bank; and 36.1% of girls from the Central West Bank would be willing to pay for vocational training or job skills training courses.

Type of Courses Desirable

Girls are most interested in receiving computer skills trainings, and least interested in manual trade skills ascribing them average rankings of 3.88 and 2.21 respectively, on a scale of 1 to 5 where 5 is the most appealing. Girls were also interested in foreign language skills trainings (3.34) and entrepreneurship skills (3.27).

Focus groups further confirmed that girls are interested in receiving skills trainings that will make them more marketable in the job market. Girls expressed interest in practical job experience, vocational training opportunities, and skills trainings in English and computers. They also expressed interest in improving their soft skills, such as management skills, communication skills, and leadership skills. In terms of timing, girls are most interested in shorter-term training courses. 38.4% of girls would like a 6-month course; 32.3% would like a 3-month course; 30.6% would like a year-long course; and 8.2% would like a 2-year course.

Girls and stakeholders have similar perceptions of what the most important skills and qualifications are for hiring young workers, as demonstrated in the following table:

Table 36: Stakeholders’ responses to “What are the most important skills and qualifications you look for when hiring young workers?” and girls’ responses to “In your opinion, what skills and qualifications are the most important for getting a job you are interested in?” (from stakeholders’ and girls’ questionnaires)

Characteristics	Average Ranking (1 = not important; 5 = very important)	
	Adolescent Girls	Stakeholders
Academic achievement	4.43	4.63
Practical experience	4.06	4.45
Computer skills	N/A ⁷³	4.04
Technical skills	3.92	3.82
Social skills	3.94	4.06

All employers identified practical experience and experience with skills trainings as the most important qualifications that they consider when hiring young employees. The degree to which they considered the educational qualifications of the applicant depended on the type of job that they were applying for. For example, for the skills-based vocational jobs in factories and salons, educational qualifications were not important. However, for managerial positions, employers noted that educational qualifications are very important.

Stakeholders ranked self-confidence as the most important of the following personal characteristics in hiring young workers, on a scale of 1 to 5 where 5 was most important. The rankings were as following: self-confidence (4.63), dependability (4.59), personal

⁷³ Girls were not asked to rank the importance of computer skills in the girls’ questionnaire; on the other hand, stakeholders were asked to do so.

appearance (3.34), family and social connections (2.84), and political views and factional affiliations lowest (2.26).

In terms of social skills, employers most often cited self-confidence and communication skills as the most important social skills necessary. Some employers mentioned ability to work under pressure as well. More than half of all employers said that it was important to them that the applicant was good looking and/or had a good reputation.

Educators confirmed that girls were in need of developing soft skills, and said that many girls can be shy, lack self-esteem, and lack the skills to express themselves confidently. They said that they could also benefit from leadership and communication trainings both inside and outside of the classroom.

Employers in each governorate recommended trainings in different areas, as displayed in the following table:

**Table 37: Employers' recommendations for topics for skills trainings
(from interviews with employers)**

Governorate	Relevant Topics for Skill Trainings Recommended by Employers
Salfeet	handcrafts trainings, photography, aluminum work, tile work, food and sweets manufacturing, fashion design, shoes, soap manufacturing, car mechanic, sanitary ware, electrical devices maintenance, electrician, cooling and air conditioning, makeup, tailoring, beadwork, painting, carpentry, welding, technology and telecommunication, mobile and computer repair, secretarial work, business management, mushroom planting, and manufacturing of herbal creams
Tulkaram	handcrafts trainings such as fashion design and tailoring, photocopying and editing training, makeup, carpentry, welding, tile work, food manufacturing, language trainings in English and Hebrew, entrepreneurship, business management, and marketing
Jericho	handcrafts trainings, electrician, photography, carpentry, welding, graphic design, advertising, marketing, advanced computer training, project management, hotel management, languages, internet, agricultural training, and small business management
Hebron	handcrafts trainings, interior design, cooling and air conditioning, tailoring and fashion design, electrician, makeup, stone and marble work, welding, tile work, photography and video, aluminum, carpentry, car mechanic, car electrician, language training, cosmetics manufacturing, agriculture, small business management, and feasibility studies
Jerusalem	handcrafts trainings, makeup, photography, interior decoration, carpentry, graphic design, website design, leadership training, computer networking, electrician, brick building, tiles building, painting, goldsmith, tailoring, welding, Photoshop, hotel management and tourism, IT and telecommunication, and computer trainings

Focus groups with educators from Hebron Vocational Center and Al-Ummah College revealed the importance of designing vocational programs according to the needs of the market. For example, educators at Hebron Vocational Center explained how they rely on needs assessment studies that identify local market needs and that they also are approached by employers. They reported that at least 70% of their students succeed in finding jobs.

Educators pinpointed high potential growth sectors for female employment and recommended that vocational programming be provided in the following areas: sewing, fashion design, secretarial work, sales management, flower arranging, handmade crafts, food processing, and wedding management.

Reasons for Lack of Interest in Job Skills Training or Vocational Training

Girls who were not interested in vocational training were not interested for a variety of reasons, as displayed in the following table:

Table 38: Girls’ responses to “If you said that you are not interested in vocational education or job training, why not?” (from girls’ questionnaire)

Reasons	Percentage (%)
Programs do not guarantee secure jobs	20.0
Programs are not available in my area	18.9
Vocational education is not respected by employers	18.9
Programs do not offer the right skills	16.1
Programs are too expensive	15.6
Other	10.6

The reasons that girls are not interested in vocational training differed significantly based on their locality type. Girls in rural areas and in areas near settlements cited that programs are not offered in their areas as their primary response. Girls in the refugee camps cited that programs do not offer the right skills. Girls in the seam zone cited that vocational education is not respected by employers as their primary reason for not being interested; lastly, girls in normal areas cited that programs do not guarantee secure jobs as their primary reason. These findings are detailed in the following table:

Table 39: Girls’ responses to “If you said that you are not interested in vocational education or job training, why not?” by locality type (from girls’ questionnaire)

Locality Type	Percentage (%)					
	Programs are not available in my area	Programs do not offer the right skills	Programs do not guarantee secure jobs	Programs are too expensive	Vocational education is not respected by employers	Other
Seam Zone	13.8	19.0	17.2	13.8	22.4	13.8
Rural	47.6	0	14.3	14.3	14.3	9.5
Near Settlement	27.5	9.8	15.7	15.7	19.6	11.8
Refugee Camp	5.6	50.0	11.1	22.2	5.6	5.6
Normal Area	3.1	12.5	40.6	15.6	21.9	6.3

Findings from focus groups with girls and mothers confirmed that often, programs are not available to girls in their areas. Mothers in Azzoun highlighted that their girls are very interested in vocational training, but are often unable to access it because they are not encouraged to enroll in centers outside of the village because they are unable to pay for transportation or participation fees. The strict social mobility restrictions discussed previously also inhibit girl’s ability to pursue a course outside of their village.

4.4.6 Female Entrepreneurship

Interest in Entrepreneurship

Nearly half (44.9%) of girls surveyed were interested in starting their own business someday. Girls in the North of the West Bank were the most interested. 55.4% of girls in the North West Bank; 44.8% of girls in the South West Bank; and 32.6% of girls in the Central West Bank were interested in starting their own business someday.

Girls in normal areas were the most interested and girls in the seam zone were the least interested in starting their own business. 67.9% of girls in normal areas; 53.0% of girls in rural areas; 49.2% of girls in refugee camps; 42.9% of girls in areas near settlements; and 31.5% of girls in the seam zone reported that they would like to start their own business someday.

Girls who are married were less interested in starting their own business than girls who were engaged or single. 26.8% of girls who were married, 32.6% of girls who were engaged, and 49.4% of girls who were single reported interest in starting one.

Notably, overall, girls were interested in doing so despite differences in their education levels. 34.0% of girls having reached basic education (Grades 5-10), 52.8% of girls having reached secondary school (Grades 11-12), 44.8% of girls pursuing or having completed Tawjihi, and 52.8% of girls currently in university were interested in pursuing such opportunities.

Parents demonstrated support for having their daughters or daughters-in-law start their own businesses someday. 66.9% of parents would like to see their daughter or daughter-in-law start her own business someday. Of parents, only 38.5% of mothers-in-laws would like to see their daughter-in-law start her own business someday. This contrasts greatly with the 71.9% of mothers and the 67.7% of fathers who would like to see her start a business.

Parents of girls in normal areas are most likely to say that they would like to see their daughter or daughter-in-law start her own business someday; parents from areas near the settlements were least likely to say so. 88.9% of parents from normal areas; 78.6% of parents from rural areas; 64.2% of parents from the seam zone; 61.5% of parents from refugee camps; and 57.1% of parents from areas near settlements would like to see her start her own business someday.

Focus groups with mothers and fathers/brothers revealed that parents would support their daughter's decision to start a business as long as it was a business that abided by the gender norms of the society. Fathers and brothers in Balata said that they would encourage their daughter/sister to start their own business such as beauty and hair salons, a clothing and accessories stores, or a private clinic (after going to university). Their encouragement would be contingent upon income status, strategic location, safety of the place, making sure girls have all the needed training, courses and lessons, skills which should be given according to type of business, and consult with people who own similar business. In general, mothers preferred that their daughters started businesses in fields such as sewing, hairdressing, embroidery, food processing, and dairy farming. They also would be supportive of establishing women-only centers for computer or education.

In Azzoun, a rural community in the seam zone, mothers would support their girls starting a business as an alternative to attending university because they can't afford to send them. If there were no financial restrictions, they would prefer that their daughters remain in school; however, given the financial pressures that their families face, they would support female entrepreneurship.

Quantitative data revealed that girls were most interested in starting businesses in the Information and Communication Technology (ICT) field. 35.8% of girls said that they would want to start a business in ICT; 31.9% said they would start one in internal trade; and 24.1% said they would start one in services. The 8.3% of girls remaining said they would start one in agriculture, industry and construction, transportation, or another sector.

Girls in the seam zone and rural areas were most interested in starting businesses in the ICT industry. Girls in refugee camps were most interested in starting a business in the services sector. Girls in areas near settlements were most interested in starting businesses in the internal trade and ICT sectors, as displayed in the following table:

Table 40: Girls’ responses to “If you want to start a business, in what field would you like to start it in?” by locality type (from girls’ questionnaire)

Locality Type	Percentage (%)						
	Industry & Constr.	Internal Trade	Services	Transportation	Info. & Comm. Technology	Agriculture	Other
Seam Zone	1.8	28.1	24.6	0	42.1	1.8	1.8
Rural	5.9	20.6	23.5	5.9	38.2	5.9	
Near Settlement	1.8	35.7	17.9	0	35.7	3.6	5.4
Refugee Camp	3.6	25.0	39.3	0	28.6	3.6	0
Normal Area	0	42.1	22.8	1.8	31.6	0	1.8

Of the adolescent girls surveyed who do not want to start their own business, 46.6% of them don’t want to start such a business because they are not interested in entrepreneurship. 27.2% of girls think it is too risky, 15.9% cited a lack of funds, and 8.6% cited a lack of business opportunities.

The reasons that girls are not interested in entrepreneurship varied based on their locality type, as demonstrated in the following table:

Table 41: Girls’ responses to “If you do not want to start a business, why not?” by locality type (from girls’ questionnaire)

Locality Type	Percentage (%)				
	Not interested in entrepreneurship	Too risky	Lack of funds	Lack of business opportunities	Other
Seam Zone	38.5	30.0	19.2	8.5	3.8
Rural	50.0	23.3	13.3	13.3	0
Near Settlement	63.2	25.0	5.3	6.6	0
Refugee Camp	38.5	19.2	30.8	11.5	0
Normal Area	42.9	32.1	17.9	7.1	0

Challenges facing Female Entrepreneurship

Adolescent girls, stakeholders, and parents all ranked lack of finance as the greatest challenge to female entrepreneurship. As displayed in the table below, lack of business

opportunities due to occupation and economic environment was also ranked as a significant challenge:

Table 42: Girls', parents' and stakeholders' rankings of the greatest challenges to female entrepreneurship in their governorate (from girls', parents' and stakeholders' questionnaires)

Barriers	Average Ranking (1= least; 5 = greatest)		
	Adolescent Girls	Stakeholders	Parents
Lack of finance	4.42	4.61	4.56
Lack of business opportunities due to occupation and economic environment	4.30	4.23	4.38
Lack of skills and knowledge	3.74	3.72	3.90

When asked where they would go to get information if they wanted to start a business, 32.6% of adolescent girls said that they would go to business owners that they know and 31.6% would go to the Chamber of Commerce. In terms of the resources available to young entrepreneurs, stakeholders listed NGO and government programs as offering the most support to them. 51.4% of stakeholders cited NGO programs and 35.8% cited government programs as offering resources to young entrepreneurs.

Moreover, there is a clear need to provide potential female entrepreneurs with the knowledge of how to start a business and specific skills to do so. 43.5% of girls would require more financing knowledge; 30.7% would want consulting and technical advice; and 28.4% would want additional knowledge about management skills.

In order to finance starting a business, girls reported that they would borrow money from a variety of people. 26.6% of adolescent girls said that they would borrow from their family; 25.2% said that would borrow from a bank; 23.5% would do so with savings; and 10.5% said that they would borrow from friends. Mothers highlighted that girls would need interest-free loans to start a business (to abide by Islamic norms) and would need trainings and coaching on business development.

Notably, the only focus group where opposition to the idea of female entrepreneurship was posed, was the group with fathers and brothers in Obadiyah. Half of the focus group participants said that that they would rather encourage their sons to start their own business than their daughters because the sons will stay within the family and help the family on the long-run, while the girl will get married and belong to her husband's family.

Opportunities for Female Entrepreneurship

The vast majority of employers believe that there are opportunities for youth entrepreneurship. The only employers to say that there are no opportunities for entrepreneurship were from Tulkaram; half of the employers there believed that the economy was so bad that there were not opportunities. Employers believe that there are opportunities for youth entrepreneurship in many areas, as displayed in the following table:

Table 43: Employers' Recommendations for Opportunities for Female Entrepreneurship (from interviews with employers)

Governorate	Opportunities for Female Entrepreneurship
Salfeet	coffee shops, computer shops, makeup saloons, drug and cosmetics companies, IT and communications companies that focus on mobile phones, PC repair shops, carpentry, tile slabbing, blacksmith, sewing factory, studio and photography, greenhouses, livestock and bee raising, cattle farms, car washing service, car maintenance and repair shop, sports and weight-lifting club, taxi office, and food manufacturing particularly desserts/sweets
Tulkaram	sewing factories, textiles, IT and communication, trading, blacksmith, swimming pools, sport clubs and weight lifting, physiotherapy
Jericho	IT and telecommunication, feasibility studies, marketing, industry, carpentry, blacksmith, electrician, tailor, food manufacturing, textile industry, trade, livestock and bee raising, and tourism (hotels and parks)
Hebron	online marketing using Facebook, electrician, sewing and shoe factories, marketing and advertisements, trade, food manufacturing, IT and telecommunication
Jerusalem	IT and telecommunication, tourism (resort), trade, agriculture, livestock, industry, sewing factories, car mechanics, and website development

5. Gap Analysis / Conclusions

5.1 Social Issues / Family Dynamics

This study revealed that the primary barriers to social inclusion for adolescent girls are mobility restrictions. It also confirmed that early marriage and forms of abuse are issues that need to be addressed for girls in this age group.

Girls in the West Bank live in patriarchic homes where their fathers and husbands have the authority to make most decisions. Only 12.1% of adolescent girls reported that females alone make the decisions in their households. Households were the most patriarchic in rural areas. This study revealed that adolescent girls are subject to unique societal restraints and pressures that differ from adolescent boys. Most notably, their mobility and opportunities to leave the home are severely restricted by social norms and safety concerns. Socially, girls carry the responsibility of protecting their family's reputation. In the West Bank, family reputation is very important because it can directly affect career choices and opportunities to get married. Girls carry the burden of preserving the family reputation because their actions alone can affect their family's reputation. Parents also restrict their daughters from leaving the home because of concerns about their security. Israeli occupation presents the ongoing possibility and presence of violence in the West Bank, whether it is from Israeli soldiers or settlers. Parents are worried about potential interactions with Israeli soldiers in unpredictable raids or that their daughter will be a victim of violence at a checkpoint.

In contrast to adolescent girls, few mobility restrictions are placed on brothers. Brothers' actions are less likely to affect the reputation of the family and they are perceived as more capable of protecting themselves. Even in the most conservative societies, like Bedouin ones, brothers do not need to receive permission from their fathers to leave the house.

Although the majority of girls in this age group were still single, a fifth of them (21.9%) were married or engaged. It was found that girls get married early for three main reasons: parental pressure, an attraction to the allure of marriage, and difficulties in school. The parental pressure to do so is driven by financial and social reasons. Financially, after a daughter gets married she is no longer the financial responsibility of her parents; therefore, if her parents face economic pressures, they may be more motivated to get their daughters married at earlier ages to relieve the family of the financial pressure. Socially, there is also societal pressure for girls to get married and to become mothers in Palestine; this pressure is felt even more strongly in disadvantaged areas and parents do not feel like they have successfully met their parental responsibilities until their daughters are married. Notably, it was found that the final decision about who an adolescent girl marries lies with the men in the family, predominantly the father, uncles, and other close male relatives.

In addition to parental pressure, the attraction to the allure of marriage is another major reason that girls get married at younger ages. Often, this desire to get married is a direct result of a lack of information about the negative health, social, and educational consequences of early marriage, and a lack of information about the realities of married life and responsibilities of being a mother. There was an assumption among girls that they would be "freed" of the restrictions from their parents once they were married; however, often after they are married, they are placed under similar restrictions by their husbands or his male relatives. The third cause contributing to early marriage was academic difficulties. Girls voiced that once their parents believed that they were not going to be successful in school, they would pressure them to get married because that was their only alternative. This will be discussed in more detail in the following section.

Lastly, this study revealed that after girls in this age group are married, there are limited ways to promote their inclusion within society because they are less accessible. Usually, soon after a girl gets married, she becomes pregnant and then is busy fulfilling her responsibilities as a parent and as a wife. In addition to possessing the same general needs as single girls in this age group, girls that were married early can benefit greatly from psychological and marriage counseling; because they were married young, they usually were not yet aware of the challenges of married life. It is also difficult for girls to continue their education when they have small children.

Girls in this age group also face violence in their homes and at school. This study confirmed that discussing physical and verbal violence is a taboo topic in Palestine. When girls completed surveys with a researcher, 89.1% of them said that they were not subjected to any violence in their homes. However, girls in 4 of 5 focus group discussions spoke extensively about the physical and verbal abuse that they receive from their family members and teachers. Girls cited being subject to forms of verbal abuse including cursing girls and calling them names such as cow, donkey, owl and dog. Girls cited being subjected to the following forms of physical violence: being hit on their body with sticks, being hit on their eyes and other body parts, having shoes thrown at them, having their hair pulled, being pushed and thrown on the ground, and having objects like chairs thrown at them.

5.2 Education

In terms of formal education, this study revealed that the most pressing needs facing girls are the need for academic support for girls in school and the need to target the causes of dropping out, which include early marriage, weak performance in school, and financial pressures. In terms of non-formal education, this study revealed a need for access to extracurricular opportunities, and for activities that are offered in a way which will gain parental permission, which hinges on the following: cost of the program, location of activity, transportation, safety issues arising from Israeli occupation, the type of activity, the gender distribution of the activity, gender of the trainer, and timing of the activities.

The majority of adolescent girls (73.8%) are currently enrolled in school or university. Nearly half of girls within the school system reported that school is difficult for them. Despite the high value that Palestinians place on receiving an education, adolescent girls in this age group face challenges that may lead them to drop out of school. It was found that girls drop out of school due to early marriage, weak performance in coursework, and financial pressures arising from transportation or school costs that force the family to make the daughter drop out. First, there is a clear relationship between early marriage and dropping out. 72.6% of girls dropped out of school when they got married. Girls in the seam zone and rural areas were most likely to cite getting married as their reason for dropping out of school. Moreover, as mentioned in the previous section, it was found that parents see marriage and studying as the two options for adolescent girls; if their daughters are not succeeding in school and are having academic difficulties, they encourage them to drop out to get married. Girls from refugee camps were most likely to cite the difficulty of school as their primary reason for dropping out.

Financial costs of taking transportation to school or paying school fees can also contribute to dropping out. Due to the difficult economic situation, fathers described that they were forced to decide whether to educate their sons or their daughters when they had limited financial resources. In those situations, fathers said that they would support sending their sons to school or university instead of their daughters because they knew that their daughters would get married and become someone else's financial responsibility, whereas their sons would financially support the parents in the future. Lastly, in some communities schools are not easily accessible and students must travel outside of the village to attend school. Parents do

not like to send their daughters to such schools because they are afraid of settler violence, violence at checkpoints, and the possibility of being prevented from coming home if a checkpoint was closed.

In terms of non-formal education, this study revealed a need for access to extracurricular opportunities, and for activities that are offered in a way which will gain parental permission. It was found that while girls often face a combination of barriers that prevent their involvement in extracurricular activities, the main barriers they face differ by locality type, with the main barrier being lack of availability of centers. Only 17.8% of the girls surveyed reported belonging to a community center, youth club, or women's center. In many communities, the majority of the programs offered by community centers are often targeted at children or male youth. Girls in the Southern region of the West Bank most often reported that they did not belong to a center because there was not one in their area. In terms of locality type, girls in areas near settlements most often cited lack of access as their primary barrier as well.

It was found that if a center was built and extracurricular activities were offered to adolescent girls, receiving parental permission would be the next largest barrier to overcome. Girls in the refugee camps cited lack of parental permission as their primary barrier. Roughly half of mothers and fathers would support their daughter's involvement in any extracurricular activities and another quarter would support her involvement in some activities. 25% would not support her involvement at all. It was found that parents from rural areas would be least likely to support their daughter's involvement in extracurricular activities, with 42.9% of them not supporting their daughter's involvement in activities at all. Moreover, mothers-in-law were adamantly opposed to the participation of their daughters-in-law in such activities; 76.9% of mothers-in-laws would not want their daughters-in-law to be involved in any of the activities.

In general, it was found that parental or husband's permission hinges on multiple factors including: the cost of the program, location of activity, transportation, safety issues arising from Israeli occupation, the type of activity, the gender distribution of the activity, gender of the trainer, and timing of the activities. First of all, the financial cost of the program is a large factor influencing parental permission; families facing financial hardship cannot afford to pay fees for extracurricular activities. Second, the physical location of the activity, meaning the type of center and building in which it is offered, as well as its distance from girls' homes, is important. Parents were most comfortable allowing their adolescent girls to participate in activities in school facilities, as opposed to clubs and women's centers. Notably, parents in rural areas and areas near settlements deem clubs completely unacceptable places for their daughters to engage in such activities. Regardless of the physical location, the importance of establishing trust between the local community and the center was widely expressed.

Parents will also not allow their daughters to participate in activities if they are located too far away from their home. Some families cannot afford the financial costs of transporting their daughter to and from the activity, while others are uncomfortable sending their daughter far away from the home because they worry about threats to their daughter's safety because of the unstable political situation; this worry was especially pronounced among parents in areas near settlements, checkpoints, or the seam zone. Another factor that influences parental permission is how appropriate parents deem the nature of the extracurricular activity. Parents were most likely to support their daughter's and daughters-in-law's involvement in educational activities, such as library classes, computer classes, and opportunities for academic support. The activities that they wanted their daughter to be involved in the least were music classes, political engagement opportunities, and dance classes. Parents also expressed that they would only allow their daughters to participate in activities that were suitable to the cultural context of their community. Parents were strongly opposed to their daughter's involvement in political activities because they didn't deem them safe, given the

political context. Volunteering was another activity that triggered some strong opposition from parents because it goes against cultural norms; other parents said that they would be supportive of volunteering as long as the activities met similar requirements as other activities, meaning that they were offered in a safe and trusted place, were gender segregated, and offered safe transportation.

Lastly, conservative societal norms influence parental permission. Sometimes parents will not give their daughters permission to engage in activities that are not gender segregated. 67.1% of parents confirmed that they would be more likely to allow their daughter or daughters-in-law to attend classes and activities if the activities were only for girls. 38.6% of parents said that their daughter or daughter-in-law would need a parent or brother to accompany her to the class in order for her to participate in classes or activities. Parents in rural areas and areas near settlements held the most conservative societal norms with regards to the gender of activities, with 92.9% of parents in rural areas and 82.1% of parents in areas near settlements more likely to let their daughters attend a class if it was only for girls. 53.6% of parents from areas near settlements and 50% of parents from rural areas would require a parent or brother to accompany their adolescent girl to the class. It was found that parents wouldn't need their daughter or sister to be accompanied by an adult to activities as long as the activities were offered in a safe place and they were gender-segregated. Some fathers said that if the activity was offered in a new location, they might have someone accompany her on the first day to ensure that it is a safe place, but allow her to go by herself after that.

The final factors influencing parental permission were found to be the gender of the trainer and the timing of the activities. Parents would require the trainer for these activities to be female and someone who is trusted in the community. Ideally, the trainer would be from the community itself or from a local organization within the community. If an external organization came into a community and didn't have a previous relationship with the community, it would be difficult for community members to trust the trainers. Lastly, most parents were not supportive of programs that required the daughter to be away from home after dark because of societal norms and potential safety threats. They also discouraged activities that forced their daughters to miss school lessons during the school day.

In terms of the type of programming that should be offered, girls were most interested in computer classes, library / reading opportunities, and life skills classes, and least interested in pursuing political engagement opportunities or drama classes. The majority of girls currently have access to computer classes, academic support, and access to a library; however, these activities are mostly available at school. Notably, it was found that girls in the Bedouin community would participate in anything that would allow them to get out of the house. This survey also revealed a need for mentors, with less than half (41.5%) of adolescent girls reported that there are older women or men outside of their family that they can look up to for advice about their future. Nearly all girls reported that there are people in their family who they can trust; however, only half of girls (54%) have people that they can trust outside of their family.

5.3 Health

This study revealed that many adolescent girls lack access to medical services as well as to opportunities to improve their awareness about health topics. A clear need for psychosocial counseling services and to overcome the stigma attached to them was also revealed. There is also a need to promote the inclusion of girls with disabilities.

Although girls know where the nearest health center is in their area, they do not receive primary health care services. Although 53.9% of adolescent girls reported going to the

doctor for primary health care services like regular or annual check-ups, no girls or mothers reported doing so in focus groups. The primary reasons for not accessing such facilities are because they are too expensive or because there is not one easily accessible in their area. Of those girls who do not go to the doctor for primary health care services, 53% of them reported that they do not go because it is too expensive. 22.3% reported that they don't receive such services because there isn't a doctor available in their area. Girls' access to medical services was found to be contingent on their location, with girls in rural areas, the seam zone, and Bedouin areas lacking access to medical facilities in their specific locations. When these girls do need to see a doctor, they are often restricted to seeing a physician on certain days of the week. If they need immediate attention and the local clinics are closed, or if they need specialized services, they are often forced to travel outside of their village, and therefore must pay transportation costs and also face the barriers discussed previously that inhibit women's freedom of movement.

Moreover, in addition to the barrier of not having access to a healthcare facility in their communities, sometimes the fear of finding out that their daughter has a medical condition can prevent parents from taking them to the doctor. For example, if the girl goes to the doctor and has a severe issue with her reproductive system, people could find out and rumors would spread, making it difficult for her to get married.

This study revealed a need to improve adolescent girls' knowledge of health awareness topics. Girls get most of their information about health topics from the "health and environment" course in the school curriculum, their mothers, the internet, and through practical experience. Girls estimated that they knew the most about healthy eating habits and women's health issues and were most interested in women's health issues and first aid basics. Their only direct experience with health awareness activities was in first aid classes.

Additionally, the study revealed that girls in this age group are clearly in need of psychosocial services, but are often prevented from accessing them by the societal stigma surrounding them. More than half (65.5%) of girls are aware of places where they could access counseling services if they or a friend needed them and 79.1% of adolescent girls reported that they would use counseling services if they were offered to them for free. Girls in the North West Bank and girls in refugee camps are most likely to use counseling services if they were available to them for free. This willingness to accept counseling services was contradicted by focus groups with girls, where girls said that they would not access such services because of the stigma attached to receiving them. People assume that if someone receives counseling that they are crazy and mentally unstable. If community members found out that a girl was receiving counseling, it could tarnish her family's reputation or her own chances of getting married. People believe that mental illness is inherited and can be passed on to children, so mothers of potential suitors would be less likely to want their son to marry a girl with a mental illness.

It was found that parents would allow their daughters to access such services if they absolutely needed them and they were confidential. Parents recognize that their daughters are in need of counseling, with 63.6% of parents surveyed reporting that their daughter or daughter-in-law needs counseling services because she is depressed or anxious; however, they have concerns about the stigma attached to counseling and how it will affect their daughter's reputation. Parents of girls in the refugee camps would be most likely to allow their daughters to access these services and parents from the seam zone would be the least likely. Moreover, only 58.3% of mothers-in-law would allow their daughters-in-law to access counseling services if they needed them and they were available for free, compared with 89.2% of mothers and the 78.7% of fathers. Notably, there were a few communities (An Nabi Saleh and Anata) where there is no stigma attached to psychosocial counseling. This is explained by the fact that these communities have been and continue to be infiltrated with

violence from the Israeli military, so their residents express a real need to receive counseling services.

This study revealed that girls with disabilities face the greatest social, health, and educational restrictions of any adolescent girls. They currently are socially isolated in Palestinian society, and therefore lack access to educational, health, and economic opportunities. All of their needs are linked to their need for social inclusion; if they are excluded from society, then they have no way of ensuring that their needs are met. Socially, girls with physical disabilities face the same barriers to social empowerment as girls without disabilities, but they also face additional barriers resulting from the stigma of their physical disabilities and the lack of awareness about their rights. Girls with disabilities are rarely allowed out of the home because their families are concerned about their safety because of the political situation or are worried about ruining their family's reputation because of the stigma associated with disabilities. Some families are afraid that if community members learn that they have a disabled daughter it will be more difficult to get her sisters married because people will assume that the sisters could have disabled children.

Girls with disabilities legally have the right to an education; however, it is not implemented. The majority of families of girls with disabilities do not let their daughters go to school because they do not let them leave the home. For the few families who do acknowledge their daughter's right to an education, they only let her go to primary school. However, the school may refuse to take her or the school may not be handicap accessible. Also, in these marginalized areas, and especially in the more rural areas, the secondary schools are often located farther away from home; the farther away the school is located, the less likely the family will be to grant her permission to go. Parents have the same security concerns for their daughters as parents of nondisabled girls and don't want them to travel long distances because of the settlers, soldiers, and other dangers presented by the security situation. They are also worried about sexual harassment.

Adolescent girls with disabilities have many health needs that are unique to their disabilities. Legally, they have a right to obtain medical equipment and medicine, and the government should provide them to people with disabilities at a low cost; however, the law is not implemented. Overall, girls with disabilities lack access to healthcare services; only 44% of stakeholders surveyed said that there are centers that disabled adolescent girls can access in their community. In some remote locations, a disabilities specialist comes a few times a week. Even when there are services offered in the major cities or in Israel, financial restraints and difficulty obtaining permits prevent disadvantaged families from accessing them. They also often lack the money to pay for the medicine, treatments, and specific medical equipment that they need.

The primary barriers that prevent girls with disabilities from employment opportunities stem from three main sources. First, societal pressure prevents girls with disabilities from leaving the house and thus from going to school or taking a job. Second, girls lack the educational achievement and the qualifications necessary to qualify for jobs. Lastly, there is a lack of awareness from employers about the rights of people with disabilities that affirm their right to work and their ability to do. Even if girls with disabilities overcome barriers and become educated, they will still face difficulty finding employment due to the lack of employment opportunities because of the economic situation. Because of the stigma against people with disabilities, an employer will choose the person who is not disabled to fill the position. According to Palestinian law, disabled people should comprise 5% of the total number of employees at each institution; however, this law is not implemented.

5.4 Economic Situation / Income Generation Opportunities

This study revealed a need to provide basic needs for some adolescent girls; to provide skills trainings and education necessary to meet employers' qualifications to all adolescent girls; and to support female entrepreneurship. This study revealed that a quarter of adolescent girls worry about having their basic needs met. Adolescent girls in the refugee camps demonstrated greater worry about having enough water and clothing than girls in other locality types. Moreover, this study revealed that girls lack general household financial awareness; less than half of them reported having a basic level of household financial awareness (knowing how to pay bills, balance a checkbook, etc.). Only a quarter of them reported being aware of credit, savings, or government entitlements.

Very few adolescent girls are employed because the majority of them are in school, most employers will not hire girls younger than 18 years old because it is against the law, and girls in this age group lack the professional and practical skills to compete for a job. In the West Bank, the only jobs that girls could attain at 18 would be as a factory worker or cleaner. Given that employers prefer to hire girls who have completed high school or who have a university degree, the emphasis on creating income generation opportunities for girls in this age group should be on preparing them with the education and skills necessary to be qualified for employment when they are older.

41.3% of girls are interested in employment opportunities. Given the negative economic situation, parents support female employment because women can help with the financial burden placed on families. However, parents would try to push their daughter towards careers that are predominantly filled by women and that would enable them to meet their responsibilities as mothers.

The greatest obstacles to female employment are the same obstacles to employment in Palestine more generally. The lack of job opportunities and high unemployment due to the negative economic situation that results from Israeli occupation are the primary obstacles. The lack of government policies and programs to support youth employment also contributes to an environment where there are more qualified candidates than jobs available.

In terms of female employment, it was found that girls lack the vocational, technical, and practical skills to compete for the jobs that do exist and there is a lack of quality training programs to provide them with these skills. Moreover, girls in villages face mobility restrictions when they must travel long distances to work, and therefore cannot apply for jobs that are in the city. Moreover, although employers believe that there are equal employment opportunities and hiring practices for males and females, they do believe that some careers are more suitable for women and that some careers are more suitable for men.

When hiring, employers prioritize practical skills that are necessary for the position; previous experience; and soft skills such as the ability to work under pressure, teamwork, and communication skills. The degree to which they considered the educational qualifications of the applicant is contingent upon the type of job for which they were applying. For example, for the skills-based vocational jobs in factories and salons, educational qualifications were not important. However, for managerial positions, employers noted that educational qualifications are very important. Overall, employers expressed that there was a need for more job skills training centers in their areas, and a need to improve the quality of the existing ones. Employers said that they would hire youth from the training centers and then need to re-train them because the skills that they gained were not good enough or they lacked some of the skills necessary.

In addition to the clear need for job skills trainings for female candidates, there was an interest in pursuing vocational education or job skills trainings from girls themselves. 44.4% of adolescent girls surveyed said that they are interested in vocational education or job training; and 19.8% said that they would only be interested if they are not given the

opportunity to study at university. 42.2% of girls would be willing to pay for skills trainings as well. Only 21% of adolescent girls surveyed had ever received such trainings, often in areas such as computer skills and manual trade. Girls in the seam zone were the most likely to have received specialized job training or vocational education, and girls in the refugee camps and rural areas were the least likely to have received them. Parents were also supportive of their daughters' participation in vocational training or job skills training; however, parents in the rural areas were the least supportive.

Girls are most interested in receiving computer skills trainings, and also interested in foreign language skills trainings and entrepreneurship skills. Girls also expressed interest in improving their soft skills, such as management skills, communication skills, and leadership skills. In terms of timing, girls are most interested in shorter-term training courses, namely 3-month, 6-month, and 1-year courses.

Most employers confirmed that there are possibilities for hiring youth in the future in their businesses; however, employers in Tulkarem and half of the employers in Hebron were not optimistic about future employment opportunities for youth. In both areas, most of business owners said that it is difficult or not possible for them to offer jobs for youth in the future as a direct result of the bad economic situation in Palestine. Importing clothes and other inputs from abroad has resulted in decreasing employment opportunities in the Palestinian labor market.

Given that there are few jobs available in the West Bank, needs for entrepreneurship and for starting new businesses to employ more people were clearly revealed. The vast majority of employers believe that there are opportunities for youth entrepreneurship, with the exception of some employers in Tulkarem, where they believe that the economy can't support such opportunities. The greatest barrier to female entrepreneurship is a lack of capital necessary to finance starting a new business. The lack of business opportunities due to Occupation and to the economic environment were also ranked as significant challenges.

Girls themselves were interested in entrepreneurship, with nearly half (44.9%) reporting that they were interested in starting their own business someday. Girls expressed interest in starting businesses in the Information and Communication Technology (ICT), internal trade; and service sectors. Girls were not as interested in starting businesses in the agriculture, industry and construction, or transportation sectors. Parents were also supportive as long as the business abided by the gender norms of the society.

6. Recommendations

General Programmatic Recommendations

- **Raise awareness among all community members**, including parents, teachers, and society more generally, as opposed to only the girls, in order to ensure that change can be sustained. This is particularly relevant to changing gender norms and mentalities.
- Create **local community advocates** for programs or interventions from within the community. Ensure that communities feel like they can assume ownership over the project. Consider making a council or community body to provide input into the program or intervention planning process and to ensure that it is relevant to the community. You can also empower community members to identify the needs themselves. This can be done through local partnerships with CBOs, youth organizations, or with local government units such as municipalities.
- After choosing target locations, it is important to **assess the needs of the specific communities** to understand their resources and the existing programs offered.
- In the West Bank, the **reputation of an organization** is very important; therefore, establish partnerships with organizations that are well-trusted and respected within the communities.

Recommendations to Promote Girls' Social Inclusion

- **Consider support to or partnership with organizations working on combating early marriage** in the West Bank by educating girls and their parents about the negative consequences of early marriage.
 - Partner with organizations to lobby for the enforcement of the minimum age law for marriage.
 - Partner with organizations to increase girls' awareness of the negative health, social, and educational consequences of early marriage through supporting awareness raising events in schools.
 - Support awareness campaigns with parents about the negative health, social, and educational consequences of early marriage in order to combat parental pressure.
 - Ensure that campaigns and awareness-raising events target fathers and other male family members because of their authority in making the decision about when a girl gets married.
- **Include an awareness raising component in future programming that targets local community members to promote gender equality** by improving awareness of females' rights, their rights to participate in different life activities, to move freely, and to engage in community activities. Given that fathers hold most of the authority to make decisions in the West Bank, ensure that fathers are specifically targeted.
- **Address unique needs of married adolescent girls** by providing them with psychological counseling, marriage counseling, parenting classes, life skills classes, online coursework to continue their academic studies, and vocational training opportunities.

- Partner with organizations that **promote the rights of women who have been physically and mentally abused**, and run awareness campaigns to combat societal stigma surrounding violence against women.

Recommendations to Promote Girls' Educational Inclusion

- **Provide academic support**, such as tutoring services, to girls who are currently in school. There is a large demand and need for this and it seems to be an activity that will attract the participation of local CBOs and NGOs.
- **Offer career counseling in schools** in order to match students' skills and interests with job opportunities.
- **Support initiatives to prevent girls from dropping out** by helping them to overcome the barriers that force them to drop out.
 - Work with PA and organizations to enforce the Palestinian law that requires that students stay in school through 10th grade.
 - Promote awareness among girls and their parents about the disadvantages of dropping out.
 - Provide academic support to girls at risk of dropping out, giving emphasis to girls in refugee camps because they were most likely to cite difficulty of school as their primary reason for dropping out.
 - In areas where parents must pay for transportation to send their girls to school, offer a safe and free form of transportation or cover the costs of transportation.
 - In areas where schools are not easily accessible and students must travel outside of the village to attend school, provide safe and free transportation for them.
- **Address unique needs of adolescent girls** who have dropped out by offering them vocational training programs, entrepreneurship opportunities, and internet and e-learning courses.
- **Provide non-formal education activities** to girls that enable them to have fun, while building their soft-skills like confidence, leadership, teamwork, and time management.
 - Focus on areas in which girls expressed the most interest, such as computer classes, library / reading opportunities, and life skills classes.
- **Offer non-formal education opportunities in ways that will gain parental permission** and abide by the cultural norms of the areas in which they are offered.
 - Hold a meeting with parents at the beginning of the program or during the recruitment process to assuage parental concerns and to increase transparency about the content of the programming; if possible, allow for parental input at the beginning of the program. Ensure that fathers are included, given that they hold most of the authority in determining whether their daughter can participate or not.
 - Offer programs for free or at a very low cost.
 - Offer programs in trusted places in the community, preferably in a school. Ensure that there is trust between the community and the center. Do not offer programs on club premises in rural areas and areas near settlements because parents deem them unacceptable.

- Offer programs within walking distance of girls' homes or offer trusted private transportation. This is especially relevant in areas near settlements, checkpoints, or in the seam zone. Avoid making the girls cross checkpoints to access programming.
 - Use female trainers and ensure that the trainer is someone who is trusted in the community. Try to choose a trainer from within the community or from a local organization. If the trainer comes from an external organization that does not have a relationship with the community, try to offer the program through the municipality or a trusted local organization. Hold preliminary meetings with the parents and the trainer to increase parents' trust of the trainer.
 - Offer programs that do not force girls to miss school classes, and are completed before sunset.
 - Offer programs that are appropriate to the cultural norms of the community in which they are offered; as such, do not offer political programming. Given that parents are more likely to support programming that they deem educational like computer classes and academic support, consider adding opportunities for academic support to non-academic activities to elicit parental support.
 - Hold meetings with parents to explain the benefits of programming that is not strictly educational.
 - Consider offering simultaneous programming for brothers in areas that are more conservative and require a brother to accompany the girl to the activity, such as in rural and Bedouin areas, and also in areas where it is dangerous for the girl to walk by herself, such as in areas near settlements.
- **Decide whether to offer programs that are gender-segregated or co-ed based on the community that is targeted and the goals of the specific intervention.** For example, in areas where it is very difficult to gain parental permission for girls to leave the house, consider offering gender-segregated programming. In other areas, consider offering co-ed programming and take the necessary steps to ensure parental support for the programs.
 - Note that parents in rural areas, Bedouin areas, and areas near settlements were more adamant about gender-segregated programming.
 - In order to gain the family's support for co-ed programming, the NGO/program can meet with the participants and their families and can also let the men in the family come observe the activity or visit the center.
 - **Offer mentorship programs** to provide girls with support outside of the family.

Recommendations to Promote Girls' Health Inclusion

- Support girls' access to **health services that are free or low cost**, especially in rural areas, the seam zone, and Bedouin areas.
- Support awareness campaigns for community members and parents about the necessity and advantages of taking girls to receive primary medical health services.
- Partner with NGOs, MOE, and health committees in schools to **promote girls' awareness of health topics**, with emphasis on puberty, women's health, and sex by working with MOE and health committees in schools.
- Partner with organizations to **provide confidential psychosocial counseling services to girls** and simultaneously **run awareness campaigns to combat the societal stigma** against receiving them.

- Consider starting in the North West Bank or in refugee camps, given that girls in those areas were most likely to use counseling services if they were available to them for free.
- Improve psychosocial services offered in school.
- **Provide counseling services without awareness campaigns in communities where there is no stigma attached to these services** because of the previous and continuous violence by the Israeli military. Target communities should include An Nabi Saleh and Anata, among others.
- **Promote the social inclusion of girls with disabilities by partnering with Disabled People Organizations (DPOs) and families** of disabled girls to advocate at the national level for the implementation of laws that guarantee the rights of disabled individuals to education, health services, and employment.
- **Promote the social inclusion of girls with disabilities by partnering with Disabled People Organizations (DPOs) to run awareness campaigns to educate the families** of disabled girls and the society at large on the rights of disabled girls to receive an education, health care, and to pursue employment.
- **Respond to the needs of disabled girls by helping them to overcome barriers to receiving an education, healthcare, or attaining employment.**
 - Provide skills trainings for parents of disabled girls about how to care for their disabled daughters.
 - Support the establishment of schools for girls with disabilities.
 - Provide medical equipment and medicine to girls with disabilities.
 - Support the construction of health centers that can offer medical services for girls with disabilities.
 - Promote awareness among employers about the rights of people with disabilities to work and their ability to do so.
 - In order to overcome the barrier of stigma from employers, support opportunities for women with disabilities to work.
 - Consider partnering with organizations to support the skills trainings that they offer to disabled women before they set them up with 3-month work placements.

Recommendations to Promote Girls' Economic Inclusion

- Support organizations in **providing basic needs for some adolescent girls**, with emphasis on girls in refugee camps because they demonstrated the greatest worry about having enough water and clothing.
- Provide opportunities to increase **girls' household financial awareness** (knowing how to pay bills, balance a checkbook, etc.) and awareness of credit, savings, or government entitlements.
- Support the **construction of job skills training centers and vocational education centers** throughout the West Bank.
 - Consider targeting girls in refugee camps and rural areas where girls have not had the opportunity to participate in them.
 - Consider emphasizing the following sectors that employers identified as high potential for growth sectors in Hebron: marketing, advertising, and information technology.

- Consider emphasizing the following sectors that employers identified as high potential for growth sectors in Salfect: cosmetics, marketing, printing, editing and dubbing, photography, and salons.
- Support the **improvement of the quality of the existing vocational training centers**.
- Provide **soft skills trainings to girls** to help them to build some of the soft skills necessary to gain employment.
- Offer **job skills training** courses in established centers, NGOs, or other community spaces, that are relevant to the needs of employers in that area.
 - Provide trainings in soft skills that are important to employers, such as time management, the ability to work under pressure, teamwork, leadership, and communication skills.
 - Provide trainings in computer skills trainings, foreign languages, and entrepreneurship skills.
 - Offer skills trainings that are shorter-term, offering segments in 3-month, 6-month, and 1-year intervals.
 - When offering vocational programming to girls in rural areas, ensure that the support of their parents is gained because parents in rural areas are the least supportive of their daughters' participation in vocational training or job skills training.
- Given that employers highlighted the following **job skills trainings** as relevant to their areas for increasing the employability of youth in general, supporting some of the suggested skills can create opportunities for females in nontraditional skills. It is recommended that future programming that entails skills enhancement and vocational training consider the following skills trainings:
 - Salfect - handicrafts trainings, photography, aluminum work, tile work, food and sweets manufacturing, fashion design, shoes, soap manufacturing, car mechanic, sanitary ware, electrical devices maintenance, electrician, cooling and air conditioning, makeup, tailoring, beadwork, painting, carpentry, welding, technology and telecommunication, mobile and computer repair, secretarial work, business management, mushroom planting, and manufacturing of herbal creams
 - Tulkarem - handicrafts trainings such as fashion design and tailoring, photocopying and editing training, makeup, carpentry, welding, tile work, food manufacturing, language trainings in English and Hebrew, entrepreneurship, business management, and marketing
 - Jericho - handicrafts trainings, electrician, photography, carpentry, welding, graphic design, advertising, marketing, advanced computer training, project management, hotel management, languages, internet, agricultural training, and small business management
 - Hebron - handicrafts trainings, interior design, cooling and air conditioning, tailoring and fashion design, electrician, makeup, stone and marble work, welding, tile work, photography and video, aluminum, carpentry, car mechanic, car electrician, language training, cosmetics manufacturing, agriculture, small business management, and feasibility studies.
 - Jerusalem - handicrafts trainings, makeup, photography, interior decoration, carpentry, graphic design, website design, leadership training, computer networking, electrician, brick building, tiles building, painting, goldsmith, tailoring, welding, Photoshop, hotel management and tourism, IT and telecommunication, and computer trainings

- Given that employers highlighted the following **sectors as growing potential sectors** for youth entrepreneurship in general, some of the suggested sectors below provide nontraditional job opportunities for female entrepreneurship. It is recommended to provide trainings and support in these specific areas:
 - Salfeet - coffee shops, computer shops, makeup saloons, drug and cosmetics companies, IT and communications companies that focus on mobile phones, PC repair shops, carpentry, tile slabbing, blacksmith, sewing factory, studio and photography, greenhouses, livestock and bee raising, cattle farms, car washing service, car maintenance and repair shop, sports and weight-lifting club, taxi office, and food manufacturing particularly desserts/sweets
 - Tulkaram- sewing factories, textiles, IT and communication, trading, blacksmith, swimming pools, sport clubs and weight lifting, physiotherapy
 - Jericho - IT and telecommunication, feasibility studies, marketing, industry, carpentry, blacksmith, electrician, tailor, food manufacturing, textile industry, trade, livestock and bee raising, and tourism (hotels and parks)
 - Hebron - online marketing using Facebook, electrician, sewing and shoe factories, marketing and advertisements, trade, food manufacturing, IT and telecommunication
 - Jerusalem - IT and telecommunication, tourism (resort), trade, agriculture, livestock, industry, sewing factories, car mechanics, and website development

- **Combat stigma of vocational training** by facilitating field trips for students to vocational training centers and raising awareness among parents about the usefulness of vocational training.
 - Build off of lessons learned from current Mercy Corps Impact through Technology and Investing in Peace programs that includes a strong internship program.

- Support **cooperation and coordination between the training institutions and the private and public sectors to help youth find jobs and to gain relevant skills and experience.**
 - Facilitate internship programs between the employers and the students at the training institutions.

- **Support female entrepreneurship by providing girls with the financial capital and skills trainings** necessary to start their own businesses.

- Support or partner with organizations working on **collective income generation projects** in the form of cooperatives that can be hosted by local entities such as CBOs, NGOs, or municipalities. This can be done in partnership with microfinance institutions or business development service providers.

7. Annexes

ANNEX 1: List of Documents Consulted

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ANNEX 2: Distribution of One-on-one Interviews with Employers in West Bank

Name of the Business	Number of Employees		Sector	Type of Services	Scope of Work	Name of the Governorate
	F	M				
Farah Studio	6	3	service	Videotaping and photography	district and governorate	Salfeet city
Al Anwar Studio	3	2	service	Videotaping and photography	governorate	Salfeet city
Women Club	1	0	service	Awareness/education, handcraft trainings, tailoring, food and soap manufacturing	governorate	Salfeet city
Al Isra' for Dressing	2	0	Commercial	Retail clothes warehouse for men and women	governorate	Salfeet city
Nawal Saloon	2	0	service	Makeup, hair cutting, oil hair washing, hair coloring, brides preparation	district and governorate	Salfeet city
Dalal Saloon	2	0	service	Makeup, hair cutting, oil hair washing, hair coloring, brides preparation	governorate	Salfeet city
Haowa Saloon	1	0	service	Makeup, hair cutting, oil hair washing, hair coloring, brides preparation	governorate	Salfeet city
Miss Elegant Saloon	2	0	service	Makeup, hair cutting, oil hair washing, hair coloring, brides preparation	governorate	Salfeet city
Tiger Factory for Dressing	6	2	Commercial	Clothes/dresses manufacturing	West Bank	Tulkarem city
Leen Tex Factory	12	6	Commercial	Clothes/dresses manufacturing	West Bank	Tulkarem city
Waseem Tex for Tailoring	7	1	Commercial	Clothes/dresses manufacturing	West Bank and Israel	Tulkarem city
Yousef Khamees Factory for Dressings	15	7	Commercial	Clothes/dresses assembling and manufacturing	West Bank and Israel	Tulkarem city
Ya'coub Factory for Dressings	17	7	Commercial	Clothes/dresses assembling and manufacturing	West Bank and Israel	Tulkarem city
Khalifa for Fashion	15	15	Commercial	Clothes/dresses assembling and manufacturing	West Bank	Tulkarem city
Yusuf Sewing Factory	8	5	Commercial	Clothes/dresses assembling and manufacturing	West Bank	Tulkarem city
Sharakeh Factory for Trade and Industry	48	17	commercial	Clothes/dresses assembling and manufacturing	West Bank and Israel	Tulkarem city
Technological Investment Company	0	30	industry	Recycling of steel, nails manufacturing	West Bank	Jericho city
United International Company for Insurance	1	2	service	Health and car accident insurance	governorate	Jericho city
Jericho 1000 for Tourism Services	1	24	commercial	Resort, pools, games and entertainments	West Bank	Jericho city
Jericho for Tourism and Investment	1	24	commercial	Resort, hotels service, pools, games and entertainments	West Bank	Jericho city
Palestinian Telecommunication Cellular Company (Jawwal)	3	3	Telecommu nication	Mobile communication and services	West Bank	Jericho city
Reef Company for Investment and Agricultural Marketing	1	14	Industrial	Packaging of dates and labeling	West Bank and international	Jericho city

Jericho Village for Tourism	15	40	commercial	Resort, hotel services, pools, games and entertainment	West Bank	Jericho city
Jihad Al Shaowa and his Sons for Sewing and Dressings	18	10	commercial	Clothes/dresses assembling and manufacturing	Israel	Jericho city
Ghaith for Trading and Manufacturing Clothes	10	6	commercial	Clothes/dresses assembling and manufacturing	Israel	Hebron city
Al Batra for Food and Investment	37	30	Industrial/commercial	Ice-cream manufacturing	West Bank	Hebron city
Ali Ashur Factory for Textile	2	1	Industrial/commercial	textile and wool manufacturing	West Bank and Israel	Hebron city
Sbitany Home for Investment and Home Appliances	10	25	Commercial	Electrical and home appliances/devices	governorate	Hebron city
Kazella Sewing Factory	10	2	commercial	Clothes/dresses assembling and manufacturing	West Bank	Hebron city
Orbit Cosmetics	2	4	Commercial	Wholesale perfumes, cosmetics, soaps and detergents	West Bank and international	Hebron city
Galaxy for Information System	7	3	service	Provide trainings courses	West Bank and governorate	Hebron city
Ann Roze Factory for Dressing	5	1	commercial	Clothes/dresses assembling and manufacturing	governorate	Hebron city
Dar Al Ma'refa School	15	10	service	School education (1 st -12 th grades)	governorate	Kufor Aqab, Jerusalem
Riyad Al Salheen Society	1	1	service	Training courses for students and support students in researching	locality	Sur Baher, Jerusalem
Jerusalem School and Kindergarten	10	4	service	Private school that teaches from 1 st – 6 th grades, in addition it includes kindergarten for children	governorate	Jerusalem city
Noran Society for Charity	1	2	service	Health services, awareness courses and guidance in the field of health counseling and health education and first aid	governorate	Jabal Al Mukabber, Jerusalem city
Women Center	6	1	service	Vocational courses (makeup, languages, educational courses for students, food manufacturing, legal clinic, community work, Wedding hall, kindergarten, student aids	Jerusalem and Ramallah governorates	Shu'fat camp, Jerusalem
Ibin Sina Center for Physiotherapy and Herbal Medication	1	0	service	Physiotherapy and herbal medication	locality	Jerusalem city
Al Mada'en Company for Food Industry	5	25	Industry	Food manufacturing (luncheon meat)	governorate, Israel and Gaza	Atarot, Jerusalem

ANNEX 3: Summary of Similarities and Contradictions between Quantitative and Qualitative Data Collected

Indicator	Quantitative Findings	Qualitative Findings	Reasons for Contradictions if applicable
Social Issues / Family Dynamics			
Structure of Household (Authority)	Only 12.1% of adolescent girls reported that females alone make the decisions in their households.	Fathers have the authority to make most decisions in households, and especially the decisions that pertain to social and family issues and relate to their daughters specifically. For example, they decide who she will marry, what specializations are acceptable for her education, and grant her permission to leave the house. In some areas, fathers may decide what kind of friends she can have as well.	N/A – Consistent Quantitative and Qualitative Data
Girls' Lack of Mobility	96.8% of the girls surveyed need permission to leave the house to visit a friend, shop, or to complete chores.	Parents may prevent daughters from leaving the home because of a desire to preserve the family's reputation as well as because of concerns about her security.	N/A – Consistent Quantitative and Qualitative Data
Role in the Household	64.2% of girls reported that they spend their days working on schoolwork. Similarly, 72.1% of parents believe that their daughter or daughter-in-law should spend her day working on her schoolwork. In terms of their responsibility to the household, 80.7% of parents believe that the daughter or daughter-in-law's primary responsibility to the household is helping with the housework (cooking and cleaning). 90.7% of parents said that it is important that their daughters learn and engage in domestic and traditionally female dominated duties.	Focus groups with girls confirmed that nearly all girls spend their time after school studying and helping with housework, which entails sweeping, washing dishes, cleaning rooms, mopping, folding laundry, and helping with the cooking. They also help raise the children. After they finish studying and complete their housework, they usually spend time on the computer and watch television. Only girls in two focus groups (Balata and Zboba) said that they would visit friends and family after school.	N/A – Consistent Quantitative and Qualitative Data
Early Marriage	Of the girls who got married, 47.9% said that the reason that they got married was because their parents decided that they should. 34.2% of them said that they got married because they wanted to, and the remaining 17.8% said that they got married because school was difficult for them.	Qualitative data revealed that girls get married at young ages for a variety and often a combination of reasons including: parental pressure to get married (for financial and cultural reasons); an attraction to the allure or marriage and a desire to get married (because of misinformation about what marriage and motherhood entail); and difficulties in school.	N/A – Consistent Quantitative and Qualitative Data

Violence	<p>Very few girls reported being victims of abuse in the quantitative questionnaires. 89.1% of girls surveyed affirmed that they are not subjected to any violence in their homes. Of the 10.9% of girls who affirmed that they are subjected to violence, 77.6% reported being a victim of verbal abuse (insults, yelling); 32.8% reported experiencing physical violence (hitting, pulling hair, etc.); 1.7% reported psychological abuse (threats to withhold money or children); none reported sexual abuse.</p>	<p>Qualitative findings from focus groups with adolescent girls, contradicted survey data and revealed that the majority of girls in focus groups were victims of physical and verbal abuse. In 4 of the 5 focus group discussions with adolescent girls, girls spoke extensively about the physical and verbal abuse that they receive from their family members and teachers. In the remaining focus group, girls neither denied that it happened nor acknowledged it; they simply refused to speak about it because they were embarrassed to discuss the topic in public.</p> <p>In the focus groups with adolescent girls from Balata refugee camps, 100% of them reported being subject to verbal abuse and 70% of the girls in the focus group reported being a victim of physical abuse. Examples of verbal abuse that the girls cited being subjected to included cursing, and calling them names such as cow, donkey, owl and dog. Examples of physical violence that they cited included the following: beating the girls using sticks on their body; hitting their eyes and body parts; throwing shoes; pulling their hair; pushing and throwing them on the ground; and throwing objects like chairs. Two girls from the Balata focus group reported severe abuse. They said that their fathers hit them with wood sticks on their backs, hit them with pans and shoes, scratched their faces with a shoe heel, and pushed them into walls and on the ground.</p>	<p>The contradiction between the quantitative and qualitative data may be a result of the taboo nature of this topic. Perhaps, when the surveys were administered one-on-one with the researcher, girls were embarrassed to answer honestly, especially when they were in the presence of parents. In the focus groups, on the other hand, they were only with girls their age. In the focus groups, girls made the collective decision to speak openly about the abuse, so they were not singled out. The often looked at each other before answering the question, as if deciding as a group whether they would speak about it or not.</p>
Education			
Access to Formal Education	<p>The majority of girls in this age group are currently enrolled in formal education. 73.8% of the girls surveyed are currently enrolled in school or university. Girls from normal areas were most likely to be enrolled in school (at a rate of 78.8%), and girls from rural areas were least likely to be enrolled in school (at a rate of 66.7%). 46.4% of girls surveyed reported that school is difficult for</p>	<p>Palestinian society highly values education because it is seen as one of the only ways to better oneself and to create a better future for yourself.</p>	<p>N/A – Consistent Quantitative and Qualitative Data</p>

	them. Both girls and parents expect themselves / their daughters or daughters-in-law to achieve high levels of education.		
Barriers to Accessing Formal Education	Of girls who dropped out, 40.2% did so to get married and 37.9% did so because school was too difficult. 72.6% of girls dropped out of school when they got married.	Focus group discussions revealed that girls drop out of school as a result of a combination of the following reasons: weak performance in coursework; early marriage; interest in alternative vocational education; and financial restraints from transportation or school fees that force the family to make the daughter leave.	N/A – Consistent Quantitative and Qualitative Data
Access to Non-formal Education	75.2% of stakeholders reported that there are community centers, youth centers, clubs, or women’s centers in their communities that an adolescent girl (15-19 years old) could join. Only 17.8% of the girls surveyed reported belonging to a community center, youth club, or women’s center.	Focus groups revealed that girls do not often have access to community center even when they do exist, because the majority of the programming is often for children or for male youth.	N/A – Consistent Quantitative and Qualitative Data
Interest in Non-formal Education Opportunities	Only 17.8% of the girls surveyed reported belonging to a community center, youth club, or women’s center. When the girls were asked why they did not belong to such a center, girls most frequently responded that they were not interested. 46% of them said that they were not interested; 28.2% said that there was not one available in their area; 17.8% said that their parents or husband will not give them permission; and 8% said that they were too expensive.	In contrast to the survey findings that showed that girls were not interested in joining clubs, girls in focus groups expressed great interest in pursuing non-formal education opportunities. Qualitative data revealed that girls in all of the focus groups were interested in pursuing non-formal education opportunities. In the Azariyeh focus group, girls said that they would like opportunities in reading, drawing, design, sports, music, and poetry. In the Anata focus group, girls said that they would like to go swimming, play sports, go to the gym, draw, and dance debkeh. In the Zboba (seam zone) focus group, girls expressed interest in having a female-only internet café as well as a sports center where they could take aerobics classes and play sports like basketball and volleyball. They also expressed interest in drawing, painting, and handicrafts. In the focus group with girls from Ramadin, a Bedouin community where both girls and women are rarely seen in the public space, it was clear that they would like to participate in anything that would allow them to get outside of the house.	At first glance, there is a contradiction between the quantitative and qualitative data in terms of girls’ interest in non-formal education opportunities; however, it seems that these two cannot be compared exactly because they are asking different questions. In terms of the quantitative data, 46% of the 83.2% of girls who do not belong to a center said that they do not belong to one because they are not interested. This statistic is assessing whether girls want to belong to a community center, as opposed to if

			they are interested in non-formal education opportunities. Perhaps, in their communities, the center does not offer activities that interest them; therefore, they do not want to belong to one. Given the enthusiasm for non-formal education activities in focus groups, it is likely that these girls would be interested in pursuing activities that they are interested in.
Barriers to Involvement in Activities	Girls cited the fact that they don't have time because they have too much homework and that centers are not available as their main barriers to participation, doing so at rates of 28.3% and 27.2%, respectively. Parents and stakeholders cited the fact that centers were not available as the main barrier to participation, with 38.6% and 26.6% doing so, respectively.	Focus groups demonstrated that the primary barriers to girls' involvement in activities are the lack of opportunities because they are not offered to them or because they are unable to receive permission. These focus groups highlighted the importance of receiving parental permission and revealed that receiving parental or the husband's permission hinges on multiple factors including: the cost of the program, location of activity, transportation, safety issues arising from Israeli occupation, the type of activity, and the gender distribution of the activity; gender of the trainer; and timing of the activities.	N/A – Consistent Quantitative and Qualitative Data
Access to Social Networks outside of the Family	41.5% of adolescent girls reported that there are older women or men outside of their family that they can look up to for advice about their future. Only half of girls (54%) have people that they can trust outside of their family.	This finding was consistent with findings from the focus groups. When girls are allowed out of the home, they are often with family members or extended family members, as opposed to people outside of their family. When asked to describe the people they trusted, girls cited friends and extended family members.	N/A – Consistent Quantitative and Qualitative Data
Health			
Access to Medical Services	Nearly all (96.2%) of adolescent girls reported that they know where the nearest health center is in their area. However, only	In focus groups, no girls reported going to the doctor for regular checkups or preventative care; nor did any mothers report taking their daughters to the	This contradiction may be explained by the fact that girls were embarrassed in

	<p>53.9% of adolescent girls reported going to the doctor for primary health care services like regular or annual check-ups. Of those girls who do not go to the doctor for primary health care services, 53% of them reported that they do not go because it is too expensive. 22.3% reported that they don't receive such services because there isn't a doctor available in their area. The reasons for not visiting a doctor for primary health care services differed based on locality type.</p>	<p>doctor for checkups. In focus groups, girls only said that they see a doctor when they are sick or have a health problem. Qualitative findings supported the quantitative findings above that demonstrate that girls' access to medical services is contingent on their location, with girls in rural areas, seam zone, and Bedouin areas lacking access to medical facilities in their specific locations. When these girls do need to see a doctor, they are often restricted to seeing a physician on certain days of the week. If they need immediate attention and the local clinics are closed, or if they need specialized services, they are often forced to travel outside of their village, and therefore must pay transportation costs and also face the barriers discussed previously that inhibit women's freedom of movement.</p>	<p>the one-on-one interviews to admit that they only see the doctor when it is absolutely necessary, as opposed to for preventive care. Alternatively, it is possible that adolescent girls did not understand what primary care meant and/or were not aware of the importance or need for it. It should be noted that in Palestine, health awareness, having regular checkups, and having medical records registered at a family doctor or a certain medical center etc. is not the practice. People seek health care only when needed.</p>
<p>Knowledge of and Interest in Health Awareness Topics</p>	<p>Adolescent girls themselves demonstrated that they are not very knowledgeable about health awareness topics. Girls estimated that they knew the most about healthy eating habits and women's health issues, ranking their knowledge of them as 3.57 and 3.49 respectively (on a scale of 1 to 5 where 5 is very knowledgeable). Girls were most interested in learning first aid basics and about women's health issues.</p>	<p>Focus groups with the girls revealed that often the only direct experience that girls had with health awareness activities were first aid classes, with a few girls in 4 of the 5 focus groups reporting that they had taken first aid basics, often with local organizations and donor-funded projects. Girls get most of their information about health topics from the "health and environment" course in the school curriculum, their mothers, the internet, and through practical experience. They recognized that their understanding was often very basic. Girls actively asked for more information about women's health issues; for example, in the focus group with girls from Zboba, girls reported that they would like courses that educate them on the physical changes to their bodies during puberty. Mothers in the Azzoun focus group confirmed the need for activities that target women's</p>	<p>N/A – Consistent Quantitative and Qualitative Data</p>

		health awareness, especially in areas regarding reproductive health.	
Psychosocial Health State	<p>More than half (65.5%) of girls are aware of places where they could access counseling services if they or a friend needed them. When asked if they would use counseling services if they were offered to them for free, 79.1% of adolescent girls reported that they would. 63.6% of parents surveyed think that their daughter or daughter-in-law needs counseling services because she is depressed or anxious and 81.9% of parents said that they would allow their daughter or daughter-in-law to access counseling services if she needed them and they were available to her for free.</p>	<p>In focus groups, girls said that they would not access such services because of the stigma attached to receiving them. Girls in 2 of the 5 focus groups said that they would consider receiving services, but acknowledged that their society attached a stigma to them. Girls in the Anata focus group (seam zone) said that counseling was available at school and that they might use the services but that they were unfamiliar with them. In Azariyeh (rural), counseling services are available at most schools; however, girls expressed the need for the services to be held in external centers as well. They also voiced the need for them to either be private or in a group format. Other girls were adamantly opposed to receiving the services because of the stigma attached to them. Girls in the Bedouin community of Ramadin said that they would not receive counseling if it was offered in the village because people in the community would call them crazy. Conversations with parents in focus groups confirmed that the parents would allow their daughters to access such services if they absolutely needed them and they were confidential. Focus groups with mothers revealed that most mothers recognize that their daughters are in need of counseling, but they have concerns about the stigma attached to counseling and how it will affect their daughter's reputation. Qualitative data also revealed that fathers were aware of the stigma attached to psychosocial counseling and would try to avoid taking their daughter to counseling to avoid tarnishing their family's reputation or their daughter's opportunities for marriage.</p>	<p>Data from focus groups contrasted dramatically with quantitative survey responses that demonstrated an overwhelming support for accessing psychological services if they were available to girls for free. Perhaps, because of the stigma surrounding counseling, girls were more hesitant to talk about needing the services and being willing to use them in group settings like focus groups. When girls were one-on-one with a researcher who was not from their community, perhaps they were more likely to respond without thinking about the stigma attached to the services. Moreover, qualitative data showed that parents would support services, but only if they were the last option and were provided in a way that was confidential.</p>
Support for Girls with Disabilities	<p>Only 44% of stakeholders surveyed said that there are centers that disabled adolescent girls (15-19 years old) can access in their community.</p>	<p>This study revealed that girls with disabilities face the greatest social, health, and educational restrictions of any girls. They currently are socially isolated in Palestinian society, and therefore lack access to health, educational, economic, and societal</p>	<p>N/A – Consistent Quantitative and Qualitative Data</p>

		opportunities. Qualitative data from focus groups with adolescents, mothers, and brothers/fathers confirmed that there are very few services that are accessible for girls with disabilities. Even when there are services offered in the major cities or in Israel, financial restraints prevent disadvantaged families from accessing them. Israeli closures and failure to give permits also prevent families from receiving the specialized care in Jerusalem.	
Economic Situation / Income Generation Opportunities			
Current Financial Assets and Needs	68.0% of girls reported that they have spending money available to them. 79.7% of girls reported that they can decide for themselves how they will spend this money.	Qualitative data from the focus groups revealed that most girls receive spending money from their fathers and use it to buy candy, nuts, and make up, and sometimes choose to save it up for something larger, like clothes, a mobile, or gifts. 79.7% of girls reported that they can decide for themselves how they will spend this money. However, if they want to purchase something larger, like a mobile phone, they must obtain permission for their parents. Most girls receive less spending money than their brothers.	N/A – Consistent Quantitative and Qualitative Data
Employment Status and Interest in Employment	27.2% of girls were aware of employment or entrepreneurship opportunities in their area and 41.3% would like to pursue employment, business, or entrepreneurship opportunities. This low reported interest in employment from girls contrasted with their parents. Moreover, 82.1% of parents surveyed said that they allow their daughter or daughter-in-law to follow her interests in her career choice as opposed to deciding for her.	In contrast with the quantitative survey data that demonstrated that only half of girls would be interested in employment opportunities, focus groups with adolescent girls confirmed that girls are interested in pursuing employment opportunities. Moreover parents are supportive of their daughters working because of the negative economic situation. Brothers and fathers said that they would support their daughter or sister's employment because of the high rate of unemployment; they believe that it would be positive to have women help with the financial burden placed on families. Focus groups with mothers revealed that although some mothers would support their daughters in any area that they chose to pursue for employment, most mothers would try to push their daughters towards careers that are predominantly filled by women and that would enable them to meet their responsibilities as mothers. Similarly, although fathers said that they would not	There was more interest expressed in employment opportunities in focus groups with girls than revealed from the questionnaires with them. Perhaps in the questionnaires, girls thought that the question posed was about employment opportunities at their current age as opposed to in the future. Given that girls face more barriers to employment, this could also dissuade them from wanting to pursue these opportunities. In addition,

		decide their daughter's exact specialization, they do influence their daughter's decision to remain in school or not, what specialization she might pursue, and which career she can ultimately pursue. Fathers spoke about choosing careers that suit the norms of their villages or camps.	the lack of current employment opportunities that can employ this age for girls in this age group makes it difficult for the girls to answer the question when it is in a raw format like in a questionnaire. In the focus groups, examples and possibilities were discussed and thus more interest was expressed.
Challenges Facing Female Employment	It was found that adolescent girls, stakeholders, and parents all were unanimous about the two greatest barriers to female youth employment; they cited poor job opportunities due to occupation and economic environment and lack of government policies and programs for youth employment as the two greatest barriers.	Employers confirmed that the main barriers that females face in the labor market are the lack of job opportunities because of the poor economic and political situation; a lack of the vocational, technical, and practical skills to compete for the jobs that do exist; and a lack of quality training programs to give them these skills. Focus groups also highlight the challenge of overcoming mobility restrictions that girls must face as well as the idea that certain jobs are more suitable for certain genders.	N/A – Consistent Quantitative and Qualitative Data
Potential Employment Opportunities	When stakeholders were asked if there were job opportunities for female youth in their governorates, 67.9% of stakeholders said that there were very few opportunities; 20.2% said that there were none at all. The remaining 11.9% said that there are many. Stakeholders believe that areas like Tubas, Tulkarem, Salfit, Jerusalem, and Jericho have very few jobs available to female youth.	All employers interviewed in Salfeet, Jericho, and Jerusalem, and some from Hebron said that there are possibilities for hiring youth in the future in their businesses. The possibilities hinge upon their skill sets though. Moreover, employers in Tulkaram and half of employers in Hebron were not optimistic about future employment opportunities for youth as a direct result of the negative economic situation in those areas.	N/A – Consistent Quantitative and Qualitative Data
Job Skills Training / Vocational Training	44.4% of adolescent girls surveyed said that they are interested in vocational education or job training; 19.8% said that they would only be interested if they are not given the opportunity to study at university (because their test scores are	Focus groups further confirmed that girls are interested in receiving skills trainings that will make them more marketable in the job market. Girls expressed interest in practical job experience, vocational training opportunities, and skills trainings in English and computers. They also expressed	N/A – Consistent Quantitative and Qualitative Data

	<p>not high enough to gain entrance, familial obligations, financial constraints, etc. 71.4% of parents surveyed would support their daughter or daughter-in-law's decision to enroll in a vocational program if one was available to her</p>	<p>interest in improving their soft skills, such as management skills, communication skills, and leadership skills.</p>	
<p>Female Entrepreneurship</p>	<p>Nearly half (44.9%) of girls surveyed were interested in starting their own business someday. 66.9% of parents would like to see their daughter or daughter-in-law start her own business someday. Lastly, adolescent girls, stakeholders, and parents all ranked lack of finance as the greatest challenge to female entrepreneurship.</p>	<p>Focus groups demonstrated that girls and parents were supportive of entrepreneurship opportunities, especially when they were in fields that were culturally suitable for women. Notably, the only focus group where opposition to the idea of female entrepreneurship was posed, was the group with fathers and brothers in Obadiyah. Half of the focus group participants said that they would rather encourage their sons to start their own business than their daughters because the sons will stay within the family and help the family on the long-run, while the girl will get married and belong to her husband's family.</p>	<p>N/A – Consistent Quantitative and Qualitative Data</p>

ANNEX 4: Tables of Information Presented in Figures

Table 44: (Figure 1) Distribution of Mothers, Fathers, or the Mothers-in-law of a 15 to 19-year-old Adolescent Girl in Parents' Survey Sample

Parent Type	Percentage of Sample (%)
Mother	46.4
Father	44.3
Mothers-in-law	9.3

Table 45: (Figure 2) Distribution of Sectors in which Stakeholders Work

Sectors	Percentage of Sample (%)
Private	33.0
NGO or CBO	29.4
Local Government	22.9
Public	14.7

Table 46: (Figure 4) Girls' responses to "What do you spend your days doing?" (from girls' questionnaire)

Activities	Percentage of Sample (%)
Schoolwork	64.2
Housework	26.7
Other	4.3
Work	2.6
Raising Children	2.1

Table 47: (Figure 5) Marital Status of Girls (from girls' questionnaire)

Sectors	Percentage of Sample (%)
Single	78.0
Married	13.6
Engaged	8.3
Divorced	0.2

Table 48: (Figure 8) Girls' Responses to "Why did you drop out of school/college/university?" (from girls' questionnaire)

Activities	Percentage of Sample (%)
To get married	40.2
School was too difficult	37.9
To work	7.6
To help in household	6.8
Other	6.8
University was too difficult	0.8

Table 49: (Figure 10) Girls' interest in potential activities and parents' interest in their daughter being involved in activities on a scale of 1 - 5 where 1 = not interested and 5 = very interested (from girls' and parents' questionnaires)

Activities	Girls' Ranking	Parents' Ranking
Art Classes (Painting, Drawing)	2.38	2.70
Drama Classes (Theater, Acting)	2.09	2.13
Music Classes (Singing, Instrumental)	2.24	1.97
Dance Classes (Cultural/traditional)	2.27	2.10
Sports (Swimming, Soccer, Volleyball)	2.65	2.77
Computer Classes	3.47	4.06
Library (Reading Books)	3.14	4.13
Academic Support (Tutoring)	2.62	3.78
Volunteering	2.70	3.23
Political Engagement	1.96	2.01
Life Skills Classes	2.90	3.60
Parenting Skills	2.67	3.63

Table 50: (Figure 11) Girls', Parents', and Stakeholders' responses to "What is the main barrier preventing you /your daughter or daughter-in-law / adolescent girls from participating in the activities that you / they are interested in?" (from girls', parents', and stakeholders' questionnaires)

Barriers	Percentage (%)		
	Girls	Parents	Stakeholders
Centers not available	27.2	38.6	26.6
Not enough money to pay for classes	12.6	19.3	22.0
Parent won't give me permission to attend	12.2	9.3	25.7
Husband won't give me permission to attend	5.5	0	0
No time – too much homework	28.3	5.7	16.5
No time – too much housework	9.1	22.9	1.8
Other	5.1	4.3	7.3

Table 51: (Figure 13) Girls' reported rankings of knowledge of health topics and interest in learning about them on a scale of 1 to 5, where 1 = not knowledgeable; not interested and 5 = very knowledgeable; very interested (from girls' questionnaire)

Activities	Knowledge of Health Topics	Interest in Learning about Health Topics
First Aid Basics	3.21	4.03
Women's Health Issues (menstrual cycle, etc.)	3.49	3.93
Family Planning (birth control, etc.)	2.94	3.49
Sexual Health (Sexually Transmitted Diseases, etc.)	2.85	3.49
Pregnancy Information	2.69	3.21
Healthy Eating Habits	3.42	3.79
Importance of Exercise	3.57	3.80

Table 52: (Figure 15) Girls’ responses to questions about interest in and availability of employment and entrepreneurship opportunities (from girls’ questionnaire)

Question	Percentage of Sample (%)	
	Yes	No
Are you aware of employment or entrepreneurship opportunities in your area?	27.2	72.8
Would you like to pursue employment, business, or entrepreneurship opportunities?	41.3	58.7

Table 53: (Figure 16) Stakeholders’ responses to questions about opportunities for females to be hired and advance (from stakeholders’ questionnaire)

Question	Percentage of Sample (%)			
	Yes, opportunities are equal	Males have more opportunities	Females have more opportunities	I don’t know
Do males and females have equal opportunities to be hired at your company/organization or in your community?	30.3	39.4	24.8	5.5
If you own your own business, do males and females have equal opportunities for advancement at your company?	35.3	30.6	20.0	14.1