



Research Study:

***“Women’s Economic
Empowerment in the
West Bank, Palestine”***

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CONTENTS

List of Abbreviations.....	5
List of Tables	6
List of Figures	6
1. Executive Summary:	8
2. Introduction:	15
3. Purpose of Study:	16
4. Methodology:	17
4.1 Qualitative Research:	17
4.1.1 Literature Review:.....	17
4.1.2 Interviews:	17
4.2 Quantitative Research:	19
4.2.1 Survey:	19
4.4 Limitations:.....	19
5. Women Economic Empowerment:	20
5.1 Global Perspectives and Trends:.....	20
5.2 The Palestinian Context	22
6. A Working Definition of Women's Economic Empowerment:	24
7. Women's Economic Empowerment in the West Bank:	24
8. Indicators of Women's Economic Empowerment:	28
8.1 Indicator I: Assets:.....	29
8.2 Indicator II: Financial Resources	31
8.3 Indicator III: Education.....	33
8.4 Indicator IV: Continuous Education:	36
8.5 Indicator V: Employment	38
8.5.1 Employment and Education	40
8.5.2 Employment and Labor Law:	41
8.6 Indicator VI: Decision Making and Leadership	45
8.7 Indicator VII: Self-worth:	48
8.8 Indicator IIX: Legal Status and Rights:.....	48
8.9 Indicator IX: Mobility:	49
8.10 Indicator X: Usage of Time:	51
9. Conclusions and Recommendations:	53
11. Annexes:.....	61
Annex-1: Background of the Surveyed (Random Sample)	61
Annex-2: Background of the Surveyed (Women Organizations).....	64

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List of Abbreviations

ASALA	Palestinian Businesswomen Association
AWCSW	Association for Women Committees for Social Work
BA	Bachelor of Art
CBOs	Community Based Organizations
CHF	CHF International
CSOs	Civil Society Based Organizations
IFC	International Finance Corporation
ILO	International Labor Organization
MA	Master of Art
MAS	Palestinian Economic Policy Research Institute
MDGs	Millennium Development Goals
MENA	Middle East and North Africa
NGOs	Non-governmental Organizations
NIS	New Israeli Shekel
Palestine	Refers to general trends and observations in Palestine, including West Bank and Gaza
PCBS	Palestinian Central Bureau for Statistics
PWRDC	Palestinian Women's Research & Documentation Center
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific, and Cultural Organizations
UNIFEM	United Nations Development Fund for Women
WATC	Women's Affairs Technical Committee
WEE	Women Economic Empowerment
West Bank	Refers to specific output and results of the research focused on the West Bank

List of Tables

Table (1):	Distribution of Interviews
Table (2):	Distribution of Survey Sample
Table (3):	Perceptions on donors' efforts on improving WEE in the West Bank
Table (4):	Importance of WEE indicators according to women organizations
Table (5):	Frequency of taking advantage of educational activities
Table (6):	Comparison of male and female employees supervised by surveyed women
Table (7):	Median daily wage of men and women per sector (as available)
Table (8):	Women holding Leadership Positions in the Public Sector
Table (9):	Independent Decision-Making per Governorate
Table (10):	Ability to move freely within the city/village according to employment status
Table (11):	Juggling home and work according to level of education
Table (12):	Giving up a job/training due to dual responsibility, per type of locality
Table (13):	General Observations per location, locality, level of education, employment status, and monthly income

List of Figures

Figure (1):	Perceptions on number of women economically empowered in the West Bank
Figure (2):	Importance of WEE indicators
Figure (3):	Assets surveyed Women own
Figure (4):	Constraints to Women's Entrepreneurship in MENA
Figure (5):	Perceptions on easy access to financial services
Figure (6):	Previously having taken on financial services (yes) per governorate
Figure (7):	Having reached (yes) the level of education always aspired according to governorate
Figure (8):	Perceptions on having equal chance to education than male siblings
Figure (9):	Providers of extra educational activities
Figure (10):	Percentage distribution of West Bank population currently outside the labor force by gender & age
Figure (11):	Labor Force Participation Rate of West Bank population, by gender and year
Figure (12):	Unemployment of West Bank population, by gender and year
Figure (13):	Female Labor Force Participation Rate per years of schooling
Figure (15):	Employment Status
Figure (14):	Female participation in agriculture and services, per years of schooling
Figure (15):	Receiving equal pay (yes) according to location
Figure (16):	Type of Support received during job search/establishment of business
Figure (17):	Independent decision-making from husband/father
Figure (18):	Equality of legal status between men and women, according to governorate
Figure (19):	Perceptions on the West Bank offering an encouraging environment for WEE
Figure (20):	Ability to move freely around the city/village without a male counterpart
Figure (21):	Limitations on career options due to dual responsibility
Figure (22):	Frequency of women asked to give up their jobs/attend a training, by location

- Figure (23): Sample distribution per Age Group
- Figure (24): Monthly Income of respondents according to type of locality
- Figure (25): Monthly Income of respondents according to level of education
- Figure (26): Level of Education of Surveyed Women
- Figure (27): Distribution of Sample organization per governorate
- Figure (28): Establishment of Surveyed Organizations, per decade

1. Executive Summary:

Development efforts have taken many shapes and forms over the years, often times very much depending on the different circumstances of the recipient country. Over the years, economic development has become an integral part in overall development efforts and has sometimes been the sole driver of success. Nevertheless, however successful economic development in principle it has been realized that substantial and sustainable progress can only be made if women are equally empowered economically as men.

When looking at Palestine today the need for economic empowerment of all segments of society becomes apparent, with a special need to focus on women and include women actively in the process. It is Palestinian women who make up almost 50% of Palestinian population (1.03 men/woman)¹. It is Palestinian women who comprise large numbers of students enrolled in primary (49.4%), secondary (53.1%), and tertiary education (54.4%)². It is also Palestinian women who, after the start of the second intifada in late 2000, increasingly entered the labor force (still very much lower than men) and introduced new coping strategies in response to the changing economic and social environment on the ground. Also, it is women, especially in rural areas, who have become an important supportive source of income or sometimes even the main income provider for families.

In light of the above, the necessity of the economic empowerment of women as a driver of development in whole of Palestine becomes visible. However, as the following sections will portray, it is important to tailor-make the principles and concepts of WEE to the context of Palestine (and for the purpose of this study to the context of the West Bank), which has in addition to common structural problems also the persistent challenge of the Israeli military occupation, as well as a cultural and traditional mindset that – in response to the occupation – has moved backwards rather than forward. Consequently, Palestinian society is more conservative today than 20 years ago, creating additional obstacles to women and their economic empowerment.

This research, funded by the Canadian Government through the Canadian International Development Agency (CIDA), explores the understanding and perceptions of WEE in the West Bank today and feeds the reader with facts and knowledge on key indicators that define WEE in Palestine, and in particular in the West Bank, today. The study is based on the following definition, which has been supported by a broad majority of participants during this research and could consequently serve as working definition for future research efforts.

*Women's economic empowerment comprises: **economic opportunity**(e.g., expanding employment and entrepreneurship, promoting decent and productive work, improving access to finance); **legal status and rights** (e.g. improving*

¹ Palestinian Central Bureau for Statistics. Gender Statistics: Population and Household.
<<http://www.pcbs.gov.ps/DesktopDefault.aspx?tabID=4109&lang=en>>

² Palestinian Central Bureau for Statistics. Gender Statistics, 2008, 3rd Edition .
<http://www.pcbs.gov.ps/Portals/_PCBS/Downloads/book1542.pdf>

*women's property, inheritance and land rights);and **voice, inclusion and participation in economic decision-making** (e.g. developing mechanisms to enhance women's involvement in decision-making bodies). [UNDP 2010].*

Indicators have been identified through a literature review and discussions with ASALA. A number of pre-interviews with key experts on WEE in the West Bank further fed into the list and compilation of indicators. The following provides a summary of key indicators and observations gathered in quantitative and qualitative research.

- **Assets:** Equal before law in terms of eligibility to ownership of assets (basic law), but unequal in matters of inheritance (Sharia law), ownership remains a challenge for women. The survey has depicted that only around ¼ (28.7%) of women own land and only (11.1%) own a house or apartment themselves. Traditional values attribute breadwinning responsibilities to the husband, which most often also makes him the owner of most assets.
- **Financial Resources:** While more and more financial services are offered in the West Bank, access to finance is not as straight forward. Some (52.8%) of female respondents indicated to have easy access to finance, especially women from Bethlehem and Hebron. Those living in refugee camps and cities find access easier than women residing in villages. Despite the relative ease described by women, more than ¾ (76.9%) never took advantage of any financial services. Women from Nablus, Jenin, and Hebron seem most prone to using financial services. Also of interest is the fact that women with an average income of NIS500-2,499 are more likely to take on loans/grants than women with less or more monthly income.
- **Education:** Enrollment rates in basic and upper education show no gender gap. More than 3/5 (68.3%) of women indicated to not have reached the level of education they had initially aspired. More than half of women (52.9%) said to have freely chosen their professions and (52.1%) stated that priority for education was given to their male siblings.
- **Continuous Education:** Capacity development has become integral in development efforts and is consequently offered by a wide variety of donors and international organizations, as well as the government and the private sector. 61.9% of women have attended some sort of training since they received their last degree. It was observed that the higher the level of education of respondents the more likely they are to participate in training courses. Also, those working in agriculture (85%) and production (83.3%) are more likely to engage in training than those working in trade (48%).
- **Employment:**
 - Opinions on the today's labor market are greatly divided. Progress has been achieved with higher female labor participation rates (compared to pre-intifada levels), but this is not only attributed to better education and more women able to access education, but also to the need for women to enter the labor market as a

new coping strategy in direct response to the Israeli response during and since the second intifada (restrictions of movement, closure of Israeli labor market to West Bankers, withholding tax money leading to collapse of public sector, etc). Notably, unemployment among women is higher among the educated, implying that competition between men and women for quality jobs is great and that the market has failed to produce sufficient employment opportunities and meet demand.

- Full time and self-employment seem to be the most prominent forms of employment among respondents. Interestingly, self employment ranks highest for Hebron, Nablus, and Jenin. The majority of women (61.3%) chose their profession themselves. Reasons for self-employment were: complement my family's income (24.7%), serve as primary income for my family (23.7%), pursue a career (21.5%), increase my income (21.5%), and unable to find a job (5.4%).
 - Despite a clear wage gap, 61.2% of female respondents believe to be paid the same salary as men in similar positions. Per location, the survey has found that especially women from Bethlehem believe to be paid equally. Moreover, women residing in villages (65.9%) and refugee camps (72.7%) indicated to receive equal pay as men in similar positions. Respondents from the cities however disagreed with (65%) not believing to receive equal salaries.
- **Decision Making and Leadership:** The government has set a quota for female participation in the public sector and recent figures show that this quota seems to be respected.
- **Income:** (84.8%) believe to have full control over their income, (68.9%) decide on financial matters affecting themselves and their business without external interference, (75.8%) participate actively in deciding on financial matters at home, and (64.7%) of married women have an equal stand at home on financial decision making. Notably, many women (54.3%) still feel family influence over their income.
 - **Family:** Most women (76.8%) always-to-usually get involved in decision-making at home on issues related to the family, especially women from Jenin (90.6%), Hebron (82.8%), and Nablus (80%). Nevertheless on (40.7%) of women generally (always-usually) make decisions regarding the family independently from their fathers/husbands whereas (39.2%) never do without prior consultation.
 - **Community Participation:** (78.3%), of female respondents are currently not a member of any community council. Notably, women who hold full time (27.3%) or part time (34.8%) jobs or those self-employed (22.4%) are much more likely to be members of a community institutions compared to unpaid family workers (5.9%) and those women currently unemployed (10%). In line with the above, (45.2%) never participate in decision-making on the community level whereas (33.7%) sometimes and only (17.1%) usually do partake in community decisions.

- **Self Worth:** Many women described themselves as independent (40.7%) and self-confident (25.6%) whereas others found themselves dependent on their husband (23.6%) or family (7.5%).
- **Legal Status and Rights:** The majority of 43% of surveyed women believe that women enjoy the same legal status as men while 57% disagree. More women from Jenin, Nablus, and Ramallah are critical vis-à-vis equal legal status in front of law. As for the type of locality, slightly more women from villages (45.1%) and refugee camps (47.1%) stated to enjoy equal status to men in contrast to women from major cities (32.4%). As for the Palestinian environment, only (32.7%) label the environment as encouraging and positive while (23.1%) perceive it as little supportive of the economic advancement of women. Women-run organizations are more positive on the subject and more than half of surveyed representatives (53.8%).
- **Mobility:** The majority of women (51.8%) face no restrictions to their movement within their city or village. Some (21.1%) indicated to always require a male counterpart on their side. Travelling to other cities and towns and especially abroad required prior permission of the family/husband by a majority of respondents (52.8% and 81.9% respectively).
- **Time Use:** Women provided a very positive outlook. (72.6%) successfully juggle both household and career responsibilities with women from Bethlehem (68.2%) and Nablus (64.1%) being the most confident. Almost half of respondents (42.1%) highlighted that “dual responsibilities” never limit their career options whereas 34.9% think that it sometimes does. Some (45%) never and 31.4% sometimes 31.4% had to give up their job or not attend a training due to “dual responsibilities. Lastly, the majority of women (52.1%) have never been asked or forced by their father or husband to give up a job or not attend a training.

Recommendations have been set forward to support and promote WEE in the West Bank. Recommendations address different stakeholders, such as the government, local and international organizations, as well as civil society. Additional recommendations have been developed for ASALA, which through its longstanding and successful experience and work in Palestine (West Bank and Gaza) could support and guide the process of empowering women economically.

General Recommendations:

- **Conduct thorough needs assessment per indicator in both the West Bank and Gaza. This can be a joint effort of donors and the PA:**
 - Map current efforts (projects/programs) in place;
 - Map current organizations working towards WEE;
 - Map donors working on WEE;
 - Identify and map current needs per governorate or per locality (camp, village, city);

- **Establish a forum for cooperation and coordination on WEE:**
 - Encourage donors, international organizations, women-oriented organizations, and the PA to coordinate efforts;
 - Develop a strategic plan on how to improve/promote WEE in the next 10 years;
 - Develop clear indicators (based on this study) to measure progress over time;
 - Use above mapping exercise as baseline;
 - Ensure regular meetings
- **Ensure effectiveness and avoid overlaps:**
 - Donors and PA to base future projects and programs on strategic plan and priorities identified;
- **Monitoring of progress:**
 - Regular monitoring of progress to be made by donors and PA (Ministry of Women Affairs or Ministry of Economy);
 - Monitoring according to indicators;
 - Report to new forum.
- **Capacity Building:**
 - Provide capacity building to women-oriented organizations to ensure common views and practices on WEE;
 - Provide expertise and support to relevant ministries to mainstream WEE into work environment and projects;
 - Such support could be offered through local or international consultancies and funded by donors.
- **Awareness Raising:**
 - Help overcome traditional and cultural constraints by introducing informational and gender sensitive campaigns (radio, TV);
 - Have campaigns highlight benefit from WEE (in terms of monthly income, development, etc);
 - Provide gender sensitive campaigns to educational facilities, ministries, private sector companies to introduce concept of WEE.

Recommendations to ASALA:

- **Self Assessment:**
 - Conduct study, exploring ASALA's efforts at economic development for its clients;
 - Identify relevant indicators that ASALA's work can promote:
 - Employment
 - Access to Financial Resources
 - Continuous Education

- Self Worth
 - Others?
- Map current efforts and projects per indicator
- Brainstorm on new possible projects/programs to further above indicators
- Consider the expansion to new locations in each governorate
- Consider the expansion to new governorates
- **Ensure continuous dialogue with like-minded organizations:**
 - Ensure no overlap in geographical coverage or overall mandate
 - Share information on WEE indicators
 - Share progress on WEE indicators
- **Incorporate awareness-raising into work:**
 - Awareness raising
 - Provide information on access to finance and requirements, especially to women in villages
 - WEE
 - Capitalize on field workshops to further promote WEE;
 - Provide women (through established clubs) with WEE campaigns;
 - Offer regular “open days” to women in each field office on WEE;
 - Engage community leaders (men and women).
- **Capacity Development:**
 - Coordinate with similar organizations on providing training;
 - Encourage sustainability through TOT training;
 - Provide (through recently established clubs) support for women to apply for ASALA financial support;
 - Offer training relevant to entrepreneurship
 - Project Management
 - Entrepreneurship (Start-ups)
 - Finance and Budgeting
 - Human Resource Management
 - Offer training relevant to the promotion of personal skills and self worth
 - Presentational skills
 - Negotiation skills
 - Self confidence
- **Monitoring of work under each indicator every 2-3 years;**

Considerations for the Regional Level:

- **Provide forum for WEE in the Middle East**
 - Map current efforts (projects/programs) throughout the region;
 - Map current organizations working towards WEE;

- Coordinate efforts between donors
 - Harmonization through regional initiative
- Consider establishment of regional initiatives or cross-border projects
- **Share information between organizations**
 - Share good practices and lessons learned
 - Share information on indicators used
- **Collect annual information**
 - Collect data on progress per indicator per country
 - Author newsletter or annual report on progress, achievements, and challenges
 - Disseminate newsletters/annual reports to respective governments
- **Hold annual conference**
 - Serve as tool for information-sharing
 - Serve as mechanism for awareness raising in host countries

2. Introduction:

Development efforts have taken many shapes and forms over the years, often times very much depending on the different circumstances of the recipient country. Over the years, economic development has become an integral part in overall development efforts and has sometimes been the sole driver of success. Nevertheless, however successful economic development in principle it has been realized that substantial and sustainable progress can only be made if women are equally empowered economically as men.

In light of the above, women economic empowerment becomes of great importance in Palestine as a whole. However, the general concept of WEE has to be applied to the special context in which Palestine operated today. Under Israeli military occupation, the country has gone through a development process, much different and slower than many other countries not facing occupation, violence, and economic stagnation. Because of its unique environment, development efforts have taken many forms and shapes over the years, focusing on different actors (local organizations, NGOs, civil society, private sector, government institutions) and different segments of society (men, women, children, youth) as tools and beneficiaries of development. Only recently, especially with the start of the second intifada have women gained ground and have become more likely to take on more non-traditional roles, namely that of a working woman, in addition to traditional housekeeping duties. It was the environment of closures and restrictions, the loss of employment opportunities for men in Israel, as well as a freeze on taxes for the public sector that forces women to develop coping strategies that made many women enter the formal, but especially the informal labor force.

While the context of Palestine forces to shift the role of women towards a more modern concept, the military occupation has pushed society towards a more traditional and conservative mind set at the same time. This momentum has to be grasped as an opportunity to advance the economic empowerment of women. However, the need for a better understanding of the current environment, perceptions, and efforts in respect to WEE on the ground is needed to respond appropriately and take advantage of different actors and stakeholders.

ASALA, a micro finance institution successfully engaged in empowerment efforts through the provisions of financial and non-financial support to women throughout Palestine, has commissioned this report with the financial support of the Government of Canada provided through the Canadian International Development Agency (CIDA) and implemented by Oxfam-Quebec. This study aims to explore WEE in the West Bank today, better understand criteria and indicators by which to measure efforts, activities, and progress on the ground, and how to improve and further promote WEE among women through its own projects and program. Consequently, this report dives into the conceptual understanding of WEE globally and then applies it to the context of the West Bank. Later, the report discusses the agreed definition of WEE and key indicator describing and measuring WEE today. A section on conclusions summarize all findings and extend a number of recommendations to stakeholders, including local and international organizations, donors, private sector, and government institutions, as well as to ASALA as a key actor and practitioner of WEE.

3. Purpose of Study:

This study has been undertaken in recognition of the growing interest and efforts to promote and strengthen Women's Economic Empowerment (WEE) in Palestine, but in particular in the West Bank. The study explores the understanding of WEE and examines to what extent an enabling environment is currently present or under development in the West Bank.

ASALA – the Palestinian Businesswomen Association – has been dedicated to promoting the economic status of women by introducing a variety of lending schemes to women. Through a subsidiary project, ASALA has also started to extend non-financial services to clients in form of capacity development. In light of ASALA's great efforts to promote WEE throughout the West Bank, this study provides ASALA with a thorough analysis of the current realities on the ground. Both quantitative and qualitative research methods have been conducted in 5 governorates, three types of localities; namely cities, villages and refugee camps and included women from different backgrounds, experiences, and levels of education. This report explores to which extent women feel and actually are empowered today and what the different stakeholders can do to further WEE in the West Bank.

It should be noted that all quantitative and qualitative methodologies were used with key experts and Palestinians in the West Bank only. Even though some conclusions may apply to both the West Bank and Gaza, the main focus of conclusions and recommendations are based on the environment and conditions currently present in the West Bank. Due to an emergency environment currently prevalent in Gaza with mounting needs for emergency and humanitarian assistance, preliminary discussions for this research have concluded that attempts at women economic empowerment will yield more fruitful and sustainable results if focused on the West Bank rather than Gaza. Nevertheless, it should be highlighted that lessons learned and good practices in the promotion for WEE can later be incorporated and applied to any WEE efforts in Gaza. Moreover, ASALA's main office is located in Ramallah, granting rather few opportunities for the management to travel to Gaza and promote WEE within its Gaza activities.

4. Methodology:

This research study was conducted during July and August 2010. In order to provide an in-depth understanding and analysis of WEE in the West Bank today, research was comprised of a combination of quantitative and qualitative research tools. Field work was undertaken by qualified and well-experienced female field researchers.

4.1 Qualitative Research:

4.1.1 Literature Review:

Our team started out by reviewing relevant literature and publications. The following levels were pursued:

- Concepts in Women Economic Empowerment
- Regional aspects of empowering women
- WEE in the Palestinian context

The review included a variety of authors and sources, including UNDP, UNIFEM, the World Bank, PCBS, and others. Based on a preliminary analysis of available literature, our team, in cooperation with ASALA and Oxfam Quebec, developed all research tools. A detailed bibliography can be viewed in Annex-4.

4.1.2 Interviews:

A number of interviews with a variety of key stakeholders was held to gather input on the different components that comprise WEE in the West Bank.

Table (1): Distribution of Interviews			
Asala:			
Name	Title	Location	Date
Reem Abboushi	Director, ASALA	Ramallah	20.06.2010
Mary Sarraf	West Bank Region Manager	Ramallah	05.07.2010
Nisreen Swelem	Program Coordinator	Ramallah	05.07.2010
Muna Abu Mansour	Nablus Branch Credit Officer	Nablus	15.07.2010
Samia Al-Kilani	Jenin Branch Credit Officer	Jenin	11.07.2010
Majdoleen Za'rour	Administrative Assistant	Jenin	11.07.2010
Kifah Alqam	Loan Officer	Bethlehem	12.07.2010
Rania Z. Abu Ayyash	South Area Manager	Hebron	13.07.2010
Sawsan Sharawneh	Loan Officer	Hebron	13.07.2010
Representatives of Women Organizations:			
Name	Title	Location	Date
Nahla Qourah	Chairwoman, Women's Affairs Technical Committee	Ramallah	05.07.2010

Salim Dabour	General Director, Women's Committees for Social Work.	Ramallah	05.07.2010
Nimeh Assaf	Coordinator of Women's Empowerment Program, Palestinian Working Women's Society for Development (PWWSD).	Ramallah	13.07.2010
Zahira Kamal	Director General, Palestinian Women's Research and Documentation Center	Ramallah	02.09.2010
Key Experts:			
Name	Title	Location	Date
Shireen Assaf	Research Coordinator, Palestinian Women's Research and Documentation Center.	Ramallah	07.07.2010
Yousef Falah	Director General of Population and Social Statistics, Palestinian Central Bureau of Statistics (PCBS).	Ramallah	13.07.2010
Sami Khader	MA'AN Development Center.	Ramallah	14.07.2010
Dr. Islah Jad	Lecturer, Institute of Women's Studies, Birzeit University.	Birzeit	16.10.2010
Other Stakeholders:			
Name	Title	Location	Date
Fatma Shana'	Director General of the Gender Unit, Ministry of National Economy.	Ramallah	08.07.2010
Mahmoud Abu Sbeih	Director of Community Centers, Hebron Municipality.	Hebron	10.07.2010
Salah Hussein	Director of External Trade and Information Unit.	Ramallah	11.07.2010
Rafif Malhees	Director of Women's Corner, Nablus Municipality.	Nablus	18.07.2010
Suhad Dalbah	Director of Psychosocial Support Program, Jenin Municipality	Jenin	21.07.2010
Fatina Wathaifi	Director of Planning and Policies, Ministry of Women's Affairs.	Ramallah	22.07.2010
Maha Shihadeh	Director of Public Relations, Ramallah Municipality.	Ramallah	22.07.2010

4.2 Quantitative Research:

4.2.1 Survey:

This research is comprised of two quantitative surveys; one looks at a random sample of 199 women non-entrepreneurs; the second surveyed representative of cooperatives and women-oriented organizations (91). Both surveys were conducted in five governorates throughout the West Bank, namely Jenin, Nablus, Ramallah, Bethlehem, and Hebron. The samples are further described below:

Table (2): Distribution of Survey Sample:		
Location	Women Non-Entrepreneurs	Women-oriented Organizations
Jenin	32	19
Nablus	41	20
Ramallah	34	12
Bethlehem	22	22
Hebron	70	18
Total	199	91

The sample size was drawn through the application of statistical calculation, ensuring a representative sample. The sample had a confidence level of (95%) and an estimated (5%) margin of error. For a detailed list of organizations please refer to Annex-3.

For the sample on women non-entrepreneurs, the size of the respective governorates was taking into consideration in the distribution of numbers, meaning the larger the governorate and its population, the larger the sample. This sample constituted a random sample, allowing researchers to gain access to non-entrepreneurial women in everyday life (hospitals, markets, schools, etc).

Regarding women-oriented organizations, our team ensured an even distribution of organizations among governorates. This decision was motivated by the lack of accurate numbers of women-oriented organizations currently operating throughout the West Bank. Women organizations were selected through numerous resources and databases, including Passia, an updated list of cooperatives currently working in the West Bank, as well as Riyada's database of women-oriented organizations it has previously worked with.

4.4 Limitations:

The research team has faced a high level of unresponsiveness among women-oriented organizations. Consequently, the research team had to extend the list of organizations originally anticipated to complete the sample of 91 organizations. Non-responsiveness was especially high among organizations in Ramallah. Consequently, parts of the second survey (women-oriented organizations) fell into the month of Ramadan, further complicating data collection.

5. Women Economic Empowerment:

5.1 Global Perspectives and Trends:

The economic development of women has been identified as one of the most crucial components of overall economic and social development of least and less developed countries. Not only will active participation of women in the labor force and economic activity allow for economic growth, growing GDP, and poverty reduction, it will also socially promote the status of women and allow for their active participation in all spheres of life.

Gender inequality and the need for women empowerment has been recognized as an important driver. Consequently, the need to internationally promote and strengthen WEE as a driver of growth and gender equality has become clear. The Millennium Development Goals (MDGs) dedicate MDG 3 to “promoting gender equality and empowering women”. Three indicators have been developed to measure progress in achieving this goal in different countries and regions³:

- ✓ Equal girls’ enrollment in primary school
- ✓ Women’s share of paid employment
- ✓ Women’s equal representation in national parliaments

General discussion on the subject has shown many more indicators than the three mentioned above against which to measure WEE. A number of international development agencies have adopted strategies and action plans to advance women’s economic empowerment and following are two examples:

"In only a few decades, health and education levels of girls and women have improved significantly, but economic opportunity has not. Women consistently trail men in labor force participation, access to credit, entrepreneurship, inheritance and ownership rights and in the income they generate, and this is neither fair nor smart economics. Studies show that investment in girls and women yield very large economic and social returns."

Robert B. Zoellick, World Bank President, 2008⁴

"Gender inequality isn't just bad social policy; it is bad economics. Inequality constrains productivity, growth and prosperity. Investing in decent work and opportunities for women is not just right, but SMART."

***Juan Somavia, Director-General of the International Labour Office
on the occasion of International Women's Day, 2008⁵***

³ UNSTATS Homepage. Progress on MDGs – 2010.

<http://unstats.un.org/unsd/mdg/Resources/Static/Products/Progress2010/MDG_Report_2010_Progress_Chart_En.pdf>

⁴ World Bank Homepage. Remark made at the IMF/WB Annual Meetings 2008.

<<http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:21971215~menuPK:336874~pagePK:64020865~piPK:149114~theSitePK:336868,00.html>

⁵ ILO Homepage. ILO Gender News. November 15, 2008 <http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_101031.pdf>

UN agencies have capitalized on very different experience in different fields, such as the ILO in labor rights and laws, UNIFEM in working towards women empowerment, UNDP in dedicating work to development, UNESCO in focusing on education, and many others. Consequently, a recent UNDP publication on the economic empowerment of women has presented the most comprehensive definition of them all:

*Women's economic empowerment comprises: **economic opportunity** (e.g., expanding employment and entrepreneurship, promoting decent and productive work, improving access to finance); **legal status and rights** (e.g. improving women's property, inheritance and land rights); and **voice, inclusion and participation in economic decision-making** (e.g. developing mechanisms to enhance women's involvement in decision-making bodies). [UNDP 2010]⁶.*

Given the above definition a number of indicators come to mind, including education, employment, access to finance, rights and laws, decision-making, control over income and assets, and many more.

In light of the many different indicators, there has been extensive discussion on how to best measure women's economic empowerment and which indicators to best use. Two general observations can be made, namely that a.) many indicators are highly interconnected and b.) many indicators, at first sight, do not seem important to the economic empowerment but rather the social empowerment. The correlations between several indicators make an isolated analysis of different indicators a challenge. A variety of indicators have been identified through our literature review and incorporated and shared in this research. Indicators will be discussed in more detail in the context of Palestine in the following sections.

Recent years have seen a shift in focus, away from a conceptual approach of WEE towards a more practical one. Incorporating gender schemes and bridging the often times large gender gap have seen some serious efforts. Nevertheless, a number of main challenges remain that face developing countries in respect to women today, including political and economic instability, rural and urban discrepancies, technological progress increasing the gap between those with access and those without⁷, as well as gender gaps in access to education, the labor market, and in salaries. These challenges are further exacerbated by the cultural and religious context of the country, which may increase the number of impediments women have to overcome in their search for economic empowerment.

⁶ UNDP. "Innovative Approaches to Promoting Women Economic Empowerment". September 25, 2008. <http://content.undp.org/go/cms-service/stream/asset/?jsessionid=a80PGxUr3ng_?asset_id=2524504>

⁷ "Paving the road towards Empowerment". UNIFEM. 2002. p.4-6

5.2 The Palestinian Context

The context of Palestine is of a particular nature and not easily compared to other countries. Consequently, economic empowerment takes a particular shape, somewhat adapting to the realities on the ground whereas donors, international organizations, local institutions, and the Palestinian government all have to tailor-make their responses and efforts to the particularity of Palestine.

Apart from the usual structural challenges facing women as discussed above, Palestine has additional two important factors that contribute to the current situation of women; first, the Israeli military occupation that has strongly influenced and limited the economic options of the Palestinian society and second, cultural and traditional values that have shaped society. It is important to understand that the former greatly guided and influenced the latter resulting in a more conservative environment prevalent in Palestine today than if the former [military occupation] had never come to exist.

The occupation, however, did not only influence Palestinian values, but also shape the economic life of the average Palestinian. Since 1967, control over Palestinian movement has relaxed and tightened, following in parallel to the ebb and flow of the conflict. Over time, however, the apparatus of control itself has gradually become more sophisticated and effective in its ability to interfere in and affect every aspect of Palestinian life, including job opportunities, work, and earnings. Extensive and multilayered, the apparatus of control includes a permit system, physical obstacles known as closures, restricted roads, prohibitions on entering large areas of land in the West Bank, and most notably the Separation Barrier. It has turned the West Bank into a fragmented set of social and economic islands or enclaves cut off from one another. It has surrounded Gaza with a perimeter fence with heavily controlled crossings⁸.

Since the second Intifada in 2000, the occupation has not only limited people, but especially women due to security concerns to move freely between cities for education or business, but also pushed many women, especially those living in rural areas, to enter the labor market. With the increase in unemployment among men and the inability of the market to absorb labor elsewhere, women started to generate coping mechanisms. More women started to engage economically, contributing to the family budget or sometimes even becoming the main source of income for the entire family.

As a result of the above, overall participation rates among women have started to steadily rise, especially in the sectors of agriculture and services. Economically active women have simply become a necessity for many families. Nevertheless, it should be noted that women still face many constraints in Palestinian society that severely hamper economic empowerment and participation. The following provides a short summary of main challenges as highlighted by a recent World Bank publication⁹:

⁸ Check Points and Barriers: Searching for Livelihoods in the West Bank and Gaza, Gender Dimensions of Economic Collapse. The World Bank, February 2010. Or <<http://siteresources.worldbank.org/INTWESTBANKGAZA/Resources/GenderStudy-EnglishFeb2010.pdf>>

⁹Ibn.

- ❖ Relatively low labor force participation rate;
- ❖ Segmented participation with limited opportunities;
- ❖ Main focus on agriculture and service sector;
- ❖ Extremes in education: many with high and no education; little in between;
- ❖ Persistent wage discrimination;
- ❖ Large unemployment among younger women;
- ❖ Employment for women often associated with low pay and lack of protection (insurance);
- ❖ Longer period of unemployment for women (than men);
- ❖ Those with lower levels of education tend to enter the informal economy, especially middle aged women;
- ❖ Those women in the informal sector tend to be vulnerable and insecure (as workers);
- ❖ Many informal activities benefit from microcredit schemes

In light of the above, the remainder of the report will discuss the Palestinian case in more depth. In order to effectively measure the progress of WEE in the West Bank a common working definition has been used, as well as a set of indicators to compare perceptions and data against.

6. A Working Definition of Women's Economic Empowerment:

During the preparation of this research the following definition was identified to serve as the common working definition for this study and for any future research wanting to use this study as baseline information.

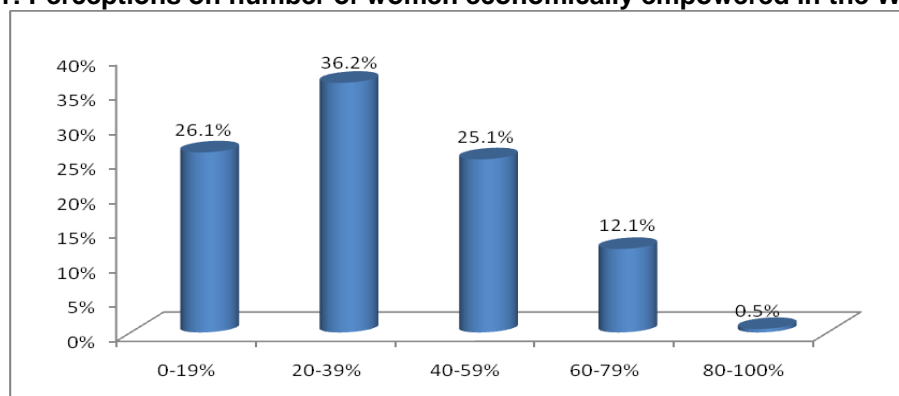
*Women's economic empowerment comprises: **economic opportunity** (e.g., expanding employment and entrepreneurship, promoting decent and productive work, improving access to finance); **legal status and rights** (e.g. improving women's property, inheritance and land rights); and **voice, inclusion and participation in economic decision-making** (e.g. developing mechanisms to enhance women's involvement in decision-making bodies). [UNDP 2010].*

The survey asked respondents if this definition is inclusive of all important factors in respect to WEE. A great majority, namely 99% of respondents agreed with the definition put forward. Interviews with key experts on women empowerment in the West Bank have also shown that many agree with the above definition.

7. Women's Economic Empowerment in the West Bank:

Surveyed Palestinian women critically perceive women's economic empowerment in the Palestinian context as illustrated in the chart below. Women organizations provided answers very much in line with the below, indicating that generally less than half of Palestinian women are economically empowered today.

Figure-1: Perceptions on number of women economically empowered in the West Bank



Despite this rather negative outlook on the current environment, (61.3%) of surveyed women consider WEE as highly important, followed by (29.6%) finding it important. This is further supported by representatives of organizations working with and for women where (64.8%) consider WEE highly important and (27.5%) finding it important.

Interestingly, (49.7%) of female respondents find the government to be working hard on strengthening WEE (very much-a lot) whereas (18.8%) observed little efforts in this respect. Some (22.8%) of women expressed to have no opinion on this matter. Representatives of women organizations were slightly more critical of government efforts. Whereas (37.4%) (very much-a lot) found the government to be working towards WEE as many as (39.6%) see little efforts been achieved thus far.

Key experts indicated general dissatisfaction with governmental efforts and see much room for improvement. Traditional values and stereotypes feed deep into governmental structures and should be tackled in the system, as well as in policies and policy implementation. Also, the government should initiate more job-generating programs, as well as micro-financing schemes for women, especially encouraging rural women. Dr. Naser Abdel Karim, a senior researcher at MAS believes that “the government must be responsible for the coordination of all efforts of stakeholders in regard to WEE. Cooperation is key to making economic empowerment for women tangible and sustainable in Palestine.”

In respect to donor efforts on WEE, donors are generally perceived to work effectively towards better WEE in the West Bank by (59.1%) of female respondents as depicted in the below table. In comparison, surveyed women organizations revealed that almost half (46.2%) think positively of donors’ efforts (a lot) while ¼, namely (25.3%) indicated to have seen little work by donors to encourage WEE in the West Bank.

Table (3): Perceptions on donors efforts on improving WEE in the West Bank	
Very much	19.2%
A lot	39.9%
A little	16.2%
Not at all	5.1%
I don't know	19.7%

The role of donors has been perceived as necessary by key experts in respect to WEE. Nevertheless, improvements are necessary. Donors oftentimes do not coordinate their efforts and pour money into projects that a.) do not correspond with the needs of women in terms of economic development and b.) are simply not sustainable. Moreover, donors should focus more on providing capacity building to CSOs, CBOs, and NGOs that work on women’s empowerment. They could also take a facilitating role between organizations to share experiences and information on projects and programs in place.

The survey with women organizations has shown that local CBOs and NGOs offer a variety of services to women that support and promote WEE in one way or another. Some of the most relevant services and activities offered related to the empowerment of women are as follows:

- ✓ Capacity Development in the form of training courses, workshops, and seminars:
 - Professions, including embroidery and handicrafts, animal breeding beautification, pastry and sweets, food chains, bee hiving, women canteens;

- Skills on project management, how to form and run a cooperative, networking, entrepreneurship, income generating skills tailor made to needs of women, marketing, packing, confidence-building;
- Awareness-raising on women rights, human rights, labor rights, personal status and basic law, small and medium lending, health;
- ✓ Social activities, including social events that encourage networking between women;
- ✓ Cultural activities, including popular dance, arts, festivals, ceremonies, handicraft exhibitions;
- ✓ Psychological Support
- ✓ Summer Camps
- ✓ Medical Care Days

Interviews with key experts have concluded that there have been many and oftentimes valuable changes working towards WEE, but that still much work needs to be done. Positive changes in recent years observed by experts have been:

- Higher participation of women in the labor market;
- Increased enrollment of women in colleges and universities;
- More female colleges and university graduates;
- More females in leadership roles;
- Women starting to enter non-traditional sectors, such as transportation, IT and engineering;
- More women organizations dedicated to economic empowerment;
- Higher number of female role models and pioneers;

In contrast, some interviewees indicated that Palestine lacks an enabling environment as society is not ready yet to give way to more modern concepts of emancipation and empowerment. Sami Khader, director general of Ma'an Development Center describes what is needed as "social change. Even though we have seen improvements towards empowerment, recent years have seen a backlash in society towards a more conservative and traditional outlook on women, women rights, and empowerment". This further supported by Majida Awashreh, senior civil engagement program manager at CHF who believes that Palestine remains a society dominated by patriarchy.

Moreover, while economic empowerment has become a concept relevant to donors and the government, it seems that the momentum targets the middle class much more than rural women, who face an even harsher reality according to Yousef Falah, Manager of the Population and social statistics department at PCBS. The rural-urban gap needs to be recognized and addressed through income-generation projects and extensive capacity development, such as marketing, which will in turn enable women to more actively participate and become more capable in engaging in economic activities.

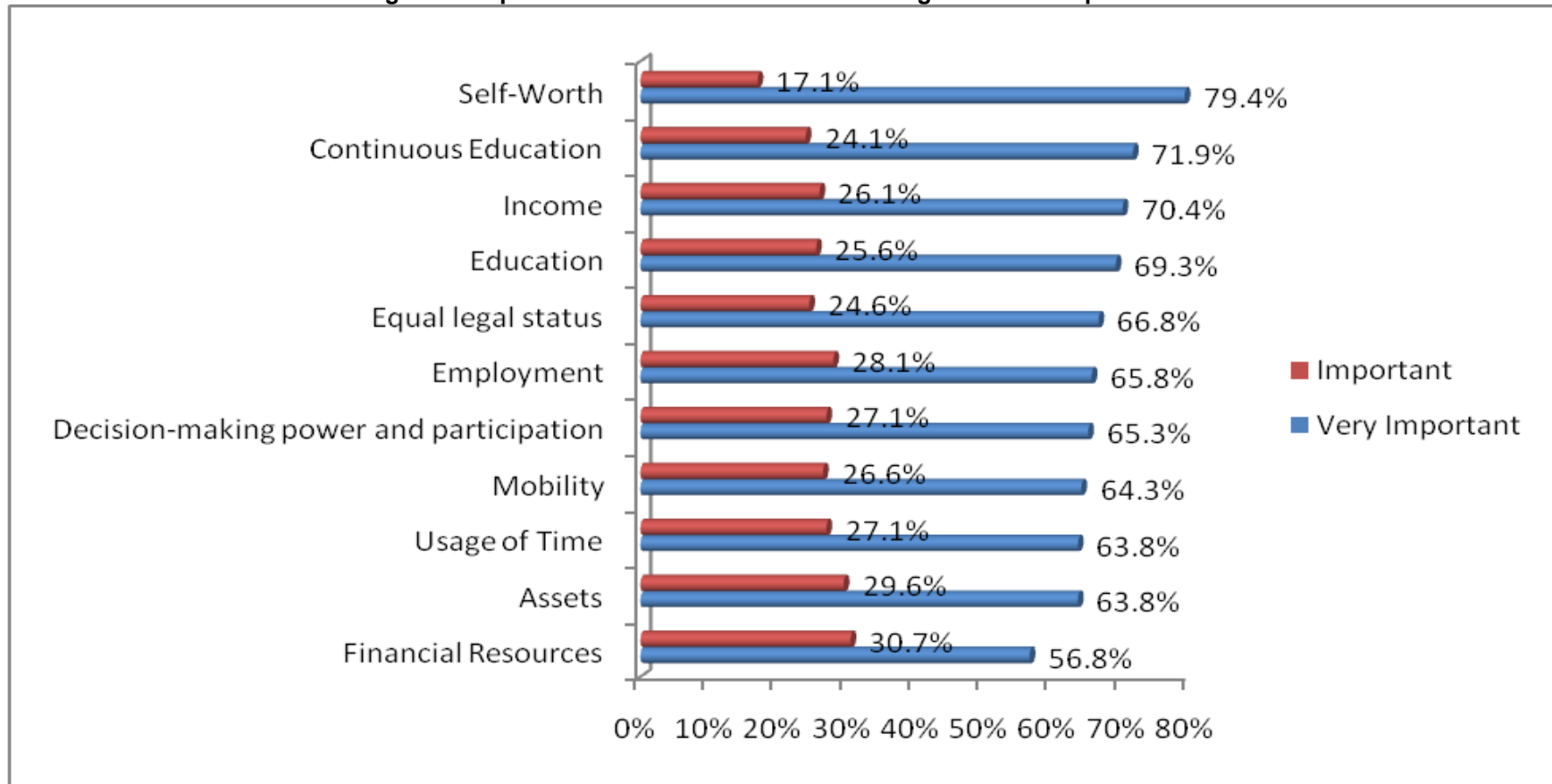
Dr. Naser Abdel Karim sees another challenge for WEE in the West Bank. Efforts seem too theoretical with little implementation supporting it. A comprehensive program (government and donors' driven) should be developed through which WEE is assessed on a household level.

Despite the many efforts that are in place, additional projects and programs aiming at empowerment should be initiated. However, Salim Dabbour (AWCSW) highlighted the need for a serious needs assessment and studies upon which projects and programs should be based as to ensure that they correspond to the actual needs of women.

8. Indicators of Women's Economic Empowerment:

When asked about the different indicators of WEE, female respondents answered the following. It can be observed that all indicators have been labeled very important by more than half of all respondents. Nevertheless, self worth (79.4%), continuous education (71.9%), and income (70.4%) have been ranked most important by women.

Figure-2: Importance of WEE indicators according to female respondents



As for women organizations, similar trends could be observed. Generally, respondents value all indicators as highly important in measuring WEE. Again, self worth, education and employment rank highest, followed by decision making and control over income.

Table (4): Importance of WEE indicators according to women organizations		
	Very Important	Important
Self worth	86.8%	13.2%
Continuous Education	86.8%	13.2%
Education	85.7%	14.3%
Employment	85.7%	13.2%
Decision Making	82.4%	17.6%
Income	80.2%	19.8%
Assets	76.9%	20.9%
Legal Rights	70.3%	25.3%
Mobility	70.3%	25.3%
Time Use	68.1%	28.6%
Assets	76.9%	20.9%

Qualitative research with key experts in women empowerment and economic empowerment has emphasized the importance of all the above indicators. Salim Dabbour, Director General of AWCSW, highlighted the interrelations of indicators selected for the measurement of WEE. “A good education has become a prerequisite for finding a job in the Palestinian job market. Also in order for a woman to be actively engaged in decision-making on the family and community level, education and autonomy become crucial ingredients”.

Interviews also explored which indicators currently require the most attention in the West Bank in order to get the ball rolling. The below have been identified by most interviewees as most pressing today:

- Education
- Control over income
- Decision-making
- Self worth
- Employment

The below provides a discussion of each indicators with a.) a short description of what is meant by each indicator, b.) a qualitative discussion of each indicator in the context of Palestine and c.) perceptions of each indicator by surveyed women and institutions.

8.1 Indicator I: Assets:

This indicator is meant to measure the level of ownership and access of women over physical assets, including cars and houses. Ownership is a key concept in WEE, as it enables women to possess and control assets; usually constitute important capital for income and investment. It can be assumed that the more that access and opportunities for ownership are granted to

women, through an enabling environment of penal and heritage law, as well as the ability to control her income independently from family and husband, the more likely a woman is able to own physical assets, independently from family and husband, which increases the possibilities for women to engage in economic activity if they wish to do so.

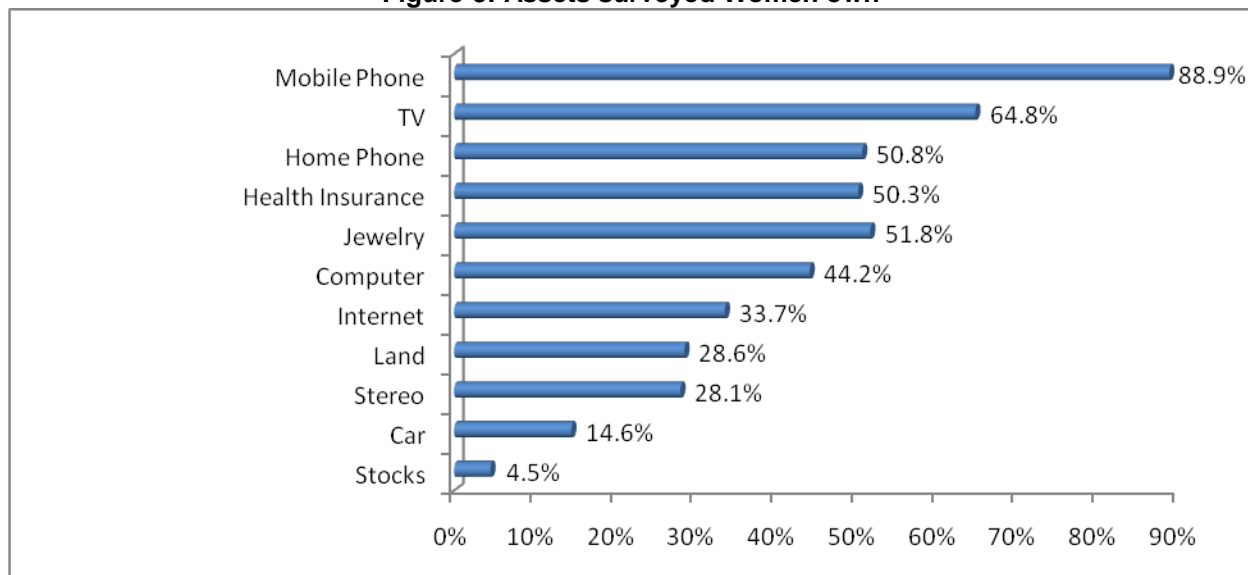
In respect to Palestine, basic law¹⁰ has been revised in 2003 and reads:

“All Palestinians are equal before the law. They enjoy civil and political rights and bear public duties without difference or discrimination, regardless of race, gender, color, religion, political opinion, or disability. The term ‘Palestinian’ or ‘citizen’ wherever it appears in the constitution refers to male and female.”

It can be understood then that there is no difference between men and women in front of law. However, it is important to understand – in respect to ownership – that the personal status of women is governed by Sharia law. Consequently, matters related to marriage, divorce, and inheritance must be seen in the context of Sharia law. The respective set of laws attribute a lesser share of family inheritance to women with the argument that men bear greater financial responsibility. This in turn means that women have less control over assets, be it a house, apartment, car, or financial assets (stocks).

Only (11.1%) of female respondents stated to be the owner of their houses. Of those 11.1%, (39.1%) own an apartment and (60.9%) own a house. The survey also explored different assets that women might own, as depicted below. Interestingly, 28.6% indicated to own their own land whereas some 14.6% have their own car.

Figure-3: Assets surveyed Women own



Notably, the great majority (88.9%) of women have mobile phones, followed by (64.8%) possessing ownership of TVs.

¹⁰ Birzeit University. <<http://www.palestinianbasiclaw.org/2003-permanent-constitution-draft>>

8.2 Indicator II: Financial Resources

This section looks at financial aspects relevant to WEE. Generally, it can be argued that women are more economically empowered if they have sufficient access to financial resources, such as grants and loans, supporting their economic participation and growth.

Financial services, including grants and loans, have become important in the overall development efforts in Palestine. More and more donors shift focus to the distribution of such services with the belief that such services will result not only in more sustainable development, but allow for increased ownership of efforts and priorities for Palestinians. Micro finance has become the central driver in financial service provisions in recent years. The number of MFIs has increased over the years (find data) providing mostly marginalized communities with loans, with some focus on women, enabling them to start or expand their small business operations. Moreover, a recent market survey by PalNet Finance and the IFC¹¹ shows that Palestine has great need for micro lending in particular with an estimated number of 190,000 potential clients and a market share of US\$ 280 million.

Micro finance (focusing on women especially) not only contributes to overall economic growth, but also to poverty alleviation, the development of women capabilities, the empowerment of women, and to changes in socio-economic relations and statuses between men and women in today's Palestine. Access to finance for women, especially micro finance, has steadily increased over the past decade, especially with the establishment of ASALA and Faten, dedicated to providing financial services to women in the territories. Nevertheless, the below constraints have to be taken into consideration¹²:

- **Access to finance:** lack of assets due to traditional intra-household dynamics, inheritance law and practices.
- **Regulatory and Legal Environment:** high costs and regulatory barriers, gender discrimination in the legal system pertaining to personal status law governing inheritance, marriage, divorce etc, that control the basic freedoms of women. The company and investment laws do not serve the needs of micro, small and medium size businesses.
- **Cultural Attitudes:** disapproval of women in the working world, doubts about women's competence, and perception of women's income as supportive or secondary. Men remain the main bread winners in the eyes of the society.

Access to finance is directly related to the status of women. Unmarried women generally have little opportunities to access finance and are more restricted in capitalizing on informal networks

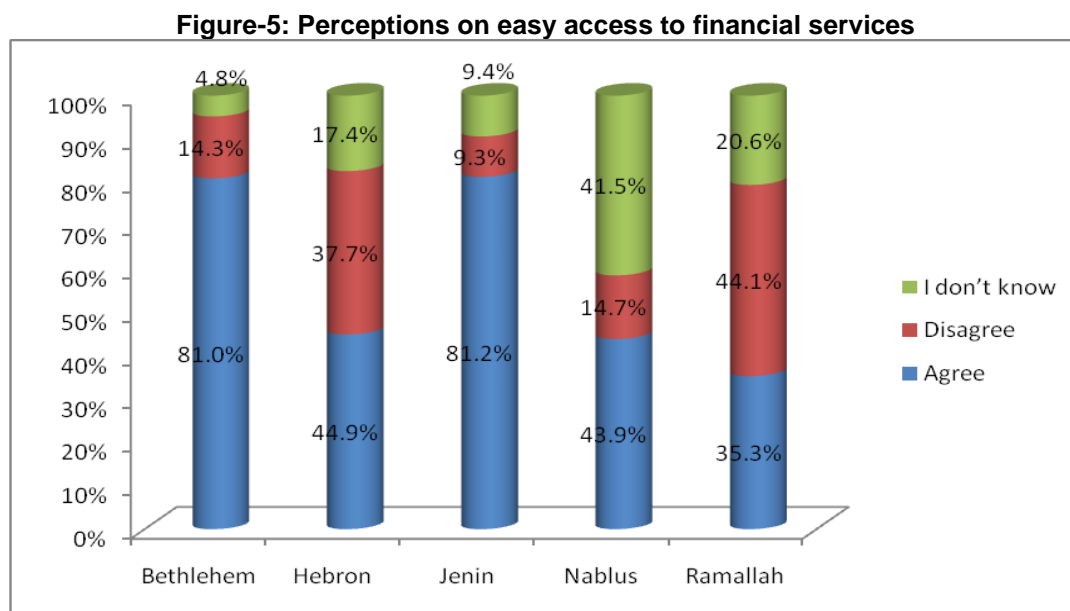
¹¹ Microfinance Market Survey in the West Bank and the Gaza Strip <<http://www.palmfi.ps/-img/files-front-end/1219029236.pdf>>

¹² Situation and Institutional Assessment on Business Women in the Occupied Palestinian Territories, ILO, Riyada Consulting, 2008. p. 4-6

that provide financial support. Similarly, married women have little control over family assets, which are typically controlled by the husband. *Cultural Attitudes* also make it difficult for women to access financial services. Even though not a written rule, banks have a tendency to consider loans to women as higher risk than when offered to men.

In this context the *Regulatory and Legal Environment* is oftentimes considered a non-encouraging factor to the empowerment of women globally. In the case of Palestine, especially in the West Bank, the environment seems generally in favor of female entrepreneurship and less restrictive than in many other Arab countries. Nevertheless, some obstacles remain in Palestine, including high costs of registration, prohibitive minimum capital requirements, and the necessity of a women's husband to sign remain obstacles.

Despite the above discussion of limited access to financial services, quantitative research has concluded that many of female respondents, namely (52.8%), agree (strongly agree and agree) that they have easy access to financial services in Palestine. Some (20.3%) are neutral towards access to financial resources whereas only (18.3%) of respondents do not find access easy, but rather difficult. The following chart demonstrates perceptions of respondents on easy access of financial services per major governorate.

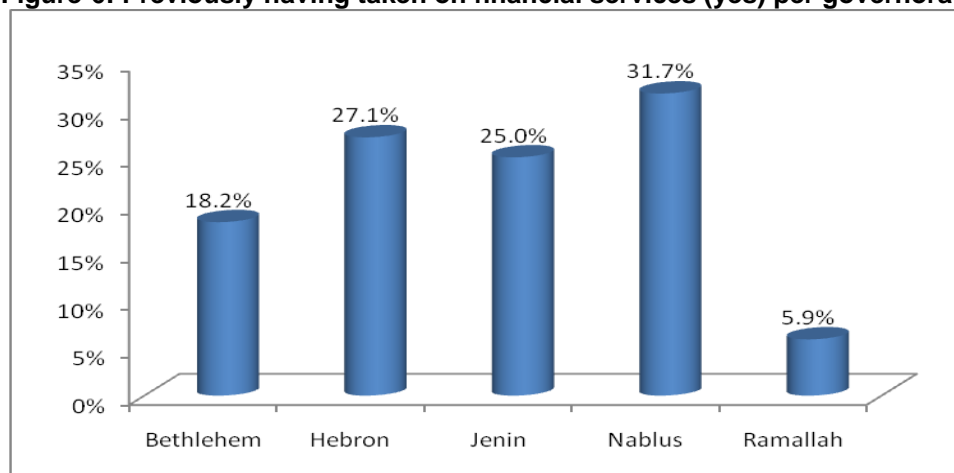


It has been noticed that women living in cities (65.7%) and refugee camps (60%) find access more easy (strongly agree-agree) compared to women from villages who have indicated less agreement with this statement (48.6%).

Even though access has been described as relatively easy by the majority, more than $\frac{3}{4}$ (76.9%) of respondents never took advantage of financial services while the remainder of (23.1%) actually did. Per location, more women from Nablus (31.7%), Hebron (27.1%), and Jenin (25%) have previously taken on financial loans and grants. These findings indicate that more women residing in economically more difficult areas tend to seek financial support through

loans and grants. This could also indicate that many donors/loan providers focus more on these localities than areas such as Ramallah. Notably, no difference could be observed for type of locality (camp, village, city).

Figure-6: Previously having taken on financial services (yes) per governorate



Also, cross tabulations with monthly income of female respondents have concluded that women in the range of NIS 500-2,499 are most likely to have taken advantage of financial services (NIS 500-1,499: 28.9%; NIS 2,500-2,499: 42.2%). Among women with less income than that (less than NIS 500) only (8.9%) have previously uses financial services. Two explanations arise: first as women are generally risk averse, especially on loans, those with such small monthly income will less likely be able to repay interest on loans and consequently avoid taking the risk. Second, lending institutions, especially banks, may also see too high of a risk in providing loans to women who have previously received small income only. Notably, women whose monthly salary stands above NIS 2,500 were also much less likely to make use of available financial services (20%). With an average monthly income of NIS 2,500 and more, it can be assumed that a woman will more likely use her savings for opening a business rather than use financial services offered by MFIs and banks.

Of those having taken advantage of financial services in recent years, (70.8%) found the application procedures to be easy and some (63.4%) would reconsider reapplying for additional financial services. Moreover, a great majority of (89.3%) of female respondents underlined that financial services empowered them both socially and economically.

8.3 Indicator III: Education¹³

The education indicator looks at the educational environment prevalent in Palestine. This indicator explores not only enrollment and graduate rates in different educational levels, but also possible impediments and structural limitations that prevent or limit Palestinian women from obtaining academic degrees. It should be noted that this indicator stands in direct correlation

¹³ Palestinian Central Bureau for Statistics. Gender Statistics, 2008, 3rd Edition .
<http://www.pcbs.gov.ps/Portals/_PCBS/Downloads/book1542.pdf>

with other indicators, such as mobility, usage of time, and the legal and market environment in Palestine.

Generally, Palestinian society is highly educated, a factor that can be somewhat attributed to the military occupation under which education becomes a necessary capital in the face of possible economic or political risks and the threat of displacement. Literacy rates are high, standing at (93.9%) for Palestinians ages 15 and above. A slight gender gap can be observed between men (97.2%) and women (90.5%). Nevertheless, literacy in Palestine is high compared to neighboring Arab countries and other countries worldwide.

Enrollment in basic education is high and very similar from a gender perspective. As for elementary school females constitute (49.4%) and for secondary school females constitute more than half of all enrolled students (53.1%). It should be noted that female enrollment in basic and secondary schools has been steadily increasing over the past few years. This is further supported by one of the indicators used for MDG 3, namely “girls enrollment in primary education”. According to the 2010 progress chart, girls’ enrollment in primary school has received the highest level, namely that of “target achieved”¹⁴.

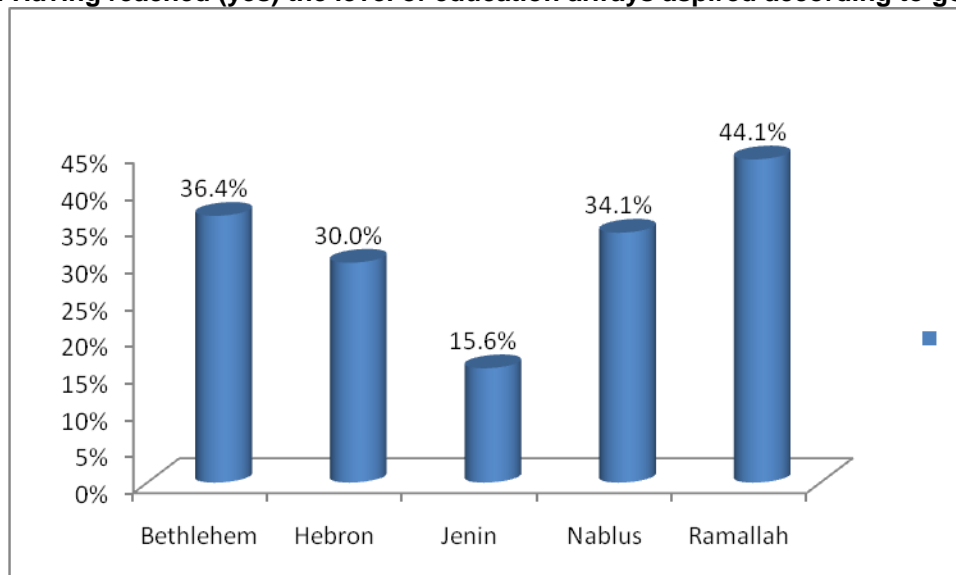
Enrollment in higher education (universities) is high among women with (54.5%) female students compared to 45.5% male students. In comparison, male participation is higher (56%) compared to females (44%) in college education. Females constitute (73%) of graduates’ education, (58.5%) of BA graduates and (35%) of MA and above graduates. In the teaching staff in universities and colleges, females constitute (15.9%). Vocational education seems to be more popular among men and with a clear gender gap between sectors. While males take advantage of industrial, agricultural, and trade related studies, females prefer professions, such as administration, secretarial, and accounting.

Whereas the above discussion draws a very positive picture of the education sector, quantitative research depicts differently. Only 1/3 (31.7%) of respondents stated they did reach the aspired level of education while (68.3%) indicated to have not. Per governorate, women from Ramallah, Bethlehem, and Nablus can be described as having reached the level of education they have always aspired. It could be noted that the majority of women stating to not having reached the level initially wanted have only completed “primary” and “secondary” education.

¹⁴ UNSTATS. Progress on MDGs.

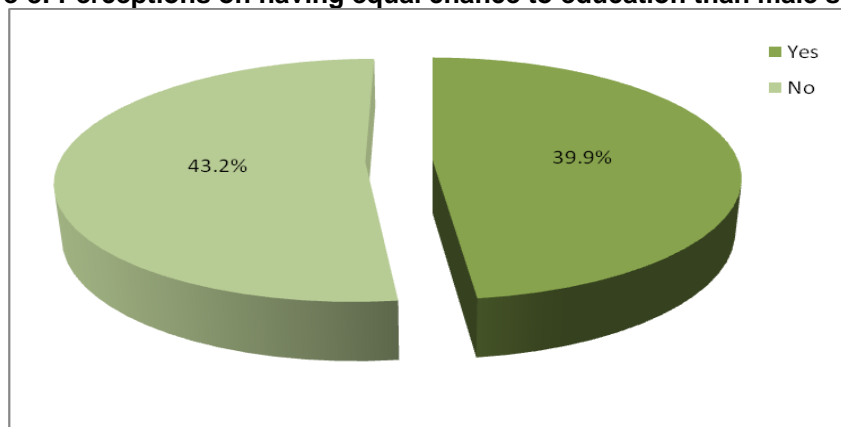
<http://unstats.un.org/unsd/mdg/Resources/Static/Products/Progress2010/MDG_Report_2010_Progress_Chart_En.pdf>

Figure-7: Having reached (yes) the level of education always aspired according to governorate



As for specializations, (52.9%) of women indicated to have chosen the concentration of their studies themselves without pressure from family and friends. In respect to equality in education, as many as 47.9% of respondents indicated that they enjoyed the same chance to education as their male siblings. The remainder of 52.1% found that priority was given to their brothers as further illustrated below, which further underlines the persistence of cultural considerations. Many families would rather invest in the education of their sons than daughters, as men will more likely grow up to take over responsibilities, enter the labor market, and find a well-paying job.

Figure-8: Perceptions on having equal chance to education than male siblings



The survey also explored if respondents ever studied abroad. Almost all women (91.3%) did not undertake any studies abroad. Reasons for not pursuing studying in another country were indicated as follows:

- I did not want to (36.6%)
- My family wouldn't allow (27.5%)

- I or my family couldn't afford it (16.2)
- Other (19.7%)

Notably, more than 1/3 (16.6%) of female respondents indicated to have not pursued studies abroad because they had no interest in such studies. This could be attributed to cultural and traditional values of Palestinian society where parents want their daughters to stay close to home rather than travel abroad extensively without supervision.

8.4 Indicator IV: Continuous Education:

The section on continuous education aims to assess the extent to which women take advantage of training courses and capacity building efforts to further develop their skills and qualifications. The indicator also explores impediments to receiving continuous education, such as high application fees. Whether a woman is able to attain training is also dependent on mobility, income, and usage of time.

Training and capacity building efforts have become an integral part of donor efforts. As integral part of development it is believed that capacity development will allow for greater sustainability and ownership of efforts. Donors offer capacity building through most of their programs and projects to organizations, NGOs, governmental institutions and individuals while they also fund training courses on a variety of topics for fresh graduates, entrepreneurs, and those wishing to improve their skill sets.

Training seems to be prominent and largely available to women as some (61.9%) of female respondents have attended some sort of training since they received their last degree. Of those, 1/3 (33.1%) attend trainings once every 6 months while some 25% take advantage of educational activities at least once per month.

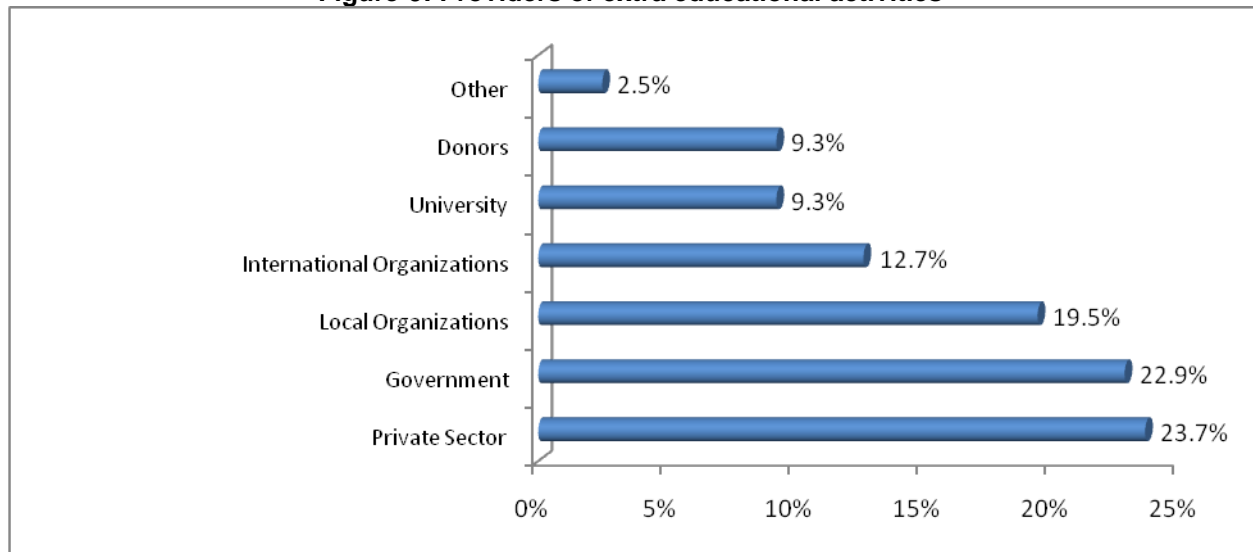
Table (5): Frequency of taking advantage of educational activities	
Once per Month	25.0%
Once every 6 Months	33.1%
Once per Year	19.4%
Once every Years	19.4%
Never	3.2%

The survey also concluded that the higher the educational level of respondents the more likely that they have continued to take advantage of training and courses after graduation. Only (32.5%) of those holding primary education have taken additional training compared to (66.1%) with secondary, (17.4%) with college, and (70.8%) with university education. In respect to the employment status, only those actively engaged in the job market (full time, part time, self

employed) engage in extra educational activities (average of 76.2%) whereas those currently without a job (80%) or unpaid in their family business (58.8%) do not seek training. As for different sectors, women employed in services (85%) and production (83.3%) are more likely to engage in training than those working in agriculture (60%) and trade (48%).

As for who offers training courses, respondents indicated the below:

Figure-9: Providers of extra educational activities



Moreover, on training fees the majority, namely (54.2%) stated that none of the cost of such training is born by them. Only (16.1%) pay between NIS 10-100, followed by (11.9%) contributing NIS 100-200 and (17.8%) more than NIS 200. When looking at the different ranges and suppliers of training the following observations have been made:

- **No cost:** Of those who indicated that no fees fall onto them when taking advantage of training showed this is most likely the case for government training (25%), followed by training from local organizations (23.4%), the private sector (21.9%), and international organizations (18.8%).
- **NIS 10-100:** This range of fees seem most common among training offered by university (26.3%), donors (21.1%), local organizations (21.1%), and the government (21.1%).
- **NIS 100-200:** Fees in this range are most common for government courses (35.7%), private sector training (21.4%), as well as courses offered by university (14.3%) and local organizations (14.3%).
- **More than NIS 200:** Fees starting at NIS 200 are most common in the private sectors (52.4%), followed by universities (14.3%).

Of those who indicated that no fees fall onto them when taking advantage of training showed this is most likely the case for government training (25%), followed by training from local organizations (23.4%), the private sector (21.9%), and international organizations (18.8%). Fees of NIS10-100 seem most common for training from universities (26.3%), followed by government (21.1%), donors (21.1%), and local organizations (21.1%). NIS 100-200 seems most prevalent for government training (35.7%) and above NIS 200 for private sector training (52.4%).

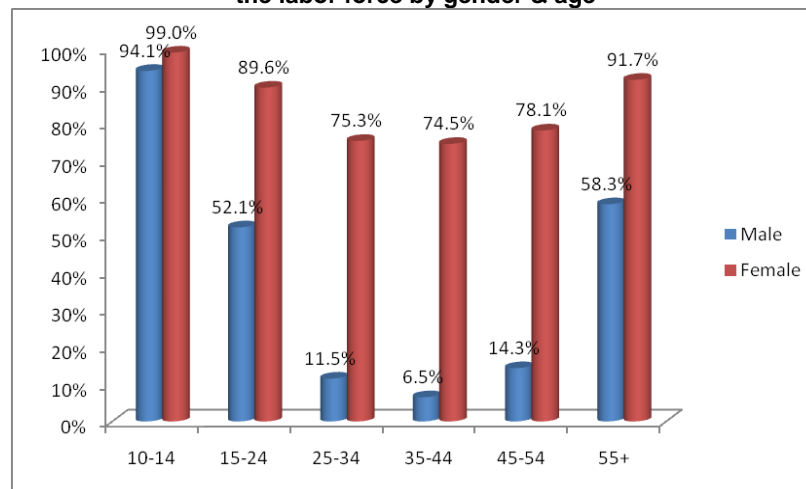
8.5 Indicator V: Employment¹⁵

Whether women are economically empowered or not greatly depends on employment. Access to the Palestinian job market, equal access to employment opportunities vis-à-vis men, equal pay, and an enabling environment with labor laws all serve as pre-conditions to economic empowerment of women under this indicator.

Employment has greatly fluctuated alongside the political environment and the military occupation on the ground. Only in recent years have employment rates somewhat recovered to pre-intifada levels.

According to the latest Labor Force Survey Annual Report (2009) from PCBS (43.8%) currently participate in the labor force whereas (56.2%) are outside for various reasons, including age, household responsibilities, and illness. Of those currently outside the labor force, the majority are women as indicated below. As further discussed below (Employment and Education), the main reason for women residing outside the workforce is traditional household responsibilities.

Figure-10: Percentage distribution of West Bank population currently outside the labor force by gender & age



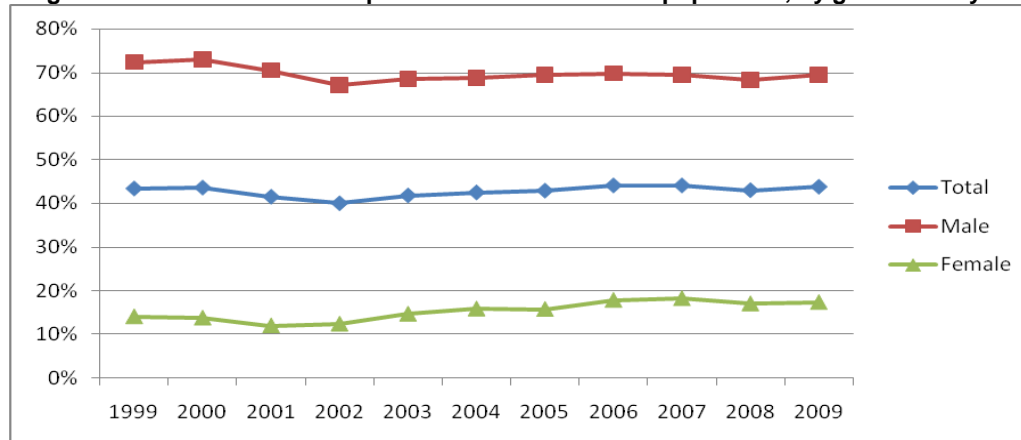
Moreover, unemployment in the West Bank stood at (17.8%) in 2009 with (17.6%) for males and (18.8%) for females. Notably, unemployment among women in the West Bank is particularly high among the age groups 15-24 (26.5%) and 25-34 (23.9%) while it is lower for women aged 35-44 (8.5%) and 45-54 (4.5%). As per governorate, the latest figures show little divergence

¹⁵ Source: Labor Force Survey Annual Report: 2009. <http://www.pcbs.gov.ps/Portals/_PCBS/Downloads/book1657.pdf>

between cities in the West Bank in terms of labor force participation and unemployment rates of women. Unemployment among women from Bethlehem (19.5%), Jenin (19%), and Hebron (18.9%) seem slightly higher than in Ramallah (16.3%) and Nablus (12.8%).

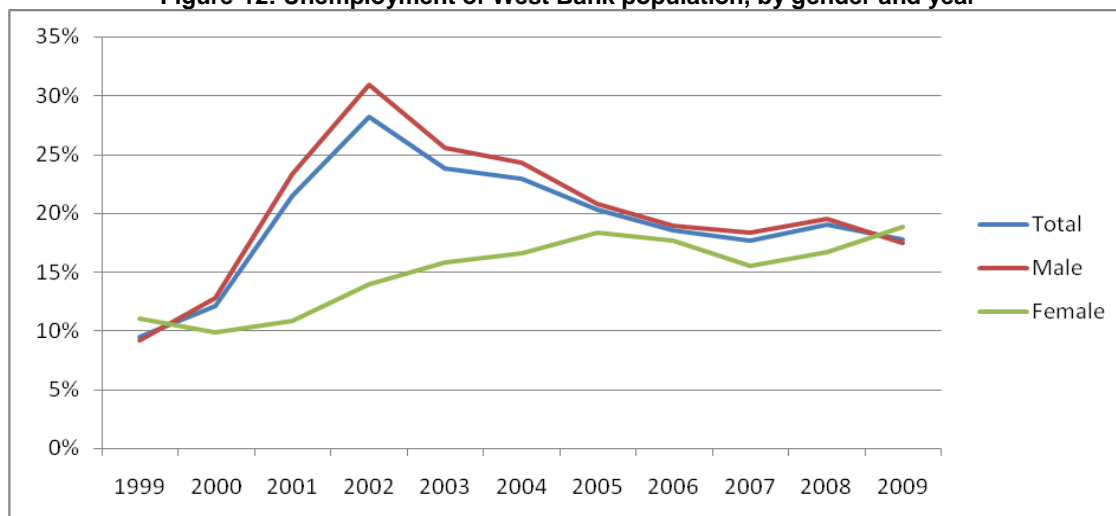
In order to better assess the current environment, the following will highlight trends in labor participation and unemployment during the last 10 years. As the below chart illustrates, male participation rates have not yet returned to pre-intifada levels (1999: 72.4%; 2009: 69.5%) whereas female participation has exceeded 1999-levels by more than 3%, starting its climb as early as 2003 (1999: 14.1%; 2009: 17.4%).

Figure-11: Labor Force Participation Rate of West Bank population, by gender and year



This is a good indication for increased participation of women in the labor force, which can be attributed to a.) more stable political environment, b.) better and more access to education, c.) coping strategies of women to provide for family and contribute to family income as direct response to the intifada, and d.) increased number of job opportunities attracting women to join the workforce. A timeline analysis of unemployment rates in the West Bank over the past decade depicts that the increase of female participation in the labor force was also met with an increase of unemployment over time. It can be assumed that a.) an increase in the number of women receiving higher education increases and b.) the number of women in need of employment for economic reasons/pressure leads to a direct increase in the labor force entry rate. However, the job market does not necessarily facilitate this growth by offering more job opportunities (either to men or women). Consequently, more candidates compete for the same number of jobs. In such situations, cultural and stereotypical considerations become predominant, resulting in preferences given to men over women.

Figure-12: Unemployment of West Bank population, by gender and year



Lastly, latest figures have revealed that women are predominately working in agriculture (20.5%) and services (61.8%), followed by mining and manufacturing (8.9%) and commerce and hospitality (7.4%).

8.5.1 Employment and Education¹⁶

PCBS data illustrates that the more years of education a women has enjoyed the more likely she will be actively participating in the labor force.

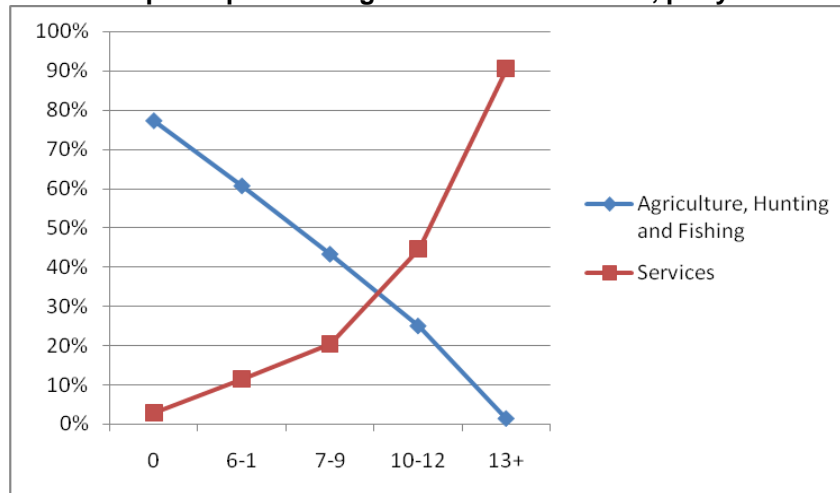
Figure-13: Female Labor Force Participation Rate per years of schooling



The above findings are of importance. First, data clearly suggests that women with 13 and more years of schooling make up the bulk of the female Palestinian labor force. There also seems to be a trend that indicates that the lesser education a women acquired, the more likely she will engage in economic activities. Notably, this stands in direct relation with the sectors in which women are most active. The lower a women's level of education the more likely she will engage in agriculture, which also provides indication to the locality of origin, namely the village.

¹⁶ Source: Labour Force Survey Annual Report: 2009. <http://www.pcbs.gov.ps/Portals/_PCBS/Downloads/book1657.pdf>

Figure-14: Female participation in agriculture and services, per years of schooling



Moreover, (82.6%) of women currently reside outside of the Palestinian labor force with “housekeeping” being the driving factor. When looking at the level of education and at “housekeeping” as a reason for non-participation, it can be observed that the higher the level of education the less likely the reason for the absence of housekeeping, but actual studying.

In respect to unemployment the above discussion serves as a good understanding of the following: The higher the education of women (10+) the more likely they are unemployed in comparison to lower levels of education (0-9). Again, this can be explained by the fact that more women holding higher education participate in the workforce which makes them relatively more prone to unemployment. Also those kind of women seek more qualified and well-paying jobs, which the economy a.) does not always provide and b.) does not necessarily provide to women.

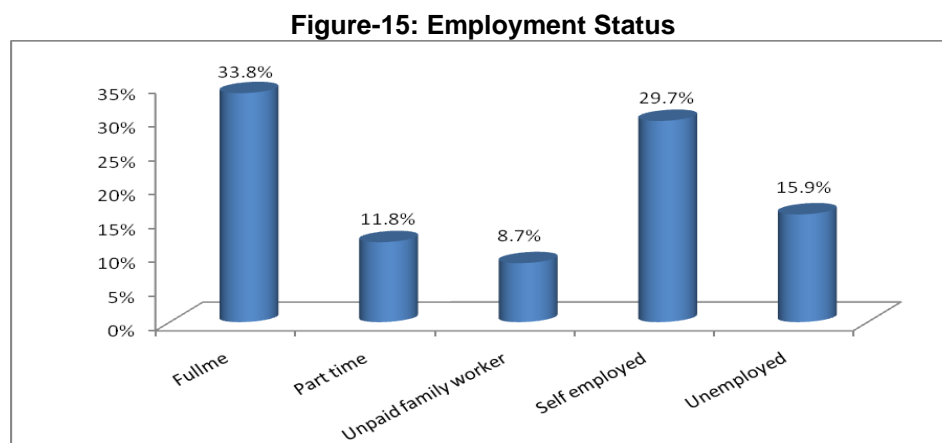
8.5.2 Employment and Labor Law:

Palestinian labor law supports the rights of women to employment and equal treatment. A woman is free to own and establish a business and can – legally speaking – enter any profession she aspires. Consequently, traditions and cultural values much less than Palestinian labor law become an impediment to female participation.

Nevertheless, as the above discussion has shown, female participation is still much lower than that of men. Regionally, Palestine’s current female participation rate (17.4%) stands well below that of the region’s (MENA) average rate of (26%)¹⁷. Consequently, despite favorable laws in place female participation and the potential and indication for development and economic growth have been addressed insufficiently by the government, donors, and international organizations.

¹⁷ “The World Bank Group - Middle East and North Africa's Women in the Workforce”. March, 2010. <<http://www.allbusiness.com/population-demographics/demographic-trends/14094636-1.html>>

As shown in the below chart the majority of female respondents are either full-time employees (33.8%) or self-employed (19.7%) as illustrated below.



Only (15.9%) stated to be unemployed. Per governorate, the majority of female respondents in Bethlehem (47.6%) are currently unemployed or full time employees (33.3%). As for Hebron (39.6%), Jenin (37.5%), and Nablus (32.5%) self-employment ranks highest, followed by an average of 31% holding full time positions. As for Ramallah, the majority (47.1%) has full time jobs and almost ¼ (23.5%) engage in part time employment. Women from different localities also disclosed interesting information. Self-employment is highest among women from cities (50%) followed by villages (26.1%) and refugee camps (21.2%). Full time employment (42.1%) and unemployment (31.6%) is highest among respondents living in refugee camps while villagers are more likely to hold full time (35.20%) or part time (15.5%) jobs.

The survey also explored the number of employees women supervise at their jobs; (42%) supervise 1-2 employees, (12%) lead 3 employees, and only (10%) supervise between 4-30 coworkers. Notably, 36% of women currently do not supervise any employees. As per gender, women are more likely to supervise female employees than male employees as presented in the comparative table below:

Table (6): Comparison of male and female employees supervised by surveyed women		
Number of Employees Supervised	Males	Female
0	74.0%	45.1%
1	22.0%	11.8%
2	2.0%	23.5%
3	-	9.8%
4	-	2.0%
5	-	3.9%
10	-	2.0%
12	-	2.0%
18	2.0%	-
Total	100%	100%

More than half of all respondents, namely (61.3%) said that they themselves chose the profession they work, which implies ownership over employment decisions. The reasons for women being unable to sometimes choose their own professions is that certain jobs are considered “socially unacceptable”¹⁸. The interaction of women with a large unknown clientele is considered unacceptable, especially for an unmarried woman.

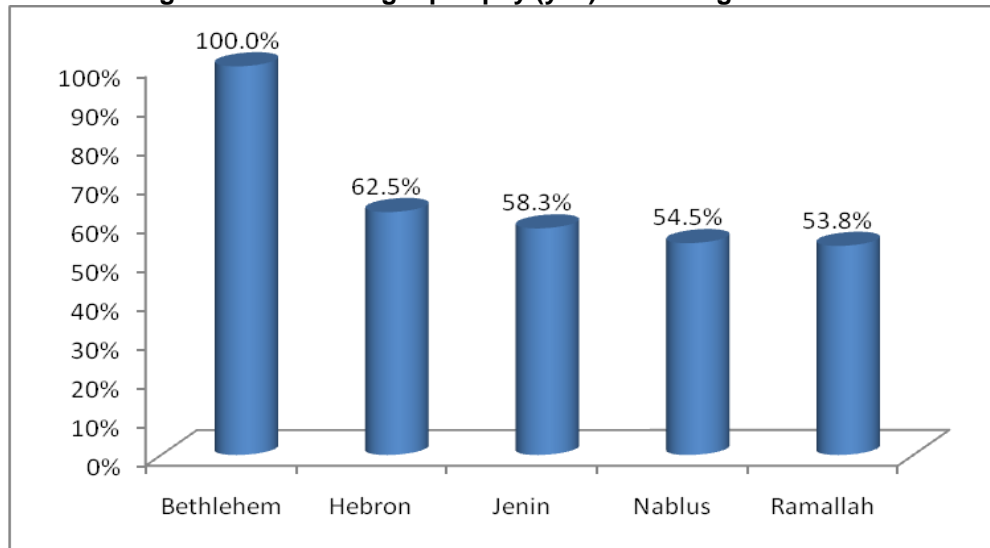
The following provides a PCBS data illustrating a wage gap in the Palestinian labor market. Even though a large segment of women engage in the agriculture, no official data is available on wages. This could have two reasons: most women working in agriculture are unpaid (family) workers or they are still invisible to the economy and consequently to research. However, data on other sectors show that women generally receive a lower salary compared to men.

Table (7): Median daily wage of men and women per sector (as available)		
	Men	Women
Agriculture	50%	Not available
Mining, Quarrying, and Manufacturing	69.2%	38.5%
Construction	70%	Not available
Commerce and Hospitality	57.7%	38.5%
Transportation, Storage, and Communication	76.9%	78.1%
Services and Others	84.6%	76.9%

Despite a clear wage gap, (61.2%) of female respondents believe to be paid the same salary as men in similar positions and have found employment or opened their business solely depending on themselves (49.1%). Per location, the survey has found that especially women from Bethlehem believe to be paid equally as illustrated below. Moreover, women residing in villages (65.9%) and refugee camps (72.7%) indicated to receive equal pay as men in similar positions. Respondents from the cities, however disagreed with 65% not believing to receive equal salaries.

¹⁸ Check Points and Barriers: Searching for Livelihoods in the West Bank and Gaza, Gender Dimensions of Economic Collapse. The World Bank, February 2010. Or <<http://siteresources.worldbank.org/INTWESTBANKGAZA/Resources/GenderStudy-EnglishFeb2010.pdf>>

Figure-15: Receiving equal pay (yes) according to location



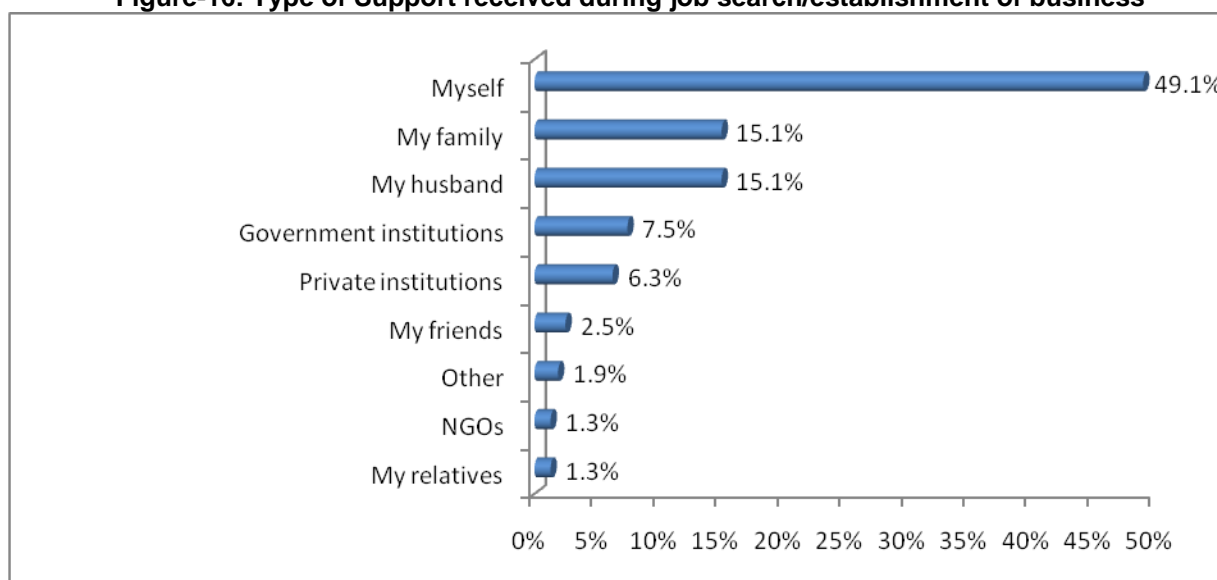
Women respondents were given the opportunity to explain why they think men receive a higher salary than women holding the same position. While many women attribute the wage gap to persistent inequalities in the labor market and society, others see the lack of education of women responsible for the gap in salaries.

Of those self-employed, (35.7%) of respondents indicated to work in services, followed by (23.2%) active in trade and (22.3%) in agriculture. When asked for the motivation for starting their own business the following reasons have been provided:

- Unable to find a job (5.4%)
- Pursue a career (21.5%)
- Increase my income (21.5%)
- Complement my family's income (24.7%)
- Serve as primary income for my family (23.7%)
- Other (3.2%)

The survey also explored the type of support women have received during their job search or during the establishment of their own business.

Figure-16: Type of Support received during job search/establishment of business



8.6 Indicator VI: Decision Making and Leadership

This indicator explores the level of decision-making power women have in respect to their income, their family, and the community. This indicator needs to be seen not only in relation to traditional and cultural values, but also education and the sorts of laws in place that encourage or discourage active participation, especially on the community/political level.

Positions of Leadership:

As more and more women enjoy the access to and benefits of education and female labor participation increases, women slowly become more visible in positions of leadership and decision-making. Even though a large gender gap remains, in both salaries and representation of women in top management and politics, the below chart gives indication to a momentum taking place:

Table (8): Women holding Leadership Positions in the Public Sector						
Job Title	Palestinian Territories			West Bank		
	Male	Female	Both	Male	Female	Both
Deputy Minister	28	2	30	22	2	24
Assistant Minister	88	4	92	55	2	57
Director General A3	88	13	101	44	9	53
Director General A4	536	62	598	325	42	367
Director (A,B,C)	4,280	971	5,251	2,291	528	2,819
Employees Grades 1-10	28,384	12,883	41,267	8,888	4,313	13,201
Other	574	186	760	40	5	45
Total	33,978	14,121	48,099	11,665	4,901	16,566

The public sector has seen a quota system applied that encourages the participation of women. Women should be represented in institutions, such as the Palestinian Legislative Council and local councils with a minimum of (20%). Notably, the latest PLC elections (2004-2005) resulted in (12.9%) of women while women are represented with an average of (22.1%) in local councils.

Similarly, in the legal sectors women are less likely to be represented. Some 20.7% of lawyers are female (210) in comparison to 1,013 male lawyers. Notably, even less female prosecutors currently work in the West Bank, namely 5 compared to 44 males (11.4%). Female judges are even lower represented with only 7% in the West Bank. Such low numbers of judges most probably stem from the fact that this profession not only requires extensive education and working experiences, but also is considered a traditionally dominated profession due to the level of decision-making power.

Income and Financial Matters:

This indicator tries to assess the level of control women have over their income. While female participation in the Palestinian labor market is steadily increasing, the control of women over their income and spending is questionable.

The survey asked female respondents who are currently employed if they believe to have control over their income. The majority of women (84.8%) stated to enjoy full control over their income. This is further supported by 68.9% of respondents stating to decide on financial matters affecting themselves and their business without external interference. In contrast, even though women paint a very independent picture of themselves through the above two questions, when asked if the family (parents, father, husband) has any influence over their income, a much smaller number of women indicated to enjoy autonomy (45.7%) and 54.3% said to not enjoy autonomy. This obvious contradiction could be explained by the fact that many women consult with their husbands/fathers regarding purchases and income allocation, which might be perceived as influence, but many women make the final decision independently.

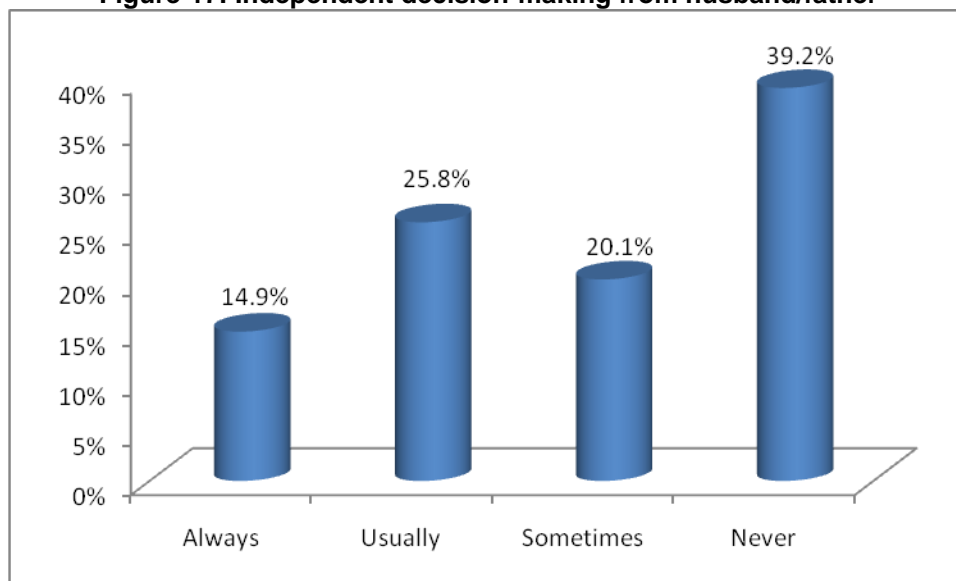
Decision-making at home on financial matters always-to-usually sees active participation of women, according to (75.8%). Only (14.4%) indicated to sometimes engage in decision-making. Of those women who are married, (64.7%) perceive their role in decision making at home equal to that of their husbands.

Family:

As for decision making at home on issues related to the family, more than ¾ of women (76.8%) have indicated to always-to-usually engage. Especially, women from Jenin (90.6%), Hebron (82.8%), and Nablus (80%) are very much involved (always-usually) in decisions regarding the family compared to respondents from Bethlehem (54.5%) and Ramallah (61.8%) who engage in decision making less frequently.

Also, as many as (40.7%) of women generally (always-usually) make decisions regarding the family independently from their husbands whereas (39.2%) never do without prior consultation with their fathers or husbands.

Figure-17: Independent decision-making from husband/father



When looking at the different locations it becomes obvious that especially women from Jenin are less likely (never) to make decisions independently whereas respondents from Hebron, Bethlehem, and Nablus seem to make decide autonomously more often (always-usually).

Table (9): Independent decision-making per Governorate

	Always-Usually	Sometimes	Never
Bethlehem	42.80%	23.80%	33.30%
Hebron	55.70%	17.10%	27.10%
Jenin	15.60%	21.90%	62.50%
Nablus	39.50%	18.40%	42.10%
Ramallah	33.40%	24.20%	42.40%

Community Participation:

Only (21.7%) of respondents indicated to be members of community councils or similar community institutions. The remainder, namely (78.3%), are not members. Notably, women who hold full time (27.3%) or part time (34.8%) jobs or those self-employed (22.4%) are much more likely to be members of community institutions compared to unpaid family workers (5.9%) and those women currently unemployed (10%). In line with the above, (45.2%) never participate in decision-making on the community level whereas (33.7%) sometimes and only (17.1%) usually do partake in community decisions.

Moreover, participation in community events seems not too prominent among Palestinian women. (36.9%) stated to never participate while 30.8% sometimes do and 23.2 usually do. Those regularly participating in community activities usually participate once per month (33.3%), once every 6 months (28.6%), or as little as once per year (23.8%).

8.7 Indicator VII: Self-worth:

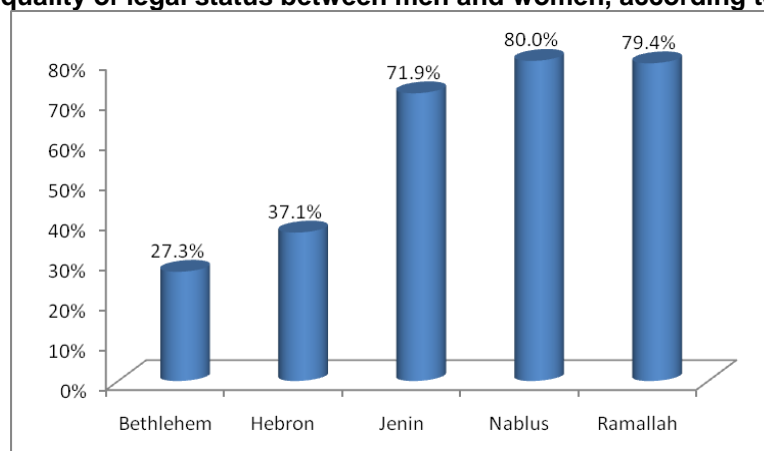
Women economic empowerment stands in correlation with the perception women hold of themselves. In the context of Palestine, it is important that traditional and cultural values do not necessarily encourage women to become strong, self-confident, and independent participants of society. On the contrary, dependence on the family, in particular on fathers and husbands oftentimes negatively affects the development of a women's self-worth. Nevertheless, many women described themselves as independent (40.7%) and self-confident (25.6%) whereas others found themselves dependent on their husbands (23.6%) or families (7.5%).

8.8 Indicator IIX: Legal Status and Rights:

The legal environment is key to the economic empowerment of women everywhere in the world. Without the proper structures and laws in place, encouraging and enabling women to grow both socially and economically, women will enjoy limited opportunities only. Most other indicators, including education, employment, decision-making (community and family level), leadership, and mobility are affected by the availability of strong, favoring laws or absence thereof. Of particular concern are penal, family, and labor law.

Interestingly, (43%) of surveyed women believe that women enjoy the same legal status as men while (57%) disagree. Cross tabulations of quantitative data have resulted in very interesting findings in respect to perception of equality of legal status. As the below figures demonstrate, the majority of women from Jenin, Nablus, and Ramallah don't see equal legal status in front of law. In contrast, most female respondents from Bethlehem (72.7%) and Hebron (62.9%) are much more positive, considering their legal status equal to that of men.

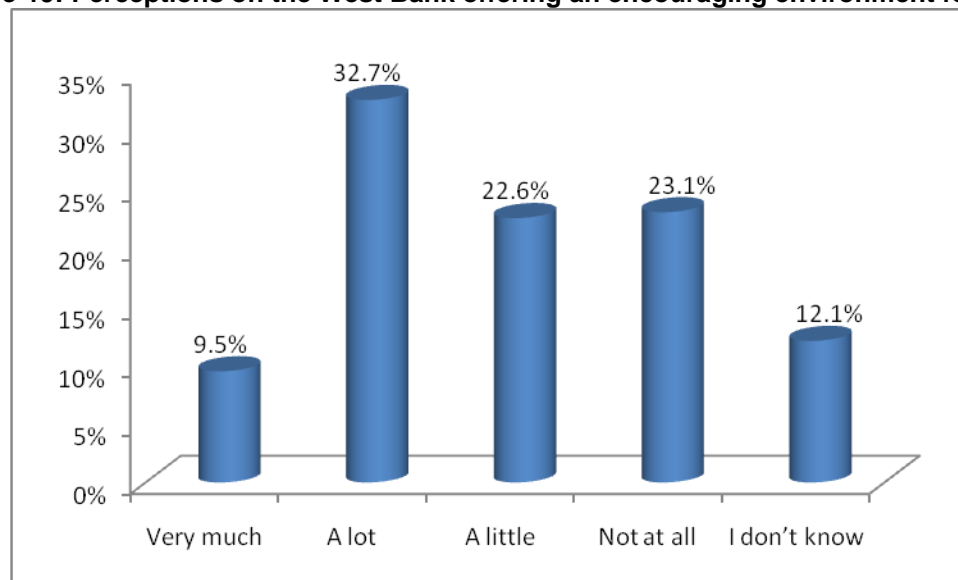
Figure-18: Equality of legal status between men and women, according to governorate



As for the type of locality, slightly more women from villages (45.1%) and refugee camps (47.1%) stated to enjoy equal status to men. As for women from major cities, only (32.4%) agreed. This could be explained by assuming that women in cities are much more exposed to laws, regulations, and the enforcement thereof. Consequently, persistent inequalities become more apparent to women living in cities rather than in villages and camps.

Moreover, the survey also explored if women found the current environment in the West Bank to be encouraging, especially in respect to women's economic empowerment. As the below chart depicts, some (32.7%) label the environment quite encouraging and positive. (23.1%) only perceive the environment as being a little supportive of the economic advancement of women.

Figure-19: Perceptions on the West Bank offering an encouraging environment for WEE



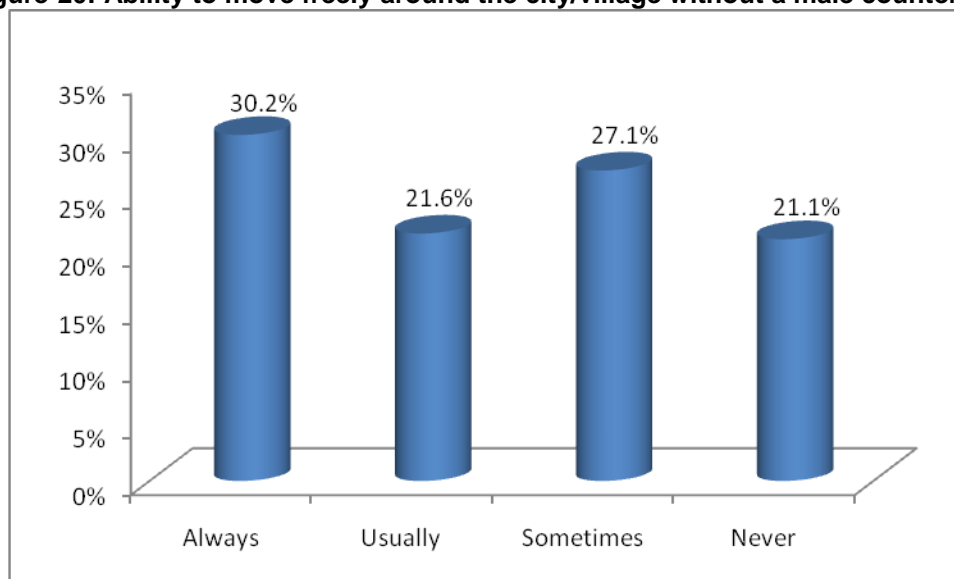
Women-run organizations are more positive on the subject and more than half of surveyed representatives (53.8%) perceive the environment to be encouraging (a lot). Only (18.7%) find little encouragement present. It should be noted that another (18.7%) indicated to be indifferent on the matter. Notably, almost $\frac{3}{4}$ (70.4%) of women and (79.1%) of women representatives are not familiar with any government strategies or policies currently in place or under discussion in Palestine.

8.9 Indicator IX: Mobility:

The freedom of movement of women is crucial to their economic empowerment. Directly linked with their ability to obtain educational degrees, enter the job market, and take on job opportunities elsewhere, such as in bigger cities, mobility becomes an important concept to be taken into consideration when discussing WEE. Mobility is not only greatly influenced by traditional values of Arab culture, but also by the persistent Israeli military occupation on the ground.

As the below chart presents, the majority of women (51.8%) face no restrictions in moving freely in the city or village they reside in. Some (21.1%) indicated to always require a male counterpart at their side.

Figure-20: Ability to move freely around the city/village without a male counterpart



Interestingly, in light of the above, the survey has shown that women with primary education are least likely to enjoy freedom of movement (never: 41.5%), followed by those with secondary education (sometimes: 37.5). In comparison, the majority of respondents with college (46.4%) and university (34.7%) degrees indicated to always be able to move freely within their city or village. Another observation to be made is the apparent relationship between the employment status and freedom of movement. Those working as unpaid family (52.9%) workers or are who are currently unemployed (45.2%) face much more restrictions on mobility compared with full time employees, part time employees, or self-employed women as depicted below:

Table (10): Ability to move freely within the city/village according to employment status

	Always	Usually	Sometimes	Never
Full time Employee	30.30%	33.30%	21.20%	15.20%
Part time Employee	43.50%	13.00%	30.40%	13.00%
Unpaid Family Worker	-	11.80%	35.30%	52.90%
Self employed	39.70%	20.70%	29.30%	10.30%
Unemployed	16.10%	9.70%	29.00%	45.20%

Traveling to other cities and towns becomes more critical. 52.8% indicated to never travel without asking permission from parents or husband and before traveling to other cities in the West Bank whereas 21.1% only sometimes do. Only slightly above ¼ (26.1%) generally travel within the West Bank without asking permission (always-usually). Visits to other countries almost always require the permission of the family or the husband according to 81.9%.

8.10 Indicator X: Usage of Time:

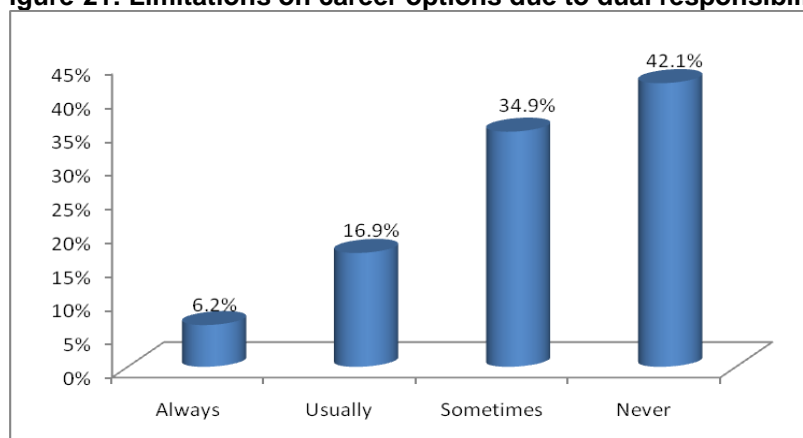
This indicator looks at the way women juggle traditional tasks and responsibilities, as daughters and wives with more modern roles, namely that of being a student, employee, and maybe even a leader.

The survey concluded that 72.6% of women are successful in juggling household and career responsibilities. Some 24.4% indicated that they sometimes face difficulties. As for governorates in the West Bank, women from Bethlehem (68.2%) and Nablus (64.1%) seem more confident in their ability to juggle home and work. In comparison, most women from Hebron (40%) and Ramallah (50%) described themselves as “usually” successful in striking a balance whereas women from Jenin (37.5%) [as well as Hebron again with 37.1%] sometimes struggle. Moreover, the survey also found that the educational level has a direct affect on the self-perception of women vis-à-vis dual responsibilities as further illustrated below.

Table (11): Juggling home and work according to level of education				
	Always	Usually	Sometimes	Never
Primary	30.00%	37.50%	30.00%	2.50%
Secondary	32.10%	39.30%	25.00%	3.60%
College	53.60%	17.90%	17.90%	10.70%
University	42.30%	36.60%	21.10%	

While those holding a college (53.6%) or university (42.3%) degree find themselves usually capable of striking a balance between responsibilities at home and at work those with primary and secondary education were more prone to answer with usually or sometimes. Furthermore, almost half of respondents (42.1%) highlighted that “dual responsibilities” never limit their career options whereas 34.9% think that it sometimes does.

Figure-21: Limitations on career options due to dual responsibility



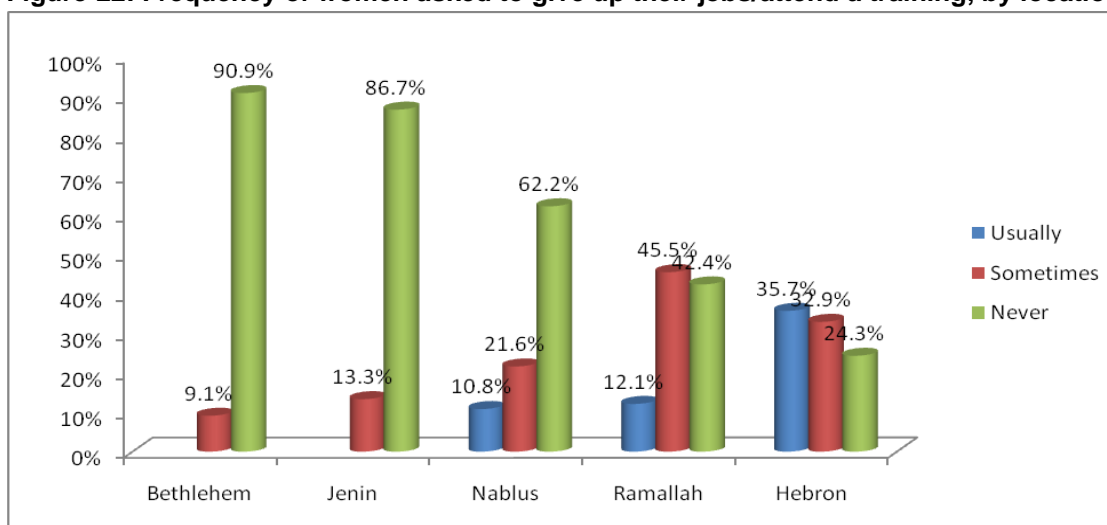
The above observations are further supported by respondents stating that they never (45%) or sometimes (31.4%) had to give up their job or not attend a training due to “dual responsibilities” whereas (23.6%) stated that this happened always to usually. When looking at findings per

different locations in the West Bank, more women from Bethlehem (95.5%) and Nablus (61.10%) indicated to never having given up a job or training due to responsibilities at home and at work. Women from Hebron, Jenin, and Ramallah were more likely to have sometimes given up a job or training in the past. The type of locality women reside in also seems to matter as illustrated below:

Table (12): Giving up a job/training due to dual responsibility, per type of locality				
	Always	Usually	Sometimes	Never
City	0%	5.90%	26.50%	67.60%
Village	5.00%	24.50%	34.50%	36.00%
Camp	0%	11.10%	16.70%	72.20%

The majority of women (52.1%) have never been asked or forced by their father or husband to give up a job or not attend a training. Slightly more than ¼ (27.1%) highlighted that giving up their job or not participating in a training has been requested by their father/husband sometimes. 17.2% stated that this has occurred to them (usually) in the past. Interestingly, as depicted below women from Bethlehem (90.9%) and Jenin (86.7%) describe themselves as less likely to face such family pressure.

Figure-22: Frequency of women asked to give up their jobs/attend a training, by location



9. Conclusions and Recommendations:

9.1 Main Conclusions:

The concept of WEE has gained momentum. Globally, the economic empowerment of women is considered integral to the overall economic and social development efforts. With this in mind, it has become important to apply and translate a global concept into the context of Palestine that not only shares a number of “general” limitations on WEE with other developing countries, but also face a set of challenges unique to the country, namely a combination of the Israeli military occupation and, consequently, continuously changing values in society.

The following definition has been supported by a broad majority of participants during this research and could consequently serve as working definition for future research efforts.

*Women’s economic empowerment comprises: **economic opportunity**(e.g., expanding employment and entrepreneurship, promoting decent and productive work, improving access to finance); **legal status and rights** (e.g. improving women’s property, inheritance and land rights);and **voice, inclusion and participation in economic decision-making** (e.g. developing mechanisms to enhance women’s involvement in decision-making bodies). [UNDP 2010].*

A variety of indicators have been used in this research. Again, interviewees and those surveyed greatly agreed with the selection and identified education, continuous education, income, self worth, employment and decision making as those indicators most relevant, but also in need of most attention in Palestine. This study has shown once again, the great correlation between indicators and the challenge in isolating one indicator for measurement.

- **Assets:** Equal before law in terms of eligibility to ownership of assets (basic law), but unequal in matters of inheritance (Sharia law), ownership remains a challenge for women. The survey has depicted that only around ¼ (28.7%) of women own land and only (11.1%) own a house or apartment themselves. Traditional values attribute breadwinning responsibilities to the husband, which most often also makes him the owner of most assets.
- **Financial Resources:** While more and more financial services are offered in the West Bank, access to finance is not as straight forward. Some (52.8%) of female respondents indicated to have easy access to finance, especially women from Bethlehem and Hebron. Those living in refugee camps and cities find access easier than women residing in villages. Despite the relative ease described by women, more than ¾ (76.9%) never took advantage of any financial services. Women from Nablus, Jenin, and Hebron seem most prone to using financial services. Also of interest is the fact that women with an average income of NIS500-2,499 are more likely to take on loans/grants than women with less or more monthly income.
- **Education:** Enrollment rates in basic and upper education show no gender gap. More than 3/5 (68.3%) of women indicated to not have reached the level of education they had

initially aspired. More than half of women (52.9%) said to have freely chosen their professions and (52.1%) stated that priority for education was given to their male siblings.

- **Continuous Education:** Capacity development has become integral in development efforts and is consequently offered by a wide variety of donors and international organizations, as well as the government and the private sector. 61.9% of women have attended some sort of training since they received their last degree. It was observed that the higher the level of education of respondents the more likely they are to participate in training courses. Also, those working in agriculture (85%) and production (83.3%) are more likely to engage in training than those working in trade (48%).
- **Employment:**
 - Opinions on the today's labor market are greatly divided. Progress has been achieved with higher female labor participation rates (compared to pre-intifada levels), but this is not only attributed to better education and more women able to access education, but also to the need for women to enter the labor market as a new coping strategy in direct response to the Israeli response during and since the second intifada (restrictions of movement, closure of Israeli labor market to West Bankers, withholding tax money leading to collapse of public sector, etc). Notably, unemployment among women is higher among the educated, implying that competition between men and women for quality jobs is great and that the market has failed to produce sufficient employment opportunities and meet demand.
 - Full time and self-employment seem to be the most prominent forms of employment among respondents. Interestingly, self employment ranks highest for Hebron, Nablus, and Jenin. The majority of women (61.3%) chose their profession themselves. Reasons for self-employment were: complement my family's income (24.7%), serve as primary income for my family (23.7%), pursue a career (21.5%), increase my income (21.5%), and unable to find a job (5.4%).
 - Despite a clear wage gap, 61.2% of female respondents believe to be paid the same salary as men in similar positions. Per location, the survey has found that especially women from Bethlehem believe to be paid equally. Moreover, women residing in villages (65.9%) and refugee camps (72.7%) indicated to receive equal pay as men in similar positions. Respondents from the cities however disagreed with (65%) not believing to receive equal salaries.
- **Decision Making and Leadership:** The government has set a quota for female participation in the public sector and recent figures show that this quota seems to be respected.
 - **Income:** (84.8%) believe to have full control over their income, (68.9%) decide on financial matters affecting themselves and their business without external interference, (75.8%) participate actively in deciding on financial matters at

home, and (64.7%) of married women have an equal stand at home on financial decision making. Notably, many women (54.3%) still feel family influence over their income.

- **Family:** Most women (76.8%) always-to-usually get involved in decision-making at home on issues related to the family, especially women from Jenin (90.6%), Hebron (82.8%), and Nablus (80%). Nevertheless on (40.7%) of women generally (always-usually) make decisions regarding the family independently from their fathers/husbands whereas (39.2%) never do without prior consultation.
- **Community Participation:** (78.3%), of female respondents are currently not a member of any community council. Notably, women who hold full time (27.3%) or part time (34.8%) jobs or those self-employed (22.4%) are much more likely to be members of a community institutions compared to unpaid family workers (5.9%) and those women currently unemployed (10%). In line with the above, (45.2%) never participate in decision-making on the community level whereas (33.7%) sometimes and only (17.1%) usually do partake in community decisions.
- **Self Worth:** Many women described themselves as independent (40.7%) and self-confident (25.6%) whereas others found themselves dependent on their husband (23.6%) or family (7.5%).
- **Legal Status and Rights:** The majority of 43% of surveyed women believe that women enjoy the same legal status as men while 57% disagree. More women from Jenin, Nablus, and Ramallah are critical vis-à-vis equal legal status in front of law. As for the type of locality, slightly more women from villages (45.1%) and refugee camps (47.1%) stated to enjoy equal status to men in contrast to women from major cities (32.4%). As for the Palestinian environment, only (32.7%) label the environment as encouraging and positive while (23.1%) perceive it as little supportive of the economic advancement of women. Women-run organizations are more positive on the subject and more than half of surveyed representatives (53.8%).
- **Mobility:** The majority of women (51.8%) face no restrictions to their movement within their city or village. Some (21.1%) indicated to always require a male counterpart on their side. Travelling to other cities and towns and especially abroad required prior permission of the family/husband by a majority of respondents (52.8% and 81.9% respectively).
- **Time Use:** Women provided a very positive outlook. (72.6%) successfully juggle both household and career responsibilities with women from Bethlehem (68.2%) and Nablus (64.1%) being the most confident. Almost half of respondents (42.1%) highlighted that “dual responsibilities” never limit their career options whereas 34.9% think that it sometimes does. Some (45%) never and 31.4% sometimes 31.4% had to give up their job or not attend a training due to “dual responsibilities. Lastly, the majority of women (52.1%) have never been asked or forced by their father or husband to give up a job or not attend a training.

9.2 General Observations:

Table (13): General Observations per location, locality, level of education, employment status, and monthly income

Indicator Differences in		Governorate	Type of Locality	Level of Education	Employment Status
Assets	Owner of your house	NA	City and Camps more likely to own house	NA	Self-employed more likely to own house
Financial Resources	Easy Access	Bethlehem and Jenin easy access; many in Nablus have no opinion	Cities and Camps easier access	NA	NA
	Previous Experience	Nablus, Hebron, and Jenin more experience	No significance	NA	NA
Education	Achieved aspired level of education	Women from Jenin less likely to have achieved educational aspirations	No significance	The lower the education, the less likely women have achieved their educational aspirations	
Continuous Education	Taking training since last degree	NA	NA	The higher the education, the more likely to take training	Employed women are more likely to take training
Employment	Current Employment Status	Bethlehem: high unemployment and full time employment Hebron, Jenin, Nablus: high self employment	Self employment highest among women from cities, followed by camps and villages; villagers more likely to hold part time positions; unemployment highest among camp residents	NA	NA
	Equal Pay	Bethlehem most positive, followed by Hebron, Jenin, Nablus, and Ramallah	Women from cities do not believe in equal pay; women from villages and camps do	University degree holders most positive; primary education least positive	Women with fulltime, part time, or those unemployed don't see equal pay
Decision-Making and Leadership	Income	Women from Jenin most likely to engage in			
	Decision-making on financial issues	Women from Jenin most likely to engage in decision making on financial matters at home	No significance	University degree holders slightly more likely to have a say	Employed women more likely to have a say compared to unemployed and unpaid workers
	Decision-making at home	Women from Jenin, Nablus, and Hebron more involved in decision-making	Women from cities lesser involved than women from camps and villages	Women with university or secondary education more likely to be involved	Employed women more likely to have a say compared to unemployed and unpaid workers
	Independent decision-making	Women from Jenin least likely to make independent decisions; Women from Hebron and Bethlehem most likely	Villagers least likely to make independent decisions; women from villages most likely	Primary education least likely and university most likely to make independent decisions	Employed women more likely to make independent decision than unemployed and unpaid workers
	Member of Community Council	Slightly more women from Ramallah and Hebron partake	No significance	The higher the education the more likely a member	Employment triggers more participation than unemployment
Self Worth	NA	NA	NA	NA	NA
Legal Status and Laws	Equal Status	Bethlehem and Hebron see equal status; others do not	Women from camps and villages more likely to see equal status than women from cities	Women with primary and university education more likely to see equal status than those with secondary and college	Employed women see equal status, unemployed and unpaid workers do not

				degrees	
Mobility	Free mobility in own city/village	NA	Villagers least likely to move freely	The higher the education, the more freedom	Employment is positively related to freedom of movement
	Free mobility to other cities	Most restrictions on women from Jenin and Ramallah	Women from camps most likely to freely move; Women from village and city see more restrictions	No significance	Unpaid workers least likely to travel freely to other cities, followed by unemployed women
Use of Time	Successful juggling of household and career	Women from Nablus and Bethlehem most likely	Women from cities and camps more likely	No significance	Full time employees and self-employed most likely
	Dual responsibility made you give up job/training	Women from Bethlehem least likely, followed by Nablus	Women from villages more likely to give up jobs	The lower the education the more likely women are forced to give up jobs	No significance
	Forced by father/husband to give up job?	Women from Bethlehem and Jenin least likely to be forced	Women from cities and camps less likely forced	No significance	No significance

9.3 Recommendations:

General Recommendations:

- **Conduct thorough needs assessment per indicator in both the West Bank and Gaza. This can be a joint effort of donors and the PA:**
 - Map current efforts (projects/programs) in place;
 - Map current organizations working towards WEE;
 - Map donors working on WEE;
 - Identify and map current needs per governorate or per locality (camp, village, city);
- **Establish a forum for cooperation and coordination on WEE:**
 - Encourage donors, international organizations, women-oriented organizations, and the PA to coordinate efforts;
 - Develop a strategic plan on how to improve/promote WEE in the next 10 years;
 - Develop clear indicators (based on this study) to measure progress over time;
 - Use above mapping exercise as baseline;
 - Ensure regular meetings
- **Ensure effectiveness and avoid overlaps:**
 - Donors and PA to base future projects and programs on strategic plan and priorities identified;
- **Monitoring of progress:**
 - Regular monitoring of progress to be made by donors and PA (Ministry of Women Affairs or Ministry of Economy);
 - Monitoring according to indicators;
 - Report to new forum.
- **Capacity Building:**
 - Provide capacity building to women-oriented organizations to ensure common views and practices on WEE;
 - Provide expertise and support to relevant ministries to mainstream WEE into work environment and projects;
 - Such support could be offered through local or international consultancies and funded by donors.
- **Awareness Raising:**
 - Help overcome traditional and cultural constraints by introducing informational and gender sensitive campaigns (radio, TV);
 - Have campaigns highlight benefit from WEE (in terms of monthly income, development, etc);

- Provide gender sensitive campaigns to educational facilities, ministries, private sector companies to introduce concept of WEE.

Recommendations to ASALA:

➤ Self Assessment:

- Conduct study, exploring ASALA's efforts at economic development for its clients;
- Identify relevant indicators that ASALA's work can promote:
 - Employment
 - Access to Financial Resources
 - Continuous Education
 - Self Worth
 - Others?
- Map current efforts and projects per indicator
- Brainstorm on new possible projects/programs to further above indicators
- Consider the expansion to new locations in each governorate
- Consider the expansion to new governorates

➤ Ensure continuous dialogue with like-minded organizations:

- Ensure no overlap in geographical coverage or overall mandate
- Share information on WEE indicators
- Share progress on WEE indicators

➤ Incorporate awareness-raising into work:

- Awareness raising
 - Provide information on access to finance and requirements, especially to women in villages
- WEE
 - Capitalize on field workshops to further promote WEE;
 - Provide women (through established clubs) with WEE campaigns;
 - Offer regular "open days" to women in each field office on WEE;
 - Engage community leaders (men and women).

➤ Capacity Development:

- Coordinate with similar organizations on providing training;
- Encourage sustainability through TOT training;
- Provide (through recently established clubs) support for women to apply for ASALA financial support;
- Offer training relevant to entrepreneurship
 - Project Management
 - Entrepreneurship (Start-ups)
 - Finance and Budgeting
 - Human Resource Management

- Offer training relevant to the promotion of personal skills and self worth
 - Presentational skills
 - Negotiation skills
 - Self confidence
- **Monitoring of work under each indictor every 2-3 years;**

Considerations for the Regional Level:

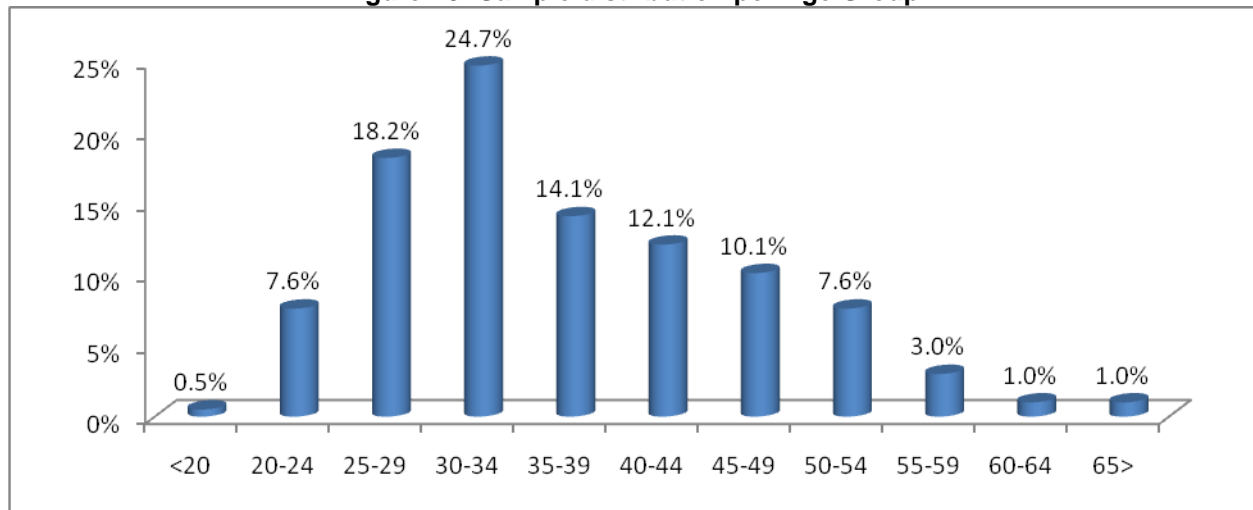
- **Provide forum for WEE in the Middle East**
 - Map current efforts (projects/programs) throughout the region;
 - Map current organizations working towards WEE;
 - Coordinate efforts between donors
 - Harmonization through regional initiative
 - Consider establishment of regional initiatives or cross-border projects
- **Share information between organizations**
 - Share good practices and lessons learned
 - Share information on indicators used
- **Collect annual information**
 - Collect data on progress per indictor per country
 - Author newsletter or annual report on progress, achievements, and challenges
 - Disseminate newsletters/annual reports to respective governments
- **Hold annual conference**
 - Serve as tool for information-sharing
 - Serve as mechanism for awareness raising in host countries

11. Annexes:

Annex-1: Background of the Surveyed (Random Sample)

The survey included a random sample of 199 women from across the West Bank between the ages 19-66 years of age as depicted below:

Figure-23: Sample distribution per Age Group

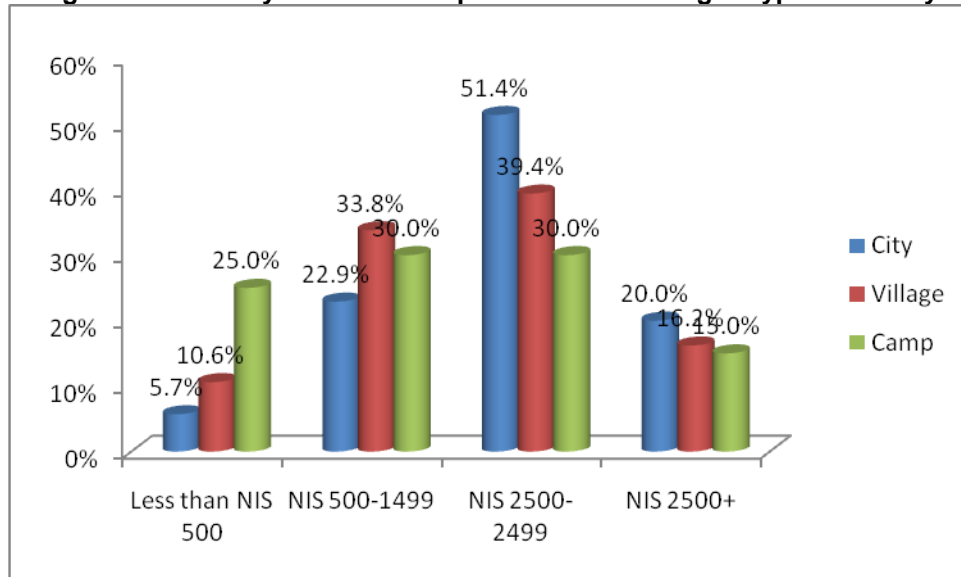


The majority of respondents, namely 72.4%, currently live in villages followed by 17.6% residing in cities and 10.1% in refugee camps. The majority of surveyed women, 71.1% are currently married whereas 18.3% are single, and 6.6% are widowed. Only 4.1% of respondents are divorced.

Moreover, 2/5 (40.6%) of respondents have indicated that their monthly income stands between NIS 1,500 and 2,499. Another 31.5% described their income as between NIS 500-1,499 per month. Notably, some 16.8% of females indicated to receive a monthly income of more than NIS 2,500. As per governorate, it was observed that the majority of respondents from Bethlehem (63.6%), Jenin (53.3%), and Ramallah have an average income of NIS 500-1499 whereas women from Hebron and Nablus seem to receive an average income of NIS 1,500-2,499.

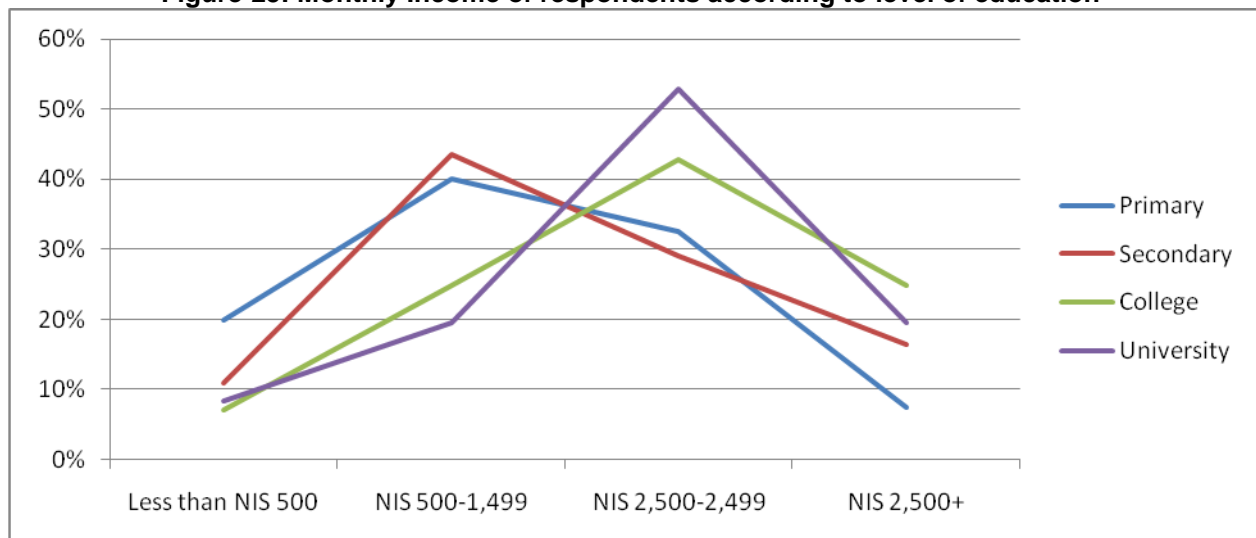
When looking at income and type of locality it becomes apparent that women from cities generally receive a higher monthly salary in comparison to women from refugee camps and villages. While the majority of women from refugee camps lie between less than NIS 500-1499, villagers are more likely to stand between NIS 500-2499.

Figure-24: Monthly Income of respondents according to type of locality



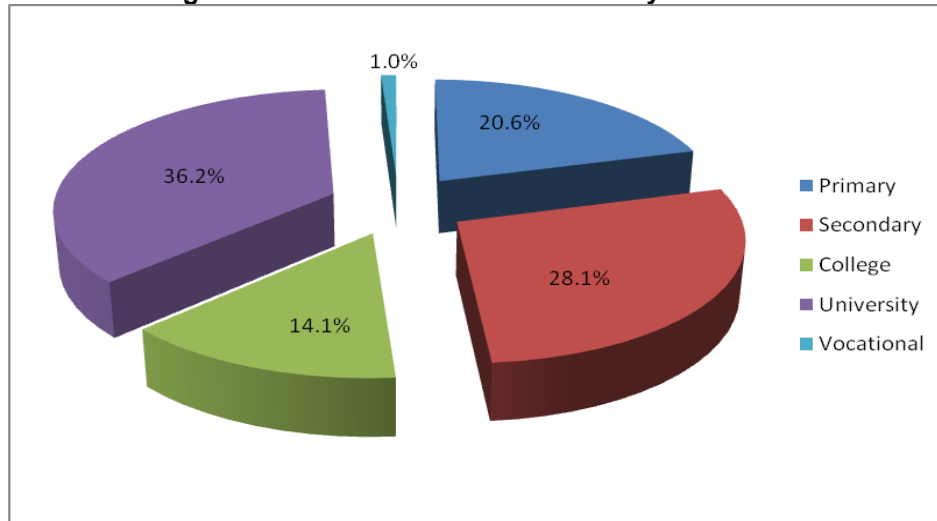
A tabulation between the level of education and the amount of monthly income acquired concludes that the higher the level of education the more likely a women is to receive a higher monthly income. As the below chart illustrated, data has shown that women with primary and secondary education cluster around NIS <500-1,499 whereas women with a college or university degree are more likely to receive between NIS 2,500- 2,500 or more.

Figure-25: Monthly Income of respondents according to level of education



Furthermore, when looking at the levels of education of respondents, it is interesting to notice that university education ranks highest among respondents, followed by secondary education, and primary education.

Figure-26: Level of Education of Surveyed Women

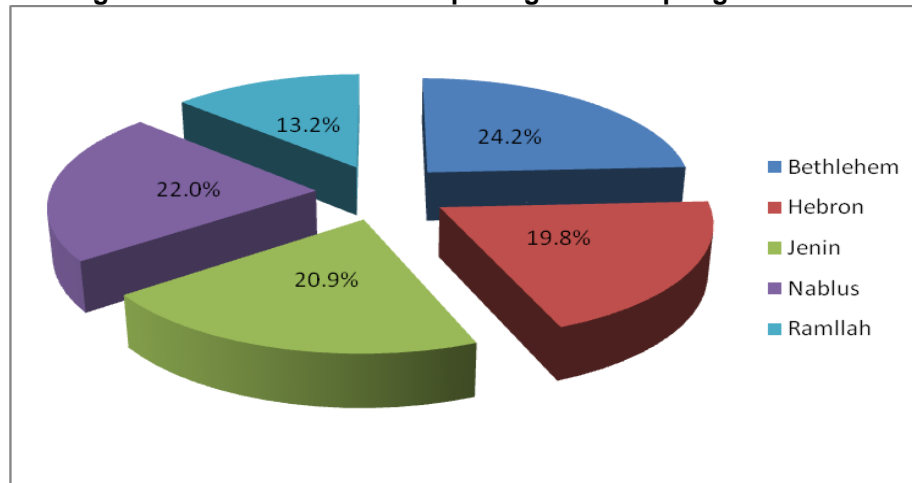


As for the number of dependents, the largest segment of surveyed, namely 21.1% indicated that they did not have any dependents. Almost $\frac{1}{4}$ (24.3%) stated to have between 2-3 dependents while another $\frac{1}{4}$ (24.3%) currently have 4-5 dependents.

Annex-2: Background of the Surveyed (Women Organizations)

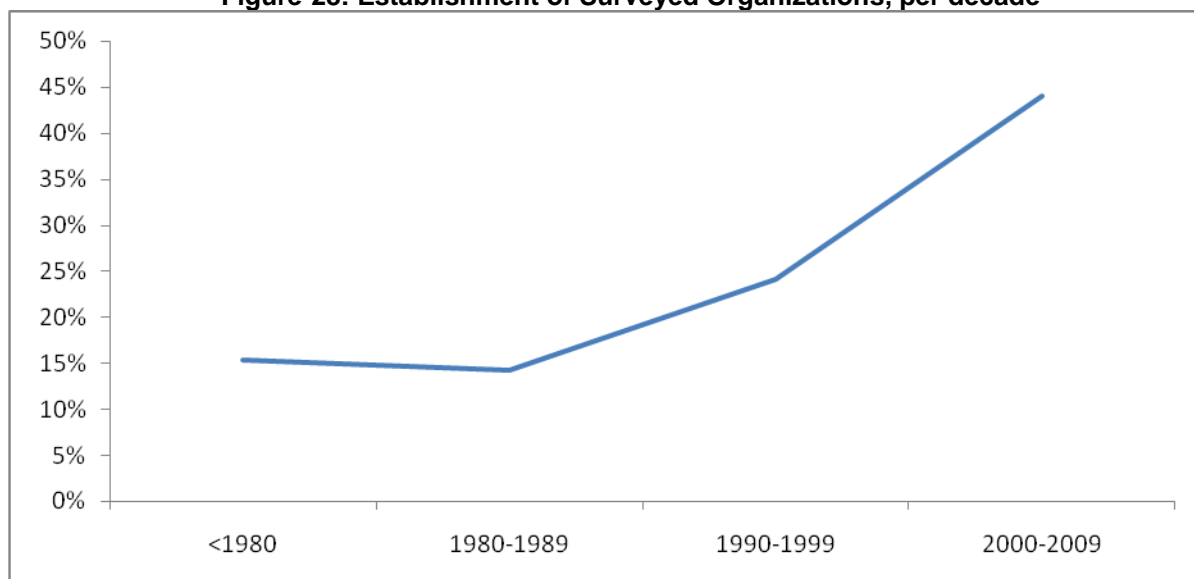
A second quantitative survey focused on women organizations in the West Bank. The below chart depicts that the sample was evenly distributed among all 5 targeted governorates.

Figure-27: Distribution of Sample organization per governorate



As for the year of establishment of surveyed organizations it has been noticed that most organizations were established starting with the late 1980s. A string upward mobility can be observed ever since with a sharp increase during the late 1990s. Most organizations were established during and after the years of the second intifada (2000-2005). This goes hand in hand with other statistics that show how CBOs and NGOs have started to mushroom since 2000 as a direct result of the intifada, the collapse of public services, and the need of women to adapt with new coping strategies to the changes economic environment.

Figure-28: Establishment of Surveyed Organizations, per decade



The number of beneficiaries since the establishment of each organization varies greatly. The number of people benefitting from services range from 30 to almost 11,300 beneficiaries.

