



# **Barriers to Female Labour Market Participation and Entrepreneurship in the Occupied Palestinian Territory**

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## EXECUTIVE SUMMARY

### Overview

This study aims to examine the characteristics of Palestinian women's labour market participation and entrepreneurship while focusing on the underlying factors shaping women's work experience with a view towards suggesting policies to enhance the position of women in the labour market.

For this purpose, the study starts by reviewing the theoretical and empirical literature in order to provide a conceptual framework for the research. In addition, aggregate and micro data provided by the Palestinian Central Bureau of Statistic covering the past 17 years are heavily relied upon to provide an insight into the developments taking place within the labour market, with particular emphasis on women. On the qualitative side, the research utilizes interviews (19) with relevant ministries (Ministry of Women Affairs, Ministry of Labour) Chambers of commerce, trade unions, and women NGOs to examine the factors underlying women's involvement in the labour market and entrepreneurship. Finally, to provide further insight into the structural determinants of women's participation, focus group meetings were held in urban, rural and refugee camps within three governorates, Bethlehem, Ramallah and Nablus.

### Observations and findings

A number of observations emerge from this research regarding the characteristics of women's participation, employment and unemployment:

- Women's participation in the labour market and particularly as entrepreneurs has been low compared to the rest of the Middle East and the world. Despite these low engagement rates, women's participation rates rose slightly over the past 17 years, compared to men (in 2011, women's participation rate was about 5.2% higher than its 1996 level). These rising participation rates for women translated into a higher increase in unemployment compared to employment.
- Palestinian women experience high horizontal segregation; as women are concentrated in two sectors of the economy (agriculture and services) and virtually non-existent in another two (construction and transportation). More importantly, over the past 17 years, the share of women's employment in the productive sectors (agriculture, manufacturing and construction) continued to decline, while their share of employment in services (services and commerce) rose. This implies that women's prospects for future employment in the labour market are not encouraging. Furthermore, a gap in the real wages of men and women has always existed in the oPt. Both men and women's real daily wages have declined over time, leaving the population at large worse off in terms of purchasing power and standard of living. At the same time, no change has taken place in women's access to senior positions within occupations, which usually translates into better wage rates.

- Similar to other parts of the region, Palestinian youth face substantially higher rates of unemployment than older workers. Young women are at an even greater disadvantage in the labor market (young women's unemployment rate can reach 4 times that of other women and nearly double that of men in the same age group). At the same time, young women (under 25 years) with an associate's level of education (13 to 15 years of education) or higher suffer from disproportionately high levels of unemployment (they have nearly four times the unemployment rate of older women with the same schooling).
- Women's entrepreneurship has stagnated over the years. As the PCBS data reveal, the two categories of self-employed and employer, which accounted for nearly 15% of women's employment at best, did not exhibit any major increases over the past 17 years.

### Factors shaping women's participation

Given these characteristics, the underlying factors shaping women's position in the labour market include:

- Political constraints restrict women's access and opportunities to work. It is obvious that the imposition of movement restrictions on Palestinians and the building of the Separation Wall have added further obstacles limiting women's opportunities from moving easily without any risks or dangers.
- Weak demand for women's labour is at the heart of women's inferior position in the economy. PCBS data shows that despite the high educational rates of women participating in the labour force, they tend to dominate a few occupations, including office clerks and teaching professionals, as well as agricultural workers. However, despite this concentration, only one occupation is significantly dominated by women - the category of subsistence agricultural workers.
- In addition, as has been pointed out extensively in the literature through studies elsewhere in the region, women face more hurdles in accessing credit compared to men, for a number of reasons. As a result, women often do not have the collateral necessary to access commercial loans. Women entrepreneurs face difficulties in training opportunities, which are confined to traditional areas, such as sewing, textiles, secretarial skills and cosmetics. Also, training in terms of knowledge about the basics of running a business is lacking, this includes inputs of production, pricing, marketing and reinvestment.
- Competition by Israeli goods compete with women-owned small poultry farms and agricultural products has been cited as an important factors undermining women's enterprises.
- Mismatch between education and labour market skills. Higher female

enrolment rates in tertiary education- be it vocational or academic - does not seem to help these women in the labour market partly because their education is limited to a few stereotypical domains. This implies that women's choices and skills in the labour market are partially predefined through the nature of their enrolment in schools and higher education institutions.

- The patriarchal structure of the Palestinian family and society gives men considerable authority and protects them. Palestinian society grants men power in the family sphere as well as in the public sphere.
- The labour law in its present form excludes large segments of the Palestinian labour force including: self-employed workers, seasonal workers, unpaid family workers, domestic workers and those involved in unpaid domestic care and reproductive work at home. In addition, the law does not cover Palestinian workers inside Israel or in the settlements.

### Recommendations

Policies addressing female labour market participation in the oPt have mostly focused on the supply side of the labour market. These policies centre on equipping women with education/skills to improve their chances of competing in the labour market while running campaigns to tackle some of the impediments and institutional constraints facing women in the market. Although these initiatives are highly important, policy interventions need to make a shift to focus on the inter-linkages between the supply and demand sides of the labour market to allow for the expansion of the demand for women's labour. That is, to design practical interventions which promote the demand for women's labour, while continuing to address the institutional and market impediments facing women's engagement in the labour market. This shift is necessary in light of the fact that current policies have reached their limit, given the constraints imposed by Israel and resources available for the PA.

This paper recommends the following policies and practical interventions to enhance women's participation in the labour market.

- Boosting demand for women's labour in the economy through protecting enterprises from Israeli competition.
- Linking women's skills and education to the needs and requirements of the economy
- Addressing impediments on the level of the institutional framework governing the labour market (labour law)
- Enhancing women's access to formal and informal credit and strengthening cooperatives and women run collective economic ventures.

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## INTRODUCTION<sup>1</sup>

Female participation in the labour market is a central element in understanding the nature and success of a country's development trajectory. In countries where the level of women's participation in paid labour is low, women represent an underutilized resource who could contribute towards further economic development. In countries where female participation is already widespread, women are directly responsible for a major share of the national economic output, and as earners, contribute to their families' economic well-being.

Female access to work is also central to women's economic advancement, empowerment and status (Roy *et al.*, 1996). Women's status has commonly been defined through their degree of access to (and control over) material resources (including food, income, land, and other forms of wealth) and social resources (including knowledge, power, and prestige) both within the family and society at large (Curtain, 1982). Increasing participation for women widens their social and economic opportunities, and allows them to benefit from higher rates of economic activity. It also may reduce fertility rates, improve women's health and prospects for education as well as enhance their bargaining power within the household (Standing 1978).

Given this context, Palestinian women's formal labour market participation has been an intriguing phenomenon, mainly due to its striking features. These include: one of the lowest female labour force participation rates in the world, yet a highly fluctuating one. This is particularly odd in light of the fact that Palestinian women have high educational rates. By 2000, Palestinian girls had higher school enrolments rates and lower dropout rates than boys. Girls primary and secondary school enrolment ratios are also higher than boys within the entire Middle East and North Africa (MENA) region (UNESCO, 2009). This complex set of features, and their various political, economic and social dimensions, indicate that a number of conceptual perspectives and methodological techniques need to be incorporated into the analysis to understand the barriers and factors shaping women's participation in the formal labour market and entrepreneurship.

In terms of organization, this paper starts by providing a brief conceptual framework and literature review, which sets the grounds the analysis. Section two then moves to examine the characteristics of women's participation, employment and entrepreneurship in the oPt. Once these characteristics have been defined, the paper then focuses on the political, economic and social barriers facing women in the labour market. Finally, the recommendations section provides policy suggestions to enhance women's participation in formal employment as well as entrepreneurship activities.

<sup>1</sup> This paper relies heavily on PCBS statistics in the area of labour, education, demography, trade and national accounts. References for all these statistics are provided in the bibliography section.

However, before embarking on this task, it is important to define what we mean by participation. Labour force participants in the formal labour market are those engaged in or are seeking paid employment. Their number is usually expressed as a fraction or percentage of the total working age population, to give an activity or labour force participation rate.<sup>2</sup> The latter then amounts to all those who are working plus those looking for work (the unemployed) divided by those of working age – which differs between one country and another but mostly tends to be those between 15 and 65 years old (Blau *et al.*, 2002).

<sup>2</sup> The size of the population depends on the difference between deaths and births and net immigration. The economically active population from which the labour force is extracted depends on demographic factors, including size of population and age structure. But the labour force depends on the numbers who are employed or unemployed. According to the ILO, the employed population is made up of persons above a specified age who furnish the supply of labour for the production of goods and services. The unemployed population is made up of persons above a specified age who would have accepted a suitable job or started an enterprise during the reference period if the opportunity arose, and who had actively looked for ways to obtain a job or start an enterprise in the near past (ILO, 2009).



## THEORETICAL CONSIDERATIONS

### 1.1 Conceptual framework

The literature has examined a number of factors that attempt to explain the patterns and nature of female labour force participation rates. Some of these factors are economic; others are institutional, historical/political, and attitudinal. This section will discuss some of these factors, starting with the economic determinants.

Within the economic literature, analysis has focused on the supply and demand sides of the labour market in understanding women's involvement (or lack of) in the formal labour market. Factors on the supply side (workers) include variables that change preferences (such as the changing role of women over time), responsibilities in the family and home (the number of pre-school children in the household, and the time-cost of producing household goods and services), the income and employment of other family members (such as husbands or fathers) and other family assets. On the other hand, factors that affect the demand for labour (employers) include sectoral changes (such as the rise in clerical jobs for women or the expansion of the service sector in general) and changes in technology that reduce the importance of a man's physical strength. This section will briefly discuss some of these variables and their expected impact on participation.

The income and employment of family members are important in understanding women's involvement in the labour market. For example, a rise in husband/family's wage or family income may encourage or discourage women to become involved in the labour market. Which effect dominates cannot be decided a priori and evidence from around the world provides mixed results (Dasgupta and Goldar, 2005).

Human capital factors are important determinants of the probability of labour force participation of women, including education, training and experience (Nakamura and Nakamura, 1985). One stream of the literature puts forward two main explanations for the positive relationship between labour force participation and human capital factors at a particular point in time: opportunity cost and aspirations (Blau *et al.*, 2002; Standing, 1978). The opportunity cost argument postulates that as education increases potential earnings also increases which raises the cost of economic inactivity and thus the incentive to seek employment. Along similar lines, the aspirations effect argument contends that education is a major determinant of income aspirations and expectations, and as such is likely to induce greater economic activity from more educated women. This argument links women's economic participation to the overall wellbeing of the family. A husband's ability to secure a certain economic standard for his family will largely depend on the relationship between his own education and his wife's education. Provided that the husband has an education higher than his wife's, then his income alone might be expected to satisfy the family's consumption needs. However, if the woman's education

is similar to or higher than that of her husband, his income would be less likely to meet those needs. In this case, the wife could be expected to seek supplementary income, hence higher participation rates (Standing, 1978, pp. 141-146). Others have, however, challenged these arguments. It has been suggested that since educated women typically marry highly educated men, their husbands' potentially high earnings tend to reduce the financial incentive for them to join the labour market (Boserup, 1970).

Another determinant of female labour force participation is the presence of small children in the household (particularly pre-school children) (Cleveland *et al.*, 1996). Theoretically, the relationship between fertility/presence of young children in the family is ambiguous. Psacharopoulos and Tzannatos (1989) explain that a relationship of simultaneity might exist between fertility and work. That is, more children could mean more work for women either directly (more farming to feed the children) or indirectly (more paid work to support them). However, in the extensive empirical literature on female labour supply, the presence of pre-school children has been identified as likely to discourage labour force participation (Blau and Robins, 1988).

In addition to personal characteristics; historical transformations, gender, patriarchy, and demand-side factors are fundamental in explaining any women's experience in the labour market - but particularly that of a group of women living under settler-colonial conditions.

Within this framework, feminists emphasize the notion of gender as a tool of analysis to understand women's experience in the labour market. Gender is viewed as the social meaning given to biological differences between the sexes; it refers to cultural and social constructs rather than biological givens. From this perspective, household decision-making, patriarchy, division of labour and allocation of resources become important factors in understanding women's participation experience. The concern is in seeing how the household and the rest of the economy are articulated. How do households respond to external economic pressures such as changes in the labour market? How is labour allocated and reallocated? These questions have to do with the gendered division of labour in the household, household labour allocations (market and non-market) and the intra-household allocation of income and resources (MacDonald, 1995).

Institutional economics provides a number of contributions to understanding the role of women in the labour market. According to this theory, the labour market is divided into two segments: the primary labour market (formal), which hosts good jobs that have good working conditions, opportunities for advancement and high pay; and the secondary labour market (informal) which is characterised by poor working conditions, no protection and low pay (Duffy and Pupo, 1992). Women tend to be disproportionately represented in the secondary segment of the labour market, together with other disadvantaged categories such as immigrants and minorities. Employers enforce this segmentation process as a control strategy, but also to reduce cost of production.

Demand-side factors are another important determinant of women's participation (Goldin, 1994; Standing, 1999). Explanations of female labour force participation experience need to take into account the structure of employment and incentives. Large differentials in wage rates between men and women would have an impact by discouraging the group with the lower expected wage. These differences are related to the job structure (sectoral distribution across the economy). Female labour force participation responds to the availability of employment, which is a demand-side constraint. The availability of jobs within a certain market determines women's likelihood of participation in the labour market. From this perspective, the condition that might impact women's labour force participation is the economy and the size of the various sectors (Tansel, 2001).

Now that we have considered the main concepts suggested by the international literature on women's participation in the labour market, we will briefly consider the studies that examine Palestinian women's participation in the local economy.

## 1.2 Literature review

Within the Palestinian context, much attention in the literature has been paid to women's participation experience, particularly since the early 1990s. Literature can be classified into two main strands; the first examines the supply side of the labour market by focusing on the determinants of participation from a neo-classical economic perspective with a view towards understanding the factors that shape women's decision to engage in the labour market. These studies utilise statistical techniques and raw data to shed light on women's economic experiences. The second strand of studies is centred on a socio-economic and political understanding of women's decision to participate in the labour market and aims to provide policy measures to enhance women's involvement in the labour market. These studies usually utilise qualitative techniques in order to provide evidence of the barriers restricting women's greater involvement in the economy. However, less attention has been paid in the literature to the structure and determinants of the components of participation (i.e., employment and unemployment), which we believe are highly significant in understanding the barriers limiting women's engagement in the labour market.

Using data collected by the Palestinian Central Bureau of Statistics (PCBS), Daoud (1999) examines women's participation in 1997. He finds that years of schooling is an insignificant factor in explaining women's decision to join the labour force. His study also finds that the higher the average male wage, the higher the participation rate of women. In other words, women's participation is positively correlated with men's wages. He suggests this to be so because higher earning men usually get married to highly educated women who usually participate in the labour market. However, the finding that education is an insignificant factor stands out in the literature on Palestinian women's

labour participation, since other studies report a strong positive link between women's labour supply and education.

For instance, Heiberg and Ovensen (1993) carried out a study of Palestinian society, including labour participation. They conducted a survey of the labour market in the West Bank and Gaza Strip (hereafter, WBGS).<sup>3</sup> Their study is of particular interest because it extends the definition of those participating in the labour market. They define the labour force to comprise all adults who are either labour force participants according to the standard ILO employment definition or who are engaged in household income generating activities. Using this definition more than doubled the size of the female labour force at the time.<sup>4</sup> This is particularly true for women between the ages 30-60 years old, but less for younger women. Based on their survey, they use variables such as age, marital status, refugee status, education and place of residence. Education was found to have a significant positive impact on the participation decision while refugee status exerted a negative effect on women's participation both in the West Bank and Gaza Strip. At the same time, being married with children below the age of six years reduced women's participation.

Olmsted (1996, 2001) collected data on women in the Bethlehem area and estimate participation equations for these women. Her analysis utilized variables such as refugee status, age, years of education, marital status and number of children to investigate their impact on the likelihood of women's participation. Schooling was modelled as a parental decision, which in turn determined labour force participation. Her findings indicate that women with low education were less present in the labour market. However, a comparison between refugee and non-refugee women revealed that refugee women made substantial gains in education, which led to higher labour force participation amongst this group of women. Non-refugee women lagged behind in their education and subsequently in their labour force participation.

Although this study and the previous one are carried out during the same year, their results in relation to the participation of refugee women diverge. This could be due to Olmsted's regional focus, which was on the Bethlehem areas, while the Heiberg and Ovensen's sample covered the WBGS. Again, it is important to note that findings seem to be highly sensitive to the scope of coverage of data and definitional issues regarding categories.

Another study conducted by Al-Botmeh and Sotnik (2007) investigate the determinants of labour force participation for women in the WBGS using PCBS data over three time periods: before, during and after the second *Intifada*. The findings of this study confirm

<sup>3</sup> Their sample size was 1000 individuals in the West Bank, 1000 in the Gaza Strip, and 500 in Jerusalem.

<sup>4</sup> According to the ICBS, the labour force participation of women in 1993 was 6%. Heiberg and Ovensen's estimation of female participation stood at 14%.



the importance of education as a determinant of participation. In addition, women from households depending on subsistence farming are more likely to participate in the labour force than women depending on other main sources of income. Further, women from the northern West Bank region have the greatest odds of participating compared to the rest of the WBGS.

Other studies by Hammami (1997, 2001), Shabaneh and Al-Saleh (2009), Al-Karfi and Hussein (2011), Mataria and Barghouti (2007), and Daoud (2005) all tackle the issue of women's participation, employment and remuneration in the labour market. The findings of these studies point towards the importance of a number of variables in explaining women's participation in the labour force, including education, number of children and family income or men's earnings. Some of these studies also expose the extent of wage discrimination against women in the labour market. However, although these studies provide a valuable insight into the factors determining women's participation, they mostly focus on the supply side. A gap hence exists in the literature in relation to the role of demand-side conditions of the labour market.

In addition to economic factors, a number of these studies focus on the institutional and legal framework in understanding women's participation in the labour market. This includes the work of Abu Nahleh *et al.* (2006), Riyada (2009), Hilal *et al.* (2008), Al-Botmeh and Odwan (2006), and Al-Kafri and Hussein (2011). These studies have explained how legal loopholes in the Palestinian Labour Law of 2000 are contributing towards women's vulnerable position in the labour market. These will be elaborated on in the section on the legal framework.

Another set of studies touched upon the impact of the gender division of labour on women's participation in the labour market (IWS, 1999; Sotnik and Al-Botmeh, 2007; Hammami, 2001; World Bank, 2010). These studies emphasized the negative role of patriarchal tendencies within Palestinian society on women's participation.

Finally, a common denominator between all studies reviewed above is the devastating role of Israel's occupation on women's involvement in the labour market. This includes impact in terms of land confiscation, limiting access to other resources such as water, movement restrictions and closures. Israel's colonisation has had a more profound impact on women compared to men because it worked hand in hand with patriarchy to justify women's absence in the labour market and at other times women's inferior position within this market (Al-Botmeh, 2013).

### 1.3 Methodology

The methodology followed in this research has been designed to enable a rich and detailed discussion accounting for the factors and processes shaping women's economic decisions, and to provide a basis for comparative analysis across gender lines. The ultimate purpose is to come up with policy recommendations to enable and encourage women to engage in economic activities, both in formal employment and entrepreneurial activities. The research methodology is structured around a quantitative and qualitative analysis. PCBS labour force surveys, education, national accounts, trade statistics, and graduates surveys are all utilised to shed light on the various components of women's involvement in the labour market and linkages to various other segments. On the qualitative side, the research utilizes focus group meetings and interviews, which are designed to deepen our understanding of these trends by exploring the gender dimensions of processes surrounding women's key choices about occupations, and accumulation and protection of major productive assets. Given these tools, the qualitative assessment considers two main levels. The first level targets individual women and men (the supply side of the labour market). The second focuses on laws, institutions and employers (the demand side of the labour market).

In total this research conducted 7 focus group meetings, 3 in the Ramallah area, 2 each in the Bethlehem and Nablus areas (2 for men and 5 for women). The meetings included men and women from rural areas, refugee camps and towns. Age groups covered young as well as middle-aged individuals, employed, unemployed and from outside the labour force. Educational backgrounds ranged from 6 years to 13 and more years of schooling. In addition, 21 meetings took place as part of the qualitative work. This included meetings with the Ministry of Labour various departments; Women National Employment Committee, Gender Unit, Ministry of Women, Trade Union representatives, Chambers of Commerce, Women NGOs and 13 employers. The employers were selected from various sectors, service, trade and manufacturing based in the three governorates of Nablus, Ramallah and Bethlehem.

## 2. WOMEN'S LABOUR MARKET EXPERIENCE: MAIN CHARACTERISTICS AND TRENDS

### 2.1 Low and fluctuating participation combined with high unemployment

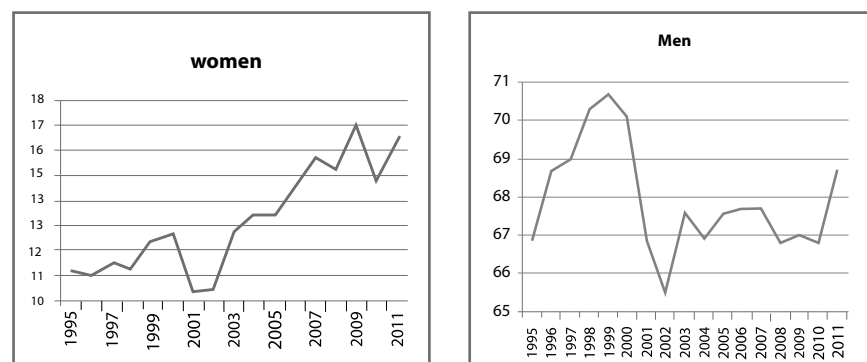
Palestinian women's engagement in the labour market is amongst the lowest in the world. In 2011, the female labour force participation rate in the oPt stood at 16.5% compared to 23% in the Arab region and 51% in the rest of the world (World Bank, 2011).<sup>5</sup> Evidence on labour force participation trends along gender

<sup>5</sup> Percentages for the Arab region and the world are for 2010.

lines in the post 1993 period (Oslo Accords) exhibit three distinct phases (see Figure 1 below). Between 1995 and 2000, men and women's participation rates were rising. With the start of the second *Intifada* between 2001 and 2002, the trend declined sharply. In the period after 2003, participation rates for women resumed its pre-*Intifada* rising trend, while men's participation rates experienced a minor recovery but remained below their 1999 levels. This is in contrast to women's experience in the rest of the world, where female participation rates have been rising steadily in both developed and developing countries.

Despite the fluctuation in women's involvement in the labour market, their participation rates rose over the period under consideration, compared to men. By 2011, women's participation rate was 16.5%, which is about 5.2% higher than its 1996 level. On the other hand, men's labour force participation rate in 2011 was at the same level as its 1996 level (68.8% in 2011 compared to 68.7% in 1996). The rise in women's participation trends is a significant development, despite its small magnitude.

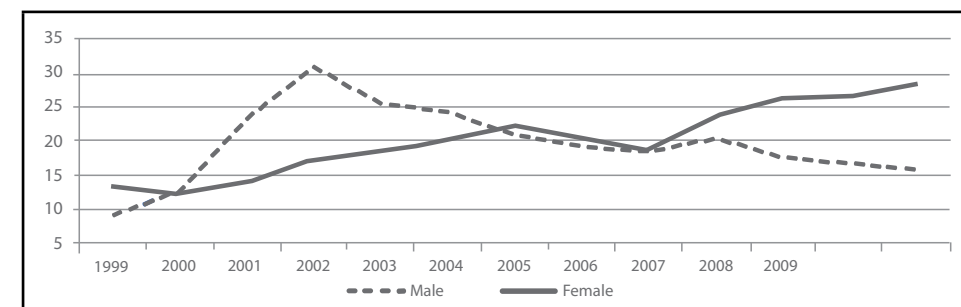
**Figure 1: Men and women's participation rates in the oPt: 1995-2011**



Source: PCBS, LFS (several years).

Although women joined the labour market at a higher rate than men in the past 10 years, these rising rates translated into a higher increase in unemployment compared to employment. This is illustrated more clearly in Figure 2 below, which shows the unemployment rates for men and women. Women's unemployment rates have continued to increase since 1999 while men's have increased up until 2002 then declined steadily since. In other words, despite the fact that there has been a rise in women's working age population and labour force participation, women were more likely than men to become unemployed.

**Figure 2: Unemployment rates for men and women (%)**



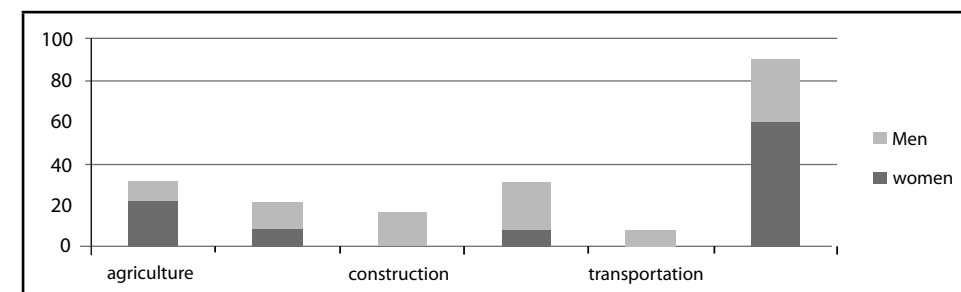
Source: PCBS labour force surveys (various years).

It can hence be said that women's participation rates have been very low by international and regional standards, and volatile. Yet despite this fluctuation more women have been taking part in the labour market over the past 15 years. Given this positive development in participation, the labour market is more hostile to women than men, as reflected in the higher unemployment rates. These broad features of participation demand a closer look at the components of participation: employment and unemployment.

## 2.2 Horizontal Segregation

Palestinian women are highly concentrated in two sectors of the economy and virtually non-existent in another two. When such a case arises, the literature identifies this as a form of horizontal segregation (Figure 3 below). The two sectors in which women are highly concentrated are agriculture and services. In 2000, agriculture accounted for 34.7% of women's employment, while the service sector accounted for 53.9% of this employment. By 2011, agriculture accounted for 22.2% of women's employment compared to 59.7% of services. This concentration implies that women do not have equal access to all sectors compared to men. Although this is a worldwide phenomenon, the Palestinian case tends to be extreme. As a result, Palestinian women experience a higher degree of marginalisation in the labour market compared to women in other economies.

**Figure 3: Distribution of men and women across economic sectors**



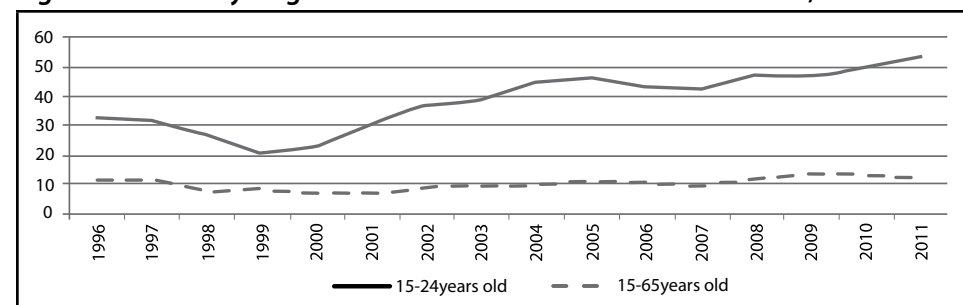
Source: PCBS labour force surveys (various years).

More importantly, over the past 15 years, the share of women's employment in the productive sectors (agriculture, manufacturing and construction) continued to decline, while their share of employment in services (services and commerce) rose. In 1996, services accounted for 54.1% of employed women. By 2011, the share of this sector in women's employment had increased to 68.2% (a 14.1% rise). On the other hand, the share of women in the productive sectors (manufacturing, agriculture and construction) declined from 45.3% in 1996 to 31.2% in 2011 (a 14.1% decline). Employment in the productive sectors is important because these sectors generate long lasting growth within an economy, hence prospects of further employment can usually be predicted by their contribution to employment. This implies that horizontal segregation is actually rising over time, which means that women's prospects for future employment may be negatively affected.

## 2.3 Vertical Segregation

Vertical segregation refers to the difference in earnings between men and women arising from women's inferior position within the labour market. As Figure 4 below shows, a gap in the real wages of men and women has always existed in the West Bank and Gaza Strip. Since average wages in Israel were higher than those in the WBGS, this gap was large when the Israeli labour market was open to the Palestinians. In 1999, the real average daily wage rate for Palestinian male workers was estimated at NIS 91 compared to NIS 65 for women. In other words, women earned nearly 70% of men's wages. However, following the closure of the Israeli labour market in the face of the vast majority of Palestinians, and since these workers were predominantly men<sup>6</sup>, the wage gap narrowed. By 2010, men's real daily wages had declined to NIS 73 (a 25% decline), while in the same year, women's real wage rate was NIS 59 (10% decline).

Figure 4: Real daily wages for men and women in the WBGS in NIS, 1996 – 2010



Source: PCBS labour force surveys (various years).

<sup>6</sup> At any point in time after 1995, only 1% of Palestinian employed women worked in Israel, compared to between 12-18% of employed men.

Hence, the narrowing of the wage gap over the years does not represent a decline in the vertical segregation of women in the labour market, for a number of reasons. The first is that the prime driver behind this decline is the reduction in men's wages resulting from the loss of employment in Israel rather than a more equitable distribution of resources within the local Palestinian labour market. Second, both men and women's real daily wages have declined over time, leaving the population at large worse off in terms of purchasing power and standard of living. Finally, no change has taken place in women's access to senior positions within occupations, which usually translates into better wage rates. More analysis will be presented on this point later in our discussion.

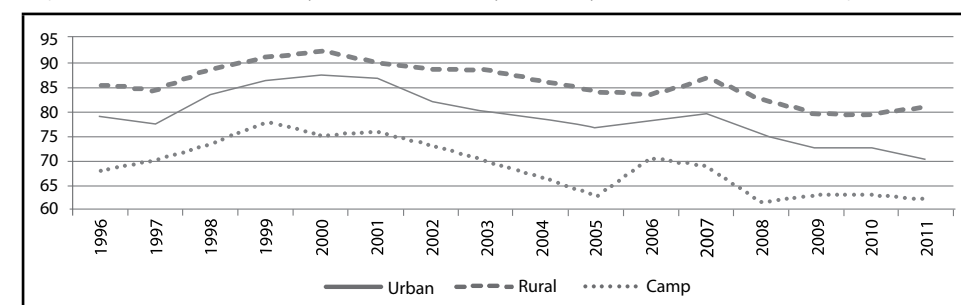
## 2.4 Higher participation in rural areas

The community within which women live has an impact on their likelihood of participation. This is due to the fact that residing in certain localities provides women with more or less access to means of production, services or aid, which alter the propensity of women to participate in the labour market (Standing, 1999).

Participation trends according to locality during this period indicate that the highest participation rates are recorded for women living in rural areas (19.8% in 2011), followed by urban centres (16.1%), and women living in refugee camps (14.9%).

These higher participation rates in rural areas also reflect themselves in higher employment rates. As figure 5 below shows, women in rural areas have higher employment rates compared to urban and refugee camp dwellers. At the same time, although the employment rate of all women has declined after 2002, it is highest in urban and camps.

Figure 5: Female employment trends by locality (rural, urban & refugee camps)



Source: PCBS labour force surveys (various years).

It is not surprising that work rates for women living in rural areas are highest, particularly in light of the reality that these women have access to family-owned land. The role of locality or place of residence as a determinant of female labour force participation is an important demand side factor because it indicates the capacity of certain economic sectors to generate more employment than others.

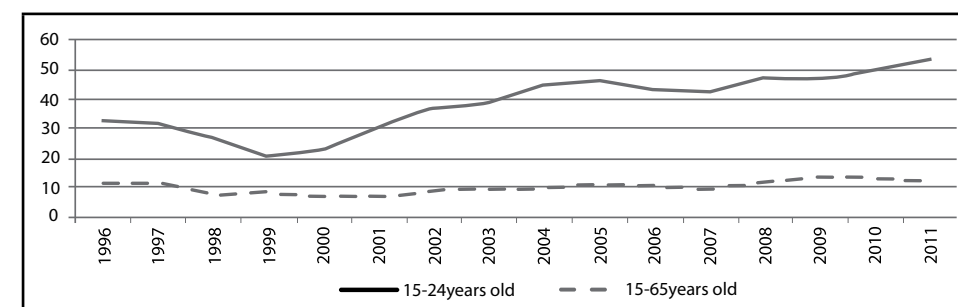
## 2.5 Exclusion of the youth from the labour market

That more women are joining the labour market is supported by the fact that participation rates for women of all age groups have been rising. The highest participation rates amongst women were recorded after 2002 for age group 25-44 years old. This means that the prime working age for women in the oPt peaks in this age group.<sup>7</sup> It also implies that the second *Intifada* had a profound effect on all age cohorts who increased their participation.

The percentage rise in the participation rate experienced by all age groups between 1996 and 2011 reflects a number of important developments. The first is that more women are remaining in the labour market compared to earlier periods. Second, the rise in women's participation is not only due to the movement of women from younger into older age cohorts, but because women of all age groups who were initially outside the labour market may have entered the labour market. However, this jump was focused in the prime age groups (25-44 years old) rather in the youngest entrants to the labour market (age group 15-24). This indicates that younger age groups are facing more difficulties in entering the labour market.

Similar to other parts of the region, Palestinian youth face substantially higher rates of unemployment than older workers. As explained earlier, young women are at an even greater disadvantage in the labor market than young men. Figure 6 plots the female youth unemployment rate for age group 15-24 compared to women in age group 25-65. It can be noticed that young women's unemployment rate can reach 4 times that of other women. This is also true compared to men, where youth women's unemployment rate is nearly double that of men in the same age group.

Figure 6: Female youth unemployment rates compared to older women (%)



Source: PCBS labour force surveys (various years).

At the same time, women with an associate's level of education (13 to 15 years of education) or higher suffer from disproportionately high levels of unemployment. Young women under the age of 25 with 13 to 15 years of schooling have nearly four times the unemployment rate of women aged 30 or older with the same schooling. These exceedingly unfavorable indicators for youth women compared to other women as well as men imply that particular attention has to be paid to this group in devising policies to deal with obstacles facing them in the labour market.

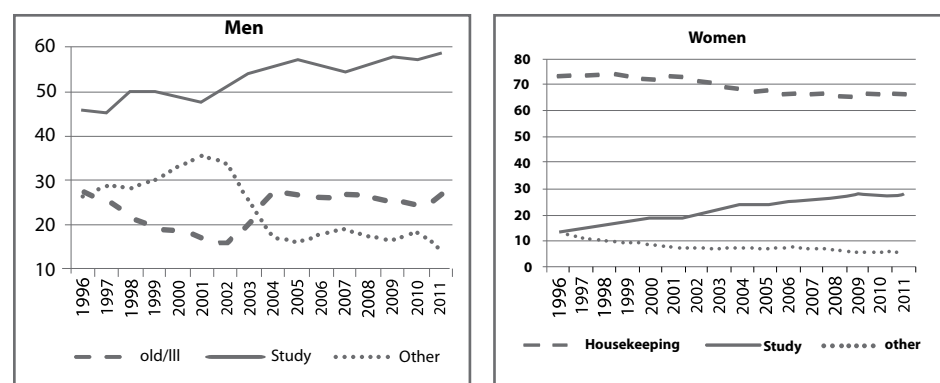
## 2.6 Women outside the labour market

Over the past 15 years, nearly 60% of working-age Palestinian men and women neither participated in any type of recorded economic activity, paid or unpaid, nor were recorded as searching for work. Over time, the percentage of women outside the labour market has declined, while the percentage of men increased, particularly after 2001/2002. The reasons behind remaining outside the labour force, as Figure 7 below shows, are different for men compared to women, and highly reflective of the traditional gender division of labour. Men stay outside the labour force because they are either physically incapable of working, for education purposes, or because of losing hope of finding work as a result of political factors. For women, the reasons behind remaining outside the labour force are mainly either education or household duties.

<sup>7</sup> The prime working age varies across countries depending on women's childbearing patterns, enrolment in education and productivity over their lives of market versus non market time (Goldin, 1990).



Figure 7: Reasons for remaining outside the labour force (%)



Source: PCBS labour force surveys (various years).

More importantly, it is interesting to observe the change in the trend after 2002, when a relatively larger share of both men and women cited pursuing education as the reason behind remaining outside the labour market. This implies that the economic shocks that took place at the onset of the second *Intifada* and the consequent deterioration in standards of living have pushed both men and women to invest more heavily in human capital. Since their initial dispossession in 1948, Palestinians have used education as a coping mechanism to survive political and economic shocks, a strategy that lives on.

## 2.7 Stagnation in women's entrepreneurship

In recent years, there has been a growing interest in entrepreneurship since it symbolizes creativity and a dynamic economy. Women entrepreneurs and their businesses are increasingly making up a rapidly growing segment of the world's business population, creating a variety of new ventures and contributing to the development of a range of services and products. Nevertheless, the share of women entrepreneurs is still significantly low when comparing the women's participation rate to that of their male counterparts (Minniti and Arenius, 2003). This is particularly so in the Middle East and North Africa, where women's entrepreneurship is increasingly recognized as an important element in economic growth and development, yet their share is far lower compared to women in other middle-income regions of East Asia, Latin America, the Caribbean, Europe and Central Asia (CAWTAR, 2007; Hatab, 2012).

Before considering entrepreneurship within the Palestinian context, it is important to establish what it means, as it has been used differently by various analysts. Moore and Buttner (1997) for example, define a woman entrepreneur as a 'woman who launches a project, actively manages it, owns at least

50% of the capital, and is working for at least one year'. Working within the Palestinian context, Qazzaz *et al.* (2005) define women entrepreneurs as 'women who possess certain personal traits, and to whom is available a suitable environment and the appropriate opportunity to launch a project. They possess the perseverance to work for the success of the project, and confront the challenges and obstacles that stand in their way' (p. 13). Operationally, this definition translates into considering a woman as an entrepreneur if (1) she has a private business which she manages alone, and of which she owns a certain percentage of the capital; (2) the business is market oriented and provides profits that can be calculated (functions within the framework of the market economy); (3) the enterprise employs workers, or has the capability of employing workers or creating jobs in the future; and (4) the woman is the main participant in decisions relating to management and development of the project.<sup>8</sup>

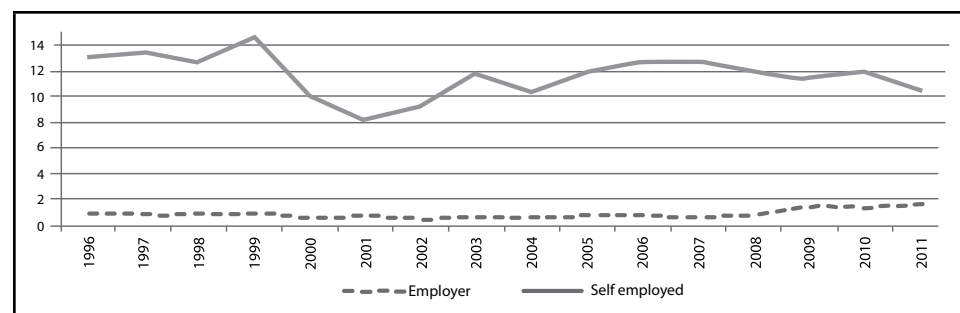
Given this definition and others, available data in the oPt demonstrate that entrepreneurship is generally very low. For example, only 14% of 15-29 year olds have tried to set up their own income generating activities – of which only 6% are female. Men and women prefer to seek employment because of shortcomings in schooling, vocational training, and financing (Hamed, 2007). On the other hand, when considering women's willingness to set a business, Qazzaz *et al.* (2005) find that 65% of Palestinian women are willing to launch a project. This tendency increases for individuals with particular characteristics – divorcees and poorer women, for example.<sup>9</sup>

We can also consider the prevalence of women's entrepreneurship over time by considering the two categories of self-employed and employer in the PCBS labour force surveys. These categories are proxies for entrepreneurship because they are in line with the definition set by Qazzaz *et al.* (2005).

<sup>8</sup> Women working only in the agricultural domain are excluded.

<sup>9</sup> They find that a number of factors influence women's choice of business, including the overall deteriorating economic situation caused by Israel's colonisation, the differential comparative advantage from a geographical perspective (for example, women may produce food in Nablus; tourist crafts in Jerusalem and Bethlehem and run trading businesses in Ramallah) and finally, higher levels of education induce women to start a business within their area of expertise.

**Figure 8: Women entrepreneurs: self-employed and employers (%)**



Source: PCBS labour force surveys (various years).

As the PCBS data reveal, the two categories of self-employed and employer, which accounted for nearly 15% of women's employment at best, did not exhibit any major increases over the past 15 years. In other words, women's entrepreneurship has stagnated over the years. This implies that particular attention should also be focused on obstacles facing women entrepreneurs in order to open up employment opportunities and utilisation of skills and potential.

A number of facts and questions emerge from this quick review of the characteristics of women's participation, employment and unemployment. Although women's participation trend is upward-sloping during the past 15 years, the fact that more women experienced unemployment compared to men raises questions about the role of political and institutional factors in keeping women's participation rates well below their regional average. In addition, the exclusion of youth women from the labour market, as well as the low percentage of female entrepreneurs and the stagnation of their size over the years point towards demand-side obstacles. Therefore, the analysis of obstacles facing women in the labour market will start by focusing on the role of political and demand-side factors in shaping Palestinian women's participation rates during this period.

### 3. BARRIERS TO WOMEN'S PARTICIPATION IN THE FORMAL LABOUR MARKET

#### 3.1 Political factors

##### 3.1.1 The devastating impact of prolonged colonisation on the domestic economy

All the above issues cannot be separated from the political constraints which restrict women's access and opportunities to work. It is obvious that the imposition of movement restrictions on Palestinians and the building of the Separation Wall have added further obstacles limiting women's opportunities

from moving easily without any risks or dangers. Furthermore, as the occupation policies prohibit the Palestinian Authority from dealing with everyday basic demands it becomes difficult and complicated to make demands for gender-aware policies and programs to be undertaken (Hilal *et al.*, 2008).

Geographical, physical and social fabric ruptures consequent of strict checkpoints and permanent closures of entrants and exits to several places of residence has had a serious impact on Palestinian mobility, particularly that of women. This situation has deprived them of free and easy mobility as well as access to services; it is preventing them from reaching health care facilities; it is cutting them off from social support once provided by families and kin-related groups; and it is denying them easy access to the workplace. These difficulties have been recalled by many women as hindering their aspirations for work. A middle-aged woman farmer from one of the villages in Bethlehem noted with this regard:

*We used to cross into Jerusalem to sell fruits and vegetables and get much better prices than Bethlehem. This money contributed substantially to the well-being of our families and provided us with status. Since movement restrictions have been imposed, we cannot travel to Jerusalem as it is very difficult for women compared to men and instead we sell our produce in Bethlehem. However, over the years many of us [women farmers] stopped working in agriculture because prices have declined as a result of land confiscation and competition from Israeli produce. Many young women do not want to take up agriculture, not because it is hard work, but because the occupation has made it difficult for us to work.*

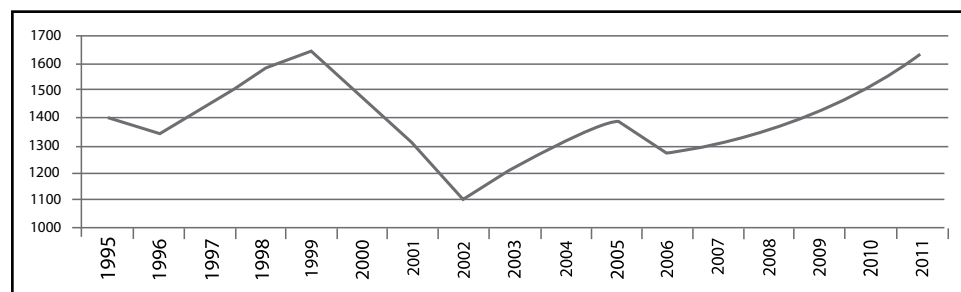
In 2000, as part of clamping down on the second *Intifada*, the Israeli government closed its labour market to Palestinian workers from the WBGS (Farsakh, 2005). As a result, the number of Palestinian workers in Israel declined from 135,400 in 1999 (23% of the employed) to 69,270 in 2011 (10%). Since Palestinian workers in Israel always have been predominantly male - 12% of male workers were employed in Israel in 2011, compared to less than 1% of working women. This meant that the economy in the West Bank and Gaza Strip has become even more competitive for women, which might explain the extremely high unemployment rates in the post second *Intifada* period.

This situation was compounded by Israel's destruction of substantial parts of the domestic Palestinian economy, including infrastructure, businesses, agricultural lands, and farms. According to the World Bank, by 2005 job losses in the labour market amounted to around 100,000 jobs, which directly affected the welfare of about 700,000 people, or 20% of the WBGS population (World Bank, 2006). As a result, the World Bank (2006) estimates that those living below the poverty line increased from 20% before the second *Intifada* to



37% by December 2001 and to 51% by 2005. By 2011, real per capita GDP had fluctuated significantly over the years and remained below its 1999 level (see Figure 9).

**Figure 9: Real per capita GDP in the oPt in US dollars**



Source: PCBS labour force surveys (various years).

This devastation of the local economy in the post second *Intifada* period means that the local economy was further compressed. The high unemployment rates recorded for women compared to men during this period means that despite women's high educational rates the demand side of the labour market presents significant impediments in the face of women's participation. This partly explains why female participation rates continue to be low, despite their rising trend.

Our fieldwork has revealed that an important reason that makes women refrain from crossing gates and roadblocks is the humiliating treatment they face from soldiers; some soldiers particularly abuse women and girls. Female workers from rural areas in Nablus and Bethlehem indicated that they opt to travel longer and more difficult roads to avoid the soldiers who are viewed as a source of provocation and humiliation. As a result, families in rural areas have limited the movement of women for work purposes, in order to reduce the extent of their exposure to humiliation.

### 3.2 Economic factors: demand-side considerations and labour market structure

#### 3.2.1 Weak demand for women's labour

As indicated by Standing (1978) and Cotter *et al.* (2001), the availability of employment, the structure of this employment and incentives offered by the labour market are important determinants of labour force participation, particularly for women. In practice, demand-side factors have been pivotal in shaping Palestinian women's participation in the labour market throughout most of the last century (Al-Botmeh, 2013). Within this context, the expansion in labour market opportunities along gender lines, large differences in employment opportunities as reflected through male/female dominated

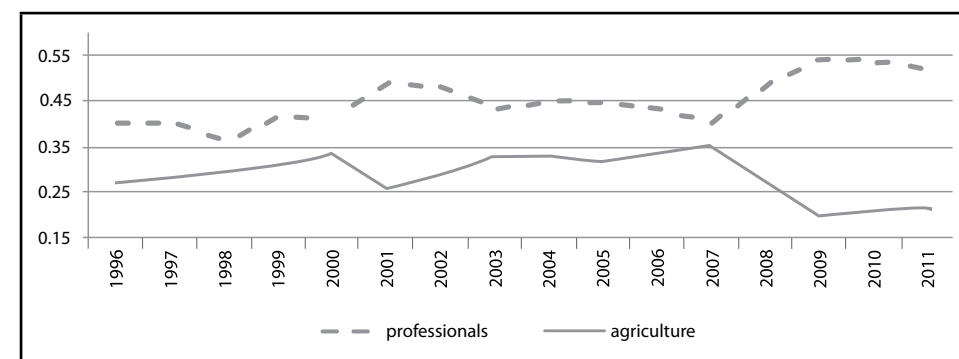
sectors, unemployment rates, and wage rates have all impacted women's participation decisions over time.

Oppenheimer (1970, 1973) provides an explanation for the link between demand-side factors and patterns of participation of men and women, which rests on the occupational-industrial structure of employment. This approach suggests that the occupational structure can explain part of the level of participation via its effect on relative employment opportunities. Within this framework, the demand for female labour is measured as the extent to which the occupational structure is skewed toward predominantly female occupations. She reasoned that when the structure of employment is skewed towards female occupations, such as clerical work, the demand for female labour would be high and more women are likely to be pulled into the labour market.

Oppenheimer's measure is based on the number of women employed in occupations that are at least 70% female. This measure was further developed in the literature by Cotter *et al.* (2001) through constructing a weighted average of all occupations with the weights given by the national female share of the occupations. Based on this measure, an economy can be classified as having a high or low demand for female labour.

PCBS data shows that despite the high educational rates of women participating in the labour force, they tend to dominate a few occupations, including office clerks, teaching and associate teaching professionals, as well as skilled and subsistence agricultural workers (see Figure 10). However, despite this concentration, only one occupational category meets Oppenheimer's cut-off point of 70% domination - the category of subsistence agricultural workers.<sup>10</sup>

**Figure 10: Women's employment in skilled agriculture and professions (%)**



Source: PCBS labour force surveys (various years).

10 Notwithstanding Oppenheimer's cut-off point, more broadly, PCBS data illustrates two main stereotypical facts about women's employment: women are concentrated in teaching and clerical-related activities as well as in the agricultural sector.

Weak demand for labour has been cited in our focus group meetings and interviews as one of the main reasons for the low participation and minimal entrepreneurship of women. A woman from Nablus noted with this regard:

*Work is virtually non-existent in the Palestinian labour market, but particularly so for women. The economic situation is very bad and men have a priority while we are limited to a few professions. I started my own business in marketing embroidery, but stopped after a while because it was not profitable. I then tried to look for a job, even as a cleaner inside an institution, but did not find any. I feel humiliated by the fact that I am in desperate need for work but cannot find a job nor am I able to start a business.*

Another young woman from Ramallah noted:

*My mother and older brother have supported my university education with hopes that I will be employed and support my family in return. I graduated 4 years ago and still cannot find any work. I initially tried to find a teaching job, but I was told that the government is limiting employment. Then I tried to work in a pharmaceutical company, but the company sacked us after three months because they discontinued a production line. I feel my education was a waste and sometimes my mother makes remarks that they should have made a better investment than my education.*

This analysis illustrates two significant facts. The first is the importance of the structure of the demand side of the labour market in attracting women into work in the oPt. Secondly, the Palestinian labour market has a weak demand for women's labour. As a result, policy measures have to focus on expanding the demand for women in order to provide them with the opportunity to join the labour market.

### 3.2.2 Low substitutability between men and women in the labour market

However, the analysis so far does not inform us about the extent of substitution between men and women within economic sectors and the labour market. Knowing this information is analytically important because it is another indication of the strength of the demand for women's labour, hence, the prospects for women's engagement in the labour market. This is in line with Standing (1989, 1999) and Goldin (1990, 1994), amongst others, who argued that higher substitutability between men and women within labour market structures might allow more women into the labour market. Empirical evidence from around the world, particularly that cited in Standing's work,

illustrates the importance of this factor in shaping female participation trends over time.

Within the Palestinian context, and as mentioned earlier, although the number of women participants in the labour force increased by 120,000 between 1996 and 2011 (146% rise), those employed increased by 78,700; from 66,000 in 1996 to 144,700 in 2011 (a 120% rise). However, despite these rises, available statistics indicate that women's distribution across economic sectors did not alter during this period. At the same time, the share of both men and women in all economic sectors has declined, with the exception of services, which implies a minimal substitution between men and women across sectors.

women across the various economic sectors is negligent. The shares of men and women in all economic sectors have been declining, with the exception of the services sector. In absolute terms, agriculture and services are the only two sectors that witnessed a rise in women's employment, and this increase is not substituting women for men within these sectors. In other words, the creation of new jobs in the services sector, rather than the substitution of women for men across different sectors, is the driving force behind women's increased employment. This implies that in terms of policy, measures should be developed to enhance the entry of women into economic sectors, particularly the productive ones, agriculture and manufacturing.

A young working woman engineer from one of the refugee camps near Ramallah noted:

*There is a clear set of types of work for women and others for men. Women should try to enter every sector but society gives priority to men because they are the main breadwinner and because women have their husband or father to support them. We have many women graduates from engineering, but when we want to work on projects, we are excluded, because this is men's work and we are told we should only work in women's areas and not try to replace men. I do not want to replace anyone, but I want a fair chance to work with my education.*

### 3.2.3 Continued informalisation of women's work

As explained above, the nature of participation and employment in the oPt is inherently shaped by the overarching political context and the prolonged duration of Israeli colonisation. This has forced males and females, particularly women, to generate coping mechanisms and support their households through both entrepreneurial initiatives and informal economic activities. This has been particularly the case following the destruction of the domestic economy and its labour markets in the post-2000 period.

Since there is not one established definition of the informal labour market, sources of information on informalisation of the Palestinian labour market vary.

One source is the PCBS labour force surveys, from which we can identify one category of employment that relates directly to informality, and which fits the definition of informal employment - unpaid family workers. The second source is micro-studies based on in-depth interviews and focus group discussions, which examine the conditions of workers in small enterprises. These include studies by Malki *et al.* (2000) and Esim and Kuttat (2002). According to the ILO (2009) and Esim and Kuttat (2002), informal work refers to labour that lacks entitlements such as a health insurance, a pension scheme, paid maternity leave, paid sick leave, unemployment benefits; it also entails long hours and/or unsafe working conditions. The third source is the PCBS informal sector surveys (2004, 2011), which defined the nature, characteristics and conditions of the informal sector.<sup>11</sup> In the PCBS surveys, the informal establishment refers to an establishment that employs fewer than or equal to 5 employees, and they are mostly proprietors with unpaid family members, low value of capital, a lack of complete accounting records, and a lack of working contracts. Professionals such as doctors, engineers, auditors and all other related professions are excluded from the survey frame. On the other hand, the informal household project refers to the project established by the household or an individual to have a source of income, or a job as a result of difficulties in having the working opportunity in the formal economy, where the project is heavily dependent on social relations and other personal relations.

Based on the first definition, PCBS data indicates that the percentage of women working as unpaid family workers stood at 23.1% in 2011 compared to 5.5% for men (see Table A2 ? in statistical annex). At the same time, the share of this type of work has fluctuated over time, from 28% in 1996 to 34.5% in 2007 and 23% in 2011. The fluctuation of this category reflects the weakness of the labour market to generate more secure forms of employment for women. In addition, it reflects the strong patriarchal tendencies and the persistence of the traditional gender division of labour within Palestinian society. Despite women's increased participation, their work within the realm of the household and under its protection is seen as one of the most appropriate forms of work for women with limited education.

On the basis of the PCBS definition of informal economic activity, the 2008 survey found that there were 90,607 establishments in the oPt compared to 54,885 establishments in 2003 (a 65% growth). It showed that the sector employed around 191,917 persons in 2008 compared to 98,727 persons in 2003 (a 95% rise). Nearly 77% of those working in this sector in 2008 were unpaid workers (owners and family members). Agriculture is the predominant economic activity (40%) for workers within this sector. This is followed by internal trade (employing 30% of this sector's workers) and manufacturing (20%).

11 The first survey was undertaken by the Palestinian Central Bureau of Statistics (PCBS) in 2003 then repeated in 2008. The 2003 survey was analysed by the Palestinian Economic Policy Research Institute (MAS) in 2003.

to men work in the informal sector due to the limitations of the labour market, the PCBS survey reveals that 85% are males and only 15% females. However, over the period from 2003 to 2008, the engagement of women in this sector has nearly doubled (from 8.3% in 2003 to 15% in 2008). This finding implies that a significant rise in women's employment has taken place within the ranks of the informal sector. If we consider the overall female employment numbers in 2008, the informal sector employed nearly a quarter of working women, which is a high percentage, by all standards.

The majority of women working in this sector are middle aged, almost 60% of them between the ages of 30-49 with an experience of work over 5 years. Only 9% of them had more than 13 years of education. This indicates that informal employment is mainly an opportunity for uneducated women who are unable to enter the formal economy due to the drastic changes of the labour market as a result of Israeli violence and restrictions. Or for men, those who have completely lost their employment opportunities in the Israeli labour market, especially in the construction sector.

The data also indicate that women's participation in informal employment increases with age, contradictory to men. This phenomenon is linked to the traditional division of labour in Palestinian communities where productive roles are mainly designed by reproductive roles. This makes the continuity and sustainability of women in the labour market a difficult task, especially in light of the quality of care facilities (lack of kindergartens) in the West Bank and Gaza (Hilal *et al.*, 2008).

Women's withdrawal from the labour market poses a threat to their return, as in other labour markets in the region, particularly as a new generation of workers and young graduates seek to enter the labour market. Yet, as explained in the previous section, married women are not dropping out of the labour market. In the face of the economic crisis and structural changes in the labour market, and due to the instability and insecurity of jobs, married women are finding ways to maintain their jobs and combine their productive and reproductive roles through coping mechanisms. This is partly contributing towards creating a new kind of structural unemployment for new younger graduates who as a result of older women staying in the labour market, are unable to find new jobs, especially that the crisis has contracted the labour market.

Although the informal sector is an important source of employment for women, one cannot underestimate the exploitive nature of this work or disregard the insecurity and lack of social protection that this kind of employment entails. The informal sector may prevent households from starvation, yet it does not offer a way out of poverty. In addition, because the informal sector is linked organically with the formal, when the formal economy is structurally in trouble this in turn becomes reflected in and shapes informal economic activities. Finally, there is a danger of further informalisation of the labour market because of Israel's continued pressure on the economy and forms of humanitarian aid that creates dependencies rather than innovation (Esim and Kuttat, 2002).

### 3.2.4 Limited finance and training opportunities for women entrepreneurs

There are no available data on women's access to credit resources in the WBGS. This points towards the need to conduct studies that assess the extent and nature of women's access to credit, both formal and informal.<sup>12</sup> However, as has been pointed out extensively in the literature through studies elsewhere in the region, women face more hurdles in accessing credit compared to men, for a number of reasons. For example, women's ability to obtain funding is impacted by traditional property arrangements. Although women are legally allowed to own property, in practice their husbands/brothers/fathers may own house deeds or land but not them. As a result, women often do not have the collateral necessary to access commercial loans (Chamlou, 2008). In other cases, the small and family-based nature of enterprises run by the vast majority of women in the Middle East means that access to professional credit is also restricted (De Soto, 1997).

In addition to formal credit, women's projects have become primary beneficiaries of microfinance programmes. This also has been the case in the WBGS, where microfinance has been expanding since the 1980s while being skewed towards women. In 2011, there were 10 microfinance institutions (MFIs) operating in the oPt that over the years have provided \$139 million in loans to 47,836 borrowers in the WBGS. While there are no published data disaggregating access to this form of informal credit along gender lines, a number of these MFIs are solely dedicated to extending finance to women, hence one can note that a significant number of the beneficiaries of this type of credit are women.<sup>13</sup>

It is often claimed that microfinance represents a potential that creates a space for economic empowerment through giving women's small enterprises and the poor access to credit. While providing access to credit is very important, it is very important not to set up a poverty trap where the informal economy becomes saturated with small, unsustainable economic enterprises. There is a danger that small entrepreneurs are crowded into petty trade where they compete with another with limited long-term economic horizons. Instead, microfinance can avoid creating such a poverty trap by investing in more sustainable economic activity, particularly agricultural and small manufacturing production. Similarly, collectively run economic ventures, cooperatives, and credit cooperatives are important ways to overcome the competition within the market, and empower individual economic actors. It is thus all the more necessary to avoid inflating the informal sector in the oPt, but rather build more sustainable economic forms of economic empowerment, with collectively run enterprises being one such strategy, as a way to strengthen Palestinian fortitude as a whole.

At the same time, women entrepreneurs face difficulties in training opportunities. There is still a qualitative gap in favor of men in the realm of professional training provided

<sup>12</sup> Formal credit is accessed through banks. Informal finance includes microcredit, as well as loans from money changers, or rotating saving and credit associations, etc.

<sup>13</sup> For example ASALA, Women's Fund, FATEN.

by governmental, civil society and private centres. Women's training possibilities are confined to traditional areas, such as sewing, textiles, secretarial skills and cosmetics. The training period for women is shorter than for men. Also, there is poor geographical coverage by training centres, and they do not reach all strata of society (Al-Shalabi, 1999). Also, training in terms of knowledge about the basics of running a business is lacking, this includes inputs of production, pricing, marketing and reinvestment.

Israel's occupation affected women entrepreneurs significantly. According to Al-Shalabi and Ataya (2002), during the Intifada, women's projects were negatively affected by their inability to obtain raw materials and market products, as well as the decline in purchasing power in general. They also suffered from inability to reach the site of the project, which caused raw materials to rot and animals to die. The physical destruction caused by Israeli measures also damaged or destroyed several projects. No compensation of any kind was paid for most projects, with the exception of those situated in buildings that were destroyed, such as hair salons and clothes shops, where the women owners of such projects received some compensation from the Ministry of Public Works in the form of reparation of their shops. Makhoul (2005) found that the production capacity of all small projects in the north of the West Bank retreated from 83% to 25%. Their profits fell by up to 65% because of occupation practices during the first four years of the second *Intifada*. This experience has been raised in our focus group meetings by women, uncertainty is one of the most significant problems facing women entrepreneurs.

Another problem cited in the literature and raised in our focus group meetings relates to cheap food shipments from Israel, which compete with women-owned small poultry farms and agricultural products. One woman from a Nablus village noted:

*I started my own small poultry business after receiving some funding from a women's organisation. My husband and I did some training in combating diseases that affect chicken. We placed the project in our land outside the village. Our business was starting to be successful, but then shipments of Israeli products killed us off. If we want any businesses to succeed, the PA has to protect us from Israeli products.*

Many women entrepreneurs who dealt directly with merchants suffered from the latter's exploitation because of their lack of knowledge of market practices, prices and costs, and also because of their inability to move easily. The merchants did not expect that women would go far afield or to Israel to bring necessary goods or raw materials for their production. After acquiring the experience, many women entrepreneurs overcame this problem. They became acquainted with the market, clients' tastes, the sources of competition, prices, costs, and options that can be resorted to, such as decreasing the profit margin to counter competition. They accumulated bargaining skills to deal with merchants.



A woman from Dehesheih refugee camp noted:

*I had a project with my husband selling vegetables in the camp. Although the project was not successful because the cost was higher than the income (cost of renting a shop, paying taxes, etc.), I learned a lot. I now know how to make a project successful. I used to get out of the house and deal with traders and customers. That was a great feeling. Now I am pushing my daughters to start their own businesses, but they have to be careful about the cost and know about their area very well before they start it.*

It was clear that men played a central role in determining the choice of the project and its management; invariably women were often used by men in order to access loans, particularly from institutions that provide loans exclusively to women. This practice in turn reflected a clear gender division of labour whereby men focused on ideas and management of the project, while women were expected to undertake the bulk of the hard work. One woman from Ramallah noted:

*My husband and I started a poultry business for eggs after he lost his work in Israel. It was my husband's idea, but I took the loan because it was loans for women. Although he is not working, he goes to the farm once a week, when the merchants come to make the payments. In the meantime, I have to feed the chicken, clean the huts, collect the eggs and pack these in cartons, load the merchant's truck with the cartons and move the chicken dirt into bags and carry these far away. I sometimes feel very tired and complain, but my husband says that if it was not for his good ideas, we would be suffering like our neighbour who lost his job in Israel and cannot find another one.*

### 3.3 Supply side economic considerations

#### 3.3.1 High fertility rates

As explained in the literature review section, participation trends are shaped by a number of factors, including demographic characteristics of the population, which decide the size of the working-age population at each point in time. During the post-Oslo Accords period (1994-2011), the PCBS conducted two censuses in the WBGS: one in 1997; another in 2007. Based on the results of these, the Palestinian population in the WBGS stood at 2,895,683 in 1997 and 3,767,126 in 2007, a 30% rise over the decade. This shows that the population continued to rise between 1994 and 2011, but at a lower rate than in the pre-1994 period. The major factor contributing to the slowing down in population

growth is the decline in the natural growth rate, i.e. fertility rates minus mortality (Al-Botmeh, 2013).

The crude birth rate in the WBGS declined from 42.7 births per 1000 in 1997 to 32.8 births in 2010. This also corresponds with a reduction in total fertility rates, which declined from 6.1 per woman in 1997 to 4.6 per woman in 2007. Despite the fact that these rates have declined by about 32%, they remain amongst the highest rates in the world. Total fertility rates in neighbouring countries were significantly less in 2007, even in more conservative societies such as Saudi Arabia. According to the World Development Indicators, the total fertility rate in 2007 in Jordan was 3.8 births per woman; in Lebanon 1.9; Saudi Arabia 3; Syria 3.1; Egypt 2.9; and Turkey 2.1 (World Bank, 2011).<sup>14</sup>

The decline in fertility rates may have lessened the child care responsibilities assumed by women, which has implications for their prospects to participate in the labour market. At the same time, as noted earlier, more women are remaining in the labour market because of the dire economic situation, compared to earlier years. A woman from a Nablus refugee camp noted:

*I am a nurse, I now have 5 children and expecting my sixth child. Before, I would have thought of quitting my work to take care of my children, but since my husband cannot find regular work, I would not contemplate the idea. However, my husband is very helpful with the household chores and with the children.*

#### 3.3.2 Quantity versus quality of education

One of the important factors highlighted in the theoretical and empirical literature in determining women's participation trends over time is education. PCBS data show that the percentage of the population that is illiterate has declined over time (both male and female) and the share of those with 13 years of schooling or more has been rising. In 2011, the percentage of illiterate women over the age of 15 years old stood at 7% compared to 14% having 13 years of schooling or more. It is interesting to also note that the rise in women's educational rates over time is higher than men's. Enrolment rates for males and females at all levels of the education sector have continued to climb since the second *Intifada* in 2000. In the West Bank, by 2006, female enrolment outstripped that of males at every stage – including post-secondary; while in Gaza between 2000 and 2011, the gender gap in favour of males showed a strong narrowing.

While higher male education is perceived as primarily and directly contributing to the possibility of their becoming the main breadwinners, higher female education (although also linked to hopes of employment) encompasses a cross-cutting range of purposes

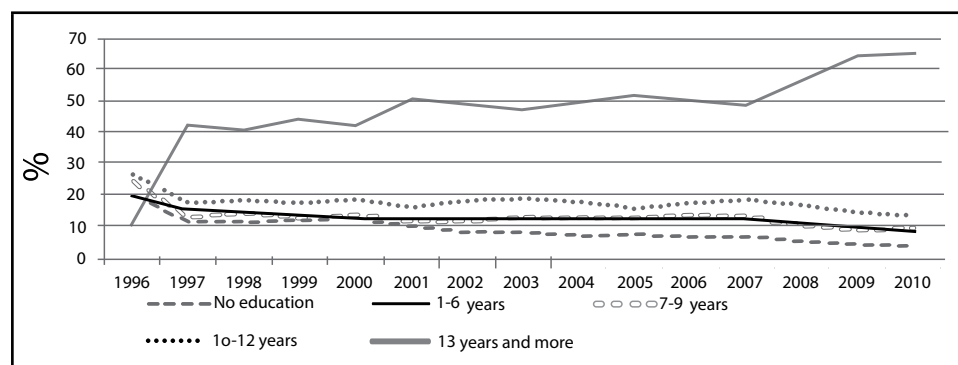
<sup>14</sup> Afghanistan, Angola and Zambia are amongst the countries where births per woman were higher than in the WBGS (World Bank, 2011).



and strategies. The rise in female attendance levels is linked to the crucial role that higher levels of education play for women in accessing the labour market.

The trend in Figure 11 illustrates the importance of education in deciding the share of women in the labour force; whereby the higher the number of years of education, the larger the labour market-share of that group. The trend also indicates that at the initial stages of this period there was a visible jump in the share of women with higher levels of education. This is associated with the availability of 'professional' types of employment provided by the public and banking sectors, which were set up during that period. However, another two jumps took place in the share of educated women, in 2001 and 2007. These two years mark the beginning of periods of economic hardship. The second *Intifada* started in late 2000, and the Israeli siege on Gaza and international boycott of the Hamas-led government in the Strip in 2007.

**Figure 11: Share of women in the labour force by number of years of schooling**



Source: PCBS labour force surveys (various years).

The rise in the share of women with post-secondary education in the labour force illustrates the competitive nature of the Palestinian labour market when it comes to women. In contrast, men in the labour force are more evenly distributed across educational groups. The share of men with 10 to 12 years of education is highest, followed by men with seven to nine years of education, then those with post-secondary school education. The fact that women require more years of schooling in order to access the labour market contributes towards restricting higher female labour force participation. A woman from Bethlehem commented:

*I regret that I helped my two daughters and son complete their university education. My husband and I struggled a lot to provide them with the money they needed. My son now works in Israel whenever he gets a permit and my daughters are now sitting at home not able to find a job. Maybe if they did not have a university*

*education they could work in a factory or so, but they feel humiliated to work somewhere that cannot make use of their education. I feel so sad for them, what is the use of their education if they cannot find work.*

To understand the above analysis further, it is worth discussing certain issues that have a direct impact on gender equality and sustainable development. It can be assumed that the kind of education that women access does not seem to qualify them for existing labour market needs. The specialization in academic, vocational and technical training limits them into a limited range of professions (IWS, 1999). From this perspective, we will discuss issues related to streaming, curriculum, tertiary education and mismatches between education and the labour market.

### 3.3.2.1 Streaming

Secondary education in the oPt is divided into academic courses (literary and science) and vocational education. Gross enrolment rates for girls in secondary education are higher (85.4%) compared to boys (78%). Enrolment rates by stream exhibit interesting outcomes. The literary stream accounts for the largest percentage of students 70% in 2010/2011 compared to only 23% in the scientific stream. This has serious repercussions for students' skills and later demand for tertiary education and the labour market. Within the scientific stream, girls account for half of the students, which is impressive compared to other countries. A larger percentage of girls are found in the literary stream compared to boys (73.3% compared to 67.3%, respectively).

**Table 1: Students in the secondary stage by specialization, 2010/2011 (%)**

| Specialization  | Male | Female | Both Sexes |
|-----------------|------|--------|------------|
| Literary        | 67.3 | 73.3   | 70.6       |
| Scientific      | 23.3 | 22.4   | 22.6       |
| Commercial      | 5.4  | 3.8    | 4.5        |
| Agricultural    | .4   | 0      | 0.2        |
| Industrial      | 3.1  | 0.3    | 1.6        |
| Shari'a         | 0.1  | 0      | 0.1        |
| Hotels/catering | 0.1  | 0      | 0.1        |

Source: PCBS, education statistics, 2012.

However, this is not the case for vocational education. The goal was to reach 15% of the secondary enrolment in vocational streams, yet, by 2010/2011, it only stood at 6.5% with higher enrolment rates for boys compared to girls.

School-based vocational training in Palestine has five streams - industry, agriculture, commerce, hotel/catering and religion/shari'a. As can be noted in Table 2, the majority of girls are concentrated in commerce which mostly provides girls with skills that are useful for the service sector.

**Table 2: Number of students enrolled in vocational education, 2011/2012**

|                   | Gender | Total | Commerce | Agriculture | Industry | Religion | Hotels/<br>catering |
|-------------------|--------|-------|----------|-------------|----------|----------|---------------------|
| <b>West Bank</b>  | Boys   | 6054  | 3854     | 146         | 1920     | 51       | 83                  |
|                   | Girls  | 3420  | 3088     | 27          | 241      | 50       | 14                  |
|                   | Total  | 9474  | 6942     | 173         | 2161     | 101      | 97                  |
| <b>Gaza Strip</b> | Boys   | 322   | 0        | 161         | 161      | 0        | 0                   |
|                   | Girls  | 73    | 23       | 0           | 50       | 0        | 0                   |
|                   | Total  | 395   | 23       | 161         | 211      | 0        | 0                   |
| <b>oPt</b>        | Boys   | 6376  | 3854     | 307         | 2081     | 51       | 83                  |
|                   | Girls  | 3493  | 3111     | 27          | 291      | 50       | 14                  |
|                   | Total  | 9869  | 6965     | 334         | 2372     | 101      | 97                  |

Source: PCBS, education statistics (2012).

Accordingly, there is serious imbalance among the three streams in upper secondary education. Especially worrying is the shrinking student participation in the scientific stream due both to supply and demand factors and constraints. At the same time, the literary stream continues to grow in terms of student enrolments, and raises serious doubts regarding the skills developed by students and the relevance of such skills for the labour market. The growing imbalance in secondary enrolments has two important consequences: First, it reduces the size of the potential pool of candidates entering a broader set of subjects in higher education, thus introducing imbalance into that sector of the education system. Second, it increases the percentage of students in the literary stream who leave secondary school with no qualification or skills. These problems become even more serious considering that vocational education is not a real option for secondary school students. This was compounded by socio-economic and cultural reasons which have streamed girls into arts and fewer girls than boys enrol in vocational

streams. Hence, opportunities for girls remain in commercial streams (secretarial work) (Kuttab *et al.*, 2007).

This shows that cultural and stereotypical gender roles have a great impact on girls' choices. Girls tend to avoid manual labour, and go for education that fits the accepted norms. Literary stream education opens options for later education in humanities, teacher training, etc. - areas that are acceptable for women yet limit their choices. A middle-aged man noted in one of the focus group meetings:

*It is best for a girl to study to become a teacher. This is the best profession for a woman because she works with other women as well as in a big organisation supervised by the government. Teaching is a good job because it allows women to earn money without challenging our very good traditions and religious society. I would never allow my daughter to work anywhere but at a school.*

### **3.3.2.2 Gender identities and curricula**

There is a link also between gender identities and curriculum as gender identities are constructed indirectly through effects of inside and outside school factors. For instance, the effects of the academic curriculum, hidden curriculum, and administrative and structural factors like authority or management patterns and streaming all can have an effect on constructing gender identities and in a lesser capacity, gender roles. However, gender roles have been influenced mainly by the family, workplace, and the media (Kuttab *et al.*, 2007). It is known that the school has a latent role in developing gender identity. One of the main tools that can impact gender identity is the curriculum. Despite improved gender sensitivity in some Palestinian textbooks, qualitative and quantitative analysis undertaken on a sample of these books regarding masculine, feminine and neutral expressions appearing in content situations, roles or images, produced the following conclusions:

*Masculine idioms are much more commonly used than feminine idioms in the sampled books. The masculine form is usually chosen to illustrate situations and exercises, with men's names and pictures of men surpassing female references. Most stories' protagonists are male, and they are usually depicted as the strong, intelligent characters, i.e. hero, scientist, sportsman, writer, inventor .... While women are presented in secondary roles, and often portrayed in situations that take place inside the home. Occasional instances can be found in which women are engaged in non-traditional work for activities (Human Development Report, 2002).*

Stereotypical gender roles are confirmed through the frequent depiction of women in the home, performing housework and other traditional roles. References to female prisoners or women in non-traditional situations are too infrequent. Women are also typically portrayed as sentimental and non-analytical, while men are rational and methodological. Inconsistent or incorrect usage of gender-specific language is another problem. Frequently, textbooks do not correctly employ the proper forms of the root word and colloquial expressions are frequently masculine in nature (Human Development Report, 2002). For example, a lesson in the civics textbook for the third grade proposed a selection of women's careers, all of which were consistent with what is typically accepted as female jobs. The subject matter of the lesson is choices of occupation attributed to men, most of these were non-academic and skill-oriented. The lesson was proposing academic and professional training for women and was proposing non-academic professions such as skilled labourers and technicians for men (Kuttab *et al.*, 2007).

These notions reinforce traditional gender stereotypical notions, which feed into typical forms of education and limited forms of employment. So while streaming reinforces traditional masculine and feminine identities, which is more evident at the secondary and post-secondary levels of the education system, even when women and men have access to fields of specialization in theory, enrolment records indicate that women make traditional occupation choices and avoid science and technology courses and careers. This can either be the result of school administrators who discourage females from entering non-traditional fields or through recruiting students based on gender assumptions that non-traditional occupations are not socially acceptable and not a viable option for females. In addition, women may lack information and counselling regarding both educational institutions and employment opportunities, and thirdly women have internalized gender roles, which they abide with without any direct coercion (IWS, 1999). Consequently, the real question is not access to education or enrolment rates, but quality, maintenance, and transformation through education as an empowerment tool to impact gender roles and diminish gender disparities.

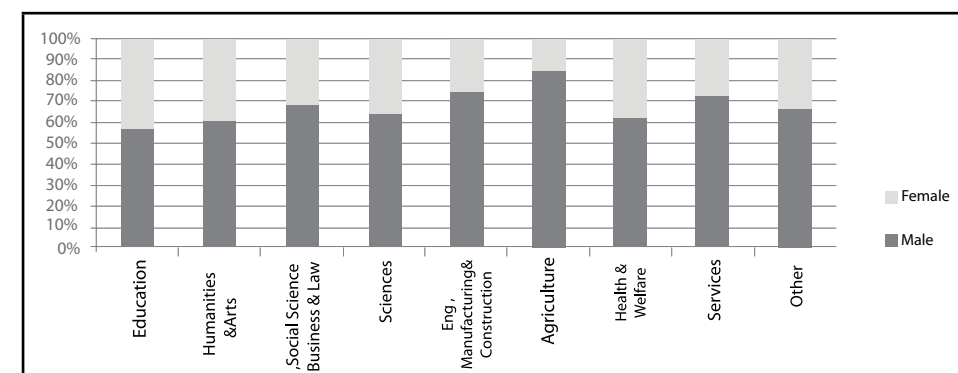
### 3.3.2.3 Tertiary education and the mismatch between skills and labour market needs

Tertiary enrolments in Palestine are very high, yet present quite an imbalanced picture. Enrolments at the traditional universities and university colleges have doubled during the last decade. There are 10 traditional universities, one open university, 11 university colleges, and 19 community colleges in the oPt. The bulk of enrolments are found at the University level- 55% at the traditional universities, and 33% at the open university. Enrolments at the six tertiary education institutes that are directly funded by the PA represent a small percentage. These colleges offer both university degree and diploma courses. Business administration, teacher training and health courses account for nearly three-quarters of enrolments (World Bank, 2006).

Most women students are enrolled in stereotypical 'female' subjects that represent an extension of their traditional roles. Women are highly represented in health care, teacher training, arts and humanities and life sciences. Although women are highly represented in life and physical sciences, these subjects tend to be rather abstract and frequently direct students toward careers in teaching.

The demand and supply for this type of education seems to have important failures. For instance the demand for places at the two UNRWA colleges in Ramallah is very high, and their capacity to enrol students is quite limited. Among the government/public colleges, however, applicant-place ratios for most specializations are only around one.

Figure 12: Women and men by subject at universities % (2010/2011)



Source: Ministry of Education and Higher Education, 2006

The PACB Conditions of Graduates Survey (PCBS, 2010) collected self-reported reasons why recent graduates have difficulty finding jobs. The most important reason cited is a lack of capital to start one's own enterprise, indicating that the possibility of being self-employed is at least considered by recent graduates. The second reason for not finding a job is a lack of job market opportunities for graduates with their particular specialty. This reason is not simply due to universities producing too many humanities and social science majors, as at least 55% of vocational and associate's degree graduates (as well as Bachelor's degree graduates) cite the lack of demand for their particular specialty as a reason for their not finding a job. Finally, more than half cite a lack of connections as delaying their job search success. Personal connections still seem to be a primary way of seeking and obtaining employment by recent graduates in the West Bank and Gaza Strip. Nearly half of all recent job seekers state that one of the ways that they sought work was through personal connections. This was approximately the same proportion that registered at the employment office. Nearly one of every three new graduates report doing both activities (seeking work through personal connections and registering at the

employment office). While young people pursue multiple strategies in their job search, the job market in the West Bank and Gaza is still dominated by the informal connections made through personal or family relations (Sayre and Al-Botmeh, 2009).

Graduates also cite five specific gaps which inhibit their job search. Top on this list is no capital to start own enterprise, then no demand for graduate's specialty, lack of personal connections and lack of experience. Some students also find that proficiency in English, computer skills and one's geographical location can also play a role in job market success.

The match between human capital gained through schooling and the skills desired by employers is a key component of the job search process. For those graduates that do secure jobs, a high proportion claim that their jobs suit their educational training. Over three-quarters of holders of Bachelor's degrees claimed that their skills suited their jobs, and nearly two-thirds of Associate's degree holders said that there was a good match. However, only one-half of vocational graduates claimed that their skills matched their jobs. Thus, although vocational schools claim that they prepare workers for a specific career, it is likely that this training does not actually match well with the skills requested by the job market (Sayre and Al-Botmeh, 2009).

More generally, higher female enrolment rates in tertiary education- be it vocational or academic - does not seem to help these women in the labour market partly because their education is limited to a few stereotypical domains. This implies that women's choices and skills in the labour market are partially predefined through the nature of their enrolment in schools and higher education institutions. As will be discussed in the recommendations section, this is an important area that requires policy interventions to broaden the scope of subjects in which women are involved in order to aid their participation across different sectors in the labour market.

### **3.4 Social, legal and institutional factors**

#### **3.4.1 Patriarchy and the Gender Division of Labour**

The dominance of males in social, economic, and political organization, known as patriarchy, is a type of power dynamics that originates in the domestic realm (Rubenberg, 2001; Iversen and Rosenbluth, 2007). The basic relations in a patriarchal system are control by and subordination to those who are higher in rank in terms of age and gender. Duties and responsibilities are strictly organised along these two variables.

Within the Palestinian context, Rubenberg (2005) notes with regards to patriarchy:

*It is a system for monopolizing resources, maintaining kinship status, reproducing the patriline, controlling women's sexuality and bodies, legitimising violence, regulating education to reproduce the roles and relations socialised in the family, focusing the health*

*care exclusively on maternity and procreation, and limiting women's access to the labour market, as well as defining the types of work in which women can engage (p. 13).*

In other words, the patriarchal structure of the Palestinian family and society gives men considerable authority and protects them. Palestinian society grants men power in the family sphere as well as in the public sphere. As a result, men have an advantage in resources, and are perceived as enjoying superior personal characteristics, as well as skills and abilities that are supposedly possessed exclusively by men. Accordingly, it is more acceptable in society to subject women to economic constraints and discrimination, which are usually imposed on them to a greater degree than men, both within and outside of the family. The inequalitarian economic and occupational structure of patriarchal societies, including Palestinian society in the West Bank and Gaza Strip, leaves women with very few alternatives. In general, the objective and perceived status of occupations and jobs open to women are inferior to those available to men. For this and other reasons, in many cases Palestinian women earn less than men who are employed in the same jobs. Without having access to 'good' jobs, women will continue to be economically dependent on their spouses or partners (Haj-Yahia, 2005).

The Israeli destruction inflicted upon the Palestinian economy and the devastation caused to people's livelihoods induced more Palestinian women to join the labour market. However, it was more acceptable for these women to join casual labour or become engaged in unpaid family work, compared to men. A woman from a Ramallah refugee camp noted:

*My husband has been unemployed for years. We received help from his brothers abroad and in the camp. Yet now they are supporting us less since they have responsibilities of their own. My husband looked for work and he could not find a 'good' job. I hence went in search of work and found a job at a small textiles factory for NIS 600 a month, it would be humiliating for my husband to accept such a low paying job, yet it is easier for me as a woman.*

These remarks illustrate the strength of upholding traditional gendered roles and patriarchal structures inside and outside the household unit. It is not only that women joined the labour market at a higher rate following the second *Intifada*, it is that it was socially acceptable for a woman to take up casual labour and receive lower wages, while that is considered humiliating for a man. This broadening of the scope of gendered roles from the private to the public sphere conforms to the patriarchal structures in the sense that society views the inferior position of women in the household and outside as normal.



In cases of women entrepreneurs, pressure from society has sometimes been exerted indirectly through not providing the same facilities that are provided to male owners of similar projects. One woman from a Nablus village in our focus group meetings noted:

*I have a small shop in the village and the council was not cooperative in setting up the water meter and providing other services for my shop. I complained to the village council several times, but it was only when my brother contacted the council that they took my complaint seriously.*

This illustrates the fact that in some cases, patriarchal tendencies within society place certain barriers in the face of women entrepreneurs. However, that is not always necessarily the case, though some examples exist.

In other cases, participants in focus group meetings explained that when society objected to their work in setting up projects outside working on their land in the agricultural sector, their husbands felt a sense of shame because society was not accepting of such independent work. This translated into pressure on women, which made their work even more difficult. However, these women explained that once their projects were successful, their communities and husbands accepted the idea of their work.

Other women emphasized that their brothers'/husbands'/fathers' support for the project and their acceptance of the idea publically was a major factor in starting and continuing with the project. This provided protection for the entrepreneur in the face of any pressure from her surroundings, be it from family and relatives or the community in general. Participants explained that such support is particularly important because of the non-acceptance in society of the idea of women directly dealing with merchants, at least in the beginning. Thus the intervention of the husband/father/brother at initial stages was important.

An interesting case that came up in the fieldwork relates to the repercussions of patriarchy endured by women in the labour market. A male owner of a large restaurant in Ramallah explained:

*We employed women as waitresses in our restaurant last year. They were good workers. However, customers started to tease them. One day I overheard a group of the customers say that they like to come to our restaurant because some of service staff members are women. I then decided to terminate the service of all the women staff. The reputation of this restaurant is very important.*

In this case, women workers have not done anything wrong, but it is because of certain remarks made by a group of men, their employment was terminated. The owner sacked the women instead of dealing with customers that may overstep the line. When we suggested to the restaurant owner that firing women is not the right measure to take from legal and social points of view, as that maintains patriarchal systems and violates the rights of individuals to work, his answer was '*that is true, but in the meantime I do not want to give my business a bad reputation by keeping women staff, even if it was profitable.*'

This illustrates the strength of conforming to patriarchal tendencies within the employers' community, which pushed this businessman to dismiss an entire group of women workers because of remarks from a few customers.

When we asked employers in sectors that do not employ any women (even as secretaries), such as small factories in Al Bireh and Bethlehem industrial zones, about the reasons for excluding women, the overwhelming majority of employers answered that women themselves would not accept to work in a predominantly male enterprise. When we proposed that a group of women are willing to work in their factory/enterprise, employers noted that they would not employ these women, not because they think these women are unqualified, rather, because it would be more difficult and costly to run an enterprise that is mixed. Hence from their view, enterprises can reduce cost by either employing men or women, but not both. Since men's time is more flexible and can travel more easily than women's, the employers explained, men are favoured.

#### 3.4.2 Legal and institutional considerations

The labour market in the West Bank and Gaza Strip is governed by a number of laws and institutions that work to regulate and facilitate the functioning of this market.<sup>15</sup> In terms of legislation, the Palestinian labour law number 7 of the year 2000, which became effective on December 25<sup>th</sup>, 2001, provides the legal framework. This law resulted in the unification of labour legislation between the West Bank and the Gaza Strip. Before this date, the Jordanian labour law of 1965 was in effect in the West Bank and the Egyptian labour law of 1964 covered the Gaza Strip.

The legislation in force in the oPt before 2000 was substantially disadvantageous to workers. Hence, the 2000 labour law attempted to bring the labour legislation in the WBGS in line with international standards (mainly ILO) and those found in neighbouring

<sup>15</sup> Labour market regulations generally consist of one of the following types of regulations: (1) job security regulations, for example the prevention of firing 'at will,' with firms unable to sever the employment relationship without approval of either a judge or an administration official in the Department of Labour; (2) minimum wage requirements; (3) regulations on mandating certain workplace conditions - for example, safety and health regulations; and (4) mandatory social insurance payments made by employers (Botero et al., 2003).



countries. Some of the regulations contained within this law include: a mandated workweek of 45 hours (not stated as a maximum or a minimum) that would be reduced by one hour per day for jobs classified as hazardous (Articles 69-70); a maximum of 12 hours of overtime with an overtime premium of time and a half (Article 71); two weeks mandatory paid leave, which becomes 21 after 5 years of work (Article 74); 14 days of sick leave at full pay, another 14 at half pay (Article 79); and minimum wages by industry set by a wage committee composed of union representatives, employers and government members (Articles 86-87).

The labour law requires employers to insure their employees with a locally licensed insurance company for work-related accidents. It provides workers with the right to have sick leave for medical treatment due to a work-related accidents for a maximum period of 180 days while receiving 75% of his/her wages. The period is not considered as part of his/her paid annual holiday. .

The labour law demands equal rights for women in addition to some specific rights. These specific rights include: the right to be protected from dangerous employment and arduous work (as defined by the Ministry of Labour), the right to be protected from working additional hours during pregnancy and during the first six months after giving birth and the right to a fully paid maternity leave of 10 weeks (as from at least 6 weeks after giving birth). Mothers also have the right to a fully paid hour per day for feeding their infants during one year. They also have the right to take a one year unpaid vacation to care for her child or to accompany their husband.

The law also specifies the type of jobs that can be performed by women at night time, for example jobs in hospitals, restaurants, theatres, cafés, cinemas, music halls, etc. It is worth mentioning, that Public Health Law number 20 (of the year 2004) gives priority to mothers and children in the provision of health care, considering this as an integral part of the development strategy of the PA. Special care is to be given to women during pregnancy, birth, early childcare and to child development.

#### Limitations of the labour law and implementing agencies

The labour law in its present form excludes large segments of the Palestinian labour force including: self-employed workers, seasonal workers, unpaid family workers, domestic workers and those involved in unpaid domestic care and reproductive work at home. In addition, the law does not cover Palestinian workers inside Israel or in the settlements. Accordingly, the law is clearly not sufficiently gender sensitive and does not protect women working within the previously mentioned spheres. The fact that the greatest majority of women are not unionized and the Palestinian women's movement is not unified and well-organized to advocate for working women's rights explains the reason why these rights are not fully specified and spelled out in detail by the law (Hilal *et al.*, 2008; Human Development Report, 2004).

Although the above rights are codified as part of the labour law, coverage is not universal. This is particularly true in the private sector as many employers simply do not provide the mandated benefits and justify that on cost basis.

The lack of inspection of the implementation of the law means that the lack of coverage of this law is permitted to persist. Employers are not held accountable to the requirements of the labour law because the Ministry of Labour does not have sufficient human and financial resources to monitor the proper implementation of this law.

Palestinian private sector employers have complained regularly about the mandated maternity leave for women. Such employers consider 10 weeks leave to be too long, and in the absence of support from the government, they claim that this requirement negatively affects their profits. As a result, such employers have either employed fewer young married women or have dismissed women once they get married (Al-Botmeh and Sotnik, 2007).

Although the labour law is clear in its clause for equal treatment between men and women, it does not specify penalties for employers who violate this article of the law.

Article 102 requires establishments to provide rest facilities for female workers, but it does not specify what is meant by 'rest facilities': does it refer to restrooms, nurseries for children, lounges for lunch or coffee break, or lounges for pregnant women in particular? At the same time the law lacks any article that requires work establishments to provide nursery facilities for working mothers or even fathers who have children in the pre-school age.

Although the Law gives women maternity leave and breastfeeding breaks, as mentioned earlier in the discussion of the Civil Service Law, it restricts this leave to those women who have spent at least 180 days in their job before each time they give birth. This condition deprives women who are hired on daily basis or working in small establishments and projects. That the unpaid one-year maternity leave will not be calculated in the work experience years also does not work in favour of women, particularly in regards to salary increase and work promotion, which makes women more reluctant to take advantage of this legal right.

Hilal *et al.* (2008) explain in their evaluation of the gendered nature of the labour law:

*These work regulations which the PNA seems to see them as responding to gender specific needs are in fact more in disfavour than in favour of women's empowerment restricting their participation in the public domain by tightening the conditions under which they may be employed. This is a consequent of two main factors; first, they reflect the traditional gendered attitude of legislators towards women's role; the laws specifying women's protection at work are*

*more relevant to them as reproducers of children and consider them physically weaker than men. Secondly, women's work opportunities are at risk because specification of the nature of jobs women cannot hold is left to the discretion of the Minister. This means that a Minister who is conservative and opposes women's rights might ban night shifts for women in the nursing or medical professions and thus tighten the more women's work opportunities.*

Finally, the legal and institutional environment is further weakened by the low coverage and inactive trade union movement. There are no official records of actual members of workers' trade unions. What does exist in this respect, are estimates by the leadership of these unions, which have an interest in increasing the size of their unions<sup>16</sup>. In 2006, the percentage of those in the labour force classified as unionized stood at 19.4% (Al-Botmeh and Odwan, 2006). Trade unions are empowered by law to engage in collective negotiations and need to develop the ability to engage in social dialogue and consultation as a means to ensure that workers' rights are protected and enhanced.

#### **4. POLICY INTERVENTIONS TO ENHANCE WOMEN'S LABOUR MARKET PARTICIPATION**

Policies addressing female labour market participation in the oPt have mostly focused on the supply side of the labour market. These policies centre on equipping women with education/skills to improve their chances of competing in the labour market while running campaigns to tackle some of the impediments facing women in the market. Although these initiatives are highly important, policy interventions need to make a shift to focus on the inter-linkages between the supply and demand sides of the labour market to allow for the expansion of the demand for women's labour. That is, to design practical interventions which promote the demand for women's labour, while continuing to address the institutional and market impediments facing women's engagement in the labour market. This shift is necessary in light of the fact that current policies have reached their limit, given the constraints imposed by Israel and resources available for the PA.

##### **4.1 Expanding demand for women's labour and entrepreneurship**

- As explained above, the lack of demand for work in the domestic economy of the West Bank and Gaza Strip and women's labour in particular, is one of the most significant hurdles in the face of women's increased participation. The service sector, which witnessed the fastest expansion since 1995, has reached its limit in absorbing

<sup>16</sup> Trade union leaders admit that most of the workers who register as members do so to get health insurance, which applies to the whole family, and others register only when they are faced with a problem that needs the union's intervention (Al-Botmeh and Odwan, 2006; 44).

women. In order to provide a strategic solution to the problem of women's low participation and high unemployment, policies have to aim at expanding the size of the productive sectors (agriculture and manufacturing) to absorb women. These sectors are considered women-dominated sectors worldwide; through expanding work opportunities within these sectors, women participation and employment levels will necessarily rise.

- However, in light of the fact that Palestinians are restricted from conducting 'normal' economic life under occupation, and particularly since the restrictions on trade with the rest of the world impede the viability of economic enterprises, a significant opportunity for expanding the productive sectors (agriculture and manufacturing) arises from replacing imports of Israeli goods and services by local production. Palestinians imported \$4.3 billion in 2011, of which \$3 billion (70%) of goods and services originate from Israel (PCBS, 2012). A great proportion of these imports are agricultural products and simple manufacturing goods, which can be easily replaced by local production. A rise in local production and consumption will necessarily generate more employment.
- However, an effective protection of the local market from Israeli goods and services can only be possible through practical measures on the ground led by the government while tackling the various components of trade linkages and distribution networks. This requires policies that focus on upgrading and enhancing local distribution networks and local marketing systems, as well as the quality of the products and commodities. This can go a long way towards increasing the productivity and generating employment in these sectors.<sup>17</sup>

##### **4.2 Matching women's skills and education with the needs and requirements of the economy**

- There should be recognition from the education sector and in particular the Ministry of Education that there is no gender equality and girls are not given equal opportunities in the school system. Identifying and recognizing this fact can encourage policy makers, academics and practitioners to understand the reasons and deal with obstacles prohibiting gender equality.
- It is important to explore the 'latent' factors of the Palestinian basic education

<sup>17</sup> Although Israel has confiscated much of the land of the West Bank and places draconian controls on water resources, the current production in the agricultural sector does not utilize the available resources. In other words, there is excess capacity within this sector. Work with the Ministry of Agriculture can focus on pushing for the full utilisation of the land under the PA's control through legislation while encouraging employment.

system that impact consequences of learning on both genders. Among such hidden factors are hidden curriculum, textbooks as a tools of transformation of values and attitudes regarding gender roles and responsibilities; gender dynamics in the classrooms; teacher's relations with students, etc. All of these need to be addressed in order to attain gender equality and bridge the gap between genders.

- Increase the number of vocational education schools/units throughout the oPt that cater to girls and set up an incentive system for girls to take up vocational education, including arranging transport to vocational education schools and/or offering girls studying certain subjects that are currently unpopular amongst girls a certain stipend. This should be coupled with awareness campaigns through the media and open days in school targeted at students and families to promote vocational education and raise awareness about its importance to labour market prospects. At the policy makers' level, it would be beneficial to establish a career guidance centre at Ministry of Education with a coherent and well-structured system that helps students in the 10<sup>th</sup> grade to choose between vocational, literary and scientific streams based on labour market openings, student capabilities and aspirations.

### 4.3 Addressing impediments on the level of the institutional framework governing the labour market (labour law)<sup>18</sup>

- Broaden the coverage of the law to include self-employed workers, seasonal workers, unpaid family workers, domestic workers, and those involved in unpaid domestic care and reproductive work at home. Since the legislative council is not functional, work has to be coordinated with the Ministry of Labour to issue instructions to protect these workers. Since the work of these groups does not fall within the 'formal' sector, experiences from other countries have to be studied in order to learn how to address their rights.
- Since the labour law is not clear in its clause for equal treatment between men and women, nor does it specify penalties for employers who violate this article of the law, work has to be done with the Ministry of Labour to issue instructions to deal with these shortcomings.
- Amendments have to be introduced or instructions issued by the Ministry of Labour to deal with forbidding employers from dismissing pregnant women in their eighth or ninth month of pregnancy to deprive them of their right to a 10-week maternity leave.
- It is hence necessary that work is done with the Ministry of Labour to clarify issues relating to compensation for workers employed for less than one year.

<sup>18</sup> This section relies heavily on the report 'Unprotected Employment in the West Bank and Gaza Strip: A Gender Equality and Workers' Rights Perspective,' by Jamil Hilal, Saleh Al Kafri, and Eileen Kuttub (2008), ILO.

- Setting up specialized courts in resolving labour disputes.

There is an urgent need for workers' trade unions to strengthen their autonomous democratic self-organization and to attract the active membership of a much higher percentage of workers in general and women workers in particular. At the same time, employers have to play a constructive role in ensuring social protection for employment in private sector, and to guard against letting the profit motive dictate solely their policy and plans. It is also necessary to provide women with services to facilitate their employment, particularly child care facilities and kindergartens.

### 4.4 Enhancing women's access to credit and training

- Most policies for microcredit are not gender sensitive, nor do they reflect any gender-specific concerns. One of the major weaknesses is that they are designed on the basis of international experiences and standards, so they don't take into account the political and economic insecurities and challenges of the Palestinian market. Hence a more realistic and gender sensitive policy should be promoted to make these schemes more successful and feasible.
- The introduction of different forms of credit guarantees can significantly improve access to debt financing for small businesses, and models can be put in place that target women-owned businesses. A credit guarantee is a commitment by the guaranteeing agency to reimburse a lender all or part of a loan in the case of default. Eligibility criteria vary depending on the objectives of the guaranteeing agency. The borrowing firm usually receives the guarantee in exchange for a fee. Credit guarantee agencies can be operated by the public or the private sector.
- Similarly, collectively run economic ventures, cooperatives, and credit cooperatives are important as ways to overcome competition within the market, and empower individual economic actors. It is thus all the more necessary to avoid saturating the informal sector in the oPt, but rather build more sustainable economic forms of economic empowerment, with collectively run enterprises being one such strategy, as a way to strengthen Palestinian fortitude as a whole.
- Concerned institutions should emphasize training as a means of skills creation. Women maintain the same skills that they have started with, except in the area of loan management, which is too short to be called training. Marketable skills should be taught to improve or affect positively the women's opportunities in the labour market.
- Help women to conduct simple feasibility studies before a loan is given, which can help in understanding the challenges and risks of the project. Many women start businesses and have to close them early in the process as they realize that their project will not make it. More consultation and advice should be given to women concerning the choice of the project through feasibility studies.

## Statistical Annex

Table (A1): Distribution of men and women workers across economic sectors (%)

| year | Agriculture |      | Manufacturing |      | Construction |     | Commerce |     | Transportation |     | Services |      |
|------|-------------|------|---------------|------|--------------|-----|----------|-----|----------------|-----|----------|------|
|      | M           | F    | M             | F    | M            | F   | M        | F   | M              | F   | M        | F    |
| 1996 | 11.6        | 29.2 | 17.0          | 15.4 | 19.5         | 0.7 | 20.1     | 7.5 | 5.5            | 0.6 | 26.3     | 46.6 |
| 1997 | 10.3        | 29.8 | 16.9          | 13.6 | 21.3         | 0.7 | 20.9     | 8.0 | 5.5            | 0.6 | 25.1     | 47.3 |
| 1998 | 9.5         | 29.1 | 15.8          | 16.0 | 25.2         | 0.9 | 19.8     | 7.8 | 5.4            | 0.3 | 24.3     | 45.9 |
| 1999 | 9.3         | 31.8 | 16.0          | 12.9 | 25.8         | 0.8 | 18.6     | 7.4 | 5.4            | 0.9 | 24.9     | 46.2 |
| 2000 | 10.3        | 34.7 | 14.7          | 11.1 | 23.0         | 0.3 | 19.1     | 7.6 | 5.7            | 0.6 | 27.2     | 45.7 |
| 2001 | 9.6         | 26.7 | 14.6          | 9.6  | 16.7         | 0.7 | 21.6     | 8.2 | 6.4            | 0.4 | 31.1     | 54.4 |
| 2002 | 12.4        | 30.3 | 13.7          | 8.1  | 12.8         | 0.2 | 22.3     | 7.2 | 6.5            | 0.4 | 32.3     | 53.8 |
| 2003 | 12.5        | 34.3 | 13.5          | 7.6  | 15.6         | 0.1 | 22.3     | 8.2 | 6.8            | 0.5 | 29.3     | 49.3 |
| 2004 | 12.4        | 34.1 | 13.6          | 8.0  | 14.0         | 0.2 | 22.1     | 7.2 | 6.4            | 0.6 | 31.5     | 49.9 |
| 2005 | 11.4        | 32.9 | 13.8          | 8.2  | 15.3         | 0.3 | 21.4     | 8.3 | 6.6            | 0.6 | 31.5     | 49.7 |
| 2006 | 12.6        | 35.1 | 13.1          | 8.6  | 13.4         | 0.2 | 21.6     | 7.5 | 6.6            | 0.9 | 32.7     | 47.7 |
| 2007 | 11.1        | 36.8 | 13.3          | 9.5  | 13.4         | 0.2 | 22.1     | 7.8 | 6.8            | 0.4 | 33.3     | 45.3 |
| 2008 | 10.7        | 28.8 | 13.0          | 9.2  | 13.1         | 0.4 | 22.7     | 7.5 | 5.9            | 0.6 | 34.6     | 53.5 |
| 2009 | 9.9         | 20.5 | 12.8          | 8.9  | 14.3         | 0.1 | 21.7     | 7.4 | 6.6            | 1.3 | 34.7     | 61.8 |
| 2010 | 9.9         | 21.4 | 12.2          | 7.5  | 15.8         | 0.3 | 21.5     | 8.1 | 7.0            | 0.9 | 33.6     | 61.8 |
| 2011 | 9.7         | 22.2 | 12.5          | 8.6  | 16.7         | 0.4 | 22.7     | 8.5 | 7.3            | 0.6 | 31.1     | 59.7 |

Source: PCBS labour force surveys (various years).

Table (A2): Employment of men and women by status (%)

|      | Employer |     | Employed Self |      | Employee Wage |      | Unpaid Family Member |      |
|------|----------|-----|---------------|------|---------------|------|----------------------|------|
|      | M        | F   | M             | F    | M             | F    | M                    | F    |
| 1996 | 7.3      | 1.0 | 27.9          | 13.0 | 55.4          | 58.0 | 9.3                  | 28.0 |
| 1997 | 6.2      | 0.8 | 24.8          | 13.4 | 62.2          | 56.8 | 6.9                  | 29.1 |
| 1998 | 6.4      | 0.9 | 22.1          | 12.7 | 66.4          | 58.7 | 5.2                  | 27.6 |
| 1999 | 6.3      | 0.9 | 19.5          | 14.6 | 69.7          | 56.8 | 4.5                  | 27.7 |
| 2000 | 5.3      | 0.7 | 21.5          | 10.0 | 68.0          | 55.5 | 5.3                  | 33.9 |
| 2001 | 5.4      | 0.8 | 26.9          | 8.2  | 61.7          | 64.2 | 6.0                  | 26.8 |
| 2002 | 4.3      | 0.4 | 30.2          | 9.4  | 58.9          | 61.2 | 6.6                  | 29.0 |
| 2003 | 4.1      | 0.7 | 31.1          | 11.8 | 57.7          | 55.0 | 7.0                  | 32.6 |
| 2004 | 4.9      | 0.6 | 30.1          | 10.4 | 58.6          | 56.7 | 6.4                  | 32.2 |
| 2005 | 5.0      | 0.8 | 28.9          | 11.9 | 60.0          | 56.5 | 6.0                  | 30.8 |
| 2006 | 5.4      | 0.8 | 27.7          | 12.7 | 60.3          | 55.0 | 6.6                  | 31.5 |
| 2007 | 4.8      | 0.6 | 26.8          | 12.8 | 61.6          | 52.1 | 6.7                  | 34.5 |
| 2008 | 5.0      | 0.8 | 22.8          | 12.0 | 66.3          | 61.1 | 5.9                  | 26.1 |
| 2009 | 7.3      | 1.6 | 20.8          | 11.5 | 66.4          | 67.1 | 5.5                  | 19.8 |
| 2010 | 7.4      | 1.4 | 20.2          | 12.0 | 67.7          | 67.1 | 4.7                  | 19.5 |
| 2011 | 7.3      | 1.6 | 20.2          | 10.5 | 67.0          | 64.8 | 5.5                  | 23.1 |

Source: PCBS labour force surveys (various years).



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- ضعف الطلب على عمالة النساء تأتي في صميم مشكلة تغيب النساء عن المشاركة في سوق العمل. كما تبين بيانات الجهاز المركزي للإحصاء، فعلى الرغم من ارتفاع نسب تعليم النساء في مجالات متعددة، فإنهن متركزات بشكل كبير في قطاعات قليلة، منها المهن المكتبية والتعليم والزراعة. ويعتبر أكبر تركيز للنساء في قطاع الزراعة وخاصة زراعة الكفاف.

- هذا وقد برز في الدراسات التي تم تنفيذها في الدول المجاورة والتي تطرقت لهذا الموضوع بشكل مطول، فإن النساء تواجه مشاكل كبيرة في الوصول إلى التمويل مقارنة بالرجال، وذلك لأسباب مختلفة. فالنساء لا تراث الارض والأموال بنفس الدرجة التي يرث بها الرجال، لذلك فإن توفر الضمانات للقروض عند النساء أقل منها لدى الرجال. كما أن النساء تواجه مشاكل تتعلق بفرص أقل من الرجال في التدريب، والذي ان حصل يكون متركزاً في الجوانب التقليدية في عمل النساء، مثل الخياطة، وعمال السكرتاريا، والتجميل. كما تعاني النساء من قلة التدريب في اساسيات المحاسبة والتسويق وعناصر الانتاج واعادة الاستثمار.

١. اغراق السوق الفلسطيني بالبضائع الاسرائيلية ومنافستها لإنتاج العديد من مشاريع النساء، خاصة الزراعية والحيوانية، حيث يعتبر من أهم العناصر التي تضعف الريادة في المجتمع الفلسطيني وخاصة ضمن فئة النساء.

٢. عدم ملائمة التعليم لحاجات سوق العمل من العوامل التي تضعف مشاركة النساء في سوق العمل والريادة. فانخراط النساء بشكل كبير في التعليم العالي - سواء كان المهني أو الأكاديمي لا يبدو أنه يساعد النساء في سوق العمل لدرجة كبيرة. ويعود ذلك بشكل جزئي إلى أن تعليم النساء يتركز في مجالات تقليدية محددة. وهذا يعني أن المهارات والخيارات التي تتشكل لدى النساء من خلال انخراطهن في هذه المجالات التقليدية تحد مستقبلاً من امكانيات انخراطهن في جميع القطاعات الاقتصادية والمهن المختلفة.

٣. يلعب النظام الابوي المهيمن على المجتمع الفلسطيني دوراً مهماً في الحد من مشاركة النساء في سوق العمل بشكل موسع. ويضاف إلى ذلك أن الاطار المؤسسي الذي يحكم سوق العمل (قانون العمل) يعاني من مشاكل عدة، منها استثناء فئات هامة من النساء العاملات من هذا القانون (النساء اللواتي يعملن لحسابهن الخاص، والعاملات لدى اسرهن من دون أجر، والعاملات في الخدمة في البيوت. كما لا يغطي قانون العمل العاملات في اسرائيل أو في المستوطنات).

## السياسات والتوصيات

إن السياسات التي تناولت تفعيل مشاركة النساء في سوق العمل والريادة الاقتصادية في الاراضي الفلسطينية حتى الآن فقد ركزت على جانب العرض، أي المشاركات في سوق العمل. فقد تمحورت هذه السياسات حول تمكين النساء من خلال التعليم وتحسين مهارتهن، بالإضافة إلى معالجة بعض القضايا التي تتعلق بالاطار المؤسسي الذي يحكم سوق العمل. وعلى الرغم من أن هذه السياسات والاستراتيجيات مهمة جداً، إلا أنها لا تعالج صميم مشكلة تغيب النساء عن سوق العمل والريادة الاقتصادية، والتي تتمحور حول انخفاض الطلب على التشغيل بشكل عام، وتشغيل النساء بشكل خاص. وعليه يجب التركيز على جانب الطلب في سوق العمل وتفعيل دور القطاعات الاقتصادية في زيادة الطلب على العمل. فالمشاكل الهيكلية التي يعاني منها الاقتصاد وعدم قدرة القطاعات الاقتصادية المختلفة على توفير العمل للنساء يعد عنصراً مهماً بحيث يلعب دوراً أساسياً في انخفاض مشاركة النساء في هذا الاقتصاد.

تتترح هذه الدراسة مجموعة من السياسات والاستراتيجيات التي يمكن أن تساعد في زيادة مشاركة النساء في سوق العمل وهي:

١. زيادة الطلب على عمالة النساء من خلال تحفيز القطاعات الانتاجية التي تعمل فيها النساء (الزراعة، والصناعة والتكنولوجيا) من خلال حماية السوق المحلي من المنافسة الاقتصادية الاسرائيلية التي أدت على مدى السنوات لإفشال العديد من المشاريع الانتاجية.
٢. العمل على زيادة ملائمة تعليم وتدريب النساء بحيث تتماشى مع متطلبات سوق العمل من خلال توسيع مجالات التعليم إلى التكنولوجيا واساسيات ادارة الاعمال.
٣. معالجة المشاكل التي يعاني منها الاطار المؤسسي الذي يحكم سوق العمل (قانون العمل) ونشر الوعي لدى النساء العاملات بحقوقهن.
٤. تمكين النساء من الوصول للتمويل بشكل أكبر.

## ملخص تنفيذي

### نظرة عامة

يتمحور هذا البحث حول دراسة مشاركة النساء في سوق العمل والريادة من خلال التركيز على خصائص ومميزات كل من مشاركة وتشغيل النساء والبطالة والريادة بالإضافة إلى العوامل الهيكلية المحددة لهذه المشاركة. ويعالج البحث هذه العوامل الهيكلية من خلال التعرض لجوانب العرض والطلب في سوق العمل (أي المشاركات انفسهن بالإضافة إلى هيكلية هذه السوق وجانب المشغلين). كما يتناول البحث السياسات والاستراتيجيات الضرورية لدعم مشاركة النساء في القوى العاملة والريادة الاقتصادية.

- وقد اتبعت الدراسة منهجية تكاملية في اتمام البحث. تتلخص هذه المنهجية في مراجعة الادبيات النظرية والتطبيقية حول انخراط النساء في سوق العمل بشكل عام وفي الشرق الأوسط وفلسطين خاصة. كما استخدم البحث بيانات الجهاز المركزي للإحصاء الفلسطيني لتتبع تجربة النساء في المشاركة في سوق العمل والريادة على مدى السبع عشرة عاماً الماضية وذلك لضرورة رسم صورة واضحة لاتجاهات وطبيعة انخراط النساء في هذه السوق عبر الزمن. ومن ثم قامت الدراسة بإجراء 19 مقابلة مع مؤسسات تعنى بهذا الجانب كالوزارات، ومؤسسات نسوية ونقابات عمالية وغرف تجارية. بالإضافة إلى ذلك، تم العمل مع 7 مجموعات مركزة للنظر بشكل معمق في حيثيات مشاركة النساء في سوق العمل والعوامل المحددة لها.

### أهم خصائص مشاركة المرأة في سوق العمل

أهم خصائص مشاركة المرأة في سوق العمل والتي خلصت إليها الدراسة:

- مشاركة النساء في سوق العمل، وخاصة في مجال الريادة، منخفض جداً، هذا بالمقارنة مع باقي الدول في الشرق الأوسط والعالم. فعلى الرغم من أن مشاركة النساء في سوق العمل ارتفعت على مدى الـ 17 سنة الماضية، مقارنة مع الرجال (كانت مشاركة المرأة في سوق العمل عام 2011 أعلى بـ 5.2% منها في عام 1996) فإن هذا الارتفاع في مشاركة النساء في سوق العمل تترجم إلى ارتفاع أكبر في البطالة منه في التشغيل.
- كما تعاني النساء الفلسطينيات في سوق العمل من العزل الأفقي، أي يتركز وجودهن في قطاعي الزراعة والخدمات وغياهن بشكل شبه كلي من قطاعي البناء والمواصلات. والأهم من ذلك أنه على مدى الـ 17 سنة الماضية تراجع حصة النساء من التشغيل في القطاعات الانتاجية

(الزراعة، والصناعة والبناء) بشكل كبير، بينما ازدادت نسب تشغيل النساء وتركزها في قطاع الخدمات. وهذا يعني أن الفرص المتاحة لعمل النساء المستقبلي قد تراجعت بحكم تراجع القطاعات المشغلة للنساء. إضافة إلى ذلك، فإن النساء تعاني من العزل العمودي، والذي يتمثل بوجود فجوة في الأجور بين النساء والرجال في الأراضي الفلسطينية المحتلة. وخلال السنوات القليلة الماضية، تناقصت الأجور الحقيقية للنساء والرجال مما أدى إلى تراجع القدرة الشرائية للأسر الفلسطينية وانخفاض في مستويات المعيشة. وفي نفس الوقت، لم يحصل أي تغيير على وصول النساء إلى المناصب العليا في المهن المختلفة، حيث بقيت النساء مغيبات عن شغل مثل هذه المناصب والذي يترجم عادة بأجور مرتفعة.

- وكما هو واقع الحال في باقي الدول العربية، فإن شريحة الشباب تعاني من نسب بطالة مرتفعة مقارنة مع من هم أكبر عمراً. وهذا ينطبق بشكل خاص على النساء، حيث تصل نسب البطالة بين النساء الشابات أربعة أضعاف نسب البطالة بين النساء الأكبر عمراً (أكثر من 25 عاماً)، كما تصل إلى ضعفي نسب البطالة لفئة الشباب من الرجال. وفي نفس الوقت، فإن النساء الشابات (أقل من 25 عاماً) اللواتي يحملن شهادات الثانوية العامة فأكثر يعانين من بطالة مرتفعة تصل إلى أربعة أضعاف نسب البطالة التي تعاني منها النساء الأكبر عمراً واللواتي حصلن على نفس الدرجات العلمية.
- أما بالنسبة للريادة، فهي لم تزداد خلال السنوات القليلة الماضية. فكما تدل بيانات الجهاز المركزي للإحصاء الفلسطيني، فإن نسب النساء اللواتي يعملن لحسابهن الخاص أو اللواتي يُشغّلن آخرين لا تزيد عن 15% من نسب التشغيل. والأهم من ذلك، فإن هذه النسب لم ترتفع خلال السنوات الـ 17 الماضية.

### العوامل المحددة لمشاركة المرأة في سوق العمل والريادة

أما عن العوامل والمحددات التي تؤثر في تشكيل خصائص مشاركة النساء في سوق العمل فهي:

- الوضع السياسي الاستعماري الذي يؤثر بشكل كبير على وصول النساء للعمل وقدرتهن على الاستمرار فيه. ففرض الحواجز والسواتر الترابية واغلاق المدن والقرى بالإضافة إلى بناء الجدار، جميعها تشكل عقبات رئيسية أمام عمالة النساء وقدرتهن على اتخاذ القرارات الاقتصادية الاستثمارية والمخاطرة.





# معيقات مشاركة النساء في سوق العمل وريادة الاعمال في الاراضي الفلسطينية المحتلة

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