



Women's Economic Empowerment in the Private Sector:

Women's Representation and Participation in Decision-Making Positions as a Necessary Tool



**Fem
Power**

Feminist Power in Action
for Women's Economic Rights

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RESEARCH INSTITUTE (MAS)



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Women's Representation and Participation in Decision-Making Positions as a Necessary Tool

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Pawer**

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Acknowledgment:

The current study is within the ongoing efforts of Palestinian Working Woman Society for Development (PWWSD) to achieve social justice and gender equality in Palestine. The invested efforts of the organization, in this regard, are dedicated to achieve one of its strategic objectives, which is the economic empowerment of women, from a liberation perspective, believing that it is the threshold and the necessity to enable women enjoy their civil, social, cultural, and legal rights. Likewise, PWWSD thrives, through working on women's economic empowerment, to enable women achieve economic independence to pave the road in the face of their fully engagement in the community.

Since its establishment in the year 1981 and through its prolonged journey of work, PWWSD bloomed advocating the rights of Palestinian worker women and advocate for their issues to minimize to minimize excluding and marginalizing women and eliminating economic gender-based violence. Furthermore, the organization lobbied decision-makers and policy designers to change the applied neoliberal economic policy that the Palestinian Authority adopted since its emergence towards the mid of the last decade of the previous century. Experience revealed that the mentioned policy increased the economic fragility of women and deepened their dependence on men. Such situation returns with negative impacts on women's roles in public life and participation in the decision-making circles on all levels. Similarly, the applied economic policy increases the gaps between the social classes within the Palestinian community.

On a related level, annexing the Palestinian Economy to the Israeli, which caused the absence of economic sovereignty and the increase of poverty among Palestinians, particularly among women, are among the major challenges that the Palestinian community faces. Based on that, the in-hand study serves as an analytical tool and source of knowledge to understand the status of women in the private economic sector and highlight the structural and political gaps that block the efforts of empowering women economically.

The recommendations included in the study serve as a clear road map to advance women's economic empowerment and achieve economic independence. However, achieving such objectives is conditioned by the availability of a strong political will and effective coordination mechanism among the various stakeholders, including governmental institutions, private sector, and civil society organizations to contribute to creating a just economic environment that fosters women's participation in the decision-making circles on all levels, and provides women with the required social and legal protection.

PWWSD affirms that economic empowerment of women is not just an abstract objective, but it is a resisting liberation act that ensures women's right to self-determination on the economic and social levels, and leads to build a fairer community.

Likewise, the current study falls within the efforts of PWWSD to empower women in the private sector and identify the gaps and obstacles that determine effective participation of women in the economic life. The importance of the study lies in the fact that it explores the economic empowerment of women within a complicated social and political context. Moreover, the study adds to the knowledge about women economic empowerment and enriches the literature in this regard. As the study is produced by one of the reputable research institutions in Palestine (MAS), increases its value and credibility.

On a related level, producing such a valuable study within the activities of the program Feminism for Economic Rights (FEM PAWER), funded by the Dutch Government and implemented in four countries, will be of an added value and contribute to promote the economic role of Palestinian women and their experience to globalize the work of Palestinian CSOs in empowering women as a pioneering experience in this regard.

Finally, PWWSD expresses its deep gratitude to the Dutch Government for its generous fund of the program (FE PAWER) for the noticeable contribution in empowering Palestinian women and highlighting their issues on the national, regional, and global levels. Additionally, PWWSD expresses its deep thanks to Kvinna till Kvinna Foundation, for its significant role in leading the Program. Thanks go also to the team of Palestinian Economy Research Institute (MAS) for the valuable efforts in producing the study and affirms the importance of joint work among the Palestinian CSOs.

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Chapter One:
**Background,
Objectives, and
Methodology**

1- 1Background

The private sector is the largest employer of women in Palestine, with 66.3% of women working in it, 66.9% in the West Bank and 63.7% in the Gaza Strip in 2022. Although women's labor force participation rates are increasing—albeit slowly—this increase does not translate into women realizing their economic and social rights in the labor market. Particularly in the private sector, only 25% of women have employment contracts, while the rest work without any. Consequently, approximately 25% of women in the private sector work without paid or legally guaranteed protection. Furthermore, women in the informal sector, who constituted approximately 32% of the total number of working women in Palestine prior to the current aggression, are naturally more vulnerable to social and economic violations, particularly during crises.

Women's participation in decision-making and leadership positions remains limited to date. A review of the regulatory frameworks of the private sector and its establishments reveals a stark manifestation of the “glass ceiling” phenomenon. Within the private sector's representative and regulatory frameworks, women represent less than 1% of the boards of directors of chambers of commerce, industry, and agriculture, while men comprise the remaining members. The same applies to the boards of directors of private sector establishments and senior management positions within establishments, where the majority is men. This is extremely important, as the presence of men in higher positions within the institutional hierarchy may lead to cultural perceptions of women's work within institutions, impacting their roles within the establishment. Even within home-based and family-run businesses, women-owned businesses account for less than a fifth of the total, while the remainder are owned by men. The Majority of them employ men (while the percentage of female workers in them does not exceed 13.5% of the total workforce). More importantly, 90% of women working in family businesses in the private sector are not monetarily compensated, compared to 63% of men who are not, according to data from the Palestinian Central Bureau of Statistics (PCBS) for the informal sector in 2023.

The 2019 Palestinian Central Bureau of Statistics (PCBS) Violence Survey in the Palestinian Society indicates that 20.5% of married or previously married women (aged 15-64) in Palestine experienced economic violence by their husbands “at least once.”. This violence against the wife can include the “demand from the individual to know how to spend money, dispose of her personal property (of others), prevention of work, dispose of inheritance without consent, and forced to resign.” Women in Palestine are clearly financially dependent on men, due to a combination of social and cultural factors that assign financial matters and decisions to the men in the

family. This not only relates to shared financial matters within the family, but also extends to women's capabilities and decisions regarding their economic gains. In that regard, we find that the percentage of women who fully control their income in Palestine does not exceed 63%, while 80% of men fully control their income.

However, economic violence may extend beyond domestic violence to include a range of gender-based discrimination in the labor market and various establishments. This includes discrimination in wages and salaries, discrimination in benefits and bonuses, including promotions to senior positions, exploitation, and the recruitment of women to low-wage or limited security jobs, among others. In Palestine, approximately 33,000 women working in the private sector earned an average of 1,291 shekels per month in 2022. This means that 30% of women working in the private sector earned less than the minimum wage, while men earned an average of 1,516 shekels per month. Therefore, we can consider this a form of economic violence that women suffer from in the private sector. Hence, it is essential to strengthen women's presence, firstly, in decision-making positions at the institutional level to ensure the protection of women and their rights within establishments, and secondly, in chambers of commerce, industry, and trade, given their importance in supporting women working in the private sector and their establishments, addressing gaps in representation in decision-making positions, and enhancing gender inclusiveness in the decision-making process regarding women in the private sector.

1-2 Objectives

The study aims to:

1. Conduct a comprehensive survey of the status of women in the private sector to identify gaps in data on women in that sector, including:
 - Reviewing the socioeconomic characteristics of women working in the private sector.
 - Identifying differences in the socioeconomic status of working women between those working in the formal and informal private sector.
 - Identifying the main sectors in which women work in both the formal and informal sectors with regard to access to economic and social rights.
2. Analyze the reality of women's participation in decision-making positions in representative and regulatory bodies in the private sector, including:

- Identifying the obstacles preventing women from reaching decision-making positions.
 - Women's reluctance to participate in unions of chambers of commerce, industry, and agriculture.
 - The impact of women's representation in representative and organizational bodies on women's access to their labor and economic rights in the private sector in both formal and informal businesses.
 - Understanding the attitudes of women working in the private sector toward chambers of commerce unions and their effectiveness in empowering women economically in various ways.
3. Analyzing the reality of women's access to decision-making positions in private sector establishments, including:
- An analysis of women's positions within the hierarchical institutional structure of private sector establishments.
 - The impact of women's presence in decision-making positions within the institutional structure on the implementation of labor laws within institutions and the reduction of gender-based discrimination.
 - The relationship between the weak representation of women on boards of directors and executive management and women's economic empowerment, in relation to institutional policies and access to privileges and rights guaranteed by law, as well as the rights due to each institution.
 - Identifying the most significant obstacles to women's access to senior positions within the institutional hierarchy and women's attitudes and opinions regarding the job hierarchy in private sector establishments.
 - The importance of women's representation on boards of directors in creating a gender-equal and economically stimulating work environment.
4. Identifying the phenomenon of economic violence suffered by women, including:
- Identifying the most prominent forms of economic violence women may suffer from, and the differences between the formal and informal sectors, specifically with regard to wages and salaries, benefits, labor rights, promotions, and allowances.

- Identifying the most relevant bodies involved in reducing economic violence against working women and their effectiveness in protecting women's economic rights, including women's coalitions operating in society, the Ministry of Labor, the Palestine Monetary Authority, and the Capital Market Authority, given their role in formulating financial, economic, and labor strategies and policies, and their role in enhancing their gender inclusiveness.

1- 3 Study Limitations

The topic of exploring the phenomenon of economic violence suffered by women in Palestinian society, both in the formal and informal private sectors, is extremely complex and far-reaching. It cannot be addressed in a single study, as it encompasses several aspects, including home-based businesses. This goes beyond women's work in the private sector. Women are exposed to numerous issues of economic violence, such as women's inability to manage their finances, including husbands' control over their wives' financial resources, forcing them to engage in financial transactions such as borrowing, mortgaging their property, or issuing checks from their accounts, depriving women of inheritance, freedom to dispose of resources shared between spouses, blaming women for being economically unproductive, the existence of a weak work environment for women and limited job opportunities, and women's limited ownership of land, real estate, and agricultural holdings.

These are thorny issues, and each one requires separate study. This research will address the basic issues related to the private sector, while partially addressing some issues related to women's economic rights. Therefore, this research does not include the following:

- The effectiveness of Ministry of Labor inspectors in detecting violations against women.
- Evaluation of the effectiveness of the judicial system and a deterrent system of penalties against violators.
- The issue of inheritance as one of the issues of economic violence facing women.
- Domestic violence facing Palestinian women.
- The legal environment that discourages economic empowerment.
- Intersectingly marginalized women, such as women with disabilities or women who head households.

- While partially addressing of:
 - Development of policy mechanisms to transform women's enterprises from relief to development enterprises in order to achieve real progress in the Palestinian economy.
 - The extent to which the phenomenon of economic violence exists at the regional level between the West Bank and Gaza Strip, or the demographic characteristics that result from the presence of economic violence.

1-4 Methodology

To achieve the study objectives, the following steps were followed:

1. Desk Research:

- Conduct a comprehensive review of all existing data, studies, and reports relevant to the topic.
- Review government plans and strategies and international agreements to which the State of Palestine is committed to that impact women's economic empowerment, representation, and effective participation in decision-making positions and various representative bodies.
- Quick review of the legal environment for work, labor-related legislation, and the elimination of gender-based discrimination in the workplace.
- Through this review, the most prominent data gaps regarding women working in the private sector, both formal and informal, will be identified, in preparation for bridging these gaps in fieldwork. The review also identifies the most important topics and relationships between women's economic empowerment and representative and administrative bodies in the private sector, to be focused on in fieldwork.

The research team benefited from the desk review to:

- Prepare comprehensive core questions covering all topics addressed by the study, including basic information, diagnostic information on women's demographic, economic, and social characteristics, representation and participation, and women's attitudes and opinions regarding representation and participation in various representative bodies, as well as decision-making positions.

- Develop an econometrics model with mathematical equations using linear regression techniques to measure variables and their impact, based on data from the Financial Inclusion Survey.
- Identify the most prominent sectors in which women are active, to select a purposive interview sample of women working in the formal and informal private sector from all governorates and economic sectors. In-depth interviews were conducted to obtain more detailed information to analyze the phenomenon of economic violence and its circumstances within families and institutions, as well as economic and occupational violence within economic establishments and the institutional hierarchy.

2. Semi-structured Interviews

- Semi-structured interviews were conducted with a range of stakeholders, including representatives from the unions of chambers of commerce, industry, and agriculture in various governorates, boards of directors of private sector companies, and local community organizations working in the field of economic empowerment and women's participation in decision-making (Appendix 1). Semi-structured interviews were also conducted with women who own and manage economic establishments in which women work to identify the most prominent obstacles and challenges to women's participation in decision-making positions, as well as to analyze the impact of women's management of establishments on women's economic and social conditions (Appendix 1).

3. Focus Group:

- A focus group was held in the Jericho and Jordan Valley Governorate to bridge the data gap regarding women working in the agriculture and food processing sectors. 13 women who own and manage agricultural and food processing enterprises participated in the focus group (Appendix 2). The focus group focused on the challenges facing women's entrepreneurship in this sector, particularly in the Jericho Governorate, specifically with regard to participation in chambers of commerce and benefiting from their enterprises, as well as access to financial and credit facilities.

4. Quantitative Data Analysis:

- Using data from the Palestinian Central Bureau of Statistics, a descriptive quantitative analysis of a sample of approximately 50,000 responses which provides a detailed and comprehensive picture of women's

economic participation and financial inclusion. This analysis is based on the 2022/2023 Labor Force Survey and the 2022 Informal Sector Survey. The analysis addresses gaps between women according to a set of economic and social variables, including an analysis of the following topics between women working in the public sector and the private sector, both formal and informal:

- ▶ General characteristics of working women in the three sectors (age, education, type of locality and governorate, and wage).
 - ▶ The percentage distribution of working women by profession and occupation (position in the job hierarchy - senior, technical, and primary jobs).
 - ▶ Gaps in working conditions among working women. This covers many topics, such as the presence of a signed employment contract with the employer, end-of-service benefits, health insurance, and others.
 - ▶ Identify the most prominent economic activities in which women are active, clarifying their distribution opportunities across the three sectors.
- Analyze a regression model of financial inclusion and economic violence against women using the 2022 Financial Inclusion Survey, which included an analysis of a set of characteristics, such as education, labor market participation, asset ownership, and marital status, among others, on the reality of women's control over their income.
5. Data Triangulation and Analysis: Analyzing data based on three sources and conducting a comparative analysis to verify the validity of the conclusions.
- Data collected from interviews and previous survey data were triangulated to draw a comprehensive picture that combines both the demand and supply sides of the labor market regarding the conditions of working women in relation to the research objectives related to analyzing the relationship between representation and participation in private sector regulatory and representative bodies, women's economic empowerment, and reduction of the phenomenon of economic violence.
 - The importance of this analysis lies in its ability to inform policy recommendations and interventions that address both supply and demand.

6. A workshop was held to study and make the necessary adjustments based on feedback and input from stakeholders, specifically regarding the recommendations section. The workshop included a presentation of the first draft of the study, including its findings and recommendations, followed by an open discussion of the findings and recommendations for developing the paper according to its various objectives.

1-5 Study Content

The study begins with a review of the most prominent literature that discusses the study's multiple objectives, which include women's participation in the labor market in Palestine, women's work in the informal sector and unpaid care work, as well as women's participation in decision-making positions. From there, the study proceeds to present an analysis of the supply and demand sides, as well as financial inclusion, through three analytical and descriptive chapters. The first provides a descriptive diagnosis of the reality of women's participation in the labor market, the second provides a qualitative analysis of women's entrepreneurship, and the third provides an economic analysis of the reality of women's financial inclusion. The first chapter is based on descriptive quantitative analysis, the second on qualitative analysis of interviews and a focus group, and the third on a linear regression model for the financial inclusion survey. As the three sections provide a descriptive analysis of each topic or sector separately, the results chapter follows these chapters to triangulate the data presented in the previous three chapters and to produce a holistic overview of the reality of women. This includes the results of the three chapters, regarding women's participation in the labor market and their socio-economic conditions, their participation in decision-making positions and the impact this has on their economic and social conditions, and their financial inclusion. The study is concluded with a set of recommendations.

Chapter Two:
**Literature and
the Theoretical
and Empirical
Framework**

This chapter reviews the most prominent studies on the reality of women in the Palestinian labor market, both on the supply and demand sides, while highlighting the most significant obstacles to women's economic empowerment according to previous studies.

2- 1 Literature Review and Theoretical Framework for Women's Empowerment

Women's economic empowerment is a cornerstone in enhancing their participation in the labor market and reducing poverty rates in developing countries. Increasing their participation brings about economic transformation, with studies indicating that reaching participation levels comparable to those of men unlocks significant growth potential, as evidenced by their contribution to the gross domestic product (GDP) in countries such as the United States, Japan, the UAE, and Egypt. Empowerment is not limited to financial aspects; it also enhances women's social status and grants them independence, especially in patriarchal societies. It is also a crucial element in achieving sustainable development, as it increases levels of productivity and reduces income inequality. At the global level, eliminating the gender gap can increase global GDP and improve the standard of living among developing peoples, which benefits these countries and improves their livelihoods (Naveed et al., 2023).

The type of economic structure impacts women's integration into the labor market and opens new horizons for absorbing more male and female workers. This is particularly evident in economies that rely on diverse productive sectors such as industry and trade, as these sectors have the potential to expand and create new job opportunities through increased production and market expansion. However, most Arab economies, including the Palestinian economy, rely primarily on the service sector, which is less capable of expansion and job creation compared to other sectors.

The service sector relies heavily on the public sector, which has played a significant role in absorbing the female labor force and contributed significantly to increasing women's participation in the labor force, particularly in the Middle East and North Africa (MENA) (Assaad et al., 2020). However, the public sector's capacity may reach a point where it can no longer absorb more workers, particularly as labor supply increases, especially for women, due to the rise in their educational attainment and growing desire to join the labor force. This leads to what is known in economic literature as the "MENA paradox," which refers to the low rates of women's participation in the labor market in the MENA region, despite high levels of education and low fertility rates. Women's labor force participation reached 19% in 2021, compared to the global average of 47%. Studies attribute this decline to

economic and political reasons rather than cultural ones; women prefer working in the public sector due to its advantages, but its decline due to economic crises has led to increased female unemployment. Despite 'improvements' in supply-side factors, such as declining fertility rates and later marriage, women's participation has remained limited. Studies indicate that structural changes in economies have reduced public sector opportunities without compensating for these opportunities with an increase in formal private sector jobs, making unemployment and non-participation the only options for educated women in the region (Assaad et al., 2020; Lassassi and Tansel, 2022). On the socio-demographic level, the timing and length of women's participation are influenced by factors such as age, marriage, and marital status. Education remains a key factor in opening new economic horizons for women and increasing their employment opportunities.

Economic conditions incentivizes women's entrance to the labor market to improve family income, in a phenomenon known as the "added factor"¹ effect. This effect is most evident during periods of economic recession or crisis, when women, for example, are forced to participate in the labor market due to the absence or vulnerability of their breadwinners (Hallaq and Daas, 2024). In the context of discussing the impact of the added factor, we note that Palestinian women have always played a significant economic role, given the political conditions that Palestine experienced under the Israeli occupation. With the escalating arrests of male heads of households during the first and second intifadas in both the West Bank and Gaza Strip, women played a tremendous economic role through household economies (Taraki, 2008; Johnson, 2008; Kuttub, 2008; Asaad, 2021; Johnson and Abu Nahla, 2010). These studies framed women's work within concepts related to daily resistance to the occupation, strategies of confrontation and Sumoud, and resistive adaptation. In recent literature, the term "entrepreneurship" has been introduced to describe women's establishment of income-generating economic projects. Although modern frameworks do not frame women's work within a political framework linked to the presence of the occupation, they are similar in that they analyze the role of women during those periods in terms of the objectives of women's economic activity. These studies find that women's entrepreneurship in Palestine is often driven by the economic need to secure basic economic and social needs for their families, such as health insurance and other health and educational services (Sultan, 2016; Althalathini et al., 2020; Bargawi et al., 2022; Shamieh and Althalathini, 2021). Therefore, profit and loss calculations regarding the income and profits generated by a project are measured by its ability to provide for basic needs, not necessarily by the project's net profit (Xheneti et al., 2021; Sultan, 2016).

1 The term "Add Worker Effect" usually refers to a temporary increase in the labor supply for married women whose husbands become unemployed.

2- 2 The Legal Framework for Palestinian Women's Participation in the Labor Market

The Palestinian Labor Law No. (7) of 2000 stipulates the provision of equal employment opportunities for all without discrimination and requires the Palestinian Authority to work to ensure such opportunities. Chapter Seven of the Law is allocated to regulating women's work, prohibited discrimination between men and women, employment of women in hard labor or overtime during pregnancy and the six months following childbirth, and granted working women maternity leave for ten weeks, including at least six weeks after childbirth. It also prohibits dismissal due to maternity leave (Al-Batma, 2012). However, these provisions also do not reflect equality in either the legal or practical sense. Informal workers in informal sectors are deprived of the labor benefits imposed by Palestinian the Law (Falah et al., 2023). The descriptive analysis section clearly addresses these differences. Furthermore, the social structure in Palestine tends to produce models of non-institutional discrimination against women, as will be demonstrated below. Due to the weakness of legal protection for workers in the private sector, everything related to working conditions and terms are often determined through individual agreement between the employer and the female worker in the establishment, as there is no union membership and no entity representing female workers in these establishments (Al-Riyahi, 2015).

2- 3 Obstacles to Women's Participation in the Labor Market

For women, social and gender barriers are among the most important determinants of the supply-side of the Palestinian labor market. Women face stereotypical social norms and perceptions that reinforce specific roles within the family, limiting their participation in the labor market. Family burdens and responsibilities, especially the presence of young children at home, place an additional burden on women, reducing their chances of finding work, particularly in the private sector. The greater the family burden, the less likely they are to seek employment or engage in jobs that require full-time commitment (Hallaq and Daas, 2024; Al Botmeh and Irshied, 2013).

The demand-side factors for women's employment are observable in the structure of the economic market and the main economic activities in which women are engaged. The public sector in Palestine is one of the most important determinants of demand serving as a major source of employment for women. Government jobs are a preferred option for women due to their stability and provision of sustainable employment opportunities, given the limited options available in the private sector.

This trend makes the public sector more attractive and stable for women, unlike the private sector, which may offer more competitive opportunities but less job security. However, there is a shift in the structure of the Palestinian economy toward the services sector and a decline in government jobs due to austerity policies (Lassassi and Tansel, 2022).

The erosion of the Palestinian economy's productive capacity, resulting from Israel's systematic destruction of the agricultural and industrial sectors, as well as the damage of infrastructure, are among the most important factors affecting the decline in demand for labor (Al-Batmeh, 2012). Furthermore, education plays a dual role in facilitating access to jobs, with certain skills, such as language proficiency, emerging as a key factor in securing employment. Furthermore, the overwhelming concentration of women in literary disciplines constitutes a barrier to their entry into the labor market. Literary disciplines are considered to have limited opportunities, especially in the Palestinian context, where companies and institutions tend to favor scientific and technical disciplines that require advanced skills matching with modern economic needs, in contrast to literary disciplines, where employment options remain relatively limited (Al-Batmeh and Irshied, 2013).

Regarding entrepreneurship, according to a study on the reality of women's entrepreneurship, Palestine ranks 58th out of 67 countries in terms of women's entrepreneurship rate and 66th in terms of the percentage of existing business ownership (Abdullah et al 2014). These figures reflect the influence of cultural factors that limit women's economic initiatives, as women are confined to limited fields of work compared to men. In the same context, Palestine ranks lowest in terms of laws and legislation affecting women's economic empowerment, including those that affect women's ability to work and manage economic establishments (ESCWA, 2022). Therefore, it is important to review the impact of these laws and legislation on women's economic empowerment in the context of the private sector.

2- 4 The Gender Gap in the Labor Market

2- 4 -1 Women's Participation in the Palestinian Labor Market: Structural Challenges and Discrimination

The gender gap of participation in the Palestinian labor market remains wide, with disparity favoring men. The opposite is true for unemployment, where unemployment rates are higher among women. The scholarship on women's participation in the Palestinian labor market addresses the supply and demand-side determinants that explain the low participation of women in the labor force. Women's participation in the Palestinian labor market is influenced by a set of intertwined social, economic,

and demographic factors that shape participation patterns. Supply-side determinants include social factors such as education and the traditional roles women play in Palestinian society, which limit their ability to enter the labor market. Demand-side determinants are factors related to the structure of the labor market itself and its needs (Al Botmeh and Irshied, 2013), such as education, required specializations, technical and personal skills, mobility, and other factors. Public norms and policies are among the most prominent social factors determining women's participation in the labor market, as women face varying restrictions depending on the availability of services and opportunities that help them integrate.

In addition to economic factors, the patriarchal structure of Palestinian society hinders women's access to decision-making positions at the establishment level, and constrain their pursuit of personal financial independence. This structure gives power to men and diminishes it for women (Al Botmeh and Irshied, 2013). This is also reflected in women's participation in regulatory and trade union entities, and their access to decision-making positions. Analytical studies have pointed to the reality of women's participation in chambers of commerce and industry, and to the sociocultural infrastructure that isolates women from public and economic life. They have also indicated that traditional stereotypical notions of women's roles often cast doubt on women's ability to participate in elections and hold management positions in chambers of commerce, even reaching the board of directors (Asala, 2020).

Discrimination is reflected on the institutional hierarchy, as most managerial and leadership positions are predominantly held by men, while women are confined to jobs with limited opportunities for career advancement. This phenomenon is defined in the literature as the "glass ceiling." This term is used to frame gender inequality in the workplace and refers to the invisible boundaries that prevent women from reaching senior positions within organizations (Khayal, 2016; Baxter and Wright, 2000; Aoun, 2019). This occupational gap impacts economic opportunities between the sexes, leading to wage and career advancement disparities for women, despite their often-qualified qualifications for these positions (Najim, 2023; Mujahed and Atan, 2017).

Although the percentage of women working in the public sector has increased, especially after the Second Intifada, this increase has not significantly altered the dominance of men in senior management positions. In addition, the gender wage gap is influenced by educational factors, as women enjoy a greater return on education than men, especially in the public sector. Although education improves women's status, its impact on salaries and job distribution remains limited due to societal and professional barriers (Hallaq, 2020).

2-4-2 The Impact of the Israeli Occupation and the Informal Economy

Additionally, the Israeli occupation impacts the wage gap, unemployment, and even career advancement. In Area C, which suffers from Israeli-imposed economic restrictions on development and infrastructure, there is a significant gender pay gap. Women in Area C face greater difficulty moving between cities due to the barriers and restrictions imposed by the occupation authorities, while men's mobility is easier due to social realities. Consequently, women's employment remains concentrated within their geographic area, limiting their opportunities for career advancement or potential wage increases (Fallah and Daoud, 2015). Furthermore, women working in the informal economy are overlooked in the national economic policies, despite the sector's role in achieving economic stability for Palestinian families. The informal economy is not recognized as part of the formal economy and is not integrated into development strategies, contributing to the marginalization of working women (Al-Sayrafi and Samara, 2016). Moreover, workers in the informal sector face numerous challenges in relation to unionization, as they often lack formal contracts or legal coverage, which reduces their incentives to join unions in Palestine (Al-Riyahi, 2015).

2-4-3 Unpaid Care Work

Care work refers to activities and services related to caring for children, the elderly, people with disabilities, and other family members who require daily support. These activities are often unpaid and performed by women within the household. In the Palestinian context, care work is one of the main factors negatively impacting women's participation in the labor market. Women bear the greater responsibility for providing care for their families, limiting their ability to engage in paid employment. Data from the Palestinian Central Bureau of Statistics indicates that women bear the brunt of the care burden, limiting their opportunities to participate in the labor market. Statistics show that the main reason for the non-participation of approximately 758,000 women in the labor market is their preoccupation with housework, it also reports that women spend approximately 35 hours per week on unpaid care work, compared to only 5 hours for men. 42% of women are involved in direct unpaid care work, and 94% in indirect care work, compared to 18% and 49% for men, respectively (PCBS, 2014). This gender gap in time-use and level of participation highlights the stereotypical roles that define the division of domestic labor in Palestine. Women spend significantly more time than men on unpaid care work, reducing their time available to participate in the labor market. This unequal distribution of domestic and family work reflects the traditional roles of women in Palestinian society, which limit their professional ambitions and economic opportunities.

Women's care work is not limited to domestic roles; women's paid work in the private and public sectors is often an extension of their gender roles, with women active in service and care sectors, or jobs requiring manual skills and a high degree of routine. In the Palestinian context, the number of care workers is approximately 98,000, representing 13% of the total workforce in Palestine, with women constituting approximately 57% of them (Falah et al., 2023). Perhaps the care work historically assigned to women has the basis for marginalizing women's roles and deeming their diverse contributions unaccounted for and unrecognized as long as they remain unpaid. However, this perceived inferiority of women's domestic work has in turn shaped broader perceptions of women's work in the public and official spheres. Even when women find work in the "formal" economic sectors, they are automatically concentrated in less profitable and poorly regulated sectors where they are vulnerable to exploitation and abuse. These sectors frequently mirror the set of skills associated with routine household chores, such as sewing, cooking, and packaging in the industrial sector (Al-Riyahi, 2015; Elson and Pearson, 1981).

In addition to women's traditional roles in unpaid care, the Israeli occupation and recurrent aggressions are transforming these roles. In the absence of a breadwinner (due to martyrdom, detention, or unemployment due to disability, as in the Gaza Strip), women turn to the labor market to fill growing economic needs. Although women's labor force participation may increase during periods of conflict, this trend is not inherently lead to a transformation in gender structures toward equality. Stereotypical social barriers, which place the brunt of unpaid labor (such as domestic care) on women, contribute to the reproduction of gender disparities, even as their labor force participation increases (Bargawi et al., 2021; Alizadeh et al., 2022; Richter-Devroe, 2011). Women remain burdened with domestic responsibilities, even as they simultaneously engage in income-generating economic activities.

2- 5 Women in the Palestinian Informal Private Sector

2-5-1 What is the Informal Sector?

Until the 1990s, the International Labor Organization (ILO) defined the informal labor sector as associated with unregistered establishments and enterprises. However, this term has been developed to the informal economy, encompassing broader economic activities and not just establishments or production units. Rather, it encompasses economic establishments, labor characteristics, and the workers themselves (ILO, 2013). In the Palestinian context, the Palestinian Central Bureau of Statistics defines the informal sector as including economic activities not subject to formal regulation, including unregistered enterprises and family businesses that

do not belong to the agricultural sector.² Similarly, World Bank literature finds that informal work can be a mechanism for tax evasion and weakens the state and undermines its authority. In this context, the World Bank's definition of the informal sector is based on its relationship with tax systems. The World Bank defines it as activities and profits that fall partially or completely outside government and tax regulation. This is because the spread of informal work causes losses to state revenues through reduced taxes and social security contributions, which reduces the state's ability to finance infrastructure and public services.³

The informal sector in Palestine is characterized by a significant participation of young people (18-29 years old) and constitutes a significant portion of the economy. The labor share in it is close to that of the formal sector, with disparities in participation rates between the sexes (Al-Rimawi and Assaf, 2022). Many studies suggest that this sector emerges as a result of the state and its economic system's inability to create sufficient job opportunities, forcing many to work under substandard working conditions, to meet their basic needs. The prevalence of informal employment is evidence of the state's failure to provide decent job opportunities and effectively enforce labor laws. Business owners in this sector cannot be considered merely seeking to conceal their activities to increase profits. Rather, some groups are inherently marginalized and do not receive decent work in the formal sector, such as street vendors, domestic workers, women working in agriculture, and micro-enterprises. The problem here is the lack of a clear definition separating those working in this sector from those who employ them. Employers are viewed as motivated by tax evasion, while those working in this sector are forced to work due to the lack of job opportunities in regulated sectors. The losses resulting from this sector are not limited to the state and its tax apparatus alone, but also extend to those working in it, who suffer from unstable working conditions and diminished rights (Al-Riyahi, 2014; Al-Sayrafi and Samara, 2016).

2-5-2 Women's Motives to Work in the Informal Sector

Building on the previous, Al-Sayrafi and Samara (2016) argue that viewing the informal sectors solely from an economic perspective is a simplification of a complex societal issue, as work in these sectors is reduced to market-related activities such

2 Some opinions and studies have reservations about this definition, as the establishment's registration is not the decisive factor in classifying a business. An establishment may be registered with the Chambers of Commerce yet evade taxes and fail to provide rights to its workers.

3 The informal sector is a complex and ill-defined sector. However, it encompasses activities that fall outside government control, are not subject to oversight or taxation, and are not included in the gross national product (GNP), unlike the formal sector. This sector encompasses diverse activities such as unlicensed craft enterprises, street vendors, domestic workers, agricultural labor, and unregistered small and micro enterprises. The high rate of informal employment undermines the rule of law, as disregard for laws and taxes undermines respect for the state (Al-Riyahi, 2015; Al-Sayrafi and Samara, 2016).

as buying and selling. However, this view does not fully reflect reality. Therefore, the perspective should be expanded to include cultural, political, and social aspects, in addition to the economic dimension, taking into account gender and community life. Isolating economic exchange from its political and social context leads to inaccurate analyses of these sectors.

Women play a vital role in the informal sector, as will be shown in the next section, and there are a number of reasons and motivations for working in this sector. Israeli-imposed closures and blockades are among the main reasons why many Palestinian women resort to working in the informal sector. Indeed, the informal sector in Palestine emerged and flourished during the Intifada and Israeli aggressions as a strategy for survival and resistance (Esim and Kuttub, 1999). One of the most important determinants at the national level is the limited supply-side employment opportunities in the formal market, which pushes women to work in the informal market, in addition to the limited entrepreneurship opportunities for women, which are represented by the weak access to credit facilities and business training and development services (Morrar, 2022; Al-Botmeh and Irsheid, 2013).

In previous studies on entrepreneurship, we find that women face a number of obstacles that limit their entrepreneurship, including weak governmental support in terms of policies, laws, and services (Tambunan, 2009; Jamali, 2009). Additionally, women face difficulty accessing financing for their enterprises, as most of them do not possess sufficient assets that can be used as collateral to obtain loans. Furthermore, lending policies tend to provide a large portion of consumer loans, such as mortgages and car loans, while a very small percentage of loans are allocated to support small, productive enterprises, which are typically owned by women. This reduces women's opportunities for entrepreneurship and the advancement of the projects they lead (Jaber and Al-Sayrafi, 2014).

In addition, Israeli policies such as land confiscation and reduced budgetary support by the Palestinian Authority for productive sectors such as agriculture and industry weaken local productivity and, consequently, the ability to generate decent employment opportunities. These policies have, in turn, pushed women into informal activities (Al-Botmeh, 2015). Furthermore, the flexibility of the informal sector has allowed women to combine their domestic and childcare roles with paid work, making it a preferred option for many (Falah, 2014). For the poor, the marginalized, and those with lower educational attainment or limited skills, the informal economy provides the only job opportunities (ILO, 2023). The general view of the formal economy in a capitalist system includes clear exploitation of the informal economy, whose fundamental characteristics are exploitation, inequality, and the denial of rights. Workers in this sector are forced to provide goods and services for low

wages to meet their basic needs, allowing large corporations to reduce their costs (Al-Sayrafi and Samara, 2016). Women are particularly vulnerable to exploitation within the informal economy, as they are ‘employed’ by their husbands as unwaged workers, rendering their labor unpaid and hidden. Women support their husbands and assist them in production, performing support activities as unpaid workers, while the husband controlling the wage. Here, women’s work in the informal economy becomes hidden, unpaid, and ignored even when government interventions exist (Al-Sayrafi and Samara, 2016).

Some employers prefer to employ women because they are perceived as less costly than men; with instances of several women can be employed at the equivalent wage of a single male worker thereby significantly reduces labor costs (Al-Riyahi, 2014). The term “hidden labor force” refers to the exploitation inherent in production relations. Despite women’s pivotal role in the production process in food factories and sewing workshops in the Hebron and Bethlehem areas, the conditions of female workers are characterized by the lack of formal contracts that guarantee their rights, the absence of occupational health and safety, and the neglect of work-related injuries. This leaves them vulnerable to easy dismissal and replacement through the contracting system (Adwan, 2020).

2-6 Economic Violence and Its Relationship to Women’s Economic Empowerment

2-6-1 The Nature and Types of Economic Violence

Gender-based social norms play a pivotal role in excluding women from financial services and economic activities. These norms impact their ability to work, thus limiting their economic activity (Harker et al., 2023). The impact of these norms is not limited to excluding women from the labor market; they also contribute to the reinforcement and normalization of economic violence against them, whether as workers or business owners. This violence may manifest itself in women’s lack of freedom to dispose of financial resources of their businesses, or to make decisions regarding their spending.

The European Institute for Gender Equality (2023) defines economic violence as an indirect form of gender-based violence. It refers to a set of behaviors that aim to inflict economic harm on the victim by controlling or restricting access to financial resources, or preventing them from achieving financial independence (EIGE, 2023).⁴ The Palestinian Central Bureau of Statistics (PCBS) defines economic violence as “violence (that a wife is) exposed to to violence from husband and

⁴ Equality is the enjoyment of all political, economic, and social rights without discrimination based on religion, color, language, sex, political opinion, or social status. <https://european-union.europa.eu/institutions-law-budget/institutions>

takes several forms, including demand from the individual to know how to spend the money, dispose of property of others, prevention of work, dispose of inheritance without the consent of the person who received the inheritance, forced to resign.” (PCBS, 2022, p. 20). In general, economic violence includes three main forms: economic control, economic sabotage, and economic exploitation, each with specific characteristics and consequences (EIGE, 2023). “Taking things belonging to the (money, property...etc)” without consent” is considered a form of economic abuse (PCBS, 2022, p. 20). Economic violence and exploitation, according to a United Nations report, include acts such as withholding income, forcibly depriving women of their wages, and depriving them of basic necessities. Given the reality of working Palestinian women, economic violence is practiced against them through multiple behaviors, most notably control, deprivation, coercion, and prohibition (Qassem and Qaoud, 2022).

Social factors, such as economic status, ethnicity, and gender identity, increase the likelihood of these groups being exposed to economic violence, exacerbating economic vulnerability and making it more difficult to break the cycle of violence (EIGE, 2023). Accordingly, economic violence particularly affects women and often occurs in conjunction with other forms of violence, such as physical and psychological violence (True, 2014; Postmus et al., 2020; Casique and Furegato, 2006). Furthermore, women who experience difficult economic circumstances or are part of marginalized social groups, such as the poor, people with disabilities, or, in the case of Palestine, refugees, are more vulnerable to economic violence (Qassem and Qaoud, 2022).

Economic violence takes many forms, and its impact on women's economic empowerment varies. For example, economic violence can take the form of dictating the women's amount of spending, forcing her to provide detailed accounts on how money is used, or preventing her from owning or accessing shared property or personal assets. Economic violence also includes the term “economic sabotage,” which is defined as preventing an individual from accessing or continuing educational or professional opportunities, negatively impacting their professional and economic development (EIGE, 2023). Examples of economic sabotage include destroying property needed to perform his/her job, or preventing him/her from going to work or school. In the context of economic violence against women, economic sabotage may include creating childcare problems that make it difficult for women to balance work and family responsibilities. Economic sabotage is used to undermine women's ability to achieve financial independence and increase dependence on their abuser. Women are denied opportunities to improve their skills and increase their income, thus reducing their ability to separate from their abuser and secure a stable financial future (EIGE, 2023).

Economic exploitation occurs when an exploiter takes advantage of a victim's financial resources or property illegally or without her consent. This can include using the victim's credit card without permission, opening bank accounts or lines of credit in her name, or stealing and selling property for profit. Exploitation may also involve forcing the victim to work under exploitative conditions or taking money earned as wages or financial assistance without her consent. This type of exploitation places the victim in a difficult economic situation, as it may lead to the accumulation of financial obligations on the woman's behalf, such as debt, or a loss of control over her financial resources, reducing her ability to escape the environment that causes this economic violence (EIGE, 2023).

2- 6 -2 Economic Violence and Financial Inclusion: A Close Relationship

Economic violence directly impacts women's opportunities for economic empowerment through personal and professional growth, and reduces their chances of improving their financial and social status, thus making women more vulnerable to exploitation and limiting their ability to achieve financial independence (EIGE, 2023). Economic violence also destabilizes the financial well-being of those affected by it due to the financial pressures they may experience. Furthermore, economic violence is significantly linked to poverty and impacts the quality of life of victims. Financial constraints create feelings of helplessness and frustration among female victims. These feelings can be persistent and ultimately lead to social isolation, which further enhances the impact of economic violence on the lives of victims. Regarding financial inclusion, it is closely linked to the economic empowerment of the women who suffer from it. Financial inclusion aims to improve living standards, reduce unemployment rates, and financially empower women (and youth) by developing financial knowledge and literacy to enhance access to financial resources for all segments of society, especially in rural and marginalized areas (Palestine Monetary Authority, 2018). Women's economic empowerment is inseparable from their financial inclusion, as it enables them to gain a level of independence regarding economic and social decisions, such as work and expenses (Arnold and Gammage, 2019). Therefore, it is closely linked to economic violence.

2-6-3 Economic Violence and Women's Economic Empowerment in the Palestinian Context

Violence against women in Palestine directly impacts the economy by reducing productivity and increasing lost wages, which contribute to the deepening of gender wage gap. Women survivors of domestic violence often face challenges in choosing the type of paid work they can perform, negatively impacting their professional

stability and future advancement opportunities. Domestic violence also burdens women with unpaid care work, such as housework and child and elderly care, resulting in hundreds of thousands of lost household productive days, which is translated into financial losses estimated at millions of dollars annually (ESCWA, 2020).

At the labor market level, economic violence causes significant loss of productivity. It is estimated that the number of lost work days for women survivors of violence reached approximately 173,000, in addition to 128,000 days for their husbands, resulting in economic losses estimated at approximately \$9 million. More than 22,000 women were forced to leave their jobs as a result of violence, a number that would have increased women's labor force participation by 50% had they been able to work freely and without restrictions. In addition to job losses, violence also affects the performance of working women through absenteeism, poor concentration, and late arrival to work, leading to decreased productivity and a decline in overall economic performance (ESCWA, 2020).

Regarding the prevalence of economic violence, the findings of the violence survey (2022) conducted by the Palestinian Central Bureau of Statistics showed that 92% of married or ever-married women experienced some form of violence, whether psychological, physical, social, or economic. Specifically, 20.5% of women experienced economic violence, with 27.1% in the Gaza Strip and 16.3% in the West Bank. This violence includes depriving women of ownership, such as inheritance and property. Studies have revealed that only 5% of women in Palestine own land, and 7.7% own their homes. This reflects women's weak economic empowerment and negatively impacts their ability to achieve financial independence.

In addition, managing household debt is one of the most prominent hidden forms of economic violence against women. Harker et al.'s (2019) study demonstrated that Palestinian women often bear the burden of managing household debt, which imposes significant psychological and social stress on them. In many cases, women are forced to cut back on basic expenses to ensure loan repayment, even though the debts are often held by men in the family. These informal burdens borne by women contribute to gender inequality, as the amount of unpaid work they perform increases, leading to persistent psychological and physical exhaustion. This type of violence becomes part of the structure of economic relations within Palestinian households (Harker et al., 2019; Harker, 2020).

In connection with economic violence through financial exclusion, women in Palestine, particularly poor and less educated women, continue to suffer from a lack of financial and economic services, according to a recent report by the Palestine

Economic Policy Research Institute (MAS) (Harker et al., 2023). According to the MAS study, excluding gold, lower percentages of women own land, cars, real estate, stocks, or other assets, and only 16% of women own a current bank account, compared to 42.5% of men (MAS, 2023). Therefore, in the context of women's empowerment and economic independence, these findings have implications for their reduced financial inclusion compared to men, which in turn impacts their ability to access collateral-based financing to start their businesses. Therefore, female entrepreneurs face obstacles in accessing financial services and credit compared to men, as women often lack the necessary collateral to obtain business loans (Al Botmeh and Irshied, 2013).

2-7 Women's Representation in Chambers of Commerce and Labor Unions

Chambers of Commerce are the organizational bodies representing the demand side of the private sector, i.e., owners of economic and commercial establishments. Labor unions, on the other hand, represent the supply side, which includes workers in various sectors. The two sections below address women's participation in their representative bodies within chambers of commerce and labor unions.

2-7-1 Chambers of Commerce

The weak representation of women in chambers of commerce is due to a set of economic, social, political, legal, and institutional obstacles that hinder their effective participation in chambers of commerce and decision-making positions. On the economic level, women suffer from underrepresentation in the labor market, with female business owners accounting for only 1.9%. Their businesses are often concentrated in the service sector and traditional family businesses, reflecting limited economic priorities. This is due to the absence of entrepreneurial education in curricula, the scarcity of specialized vocational programs, and the lack of clear plans by governmental and civil society institutions to support women's enterprises. In addition, the high costs of running for election and campaigning constitute a major obstacle, especially for women in the fourth category,⁵ as they fear losing this money without a guarantee of victory (Asala, 2019).

⁵ The "fourth category" of women typically refers to a classification related to membership ranks or levels or economic activities in contexts related to chambers of commerce or economic sectors. In this context, it often refers to women who own or manage very small or micro enterprises, which are less capitalized, smaller, and less profitable than other categories. This category typically faces significant economic and social challenges, such as limited financial resources, weak marketing capabilities, and a lack of technical and administrative support, in addition to a focus on meeting basic needs rather than expanding or developing.

From a legal policy perspective, the lack of legal awareness programs on chambers of commerce laws and the electoral system is one of the most significant obstacles. A common misconception is that registering with chambers imposes multiple taxes, discouraging many women from registering. The lack of unified policies for women's registration and the variation in procedures across regions, coupled with unfair electoral requirements such as high nomination fees and the requirement to maintain a regular commercial registry, further hinders women's participation. This is compounded by the lack of gender review of laws related to chambers of commerce, such as the Industrial Law and amendments to the commercial registry, rendering them unresponsive to women's needs. At the institutional and structural level, gender units in chambers of commerce suffer from weak organizing and a lack of clear plans and strategies, as well as a lack of an institutionally organizing framework between them and the union. There are no facilitating procedures for their participation in institutional and strategic planning, limiting their role in supporting women. Furthermore, their activities are limited to traditional and seasonal events, with weak networking with other organizations that support women. They also make administrative decisions that hinder the registration of women of some categories, which deprives them of participation in elections and reinforces their marginalization in chambers of commerce (Asala, 2019).

The obstacles facing women in the agricultural and industrial sectors in particular include a focus on traditional activities such as exhibitions and training, rather than engaging in administrative membership or joining chambers of commerce. Women also suffer from poor quality of agricultural products due to non-compliance with required standards, the high cost of production inputs, and a lack of technical and administrative information necessary to manage their production enterprises. Additionally, women's marketing capabilities and ability to open channels of networking with local and foreign markets are weak, their agricultural and industrial projects are under-competitive, and there is a lack of integration among women working in these fields. Furthermore, the influence of a male-dominated culture, especially in villages and local communities, poses an additional challenge to women's empowerment in these sectors.

2-7-2 Trade Unions

The number of trade union organizations registered with the Palestinian Ministry of Labor accounted for 566 organizations, the largest percentage of which is concentrated in the West Bank, at 94.2%, while the percentage in the Gaza Strip does not exceed 5.8%. Data indicates that men dominate leadership positions in unions, with men occupying 91.2% of union leadership positions, while women do not exceed 8.8%. At the membership level, 75.5% of union members are men,

compared to only 24.5% women, reflecting the weak participation of women in union activity compared to men (PCBS, 2020). Despite the difficulties faced by unions, such as restrictive laws and political pressure, they play a pivotal role in representing workers and defending their rights. However, unions continue to face significant challenges, most notably their weak independence and the influence of politics on their activities. This has necessitated the development of their performance to enhance their role in improving workers' lives and supporting economic development.

Although the Palestinian Federation of Trade Unions has established a special unit to care for women's affairs, women's participation in the federation remains extremely low. This is due to several reasons, the most important of which is the low rate of women's participation in the labor market in general. Additionally, many workers join trade unions only to obtain a discount or exemption on health insurance fees, which extends to other family members when the head of the household joins the union. As a result, many working women find no incentive to join unions, as they already receive health insurance benefits through a family member, which reduces their actual participation in union work (Al-Botmeh and Adwan, 2007). In this context, Al-Riyahi (2015) finds that weak union work and organizing naturally leads to the continuation of violations in the informal sectors.

One of the most important determinants preventing women's effective participation in trade unions in Palestine is that Palestinian trade union activity is characterized by the dominance of conflicts between unionists representing blocs affiliated with political factions over senior positions in trade union federations. This has led to the absence of true trade union democracy, which should start from the bottom up. As a result, elections and genuine electoral programs are absent, resulting in a loss of trust in trade unions as institutions seeking to serve workers, transforming them into institutions seen as subservient to political factions rather than independently representing workers' interests (Al-Botmeh and Adwan, 2007). This is closely linked to the weak union representation of women in Palestine due to their limited participation in political and partisan life. Statistics show a significant decline in women's representation within the leadership bodies of political parties and trade unions, which are characterized by their partisan and politicized nature. Despite the efforts made, women still represent only 5.4% of the Central Council, compared to 94.6% for men, a percentage that reflects their weak presence in decision-making positions. Likewise, the percentage of women in the Palestinian Legislative Council is 11.3%, and in the Executive Committee 6.7%, indicating a clear dominance of the male element (PCBS, 2020).

Chapter Three:

**Economic and Social
Characteristics of
Women Working in
the Private Sector
- A Diagnostic
Analysis**

This chapter provides an analysis of the characteristics of working Palestinian women. This analysis aims to explore the identity of these women and provide a broad overview of the conditions facing working Palestinian women residing in the West Bank. This analysis explores their demographic and economic backgrounds, employment status, labor market participation, and work characteristics and conditions. This analysis covers both the formal and informal sectors. Data from the 2022 Labor Force Survey and the latest informal sector surveys issued by the Palestinian Central Bureau of Statistics (PCBS) are used to conduct this analysis. The following is a description and diagnostic analysis of the characteristics of working Palestinian women based on the themes mentioned below.

3-1 Distribution of Working Women between the Formal and Informal Sectors in 2022

3-1-1 Geographical Distribution

Table (3.1) shows the geographical distribution of working women by sector (public, formal private and informal private) and by type of locality (urban, rural, and camp). The table shows that the highest percentage of working women reside in urban areas, while the lowest percentage of working women live in refugee camps. For example, the arithmetic mean of the percentage of working women residing in urban areas in the West Bank in 2022 was approximately 66.8%, compared to 28.6% in rural areas, and only 4.6% in camps.

Table 3-1: Distribution of female workers by type of locality in various sectors in 2022

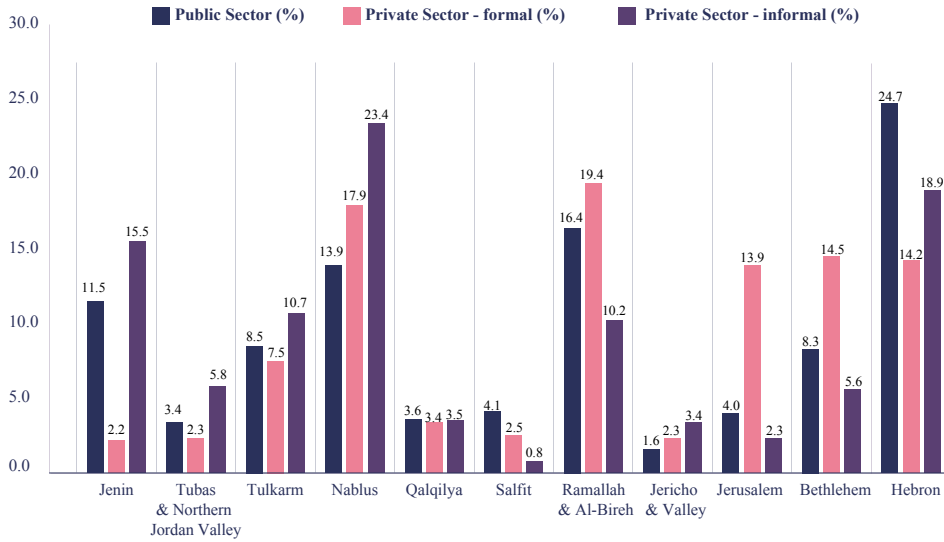
Type of locality (%)	Public sector	Private sector	
		Formal	informal
Urban	70.0	72.3	58.2
Rural	25.6	23.5	36.6
Camp	4.4	4.2	5.2

Source: PCBS (2023), Labor force survey 2022. Ramallah – Palestine

Table 3.1 shows several points that are worth highlighting:

- The employment options available to women living in camps in all sectors (a close distribution across the three sectors) are significantly limited compared to women in rural and urban areas. This demonstrates the extent of women's marginalization in these areas and the need for specific strategies and programs to bolster employment opportunities for women in camps, especially given the camps' continued exposure to repeated raids and attacks by the Israeli army.
- The highest percentage of working women in rural areas work in the informal private sector, reflecting the scarcity of opportunities available to them in the formal sectors (both public and private) compared to women working in urban areas. Often, rural women work in unregistered nurseries, agricultural projects, or unregistered food processing enterprises, given the agricultural context of the Palestinian countryside.
- The highest percentage of working women in the public sector reside in urban areas, largely due to the concentration of government institutions and institutions providing public services in major cities, as well as the internal migration to cities, specifically Ramallah, as a result of this concentration. Women in urban areas also have higher opportunities of finding employment in the formal sector (public or private) than their counterparts in rural areas and camps.
- As for the distribution among the West Bank governorates, Figure (3.1) shows a geographical disparity in women's employment trends between governorates by sector. To illustrate this, the governorates of Ramallah and Al-Bireh and Hebron emerged with the highest percentage of women working in the public sector (16.4% and 24.7%, respectively). Meanwhile, the rural governorates, especially Jericho and the Jordan Valley, Tubas, the Northern Jordan Valley, and Qalqilya, recorded low rates of women's employment in all sectors, indicating weak economic opportunities in them. This is consistent with the result previously mentioned in Table (3.1) regarding the increase in the percentage of women working in urban areas compared to rural areas.

Figure 3- 1: Distribution of female workers by sector in the West Bank governorates (2022)



Source: Researcher's analysis of data from the Palestinian Central Bureau of Statistics (2023). Labor Force Survey 2022. Ramallah, Palestine.

Regarding employment in the informal private sector, the governorates of Nablus, Hebron, and Jenin recorded the highest percentages of women working in the informal private sector in 2022 (23.4%, 18.9%, and 15.5%), respectively. Whereas Ramallah and Al-Bireh governorate recorded the highest percentage of women working in the formal private sector (19.4%), followed by Nablus governorate (17.9%), while Jenin governorate recorded the lowest percentage (2.2%).

Figure (3.1) also shows variations in the percentage of women working across governorates (regardless of sector). Hebron, Ramallah, and Nablus showed the highest percentages of women working in various sectors, reflecting the relative economic strength of these governorates compared to the governorates of Tubas, Jericho, and Salfit, which recorded very low rates of female employment across all sectors, reflecting the weak economic activity in these governorates.

The economic activities employing women vary across the West Bank governorates based on several factors, most notably infrastructure, institutional structure, economic, social, and even security conditions. As a result, women's labor force participation rates vary across governorates depending on the type and scale of economic activities available to them. For example, the Ramallah and Al-Bireh Governorate is a major economic hub, due to the concentration of governmental

and private establishments, civil society organizations, and donor and international organizations. This contributes to providing more job opportunities for women in various fields in terms of quantity and diversity. Meanwhile, the Nablus Governorate is known for traditional industries and handicrafts, such as soap and sweets production, in which women participate significantly, providing them with employment opportunities and marketing their products. Furthermore, the Hebron Governorate is a center for many craft industries. The family-oriented nature of businesses is often prominent in the city of Hebron, where traditional industries such as shoemaking, weaving, and pottery constitute a significant portion of the activities that provide employment opportunities for women, often within small family businesses. Jenin Governorate also relies heavily on agriculture, with women participating in agricultural activities, crop production, and operating and managing small businesses in various fields, such as food processing (PCBS, 2018). Hence, we conclude that it is necessary to take into account structural differences between governorates (and within the governorate itself), as well as between the public and private sectors (both formal and informal), when developing and implementing policies and programs to enhance the employment of Palestinian women.

3-1-2 Women's Economic Activity

Table (3.2) below shows the distribution of workers (of both sexes) and female workers by economic activity in 2022. The table reveals gender disparities in the nature of the employing economic sectors. In general, women participate less in technical or physically demanding sectors than men, such as transportation and construction. Conversely, their participation is higher in traditional service sectors.

Table (3.2) shows that the services and other branches are the sectors that most attract women (33%), reflecting women's traditional focus on education, health, and social services. The table also shows that the construction sector recorded the lowest female participation (less than 1%), reflecting the absence of women from jobs that require strenuous physical labor or may be socially unacceptable.

Table 3- 2: Women participation in the different economic activities in Palestine, 2022

Economic activity	Total No. of workers (both sexes)	Total	% of female workers to total
Mining, quarrying, and manufacturing industries	146,913	16,091	11%
Construction and building	212,808	924	0%
Trade, restaurants, and hotels	252,902	22,362	9%
Transportation, storage, and communications	63,383	2,878	5%
Services and other branches	386,200	128,778	33%
Total (percentage)	1,062,206	171,033	16%

Source: PCBS (2023). Survey of the Informal Sector and Informal Employment: Main Findings 2022. Ramallah, Palestine.

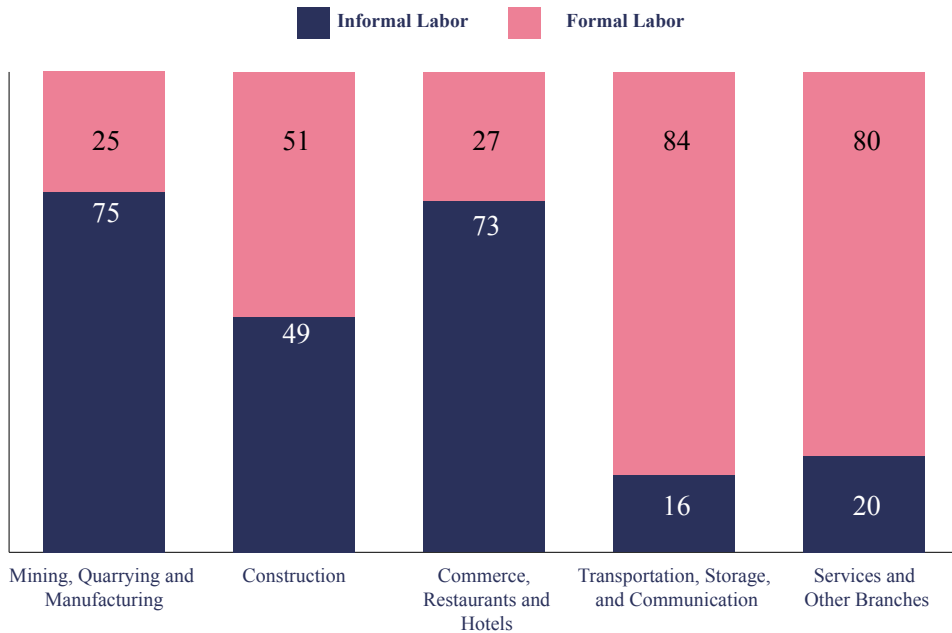
Regarding other sectors, the table shows that although the trade and restaurant sector is one of the largest sectors in terms of the number of workers (252,900 workers), women's participation in this sector is low (9%). It also shows that the percentage of women working in the mining and manufacturing sector (11%) reflects the limited presence of women compared to men in this sector.

Regarding the distribution of informal female employment by economic activity, Figure (3.2) below shows that the mining and manufacturing sectors and the trade sector include the highest percentage of informal employment (75% and 73%), respectively. Meanwhile, approximately 20% of female workers in the services sector work as informal workers. This disparity may stem from the legal nature of economic establishments in these sectors. For example, services sector activities are concentrated in activities related to education, health, or other services, such as public and private institutions, which are usually formally registered and therefore considered part of the formal sector. On the other hand, women's manufacturing activities (usually through their own small and micro-enterprises, typically home-based, are concentrated in crafts and food industries) and their marketing is concentrated within the informal sector. For example, the findings of the informal

sector survey showed that approximately 98.8% of home-based industries are not registered with any official body (and therefore their labor is classified as informal labor). It is worth noting that 88.3% of home-based businesses in the West Bank are owned by women, according to the findings of the 2022 informal sector survey (Al-Bitawi and Shalabi, 2024).

It is worth noting here that when distributing women's informal employment patterns according to employment status, 25% of them are self-employed (employers), while 64% of informal workers are paid employees, and approximately 11% work in unpaid family work (during 2022).

Figure 3- 2: Distribution of formal and informal women employment by economic activity in Palestine



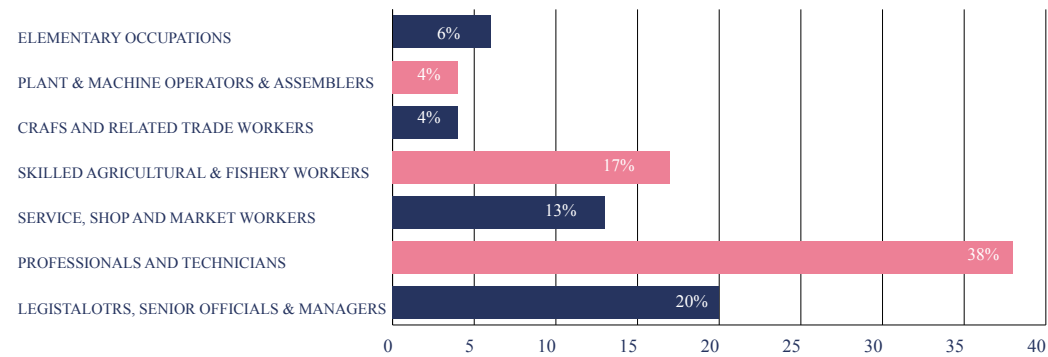
Source: Researcher's analysis of data from the Palestinian Central Bureau of Statistics (2023).
Survey of the Informal Sector and Informal Employment: Main Results 2022. Ramallah.

3-1-3 Distribution of Women by Occupation

Figure (3.3) below shows the percentage of female workers in Palestine by occupation (senior, technical, and primary-level profession) in 2022. The figure shows that women are concentrated in office and specialized fields, with lower participation rates in manual and technical professions. The figure also shows that technical and specialized professions constitute the highest percentage of jobs

employed by women (38%), which highlights women's significant involvement in education, health, and administrative jobs. It also shows that 20% of women work in senior leadership positions is , which is significant given occupational and societal discrimination against women, but nonetheless there remains a need to further increase by enhancing women's representation in leadership positions through training them in leadership skills and holding professional development programs. In contrast, the percentage of women working in machine operation and crafts recorded the lowest female participation rates (4%), which may indicate cultural or professional challenges that hinder women's involvement in these professions.

Figure 3-3: Distribution of working women by type of profession in the Palestinian labor market, 2022



Source: Researcher's analysis of data from the Palestinian Central Bureau of Statistics (2023). Labor Force Survey 2022. Ramallah, Palestine

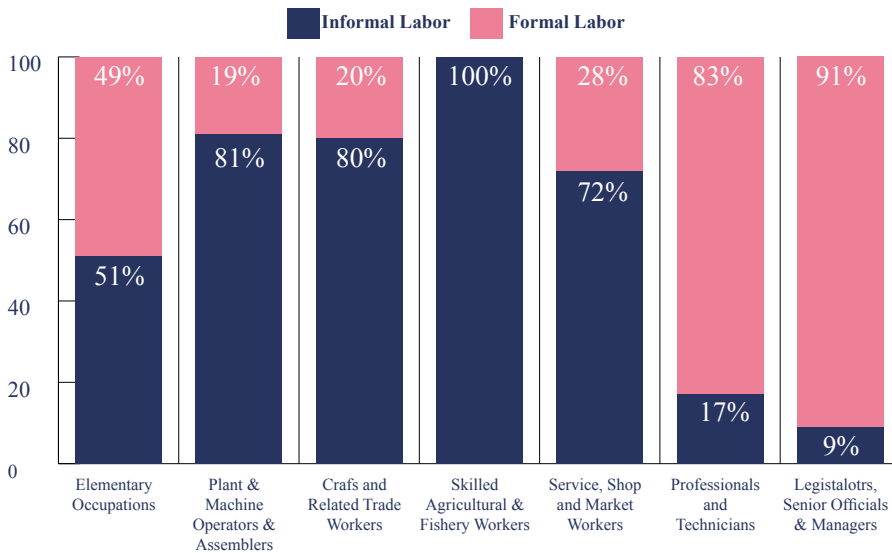
Primary professions/ machines operators and assemblers/ Workers in crafts and related professions/skilled agricultural and fishing workers/services and sales workers/technicians and specialists/ legislators and high management employees

Regarding the distribution of women by occupation between formal and informal employment, figure (3.4) below shows that the percentage of women working in formal employment in managerial and senior-level positions reached 91%. This is likely due to the fact that these positions are often found in formal establishments in the formal sector (which conclude employment contracts with their employees) where higher educational levels, practical skills and experience are required. Therefore, it is reasonable that the percentage of women in informal employment who hold leadership positions is relatively low. A similar pattern is observed in technical and specialist positions, where 83% of women working in these professions are classified as formal employees. As previously noted, this can be attributed to

the fact that women in these professions, often work in the education and health sectors, where stricter regulatory oversight increases the likelihood of securing former employment contracts within formal establishments in these sectors.

In contrast, the percentage of informal employment is higher among women working in craft professions, primary professions, professions related to agriculture and fishing, service workers, and market vendors. This is likely due to the fact that a high percentage of establishments operating in these jobs are small, medium, and micro-enterprises (SMMEs) operating within the informal sector, where women are employed informally without formal contracts, or work in establishments that rely on individual or family work that lack formal contracts or regulatory legislation.

Figure 3- 4: Distribution of women by type of occupation between formal and informal employment, 2022



Source: Researcher's analysis of Palestinian Central Bureau of Statistics data. (2023). Survey of the Informal Sector and Informal Employment: Main Findings 2022. Ramallah, Palestine

3-1-4 Educational Qualifications of Working Women

In general, Palestinian society tends to invest in female education, as education is viewed as an essential tool for enhancing women's social and economic status within the family and society. This reflects a gradual shift in the traditional social roles of Palestinian women, as education has become an important empowerment tool that contributes to improving women's employment opportunities, thus enhancing their economic participation (Daoud and Sadeq, 2012). This view has been reinforced

by the oppressive policies of the Israeli occupation, including land confiscation and movement restrictions, which encouraged many Palestinian families to invest in the education of their sons and daughters. Education is considered an asset that cannot be confiscated, making it a long-term strategic option for improving families' futures. This view has contributed to the high rates of female education, with women currently representing a significant proportion of Palestinian university graduates.

Furthermore, the Palestinian economy relies primarily on the service sector, which is increasingly in demand for jobs requiring university degrees. This trend has enhanced the opportunities for women with a university education or an intermediate diploma to enter the labor market, particularly in fields such as education, health, and social services, as will be explained below (Falah, 2013).

Data from the Palestinian Labor Force Survey (2022) indicate that female labor participation rates vary depending on their educational qualifications, with participation increasing with higher educational qualifications. Labor force survey data showed a positive correlation between women's higher educational levels and their labor force participation rates, and an inverse correlation with their unemployment rates. For example, at the national level, the labor force participation rate for educated women (13 years of education or more) reached approximately 41.1%, compared to rates of less than 10% for other education levels. Conversely, the unemployment rate for this group (13 years of education or more) is higher, reaching approximately 46%, compared to other education levels. First, it is necessary to discuss the distribution of working women by educational qualification. Table (3.3) shows that approximately 10% of working women have no educational qualifications. Meanwhile, the participation rates for women with primary, intermediate, and secondary education are 5%, 6%, and 8%, respectively. Moving upwards in educational levels, women with an associate's degree constitute 24% of the total number of employed women, while women with a bachelor's degree or higher constitute approximately 37% of employed women.

Table 3- 3: Women's participation percentages in the Palestinian labor market by educational qualification, 2022

Educational qualification	Total No. of Workers (both sexes)	Total No/ of female workers	Percentage of female workers to the total
No educational qualification	35,446	3,501	10%
Elementary	118,929	6,351	5%
Intermediate	360,324	20,720	6%
Secondary	181,081	15,259	8%
Intermediate Diploma	71,820	17,070	24%
B.A. and higher	294,610	108,134	37%
Total	1,062,210	171,035	16%

Source: (PCBS, 2023). Labor Force Survey 2022. Ramallah, Palestine.

When discussing the relationship between women's educational qualifications and their opportunities of working in informal employment, data indicates that educational qualifications play a pivotal role in improving employment opportunities and reducing informal employment. Women with low levels of education (no academic qualifications or primary education) are employed in informal employment at higher rates (74% and 72%, respectively). However, as educational qualifications increase, the percentage of women working in informal employment decreases (25% and 19%) for those with an associate's and a bachelor's degrees or higher, respectively. Thus, the high percentage of women working in informal employment, especially among those with low educational qualifications, reflects the significant economic and social challenges facing these women.

This relationship between educational qualifications and informal employment can be explained by several economic, social, and even legislative factors. For example, women with low educational qualifications are often forced to accept jobs in the informal sector due to the limited employment options available to them. Meanwhile, improved educational levels contribute to formal employment opportunities, thanks to increased efficiency and skills that attract employers in the formal sector. This is clearly evident in the low rates of informal employment among women with

diplomas or bachelor's degrees. Similarly, when viewed from a social and cultural perspective, less educated women are often restricted by traditional family roles (which limit their professional development), thus hindering their access to formal sector employment opportunities. This, coupled with weak legal oversight and limited strict enforcement of labor laws regarding workers' rights, leads micro and small enterprises (and informal sector workers) to employ low-skilled women informally, increasing their job insecurity.

It is also important to note here the relationship between educational qualifications and employment status (work patterns). Approximately 77% of women with a bachelor's degree or higher are employed as paid employees. This percentage decreases with lower educational qualifications, as approximately 34% of women without educational qualifications are employed as unpaid employees, indicating the positive impact of educational qualifications on the opportunity to obtain paid employment. Conversely, 55% of working women without educational qualifications are self-employed, compared to approximately 17% of those with a bachelor's degree or higher. The highest percentage of women without educational qualifications (11%) participate in unpaid labor within the household, while this percentage drops to 6% among those with a bachelor's degree or higher.

3- 2 Working Conditions and Comparison between the Formal and Informal Sectors

3- 2 -1 Employment Rights

This subsection aims to discuss the most prominent indicators that characterize the working environment and conditions in the public and private sectors (both formal and informal), most notably the availability of formal employment contracts for women, paid leave, and health insurance, as well as end-of-service benefits, training opportunities, and others. Regarding written contracts for an indefinite period, the public sector clearly outperforms this indicator, as 88.2% of female workers have written contracts for an indefinite period. Meanwhile, this percentage among female workers in the formal private sector reached approximately 31.7%, a significant percentage compared to the informal sector, which shows a sharp decline in this percentage, reaching only 3.0% in 2022.

In the same context, the informal private sector recorded the highest percentage of female workers who work without a formal written contract (verbal agreement only) at 81%. A stark difference is observed as this percentage in the formal private sector reached about 36.8% of female workers, which remains a high percentage when compared to 0.6% among female workers in the public sector. In the same context,

Table (3.4) shows the leading role of the public sector in providing a salary slips to its female workers (92.9%), compared to about (36.6%) in the formal private sector and (2.9%) in the informal private sector.

3-2-2 Paid Leave and Insurance

Table (3.4) shows that the vast majority of female workers in the public sector receive paid leave, including annual leave (95.6%), sick leave, and maternity leave (94.5%). This is compared to 48-55% of female workers in the formal private sector who reported receiving paid leave. This percentage is alarmingly lower in the informal private sector, where the percentage of working women who reported receiving paid leave does not exceed 12%.

The low percentage of paid leave for these women is likely due to several reasons previously mentioned, the most important of which is the absence of legal oversight and the weak implementation of Palestinian Labor Law, especially in the informal sector, thereby affecting women's ability as formalized workers to obtain their rights. This is particularly true given the Ministry of Labor's lack of resources and necessary mechanisms to enforce strict oversight of unregistered establishments or projects. This opens the door to violate female workers' rights, particularly if they work without formal, written employment contracts. This makes it more difficult for them to claim paid leave or other rights stipulated by law. Furthermore, women working as informal workers in informal family businesses, which often do not adhere to formal labor laws regarding employment contracts, rely on unwritten verbal agreements based on personal trust or kinship. This undermines female workers' rights, including their right to paid leave. This is especially true when combined with social pressures that may prevent them from claiming their rights for fear of causing problems or losing their jobs for malicious reasons by their employers.

Finally, it is worth noting that this group of women (in less organized sectors) lack awareness of their labor rights, whether regarding paid leave or other labor rights. This may significantly contribute to their low access to leave and other employment rights. This is especially true when coupled with limited access to legal guidance or counseling, or limited legal awareness, which hinders them from addressing employer violations or even filing complaints with official authorities.

With regard to health insurance, the availability of health insurance varies between the public and private sectors depending on the type of insurance. For example, the formal private sector excels the public sector by 32.0% compared to 5.2% in providing private health insurance to its female employees (this percentage reached

only 4.5%). Conversely, the public sector provides national health insurance to its female employees (92.4%), while the formal and informal private sectors record very low rates (4.5% and 0.2%, respectively).

Finally, it is important to note the striking percentage of female workers in various sectors who do not have work-related injury insurance. Although the Palestinian Labor Law No. (7) of 2000 stipulates that employers must insure their workers against work-related injuries, the percentage of female workers in the private sector who are insured against work-related injuries is 33.4%, compared to 38.3% in the formal private sector. Meanwhile, there is no work-related injury insurance in the informal private sector. The low rate of work-related injury insurance, as shown in the table, reflects a significant gap between labor legislation in Palestine and its implementation on the ground, especially in the informal sectors. These percentages (especially in the informal private sector) may stem from several reasons, most notably the lack of effective oversight mechanisms by the Ministry of Labor to monitor the implementation of this provision of the law, especially in the private sector. This is particularly true in the informal sectors, which often operate outside the scope of government oversight, rendering their compliance with the law weak or nonexistent. The high cost of insurance also contributes to employers' avoidance of providing it in order to save additional costs, especially when this is coupled with a lack of awareness among female workers of their rights.

Table 3- 4: Key indicators of women's working conditions in the Palestinian labor market, 2022

Indicators (%) 2022	Public sector	Private sector	
		Formal	Informal
Employment Contract			
Yes - Written and for a specific period	11.0	22.4	9.2
Yes - Written and for an indefinite period	88.2	31.7	3.0
Yes - Verbal	0.1	9.1	6.8
No employment contract	0.6	36.8	81.0
Employer contribution to retirement/end-of-service benefits	94.1	46.8	9.1
Paid annual leave	95.6	53.6	9.9
Paid sick leave	95.6	55.1	11.9
Paid maternity leave	94.5	48.2	9.5
Training during the initial phase of employment	40.4	21.8	7.6
Private health insurance	5.2	32.0	4.5
Government health insurance	92.4	4.5	0.2
Work injury insurance	33.4	38.3	0.0
Salary Slip	92.9	36.6	2.9
A portion of the salary deducted for income tax	92.6	48.2	3.1
The employer is affiliated with a labor union	35.8	20.6	4.3
Work Matching with female worker	86.1	48.6	6.8

3- 3 The Reality of Women's Participation in the Labor Market after October 7, 2023 - The Impact of the War of Extermination

3- 3- 1 Key Economic and Social Indicators

This section compares changes in several indicators of women's employment during the first three months of the aggression on the Gaza Strip (the fourth quarter of 2023 compared to pre-war 2022 data).

Table (3.5) below shows the considerable impact of the aggression on the distribution of labor and the average daily wage. The informal sector was particularly affected, leading to a significant decline in wages and a reduction in job opportunities, especially in small and micro enterprises (SMEs), as well as in unstable professions.

In the same context, there has been a noticeable shift toward employment in more stable sectors, such as the formal public and private sectors, while job opportunities in small enterprises and informal services with the informal sector declined. An increasing trend can also be observed in the absorption of women into technical and specialized jobs that require higher educational qualifications. While this may be part of the market's response to changing post-crisis needs, it also highlights the diminishing opportunities available to women with lower qualifications.

As seen below, a decline is observed in the percentage of employed women from 76.4% in 2022 to 75.7% in the fourth quarter of 2023, with female unemployment rates rising from 23.6% in 2022 to 24.3% in 2023 (Table 3- 5). This indicates a decline in opportunities available to women in the Palestinian labor market in the West Bank following the aggression. This decline is a result of the general decline in the volume of local economic activity, the decline in the purchase power of consumers due to the interruption or reduction of salaries (in the government sectors and some of the private sector), and the termination of the Palestinian labor force inside the 1948-occupied territories. This is consistent with a decline in the percentage of women who own private businesses from 23.2% to 20.1%, reflecting the additional challenges they face, especially for owners of micro and small enterprises (MSEs).

The percentage of informal labor also decreased from 34% to 30%, reflecting a decline in the informal sector, which was significantly affected by the aggression. It is worth highlighting the clear decline in the average daily wage in both the formal and informal private sectors; the average daily wage in the private sector fell from NIS 99.9 to NIS 90.5. In the informal sector, the average daily wage fell significantly, from NIS 72.2 to NIS 50.8, a drop of approximately 30%. This reflects

the direct and severe impact of the aggression on women working in the informal sector, who are among the most vulnerable groups to shocks.

Table 3-5: Key indicators of women's employment by sector in 2022 and the fourth quarter of 2023

Indicator	2022			Fourth Quarter 2023		
	Public sector	Private sector		Public sector	Private sector	
		formal	informal		formal	informal
Daily wage rate	126/ 5	99.9	72.2	143.6	90.5	50.8
Economic Activity %						
Agriculture, hunting, forestry, and fishing	0.8	0.7	31.4		0.8	28.1
Mining, quarrying, and manufacturing		12.5	20.4		10.0	20.3
Construction	0.2	0.9	1.1		0.8	
Commerce, restaurants, and hotels	0.1	22.2	21.7		18.5	22.7
Transportation, storage, and communications	0.5	3.5			3.8	
Services and other branches	98.5	60.2	25.3		66.0	28.9
Profession (%)						
Legislators and senior management employees	4.7	2.4	0.8	6.8	4.2	0.0
Technicians, specialists, and clerks	90.0	61.8	11.5	86.5	64.3	16.4
Service workers and market vendors		21.7	27.7	1.4	17.9	34.1
Skilled agricultural and fishing workers		0.2	24.4			23.8
Workers in crafts and related professions	0.1	2.7	20.1		1.1	16.2

Machine operators and assemblers		4.0	4.6		3.4	3.4
Primary professions	5.2	7.2	10.9	5.3	9.2	6.2
Work Contract						
Yes - written and for a specific period	11.0	22.4	9.2	11.2	22.7	4.4
Yes - written and for an indefinite period	88.2	31.7	3.0	86.7	37.1	10.1
Yes - verbal	0.1	9.1	6.8	0.9	14.5	7.1
No employment contract	0.6	36.8	81.0	1.2	25.7	78.4
Employer contribution to retirement/end-of-service gratuity	94.1	46.8	9.1	93.2	52.7	5.7
Paid annual leave	95.6	53.6	9.9	96.0	58.0	5.7
Paid sick leave	95.6	55.1	11.9	95.8	59.2	5.7
Paid maternity leave	94.5	48.2	9.5	92.7	48.2	5.7
Obtaining training during the initial phase of employment	40.4	21.8	7.6	50.7	25.1	
Providing private health insurance	5.2	32.0	4.5	1.8	37.1	5.7
Providing government health insurance	92.4	4.5	0.2	92.8	3.3	
Insurance against work-related injuries	33.4	38.3	0.0	41.1	35.3	5.7
Having a salary slip	92.9	36.6	2.9	89.9	24.2	
Deducting a portion of the salary for income tax	92.6	38.2	3.1	92.0	29.8	
The employer is affiliated with a labor union	35.8	20.6	4.3	35.2	21.1	2.1
The job is suitable for the employee's qualifications	86.1	48.6	6.8	81.4	47.9	8.9

Analyzing the impact of the aggression on women's employment rights, it is clear that the percentage of women working in the informal private sector who received written fixed-term employment contracts decreased from already a very low percentage 9.2% to 4.4%. Conversely, the percentage of female workers who indicated they received written, indefinite employment contracts, or even verbal contracts, increased. This coincided with a decrease in the percentage of female private sector workers who did not have employment contracts, from 36.8% in the formal private sector to 25.7%, and from 81% to 78.4% in the informal sector.

Chapter Four

The current reality of women- women's trends and experiences

4- 1 Introduction

This chapter provides an analysis of the entrepreneurial environment for Palestinian women business owners, highlighting the key indicators related to participation in chambers of commerce and private sector boards of directors as tools for their economic empowerment. This analysis aims to analyze the regulatory environment for women's entrepreneurship and identify the most prominent obstacles they face for their own economic endeavors. It also showcases the motivations or obstacles to their participation in chambers of commerce and the private sector, as well as their individual role in economic empowerment as women who own and manage economic establishments in which other women work.

To conduct this analysis and diagnosis, the methodology of this chapter relied on qualitative research tools. Data was collected through semi-structured interviews and a focus group, two tools particularly valuable in gender research for capturing the trends and experiences of women entrepreneurs in the labor market, in addition to utilizing a review of official studies and reports from relevant authorities to enrich the analysis. Twelve semi-structured interviews were conducted, and the respondents were selected through a non-random purposive sample. Key stakeholders in the context of this research, such as the Ministry of National Economy, Chambers of Commerce, the Businesswomen's Forum, and the Ministry of Labor were identified and contacted directly. The remaining sample was identified also through a non-random purposive sample to ensure the sample's coverage of female business owners of various types of enterprises, based on economic activity, the nature of the enterprise's registration, and its size, and to ensure a diversity of responses and experiences (Appendix 1). These interviews were conducted in person or via Zoom when accessing women was difficult due to geographical location.

To bridge the quantitative data gap related to agricultural activity, a singular focus group was conducted in Jericho city attended by 13 women who own agricultural and food processing projects. With the exception of two of the women, women independently own and operate these projects. One woman, in particular, owns and manages an agricultural and food processing project employing 12 women and a man, while the other owns beehives for honey production with her husband (Appendix 2).

In compliance with research ethics and given the sensitivity of the issues raised in the study, the identities of the business owners participating in the interviews and focus group were kept confidential throughout the study for their protection and comfort. To ensure the comfort and safety of the participants, particularly those with unregistered businesses or those subjected to economic violence, only the type

of activity, establishment, and other relevant information were mentioned in the analysis, with the exception of those holding official positions.

4- 2 The Demand Side in the Private Sector

The general characterization of women's entrepreneurship in the Palestinian private sector is that it is driven by economic need, both for themselves and their families (Sultan, 2016; Althalathini, et al., 2020; Bargawi et al., 2022; Shamieh and Althalathini, 2021). This is consistent with the findings of the focus group with female business owners and the majority of interviews with female business owners, where participating female business owners indicated the financial need to cover the basic necessities of life for their families, as the primary motivation for starting their businesses, which include children's education, providing healthcare for family members, and purchasing basic food items.. This finding is further evidenced by the fact that many women initiated agricultural and food processing businesses after their husbands lost their job opportunities in Israel and its settlements due to the suspension of work permits following the aggression on the Gaza Strip and the restrictions imposed on the West Bank. Prior to the aggression, women were predominantly active in three economic activities: service, industry, and trade, where they constituted 28.5%, 30.8%, and 40.7%, respectively (Ministry of National Economy, 2024). Women's projects are often characterized by their suitability to their sociocultural circumstances; women in Palestine own 22% of home-based businesses, which provide job opportunities for women, despite their high levels of unemployment. Women constitute approximately half of those working in these businesses (PCBS, 2023a). This also reflects women's orientation toward patterns of economic activity that are consistent with the gendered social and cultural context in Palestine. Focus group participants reported that the prevailing social restrictions limiting their participation in the local labor market in the public sphere leads them to engage in economic activity in the private sphere, i.e., the home.

Economic establishments are classified by size as micro (fewer than 2 employees), small (5-9 employees), medium (10-19 employees), and large (more than 20 employees). Women mostly own and manage small, medium, and micro enterprises (SMMEs). Compared to men, women remain less likely to start their own businesses (ESCWA, 2023), as evidenced by data from the Ministry of National Economy. The gender gap is clearly evident on the demand side; women's share of overall economic and trade indicators remains small compared to men's. For example, at the level of new traders, women have accounted for at most 11.6% of the total number of new traders over the past five years (Table 4-1). The growth rate of new female traders also remains low over years, except after 2020, however this may be explained by the need for alternative employment opportunities in response to

widespread job losses caused by the pandemic. This may also explain the decline in the number of new female traders after 2022.

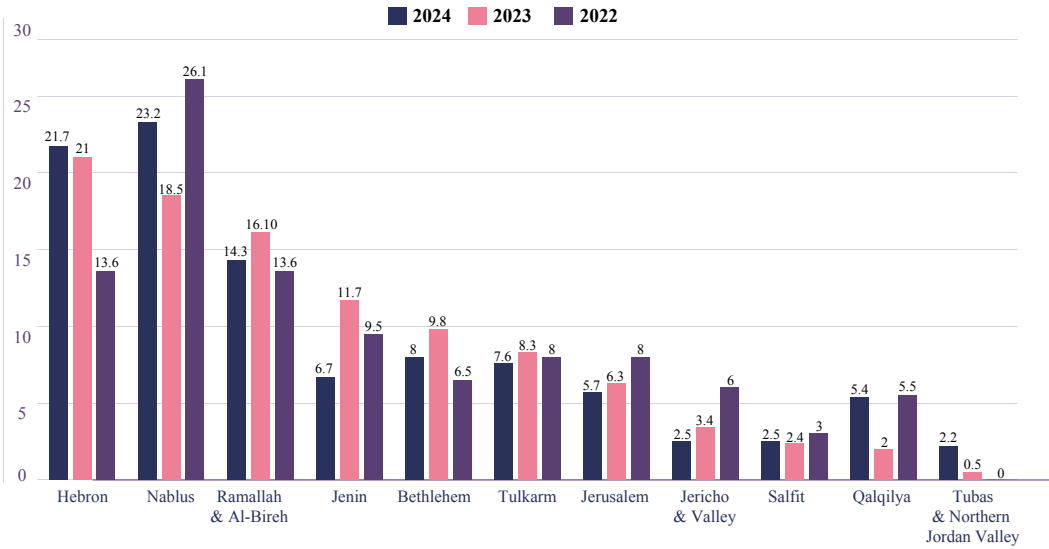
Table 4- 1: Number of new traders by sex, 2020- 2023

Year	Females	Males	Total	Female (%)
	201	1214	1383	11.6%
2023	205	4567	4772	4.30%
2022	314	5206	5520	5.69%
2021	252	2371	2623	9.61%
2020	115	2169	2284	5.04%

Source: Annual reports of Ministry of Economy for several selected years

The impact of the war on commercial activity is clearly evident in general, as reflected by the significant decreased in the total number of new traders compared to the past two years. As of 2023, women accounted for 4.3% of the total number of registered businesses in the commercial register. The total number of women declined by approximately 34.7% between 2021 and 2022, following a consistent increase since 2020. However, the increased proportion of women in the commercial register in 2024 may be explained by the results of the focus group conducted with a group of women who own home-based businesses. The direct link between women's entrepreneurship and economic hardship helps explain the tendency towards women establishing businesses following the loss of the breadwinner's jobs as a result of the aggression, motivated by the responsibility women feel to provide for their household. This dynamic similarly accounts for the increased percentage of women registered following the COVID-19 pandemic. In the focus group, women's detailed motivations for starting businesses included providing school fees, daily expenses for children, and the finances needed to provide healthcare for family members. At the governorate level, Hebron recorded the highest percentage of women registered in commercial records for the year 2023, with women accounting for 21% of the total registered population, followed by Nablus, then Ramallah and Al-Bireh, with rates of 18.5% and 16.1%, respectively. Meanwhile, the governorates of Tubas, Qalqilya, and Salfit recorded the lowest percentages of women among the total number of new traders, with rates of 0.5%, 2%, and 2.4%, respectively (Figure 4-1).

Figure 4- 1: Percentage of women registered in the commercial register by governorate and year in the West Bank, 2022- 2024



Source: Annual reports of Ministry of Economy, 2022- 2024

In addition, the increase between 2020 and 2022 in both the number of registered traders and women's ownership and participation in new businesses (Table 4-2), may be explained by the economic recovery following the pandemic and the introduction of government funds and grants to support small businesses, such as the "Istidama" Fund, which targeted affected businesses run by women to obtain low-cost financing to overcome the economic crisis.⁶

Table 4- 2: Number of owners and shareholders in newly registered companies by gender, 2020- 2024

Year	Women	Men	Total	% of women to total
2024	621	2562	3183	19.5%
2023	897	4090	4987	20%
2022	1337	5949	7286	18%
2021	894	4335	5229	17%
2020	808	3794	4602	18%

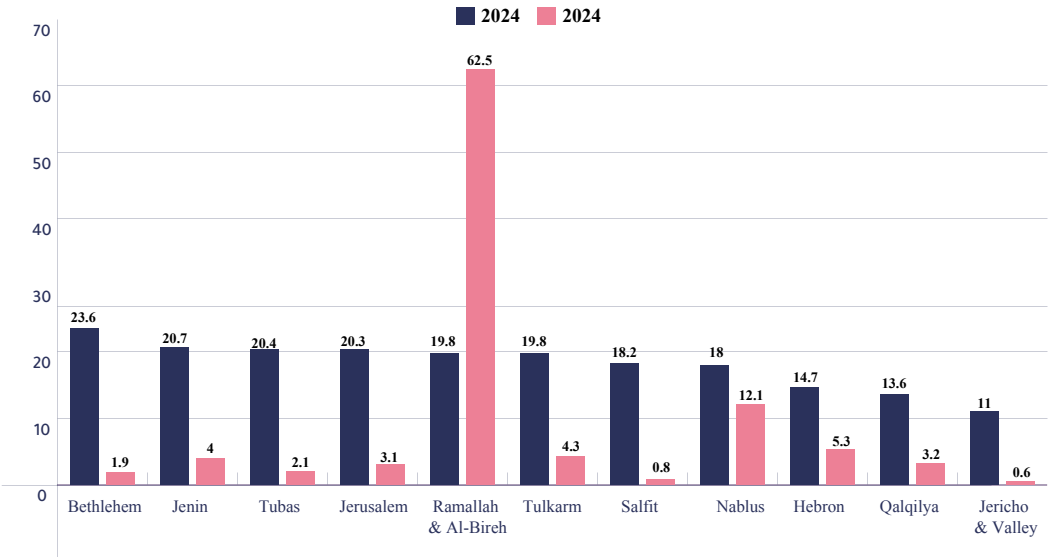
Source: Annual reports of Ministry of Economy, 2022- 2024

6 "About Sustainability," My establishment, viewed at: <https://monshati.ps/ar/page/about-estidama>

However, regarding the ownership and shareholding index in newly registered companies, as well as registration in the commercial registry, the gender gap is clearer and wider than that related to the number of new traders.

In contrast to the percentage of women among new traders, we find that the percentage of women among shareholders and owners in new companies has increased over the past five years, and averaging at approximately 18% annually (Table 4-2). Accordingly, the data does not reveal significant advancement in women's ownership and shareholding in companies, even with the political and economic changes following the aggression on the Gaza Strip. However, when looking at the data at the governorate level, the impact of the aggression on women's shareholding is clearly evident (Figure 4-2). With the exception of Ramallah, which was not exposed to daily or continuous attacks by the occupation, women's ownership and shareholding rates declined sharply between 2023 and 2024 in the governorates such as Jenin, Tulkarm, or Jerusalem, which suffered from isolation from the West Bank. The percentage of women registered in the commercial registry varied between governorates, with Tubas recording the third highest percentage in terms of women's ownership and shareholders in new companies, at 20.4%, preceded by Bethlehem at 23.6% and Jenin at 20.7% (Figure 4-2).

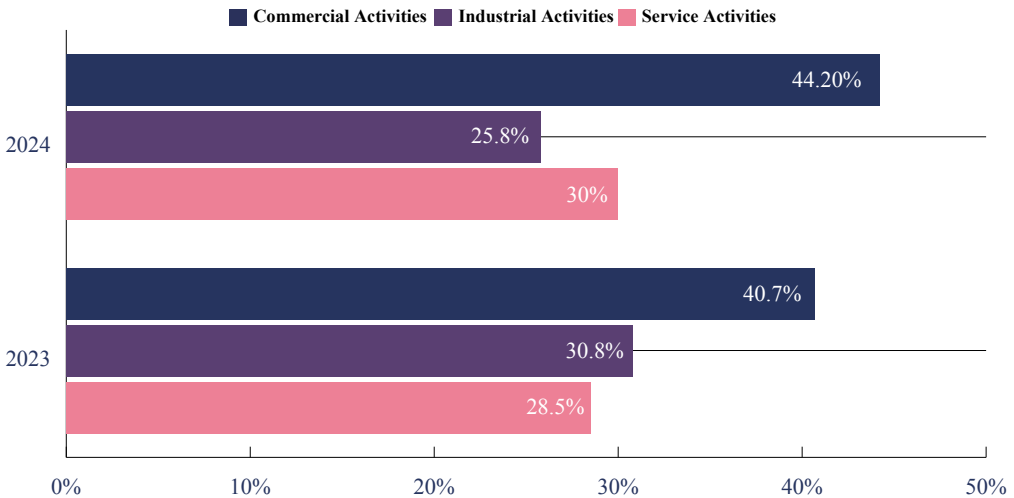
Figure 4-2: Percentage of women as owners and shareholders in newly registered companies by governorate and year, 2023-2024



Source: Annual reports of Ministry of Economy, 2022- 2024

However, it is important to note that this data may not accurately capture the realities of female business owners in the private sector, as women are largely active in the informal sector. According to previous studies on women's economic activity in Palestine, women are economically active in the informal sector on both the demand and supply sides (Al Botmeh and Irshied, 2013; Abdo, 1994; Esim and Kuttat, 2002; Qazzaz and Adwan, 2016). Furthermore, at the level of enterprise type, women own approximately 22% of the total family enterprises operating in the informal sector (104,000 enterprises) (PCBS, 2023). It should also be noted that approximately 98% of home-based industries are not officially registered (Al-Bitawi and Shalabi, 2024). Based on the type of economic activity, women's activity in 2023 was mostly distributed among commercial, service, and industrial activities (Figure 4-3). In detail, according to 2021 data, the highest percentage of women registered in the commercial registry was for salons, beauty shops, and the sale of cosmetics and accessories, followed by sewing and clothing sales, restaurants, kitchens, and confectionery (Ministry of National Economy, 2022). The high percentage of women registered in commercial activities in 2024 is contrasted by a decline in service and industrial activities, which may reflect the impact of the aggression on women's orientation toward commercial activities as a reflection of the aggression on the industrial and service sectors.

Figure 4- 3: Percentage of women registered in commercial registers in the West Bank, 2023- 2024



Source: Annual reports of Ministry of Economy, 2023 and 2024

In this context, women rarely occupy decision-making positions in the private sector compared to men, a fact that will be discussed later in the sections below. However, according to Ministry of National Economy data, the gap between women and men in terms of authorization to sign within economic establishments is large, with women's percentages ranging from 8-15% of all authorized signatories in recent years (Table 4-3).

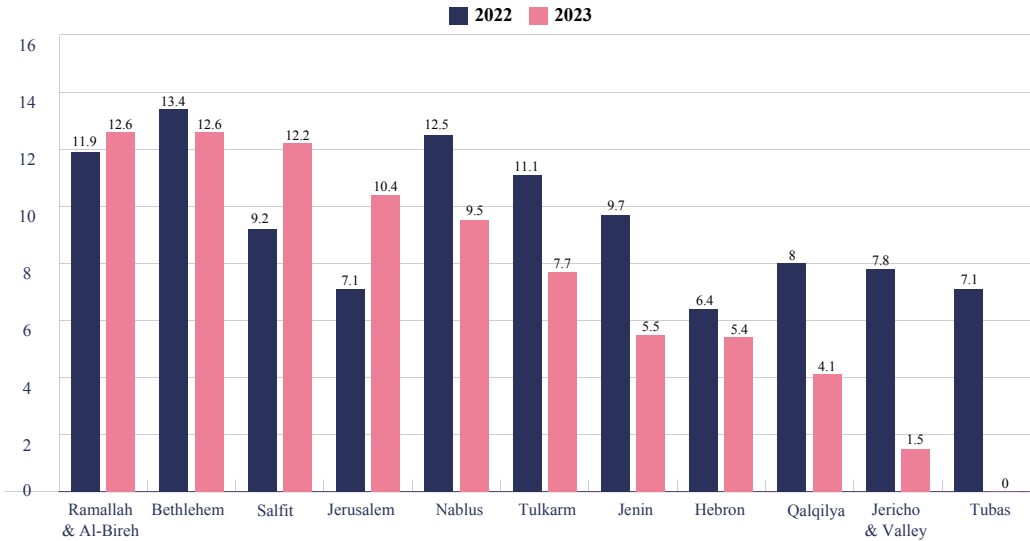
Table 4-3: Number of authorized signatories by gender, 2020-2023

Year	Women	Men	Total	% of women
2023	263	2741	3004	8.75%
2022	790	4255	5045	15.16%
2021	119	1238	1357	8.7%
2020	217	1214	1431	15.16%

Source: Annual reports of Ministry of Economy, for several selected years

At the governorates level, we find that Ramallah and Al-Bireh, and Bethlehem governorates have the highest percentages of women authorized to sign in new companies, at 12.6% for both governorates. This may be partly explained by the fact that these two governorates are among the governorates with the highest percentages of women owning and contributing to new companies (Figure 4- 2). However, this may also be explained by the sociocultural nature of these two cities, which may be more open to women holding authorization positions within companies. This may explain the lower percentages of women authorized to sign in the Hebron and Jenin governorates, despite their high percentages of participation and ownership.

Figure 4- 4: Percentage of women authorized to sign in new companies by governorate and year, 2022- 2023



Source: Annual reports of Ministry of Economy, for several selected years

4- 3 Regulatory and Legal Environment for Women's Entrepreneurship

In the context of women's entrepreneurship and women's economic empowerment, according to the gender unit's head, the Ministry of National Economy, focuses its work on encouraging women to register officially. They also offer courses and training aimed at educating women business owners on the importance of formal registration, as well as equipping them with basic economic and business skills such as marketing, exporting, and importing. The Ministry also provides opportunities for women to display their products at various exhibitions. Although the Palestinian National Development Plan (2017- 2023) emphasizes the economic empowerment of Palestinian women, specifically by reducing the bureaucratic burden to support the registration of women-owned and managed companies and increasing women's access to financing and credit facilities, women business owners still find registration procedures as a financial burden. Moreover, they maintain that access to financial services does not sufficiently align with goals of empowerment, as will be discussed later.

Chambers of Commerce are an organizational framework that represents the private sector and defends the interests of business owners from various cities. There are 14 chambers of commerce, 13 in the West Bank and one in Gaza with five

branches, all under the Federation of Palestinian Chambers of Commerce, Industry, and Agriculture. Membership in a chamber is mandatory, according to Article 9 of the Chambers of Commerce Law issued in 2011,⁷ but not all merchants and business owners are members. According to 2023 data, the chambers' membership includes 65,000 members, of whom only about 2,000 are women (approximately 4.4%).⁸ The chambers work to organize and represent the commercial and industrial interests of the private sector, and they have several activities, most notably serving businesses and business owners and intervening in the drafting of relevant laws, such as the Law on Professions and Licensing and the Income Tax Law.⁹ The chambers also work to develop the capabilities and skills of their members by organizing seminars, training, and courses on a range of specialized issues, such as marketing, management, and export, as well as providing consultations on production, import, and export issues (Ministry of National Economy and the Federation of Palestinian Chambers of Commerce, Industry, and Agriculture). Chambers of Commerce offer different services to business that differ from those provided by ministries. Registration with them does not necessarily automatically equate to formal registration with the Ministry of National Economy. However, female business owners often refrain from registering with both the chambers of commerce the Ministry of Economy. The businesswomen and gender units in the various chambers of commerce generally aim to enhance women's participation and engagement in the private sector, empower them economically, and provide services to female business owners. It's worth noting that while gender units exist in all chambers of commerce,¹⁰ they nonetheless vary in effectiveness and lack clear operational plans and strategies (Asala, 2020). Also, while all employees of gender units are women, the unit's head at the federation is a man. This may reflect the "glass ceiling" phenomenon women encounter in ascending to higher positions in the institutional hierarchy. However, frequent travel between governates, as a key requirement for the position, can pose a significant barrier to women to uphold this position, as it may not be compatible with the sociocultural status of women in Palestinian society.

Palestinian entrepreneurship and economic establishments are regulated by a set of current Palestinian economic and financial laws, including the Palestinian

7 Law by Decree No. (9) of 2011 regarding Chambers of Commerce and Industry, viewed at: <https://tinyurl.com/nhjh3s2m>

8 Unpublished data by the Federation of Chambers of Commerce, trade and Industry

9 Ramallah Chamber of Commerce and Industry website, viewed at: https://www.ramallahcci.org/ar_page.php?id=b607y46599Yb607

10 Unpublished data by Federation of Chambers of Commerce, Trade and Industry

Companies Law,¹¹ the Chambers of Commerce Law,¹² the Investment Promotion Law,¹³ and the Income Tax Law.¹⁴ These laws do not explicitly discriminate against women, as they refer to gender equality and emphasize equality between women and men. Their incentives and privileges remain gender-neutral. According to the new Companies Law No. (42) of 2021, the minimum capital requirement for all companies except those with public shareholdings has been abolished. Business operations may be conducted from home, allowing for the ability to conduct operations through various channels, such as lawyers and notaries, or the company itself, and it also allows for companies to be registered online. These amendments may carry within them an incentive for women's economic empowerment that is appropriate to the socio-economic context, even if not directly. Specifically, these amendments include the ability to conduct business operations from home and register companies online, as well as the ability to manage the company's operations themselves, which reduces the costs of pursuing lawyers or notaries.

However, this legal environment for regulating entrepreneurship lacks clear affirmative action stemming from the need to empower women business owners. Palestine ranks lowest in terms of laws and legislation affecting women's economic empowerment, including those affecting women's ability to work and manage economic enterprises (ESCWA, 2022). Although laws generally do not discriminate between women and men, the application of these laws does not take into account the social and cultural issues that may hinder women's participation in economic activities, their financial independence, and their economic empowerment due to the prevailing patriarchal culture. There is no legal follow-up or specific legal provisions that address the sociocultural particularities of women in the Palestinian society. This is apart from the Companies Law, which, in Article 172, requires that one-third of its members be women, if possible, in accordance with paragraph 2-a. The addition of "if possible" to the wording of this paragraph creates room for potential abuses of the law by companies and fails to ensure guaranteed representation of women within these enterprises. For example, according to Decree-Law No. (8) of 2011 regarding income tax,¹⁵ income tax at a rate of 15% applies to all categories of companies, including small and medium-sized companies, which people tend to own and manage, and there is no affirmative action in favour of small or micro-enterprises managed by women.

11 Decree- Law No. (42) of 2021 regarding companies is, viewed at: <https://maqam.najah.edu/legislation/1211/>

12 Decree-Law No. (9) of 2011 regarding Chambers of Commerce and Industry, viewed at: <https://tinyurl.com/nhjh3s2m>

13 Decree Law No. (1) of 1998 regarding the encouragement of investment in Palestine, viewed at: <http://muqtafi.birzeit.edu/pg/getleg.asp?id=12442>

14 Decree-Law No. (8) of 2011 regarding income tax, viewed at: <http://muqtafi.birzeit.edu/pg/getleg.asp?id=16266>

15 Decree-Law No. (8) of 2011 regarding income tax, viewed at: <http://muqtafi.birzeit.edu/pg/getleg.asp?id=16266>

However, the existence of a regulatory and legal framework that supports equality and opposes gender-based discrimination does not necessarily guarantee the implementation of gender equality. Although laws and regulations affirm their opposition to discrimination, they lack mechanisms for monitoring, follow-up, implementation, and accountability (Harker et al., 2023). The effects of this are evident on the supply side of the labor market, as quantitative data reveal a clear violation of the rights of both men and women working in the private sector, with a clear increase in the infringement of women's labor rights.

4-4 To Formalize or Not to Formalize?

The interviews reveal that the most notable factors preventing women's businesses from formally registering are centered around cost-benefit analysis frameworks. Many female business owners believe that registration is expensive, while the benefits of operating within the regulatory environment are minimal in comparison. Furthermore, the cost of formal registration fees, the resulting taxes, and other costs burden women's businesses, particularly small and micro businesses, which barely generate enough profit to pay employee salaries and purchase necessary supplies. This was unanimously agreed upon by the women who own agricultural businesses and participated in the focus group, as well as the interviewees. Likewise, a woman with a medium-sized business registered with the Ministry of National Economy reports that the process of identifying projects that could receive funding is difficult and lengthy. She explains that, during a single funding cycle, she may participate in over ten training sessions, move through the each selection stage step by step. Still, despite her enterprise meeting several criteria over a period of three to four months, yet only about 10 out of 100 women trainees are selected.

Although the representative of the gender unit at the Federation of Palestinian Chambers of Commerce, Industry and Agriculture and the head of the gender unit at the Ministry of National Economy stated that there are attempts to reduce official company registration fees, the process is bureaucratically complex, as this amendment requires the approval of the Prime Minister. Interviews with entities operating in the regulatory or supportive environment for women's entrepreneurship reveal that the type of assistance provided feeds into cost and benefit analysis. A representative of the Business Women Forum (BWF) indicated that official registration with the Ministry of National Economy, despite the financial burden, helps access points of sale and investors, enabling women to sell their products and improve their income, both through domestic and international trade, thus benefiting female business owners. Conversely, female business owners, even those with registered businesses, maintain that registration fees are high and that procedures are time-consuming and labor-intensive, even after being simplified. As

for female business owners in these projects, interviews revealed that they are aware of the services provided by both the Chambers of Commerce and the Ministry of National Economy, and take advantage of them whenever the opportunity arises. As for women who own or manage informal establishments, their responses are consistent with previous studies, as they believe that the Chambers of Commerce and the Ministry of Labor do not provide services to female business owners, and therefore, they do not register with them.

Meanwhile, the representative of the Business Women Forum (BWF) indicated that the government has introduced changes to the regulatory environment to make it more conducive to registering businesses owned and managed by women. For example, at the Ministry of National Economy and the Companies Law, registration has become easier than before. However, unregistered business owners interviewed maintain that they primarily pay taxes and fees to purchase goods themselves, which constitute an additional burden that does not alleviate the individual effort or financial cost. The same applies to the Ministry of National Economy, which focuses its motivation to support women in registering their businesses on the ability to connect them to points of sale, provide grants, and legally protect the company and its name in terms of copyright. This was indicated by one business owner registered with the Ministry of Labor, who stated that the benefits of registration relate to legal protection, as well as the ability to promote and export, and fulfill all related transaction requirements. However, up till now, there are no actual facilitations for registration procedures. This is consistent with previous studies that found that women face many obstacles to entrepreneurship, the most prominent of which is related to government weaknesses in terms of laws, services and policies (Tambunan, 2009; Jamali, 2009).

According to the Ministry of National Economy and the Business Women Forum (BWF), entities working directly with women who manage and own businesses, official registration helps address one of the key challenges facing women's businesses: their lack of sustainability. The support provided to start projects does not guarantee their sustainability, as it does not help marketing products, for example. Therefore, the Ministry is pushing for company registration to create a database of women's businesses, through which support can be provided as needed and to ensure sustainability.

4- 5 Reluctance of Female Business Owners to Participate in the Federation of Chambers of Commerce: Reasons and Challenges

4- 5- 1 Membership in Chambers of Commerce

The gender unit at the Chambers of Commerce provides numerous services to female business owners to encourage and promote women's entrepreneurship and economic empowerment. This, according to the head of the gender unit, is to motivate women to join the Chamber membership. However, women's participation rates in chambers of commerce, industry and agriculture remain notably low and inconsistent, showing only marginal increase over the years. According to data from the Palestinian Central Bureau of Statistics (2020) taken from the Federation of Chambers of Commerce, Industry and Agriculture board for 2019, the percentage of women's membership in chambers of commerce, industry and agriculture in Palestine was only 3.9%, 4.4% in the West Bank and 2.2% in the Gaza Strip. This indicates an overall reluctance to participate in chambers of commerce, industry and agriculture, not just on their boards of directors. In 2023, women accounted for 4.5% of the total membership of chambers of commerce alone.¹⁶ However, this percentage increase does not, in fact, reflect an increase in women's membership rates, as the number of women members in 2019 was 3,166 (Asala, 2020), while in 2023 it was 2,200.¹⁷ While this may be attributed to the deteriorating economic situation resulting from the Israeli aggression on the Gaza Strip and the West Bank, data from the Ministry of Economy does not indicate a decline in the number of new female traders, which decreased from 205 to only 201 between the past two years. Furthermore, the number of new female traders increased from 115 in 2020 to 201 in 2024. Therefore, the decline in the number of female members of the Chambers of Commerce may not be explained solely by a decline in the number of new traders in light of the economic situation as a separate factor. Rather, it may indicate several things, including weak official registration with the Ministry of Labor, or avoiding membership in the Chambers of Commerce so that establishments do not incur any additional costs.

The interviews revealed that the leading factors that discourage women from participating in chambers of commerce or professional associations are the same cost-benefit calculations associated with formal registration. Women unanimously agreed that registering with chambers of commerce is unnecessary because they do not benefit from their services. For example, a micro-enterprise owner who

16 Unpublished data from Federation of Chambers of Commerce, Industry and Agriculture

17 Unpublished data from Federation of Chambers of Commerce, Industry and Agriculture

previously worked as an employee at that same enterprise found that the Beauty Salon Owners' Union was not helpful during economic deteriorations, such as the 2020 COVID-19 pandemic, and similar responses were shared by other female business owners. This is despite the fact that chambers of commerce registration fees range from 2001,500- shekels annually, depending on the company's capital, with a minimum of 20 dinars for registration in the fourth category, meaning zero capital. Therefore, the barrier to registering with chambers of commerce, as in the Ministry of National Economy, may not be financial.¹⁸

4- 5- 2 The Importance of Women's Activity within Chambers of Commerce

Regarding the importance of women's participation in chambers of commerce, according to interviews with female business owners, women's participation in chambers of commerce may not yield the expected benefits. This is because the gender infrastructure or legal structure will not change solely through women's representation within chambers of commerce, a view unanimously held by female business owners. This is not solely rooting in the legal structure or its patriarchal nature; women themselves may not necessarily adopt a progressive gender stance toward women's economic empowerment, even when occupying decision-making positions within chambers of commerce. They may often operate within the same patriarchal framework as men. This aligns with the findings of the Asala Association's (2020) paper on the impact of male stereotypes on women's participation in chambers of commerce and their access to decision-making positions.

The testimony of a female business owner who served as a board member and was active in the Business Women's Forum (the unit's name at the time) within the Chamber of Commerce confirms the analysis' findings regarding the type of support provided to women at the chamber level. During her involvement in the Forum, most of the activities involved providing educational sessions on marketing, tax systems, and various laws, as well as opportunities to display and sell products at various fairs and festivals. However, she points out that their activities were limited to the aforementioned, but they, as women, lacked the power to enact more radical changes, such as laws and policies related to tax relief for women, for example.

This was emphasized by the three women who are members of the Federation. They pointed out that chambers of commerce activities are limited to training and lectures, and that there are no substantive roles for women in chambers of commerce. Therefore, we can conclude that women's participation in chambers of commerce is merely formal, not substantive or real, and therefore does not promote

18 The average fee depends on the registration fees of the Chambers of Commerce in different cities.

women's economic empowerment. This may explain women's reluctance to participate in chambers of commerce. This was also indicated by women who were not participating or registered in chambers of commerce; the internal environment of chambers of commerce and the community for women's participation means that women's participation in chambers of commerce may not necessarily translate into positive change in terms of economic empowerment.

Participants in the interviews from the regulatory and supportive environment for women's entrepreneurship acknowledged the need for women to be present in decision-making positions, including chambers of commerce, given the positive impact this has on women's economic projects, their economic empowerment, and the defense of their economic and social rights and needs in the entrepreneurship environment. This is because women are better able to understand women's needs, particularly in formulating service packages provided to women.

4- 5 -3 Participation in Chamber of Commerce Elections

The latest statistics indicate that women in Palestine occupied only 1.8% of the boards of chambers of commerce, industry, and agriculture in 2023.¹⁹ Despite strenuous efforts to implement a quota system for chambers of commerce boards, the wide gap between men and women's membership in these chambers makes this system unfeasible, according to the head of the Gender Unit.

The lack of encouragement for board membership and membership of chambers of commerce while placing focus on exhibitions and training, instead, stands out as one of the obstacles facing women in the agriculture and industry sectors (Palestinian Central Bureau of Statistics and Ministry of Women's Affairs, 2020). This aligns with the statements made by entities operating in the regulatory environment supporting women's entrepreneurship, who emphasized that their primary activities include displaying women's products at various exhibitions and providing training with specialized entities on culture, financial resources, and project management mechanisms.

Female members of the Chambers of Commerce also pointed to the role of the prevailing political culture in deterring them from joining and participating in the elections of the Chambers of Commerce. The three women emphasized that nepotism and social networks and connections limit the benefits of Chambers of Commerce activities, as the choice to participate in exhibitions or obtain various services is often linked to personal relationships. This is also reflected in the Chamber of Commerce elections and women's engagement in them. Two of the

¹⁹ Unpublished data of the Federation of Chambers of Commerce, Industry and Agriculture

women stated that they view elections as inherently partisan, as in many aspects of the Palestinian society. Consequently, the elections appear illegitimate, with outcomes and representation in elections often determined by political affiliation rather than merit. calculated according to partisanship. This was confirmed by the head of the Federations' gender unit, who has worked in the unit for more than 10 years. He believes that the political structure of Palestinian society, which elevates partisanship in various aspects of life, is one of the main obstacles to women running for elections in the Chambers of Commerce. He noted that many women have concerns about participating and the possibility that they or their families will be threatened if they run.

The head of gender unit also reported that election candidacy fees may be one of the most significant obstacles to women running for office in chambers of commerce. This is because the individual candidacy fee is 1,000 Jordanian dinars, which can be burdensome for small, medium, and micro enterprises, which are mostly owned by women. However, this not only reflects the absence of women from elections but also reduces the opportunities for participation of a broad segment of women who own small businesses, and consequently, their lack of representation in chambers of commerce. This may exclude these women—and their opinions, challenges, and suggestions—from public debate within the Federation. This is despite the fact that the amendment to the Chambers of Commerce Law in Palestine, which was based on Jordanian law, was specifically designed to allow participating groups with limited capital to run for office, specifically the fourth category with small capital, thereby enhancing the participation of women and youth startups. However, these candidacy fees may automatically exclude this segment.

Most importantly, the cost-benefit calculations women undertake to rationalize their membership in chambers of commerce are reflected in their participation in elections. The head of the gender unit of the Federation points out that while eligibility requirements require members to be members of the chamber and pay membership fees for three consecutive years, there is constant fluctuation in the number of women joining chambers of commerce. He believes this is due to several reasons, the most important of which is related to women's access to chamber services. According to him, if women register one year and do not receive services in that year, they tend not to register the following year and, consequently, are unable to run for elections.

Moreover, the gendered division of labor in Palestinian society also impacts women's participation in chambers of commerce, particularly in elections. According to the head of the gender unit, participation in boards of directors requires four to five days of free time per month to oversee the affairs of the chamber or federation, which

constitutes an obstacle for working women and those performing care giving roles. According to him, the majority of women who join chambers of commerce do so to benefit from chamber services to develop their businesses and provide income for themselves and their families. This aligns with the framework of previous studies on women's entrepreneurship (Bergawi et al., 2022). Therefore, participation in the electoral process for board membership and the accompanying administrative and logistical tasks and follow-ups is not feasible or appropriate for these women. This was also indicated by two female business owners we interviewed. One of them, who was a member of the Chamber of Commerce, emphasized the need for adequate time management to fulfill the responsibilities of the Federation's board of directors. Another, who intends to run for the board elections in the future, stated that the primary thing preventing her from running currently is the lack of sufficient time to balance her educational commitments and her family duties.

However, in the broader context, the results of the 2019 violence survey statistics indicated that 44.4% of women were not able to decide whether or not to participate in elections, regardless of their type (PCBS, 2019). Therefore, participation in chambers of commerce elections may not be a unique case linked to determinants related to the chambers of commerce themselves. Rather, non-participation comes within the context of a broader society that excludes women from elections and political life.

4-6 Participation in Decision-Making Positions as a Tool of Empowerment

4-6-1 An Overview of the reality of Women's Participation in Decision-Making Positions in the Private Sector

In general, based on the findings of the interviews and a brief analysis of the legal structure, the economic or the entrepreneurship environment in Palestine cannot be described as substantially conducive to women's economic empowerment to date, despite persistent efforts to achieve that. This is what female business owners of various sizes and patterns of institutionalization indicated. This stems from several objectives, according to the interviews, which we find intersecting with previous studies on women-owned and managed enterprises. The most important of these stems from the lack of affirmative action in the legal environment regulating entrepreneurship, as well as with regard to local institutions and organizations working in the field of women's economic empowerment, specifically banking and non-banking financial companies.

Women's representation as a tool for their economic empowerment in the private sector is not only related to their representation in private sector bodies only but their presence in the regulatory environment is also important for fostering an economic and business environment that is economically stimulating for women. Women's participation in decision-making positions in governance is a way to promote gender equality. According to the latest statistics, women in Palestine are barely represented in the Palestine Cabinet, the total governors, or among heads of local authorities (PCBS, 2023b). Furthermore, the percentage of women holding senior positions within ministries is very small compared to men (Table 4-4). This casts a shadow over the gender composition of decision-makers at the governmental level.

Table 4- 4: Number of women and men in the public sector by job title, 2021

Job title	Women	Men	Total	%women
Deputy Minister	5	54	59	58
Assistant Deputy Minister	10	71	81	12.3
General Director (A3)	12	85	97	412
General Director (A4)	80	486	566	14.1
Director (A to C)	1,686	4,231	5917	528
Employee (Grades 1 to 10, D1 and D2)	40,810	42,804	83,614	48.8

Source: Palestinian Central Bureau of Statistics. (2023). Women and Men in Palestine – Issues and Statistics, 2022, Ramallah, Palestine.

It is also worth paying attention to women's representation on the boards of directors of bodies concerned with financial inclusion and economic empowerment, as only one woman serves on the board of directors of the Palestine Monetary Authority, while there are no women on the board of directors of the Capital Market Authority. Even at the executive management level, only one woman holds the position of director, while the remaining eight executive management members are men. At the private sector level in general, the findings of the descriptive analysis show that only 20% of women in the private sector work in senior leadership positions.

Men occupying higher positions within the institutional hierarchy results in “the projection of dominant cultural views onto women's work,” while simultaneously enforcing women's subordination to socially defined roles, threatening their economic empowerment (Harker et al., 2023). However, quantitative change may not necessarily mean substantial change in women's economic empowerment, as the

prevailing gender culture, which dictates the inferiority of women's work compared to men's, is a matter related to the social infrastructure of Palestinian society, not to representation or policy implementation per se. Therefore, a qualitative change in the perception of women's work requires changes in the awareness of both women and men to create a supportive environment for women's economic empowerment.

4- 6- 2 Women's Representation and Access to Financial and Economic Resources

Examining the executive management of banking and non-banking financial institutions, which play a significant role in women's economic empowerment in the private sector, we find that women rarely occupy senior positions. For example, only two women occupy positions on the 12-member board of directors of the Bank of Palestine, while the executive boards of the National Bank and the National Insurance Company are entirely composed of men (Harker et al., 2023), which highlights the minimal impact of the existence of policies that can encourage women's entrepreneurship. While financial inclusion is inseparable from economic empowerment, its importance stems from its role as a means for women to gain autonomy in economic decisions, such as employment (Arnold and Gammage, 2019). Therefore, it is essential to discuss financial inclusion and the ability of women entrepreneurs to access financial and economic resources.

In general, women unanimously asserted that the legal and regulatory framework for entrepreneurship is not supportive for women, as it fails to account the socio-cultural barriers that constrains women's work. On the contrary, it discourages many women from seeking financial resources. Women also reported that the collateral associated with obtaining financial facilities or resources does not take into account the political and economic context of Palestine, leaving them without adequate support in the event of crises. The COVID-19 pandemic was a prominent example of the lack of support and assistance during periods of economic recession. Accordingly, the interviews findings indicate that women business owners believe there are no financial assistance to address economic fluctuations, and the most they offer is delaying tax or loan payments for additional months. This is consistent with the findings of a previous study on gendered financial inclusion, where focus group participants reported that most laws, regulations, and policies, for example, those related to the financial sector, both banking and non-banking, do not take gender into account, or are "neutral" regarding gender in terms of the regulations and laws regulating the sector and its services. This may lead to the exclusion of women of the marginalized or vulnerable groups, particularly in the financial sector (Harker et al, 2023).

For example, many women cannot meet the requirements for obtaining loans or facilities because they do not have bank accounts or property. In the Palestinian context, we find that, with the exception of gold, a smaller percentage of women owns land, cars, real estate, stocks, or other assets. Furthermore, only 16% of women own a current bank account, compared to 42.5% of men (Harker et al., 2023). This is consistent with previous studies that indicate the obstacles women face in accessing financial services and credit, because they often lack the necessary collateral to obtain business loans (Al-Botmeh and Irshied, 2013). This is also consistent with interviews conducted with female owners of formally registered businesses, who demonstrate a high degree of administrative organizing. Two of the women interviewed indicating that many of the female employees working in their establishments do not have bank accounts because they lack awareness of their importance, while one business owner stated that she encourages her female employees to open accounts to save money. In addition, women believe there is a lack of facilities and assistance even when there is a crisis at the community level, such as the economic and business crisis during the pandemic, or the current crisis resulting from the aggression. Women feel that there are no financial facilities to address economic fluctuations. The most that is offered to them is delaying tax or loan payments for additional months.

However, it is worth noting that when it comes to accessing financial resources and women's economic empowerment, there is a significant responsibility on governmental and non-governmental institutions operating in this field. According to a representative of the Business Women Forum, many women lack the knowledge of the details for obtaining financial resources, their conditions, or any related information, or, for example, the tax procedures related to registration, which prevents them from seeking and requesting them or from registering their businesses. This is completely consistent with the focus group discussions, where women reported that they were hardly aware of the existence of these lending and facilitation institutions or about any financial facilities they provide. It is important to note here that the Jordan Valley is a marginalized region in the context of economic empowerment, not only with regard to women. As a result of the colonial settlement context, this region is constantly under threat and underrepresented in economic and development projects (Jaber and Sairafi, 2013; Heniti, 2020). Therefore, the absence of this knowledge and the weak access of financial institutions to women can be explained within a general context of marginalization of the Jericho and Jordan Valley region.

This finding is consistent with the results of a previous study on women-owned small and medium-sized enterprises (SMEs) in Palestine, which found that the lack of financial information services impacts women's access to financial services

(Qubbaja, 2019). Another recent study on gender financial inclusion also found that women have less financial knowledge than men. Among women, only 13.2% have good or very good financial knowledge, while 56.6% have weak or very weak knowledge, and the remaining 30.2% have average knowledge (Harket et al., 2023).

4- 6 -3 Women's Perspectives on Representation in Decision-Making Positions in the Private and Public Sectors

A clear contradiction emerges when comparing the presence of women in decision-making positions within women-run establishments to their limited representation in other areas of the private sector or at the organizational environment, i.e., the government and its various ministries. For example, women business owners who manage their businesses believe that the presence of women in decision-making positions within projects is essential, due to women's inherent gender awareness and needs, which contributes to the smooth running of administrative and professional processes compared to working with men. Conversely, at the decision-making level in higher-level establishments concerned with policies related to economic activity, such as government agencies or chambers of commerce, women believe that the presence of women in these decision-making positions does not fundamentally alter the institutions' approach to empowerment. Change is reduced to surface-level changes related to women's empowerment, without structural changes. Women attribute this to the existence of a social and cultural structure that is not conducive to meaningful changes to women's empowerment. Therefore, they believe that women's presence of women within these bodies, in and of itself, will not enhance their economic empowerment.

The necessity and importance of women's presence on boards of directors stems from its benefits in creating an economically stimulating work environment for women, contributing to their economic empowerment. As such, it is necessary to address the underlying intangible factors c women's underrepresentation, which are not related to skills, but rather to the prevailing social culture that reduces women's roles to lower positions within the professional hierarchy. Iman Hasasneh points out the disparity between the presence of a group of qualified women their participation on boards of directors in the private sector, noting that despite a series of trainings aimed at qualifying women to assume senior positions and on boards of directors, their participation remains limited.

Accordingly, Hasasneh acknowledges the existence of what she calls a "glass ceiling" when it comes to women's representation on boards of directors, where there are hidden barriers, as she describes them, preventing women from reaching these positions. Furthermore, through her work with women seeking board

positions, the head of the gender unit at the Ministry of Economy points out that raising awareness of the importance of women on boards is also essential for women, as many are doubtful of the importance of women's presence on boards. This is due to a combination of factors, including cultural factors, where women don't see themselves in leadership positions like men, and other factors related to women's fear of occupying these positions.

4- 7 Women-Owned and -Managed Businesses: Live Testimonies

Based on the above discussion on women's access to decision-making positions, it is important to note that even in businesses owned and managed by women, participation in decision-making is almost absent, according to interviews. Even in registered businesses with by-laws, decisions are solely made by the business owner, according to their testimonies. However, we cannot assert that this is an evidence of women's exploitation of women, as the owners of these small and medium-sized businesses reported that there is no need for a large management team to represent female employees and involve them in decision-making at the broader level, or that the nature of the business's work does not require such participatory approach. For example, when asked about participation in decision-making, female owners of medium-sized businesses responded that the work system is clearly defined in the by-laws, and that rights are granted according to the Labor Law. Therefore, at the broader level of the enterprise, there is no need for partnership, and this does not mean authoritarian management. However, in daily matters, such as late work hours or working overtime, these are addressed directly and in a participatory manner with the employees.

In the Palestinian context, we find that women's rights in the private sector are often exploited. As presented in Chapter Two, we find that the level of economic and social rights provided to women in the private sector does not rise to the level required to provide them with social protection, particularly in the informal sector. The results of the descriptive analysis section showed that the percentage of women working in the formal private sector who do not receive leave and insurance was between 48-55%, while it did not exceed 12% in the informal sector. However, it is also important to understand whether the gender of the owner or manager of the business affects the nature of women's access to their economic and social rights. Accordingly, the sections below address three aspects of the situation of women working in women-run businesses to analyze the impact on their economic empowerment.

4- 7- 1 Availability of Employment Contracts

Findings of the field research with female business owner is consistent with the Labor Force Survey of the formal and informal sectors, which found that 31.7% of women working in the formal sector work under written, open-ended contracts, compared to only 3% in the informal sector, while 81% of women in the informal sector work solely under verbal agreements. Many female business owners who own small, medium, or micro enterprises (SMMEs) do not provide employment contracts for their female employees. Women-run small, micro, and medium enterprises (SMEs) are similar in that they do not regulate the work of their female employees through employment contracts, even those officially registered with the Ministry of National Economy. This has been attributed to several factors, the most prominent of which is lack of need for written contracts as long as there is an verbal agreement between female employees within the facility and the business owners. However, it is important to note two key points. First, this phenomenon is not limited to women's employment in the Palestinian private sector; however, it reflects a global trend against formal, full-time employment and against the provision of employment contracts that provide job stability, security, and basic labor rights. This global trend prioritizes financial profit and loss calculations over providing job stability for employed workers. Consequently, the employment pattern has shifted to temporary and consultancy contracts instead of open-ended contracts (Zeid et al., 2024).

It's worth noting that obtaining an employment contract may not necessarily mean a permanent contract; it may also mean a temporary one. While employment contracts represent a safety and protection net for workers' rights, as they clearly define their terms of employment, this means that the remaining percentage (and some of the aforementioned) of women in the private sector are unprotected, both job-wise and socioeconomically. This is because the absence of employment contracts constitutes "a tool for controlling the workers and depriving them of the feeling of job security, making them vulnerable to arbitrary dismissal" (Abdul Majeed and Abu Ghaboush, 2017). A quick survey conducted by the United Nations Office - Palestine Women in April 2020 on a relatively large group of Palestinian women who own small and medium enterprises in the West Bank and Gaza Strip found that 25% of women in the private sector work "without any paid protection." Furthermore, women, in general, suffer from non-systematic discrimination in the labor market, despite the existence of clear laws that limit this issue. The results of our interviews were consistent with these findings, as owners of small and micro enterprises responded that there were no employment contracts for working women. They attributed this to the size of the small enterprises, the clarity of the type of work within them, and the consequent lack of complications that required employment contracts.

4- 7-2 Providing Economic and Social Rights

Based on the above-mentioned, economic and social rights vary across establishments. Some establishments provide rights such as end-of-service benefits and paid leave according to the law, even without a contract, but based on mutual understanding, as we noted in the descriptive analysis section. Furthermore, it is necessary to discuss the gender dimension in these establishments, as women responded that being both working women and business owners means there is a high level of understanding regarding labor benefits, even those not included in the labor law. For example, maternity leave is granted as stipulated in the labor law, based on the fact that business owners are women, and thus there is room for implicit understanding of women's needs. Furthermore, business owners indicate that many of the benefits are provided by understandings existing among women in the informal sector, which balance women's work with their traditional care giving role. For example, one woman who owns a medium-sized, informal establishment indicated that working women can bring their children to work, provided that the children are kept safe in the workplace. This is consistent with global and local literature, which indicates that the informal private sector provides employment opportunities for women in proportion to the care tasks assigned to them according to gender divisions (Falah, 2014; Adwan, 2020).

According to interviews, diagnosis of the women's work environment also applies to registered establishments. We find that even when the establishment has internal regulations and employee contracts, issues related to labor rights, such as salaries and vacations, are minimal and are agreed upon by mutual consent. Another woman who runs a small and well-organized establishment reported that the establishment prefers to employ women to provide them with support and economic empowerment, based on the establishment's financial capacity. She now employs a woman for two days a week and gives her an additional percentage of sales to provide her with an employment opportunity. However, this woman's work remains based on the needs of the project and is not based on a fixed and sustainable financial entitlement.

Despite the importance of this, it does not negate the vulnerability of women to exploitation, even by other women, in the absence of employment contracts and the absence of government oversight and accountability mechanisms. This also highlights the fact that women, as a result of economic need, amidst the economic downturn and limited job opportunities in the local market, may resort to accepting work without a contract or obtaining rights in exchange for a small income, even if it is partial or irregular. This is largely consistent with international and local literature on the relationship between women's work needs and their economic exploitation (Al-Sayrafi and Samara, 2016; Adwan, 2020; Al-Riyahi, 2015). Thus,

the statements of female business owners, specifically regarding rights in informal establishments, despite the above, do not contradict the findings of the descriptive analysis, which found very low rates of access to economic and social rights.

In our fieldwork, we observed one such model that aligns with the results of the descriptive analysis and presents a counterexample to the “positive” model regarding socio-economic rights. Our research revealed that other establishments fail to provide working women with their economic and social rights under the Labor Law, even if the business is owned and managed by a woman. The reasons for this are numerous, but for a group of women, the most important was that the income generated by the business was insufficient to cover entitlements such as end-of-service benefits. Therefore, this trend is primarily related to the economic empowerment of women who own businesses and the sustainability of the businesses in which women work, and consequently, their ability to provide formal work for women within the establishment. Therefore, the failure to provide rights may not be related to economic exploitation as much as it is to the lack of financial sustainability of a project that requires full-time employees. Overall, we find that the findings of the interviews, as reported by female business owners, are consistent with the results of the descriptive analysis of the Labor Force Survey for both the formal and informal sectors, where formally registered establishments tend to provide more socio-economic rights than unregistered establishments, and there is equality in benefits between women and men working in the establishment. According to one of the focus group participants, the difference in the nature of work between women and men justifies giving men a daily wage that is double the daily wage of working women.

Chapter Five:
**Analysis of
Palestinian
Financial Inclusion
Survey Data**

**An Exploration of the
Causes of Economic
Violence Phenomenon**

5-1 Introduction

Previous chapters of this study discussed distinctions between Palestinian working women, particularly when compared with those working in the informal sector, and a comprehensive analysis of the supply and demand sides of the labor market for women in Palestine was presented. The supply-side analysis included the key features related to the characteristics of women working in the formal and informal private sectors, examining their labor rights, and demonstrating how the events of October 7, 2023, created distinct differences in women's labor rights, particularly in the informal sector. Chapter Four of the study addressed the most important determinants of women's access to trade unions and decision-making positions, particularly from the demand side of the labor market.

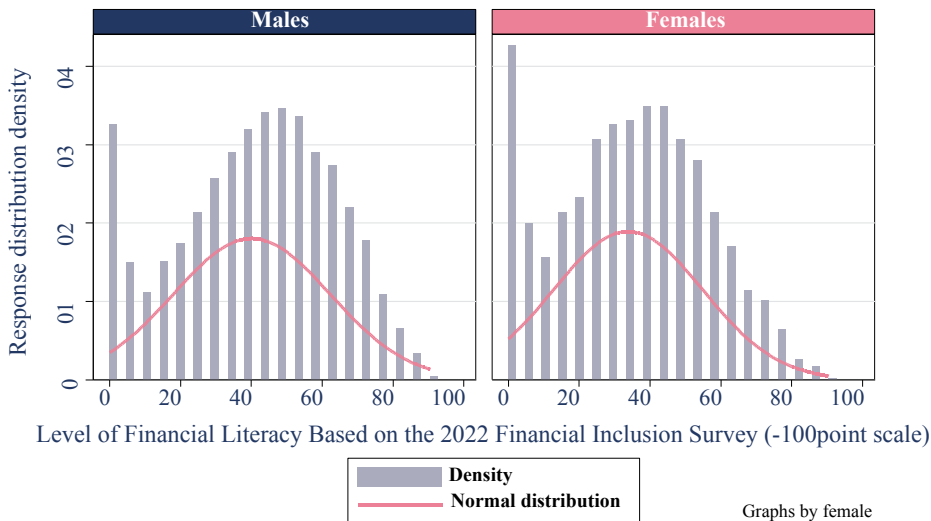
This chapter will provide a quantitative analysis of the phenomenon of domestic economic violence, using the Financial Inclusion Survey, which was conducted in 2022 by the Palestinian Central Bureau of Statistics (PCBS) in cooperation with the Palestine Monetary Authority (PMA). This survey covered all Palestinian governorates, including the West Bank and the southern governorates (Gaza Strip). This chapter covers several demographic and labor aspects of the respondents, including the degree of knowledge of the rights and obligations related to the use of financial services, the degree of control over income, and the possession of bank accounts, in addition to other questions related to asset ownership and borrowing from banks or family members. Table (A.1) (Appendix 3) illustrates the most prominent characteristics related to the sample targeted in the research. The sample included in the analysis (which contains all variables of the analysis model) accounted for 3,343 individuals, with women constituting 17% of the total observations (565 observations).

One aspect of economic violence is defined as the actions a wife may be subjected to by her husband, manifesting in various forms, such as: demanding that the wife explain how she spends her money, controlling her personal property, preventing her from working, disposing of her inheritance without her consent, or forcing her to resign (PCBS, 2022, p. 23). In general, economic violence includes three main forms: economic control, economic sabotage, and economic exploitation. Each one of the three forms of economic violence has distinct characteristics and impacts (EIGE, 2023), which are explained in Chapter Two of the study. Economic abuse, on the other hand, is a form of abuse that involves seizing the wife's property, such as money or assets, without her consent (PCBS, 2022, p. 23). According to the 2019 Domestic Violence Survey, 16.4% and 27.2% of married women in the West Bank and Gaza Strip, respectively, suffer from economic violence (ESCWA, 2020, p. 28).

5-2 Econometric Analysis Model

The analysis aims to identify the most important characteristics that form Palestinian women's inability to control their sources of income, particularly demographic characteristics (education, marital status, age, and family size) and characteristics related to women's economic activities (such as having a loan, having a bank account and access to the labor market), in addition to other geographical determinants (city, type of residential area, and having access to electronic banking services). A linear probability model was adopted after asking sample members whether or not they had control over their financial resources. Overall, 78% of the sample reported having control over their sources of income, irrespective of gender. However, when this percentage was disaggregated by gender, a significant difference emerged between men and women. The percentage of women who had the had control their income was 50%, compared to 84% of men. Both genders had similar levels of financial literacy, as shown in Figure 5-1 below.

Figure (5-1): Distribution of financial literacy knowledge scores in the 2022 Financial Inclusion Survey based on gender



The results were obtained using the following regression model (Equation 1):

$$Control\ Income_{ijk} = \alpha + b_1 X_{ijk} + b_2 FI_{ijk} + b_3 Loc_{jk} + b_4 Dis_k + \epsilon_{ijk}$$

where) is the dependent variable, which takes the value 1 if the respondent (i), who lives in the residential area (j) in the governorate (k), has the ability to control his/her income, and 0 if otherwise. The second term of the equation represents the set of independent variables that influence an individual's decision to control her/

his income. The regressor X represents variables that vary among respondents at the individual level, such as gender, educational level, relationship to the head of the household, marital status (married or not), and family size. Some indicators related to wealth were also included, such as car ownership, land ownership, occupation (working in the private/public sector), relationship to the labor force, whether within or outside the labor force for reasons related to education, old age, illness, or the respondent's desire to be a housewife), and the nature of work: Does he/she work inside the occupied territories, with local or foreign institutions, or with the UNRWA? The second term (FI) stand for variables related to financial inclusion and some indicators of how respondents deal with financial matters, such as whether they have bank accounts, the extent of financial literacy, borrowing from banks or borrowing from a family member, whether the respondent has financial savings, or whether the person has knowledge of the uses of the third generation of the Internet, thus facilitating access to financial services. The fourth term of the equation (Loc) refers to the type of residential area (locality) (rural, urban, or refugee camp) and aims to measure cultural, social, and service changes that may differ from one region to another according to its classification. The fifth term of the equation (Dis) refers to the index of each of the 16 Palestinian governorates (11 in the West Bank and 5 in the Gaza Strip) and aims to measure any differences attributable to any social or economic changes that vary between governorates. The last term refers to robust random errors in the measurement model, which was clustered at the governorate level.

While the model may not establish a direct causal relationship between the independent variables and the dependent variable—due to potential omitted variable bias or reverse causality—its primary objective is to assess the extent to which these independent variables collectively influence respondents' decisions, particularly those of women, to exercise control over their sources of income. To ensure robust results, the model incorporates a wide range of variables that vary across individuals, communities, and governorates, along with several economic and economic empowerment indicators.

5-3 Findings of the Linear Regression Analysis

In this section, the analysis will be divided into two parts. The first section presents the effect of the respondent's gender on their ability to control their income, based on the study model in Equation (1) after introducing several variables into the model. The effects of demographic factors on women's decision to control their income compared to their male counterparts will then be reviewed.

The first column in Table 5-2) shows the negative association between the respondent's gender (female) and the dependent variable (income control). According to the study sample, being a female respondent reduces the likelihood of controlling their income by 34% (at a 1% confidence level).

It is remarkable that the magnitude of the effect and its statistical significance did not change after adding several variables at the individual level (such as education, age, marital status, and family size) and other variables indicating the relationship with the labor force (column 3). In column (4), additional indicators related to the extent of knowledge of financial rights and duties were added, as well as indicators indicating asset ownership (car, property), dealing with banking services, and borrowing from banks and family. Nevertheless, the effect of the gender factor (the respondent being female) remained the same size and at the same level of statistical significance. In column (5), the District Fixed Effect indicator was included in the analysis model in order to monitor the change resulting from social and structural economic trends in each governorate of Palestine regarding knowledge of the factors affecting women's control over their income, as well as an indicator indicating the type of residential area (urban, rural, or refugee camp). What is particularly noteworthy is the modest influence of these variables on both the magnitude and significance of the gender indicator (female). The coefficient declined to 29%, yet it remained statistically significant at the 1% level, indicating a strong and persistent effect.

Table 5.1: Relationship Between Respondent's Gender (Female) and Income Control

Dep. Var.: Income Control	(1)	(2)	(3)	(4)	(5)
Respondent's Gender (female)	-0.344*** (0.021)	-0.395*** (0.021)	-0.348*** (0.020)	-0.312*** (0.022)	-0.298*** (0.023)
Control Variables					
Individual Level Controls		YES	YES	YES	YES
Relationship to the Labor Force			YES	YES	YES
Financial Literacy and Asset Ownership Variables				YES	YES
Locality and Governorate Level Variable					YES
Number of Observations	4,085	4,085	4,085	3,343	3,343
R-squared	0.094	0.162	0.182	0.188	0.216

Robust standard errors in parentheses, *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

Dependent variable: Extent of control over income, takes a value of 1 if the answer is yes and 0 otherwise. Individual-level variables include educational level, age, relationship to the head of household, family size, and marital status (married/single). Variables at the labor force level include whether the woman is employed (earning an income or not). Variables at the financial literacy and asset ownership level include having a bank account, whether the respondent has taken out a loan from a bank, having a loan from a family member, knowledge of financial rights and responsibilities, having internet (3G), owning land or a car, and having savings within the past 24 months. Variables at the residential area and governorate level include the type of residential area (urban, rural or camp) and include each governorate's index (Fixed Effect).

Table A.3 (Appendix 4) presents how demographic and geographic factors, as well as knowledge of financial rights and responsibilities, influence an individual's control over their income. The analysis is divided into three parts. The first part, represented by the first column of Table A.3 (Appendix 4), presents the determinants of control over the source of income for all sample members. The results presented in the second and third columns employ the same model, but the analysis is limited to females in the second column and to the male sample in the third column. As expected, a higher educational level (compared to those who cannot read and write) increases the likelihood of an individual controlling their income, as does knowledge of financial rights and responsibilities and the presence of an independent bank account. Meanwhile, a larger family size and exposure to debt negatively and significantly affect an individual's ability to control their income.

Based on the results of the analysis of the women's sample alone, we find that academic achievement positively affects a woman's ability to control her source of income and also increases women's financial literacy. However, there is no effect of financial literacy on men's ability to control their income (column 3). Marital status also reduces a woman's ability to control her income. According to the women's sample, married women are 26% less likely to control their income than unmarried women. Also noteworthy is the inverse correlation (approximately 10%) between women's car ownership and their ability to control their income. This raises questions about the ownership of these assets and the extent of their ability to control them.

Regarding the impact of individuals' relationships with the labor force on their ability to control their income, the primary analysis used a single indicator for whether an individual was employed (whether paid or not) to indicate economic activity, and a value of 0) otherwise. As expected, the analysis indicates a direct relationship between work status (employed) and control over income, especially for women. The results show a highly statistically significant correlation between women's work and control over their income (35%). We find that the coefficient size for women is higher than it is for their male counterparts (9%, which is more than double).²⁰

In the findings shown in Table A.3 (Appendix 4), an index was developed for each type of employment for workers according to their work sectors (private, public, work in Israel, and relationship with the labor force) to further understand the phenomenon of economic exploitation. The findings indicate that there are no

²⁰ The results show that the coefficient of the labor index for women and men is (0.35 and 0.09) and the standard error is (0.043 and 0.18) respectively. In order not to take up a large space, a special table was not prepared for the results that highlight the labor index alone, as several indicators of the relationship with the labor force were added in Table No. (S) in the analysis.

statistically significant differences among respondents in their control over their economic income that can be attributed to the work sector, whether public or private (the reference category in the analysis). The findings also yield no statistical significance when separating the sample by gender. This perhaps demonstrates the importance of economic empowerment for individuals, especially women, in their ability to make decisions regarding their income.

Analyzing the data reveals a statistically significant inverse relationship between the inability of women who work in settlements for wage to control their income. This is likely due to demographic considerations among women working in Israel and the settlements, in terms of education and their difficult living conditions. There is also a statistically significant negative correlation between the coefficient for women who work in institutions affiliated with the United Nations Relief and Works Agency (UNRWA). These results require further investigation and a deeper understanding of the living conditions of this group. As we mentioned previously, housewives constitute a large percentage of women in the sample (79%), and we note a highly statistically significant negative correlation between the respondent being a housewife and her loss of control over her income (coefficient size 50%).

The analysis findings reveal consequences related to women's financial stability and the extent to which these factors influence women's ability to control their income. For example, the analysis results showed that having a bank account increases a woman's ability to control her income by 11%, a statistically significant increase. This effect size is twice the effect size found for men who have a bank account. Owning a bank account is positively associated with control over financial resources for men by 4% (less than half the effect size for women). Finally, borrowing from family members (regardless of gender) is negatively associated with control over income, with a statistically similar effect for both men and women (the coefficient size is similar for both genders -10%). We do not observe any statistically significant relationship, for example, between an individual's ability to control their income and their resort to borrowing from banks. The results showed that there are no statistically significant differences across the West Bank governorates, but women living in the Gaza Strip governorates enjoy a lower level of control over their income than their counterparts in the West Bank. The results also showed that there were no statistically significant differences attributable to the type of residential areas (urban, rural or camp) and individuals' control over their income.

Chapter Six:
**Study Findings
- A Look at
the Reality of
Women's Economic
Empowerment**

6-1 Introduction

The study revealed several important facts and findings, some strongly supported by a broad body of prior research, while others, derived from the analysis of statistical and quantitative data, that also aligned with previous studies. According to global literature, women's economic empowerment is a key factor in supporting developed countries to address the impact of population aging on the labor market and is one of the most important factors in reducing poverty rates in developing countries.

Women's empowerment is not only reflected at the individual level; rather, women's economic empowerment benefits the economy at the macro level as well. Studies indicate that women's economic empowerment and gender equality are important factors in increasing production and productivity levels, and contribute to reducing income disparities and achieving sustainable development goals.

Globally, eliminating the gender gap can increase global GDP. How the economy is structured can contribute to increasing women's integration into the labor market and opening new horizons for absorbing more male and female labor force entrants to the labor market, especially if countries' economies rely on various productive sectors such as industry and trade, which have the potential to expand and create new job opportunities by increasing production and expanding into markets.

However, the gender gap regarding participation in the Palestinian labor market remains wide, in favor of men. whereon contrast, unemployment rates are higher among women. Women's participation in the Palestinian labor market is influenced by a range of social, economic, and demographic dynamics that intertwine to shape the participation patterns. Furthermore, the public sector's capacity may reach a point where it is unable to absorb additional labor, especially in light of the growing labor supply, particularly for women, driven by the rise in their educational levels and the increased desire to join the workforce. This is reflected in the diagnosis of women's status in the labor market (Table 3- 3). Nevertheless, the public sector in Palestine is one of the most important determinants of demand, as it is a major attraction for working women. Government jobs are a preferred option for women due to their stability and the provision of sustainable employment opportunities, given the limited private sector options.

General findings indicate that social and gender barriers are among the most significant challenges facing Palestinian women in the labor market. Women face social and familial conditions that place them in specific roles within the family.

The greater the family burden, the less likely they are to seek employment or engage in full-time jobs, and care work is a remains a significant barrier to women's

participation in the labor market. As such, Women disproportionately shoulder the burden on unpaid care responsibilities, restricting their ability to engage in paid employment, particularly in the formal private sector.

Since economic violence has two aspects, one related to economic violence in the institutional context and the other in the private sphere, i.e., the family, it is important to interpret the results of the financial inclusion regression model analysis within the broader context of economic violence against women. This also includes variables related to their participation in the labor market on both the demand and supply sides, as well as to women's representation in decision-making positions. Therefore, this section brings together the analytical results from the previous three chapters to produce a comprehensive picture of the state of women's economic empowerment, its obstacles, limitations, and opportunities. This chapter aims to synthesize the key findings from the preceding three analytical chapters, offering a holistic overview of the economic violence women experience across both sides of the labor market. It also provides an exploration of the range of factors influencing it, including demographic factors and factors related to gender representation in decision-making positions.

6-2 Women's Empowerment at the Regional Level

Statistical analysis of quantitative data revealed that the highest percentage of working women in rural areas work in the informal private sector. This reflects the scarcity of opportunities available to them in the formal sectors (both public and private) compared to working women from urban areas, who enjoy higher opportunities to find employment in the formal sector (both public and private) compared to their counterparts in rural areas and refugee camps. This may be explained by the sociocultural structure, which may be more conducive to women's education and employment in public and private institutions in major cities, specifically Ramallah. We also find that women working in the public sector are more likely to reside in urban areas, largely due to the concentration of government institutions and institutions providing public services in major cities, especially Ramallah. This is evident in the distribution across the West Bank governorates, where pronounced geographic disparities emerge in women's employment trends by sector in governorates. For example, the governorates of Ramallah and Al-Bireh and Hebron stand out for having the highest percentage of women working in the public sector, at 16.4% and 24.7%, respectively. The majority of ministerial and non-ministerial government institutions are concentrated in Ramallah, while Hebron is the leading commercial city in the West Bank, providing a significant number of jobs for women, particularly in family businesses. Other governorates, particularly Jericho and the Jordan Valley, Tubas, the Northern Jordan Valley,

and Qalqilya, recorded low rates of female employment across all sectors, which indicates the limited economic opportunities there, particularly in the context of the Israeli occupation's restriction on development. A large proportion of these cities are classified as Area C, limiting their residents' ability to utilize their natural resources, agriculture, or construction to a limited extent. Furthermore, there is little concentration of institutional or private sector activity in them.

Regarding employment in the informal private sector, the governorates of Nablus, Hebron, and Jenin recorded the highest percentages of women working in the informal private sector in 2022 (23.4%, 18.9%, and 15.5%), respectively. This trend may be influenced by the prevailing family culture in these areas, particularly in Hebron, which encourages women's involvement in unregistered family businesses. This trend is further influenced by the broader societal context in which women are often discouraged from participating in public economic life, which may explain the high prevalence of women working in home-based enterprises managed by themselves or by other women. In contrast, the Ramallah and al-Bireh governorate recorded the highest percentage of women working in the formal private sector (19.4%), followed by Nablus governorate (17.9%). However, this may also be related to the expansion of the formal private sector in these cities, while Jenin governorate recorded the lowest percentage (2.2%).

In the context of women's informal employment, the findings of the 2022 Informal Sector Survey indicate that approximately 98.8% of home-based industries are not registered with any official body (thus, their workforce is classified as informal). It is worth noting that 88.3% of home-based businesses in the West Bank are female-owned. Additionally, an analysis of women's informal employment by their relationship with their employer reveals that 25% of them are self-employed (business owners), while 64% of informal workers are paid employees, and approximately 11% work engage in unpaid household work. While home-based industries within the informal sector may be an outlet for enhancing women's employment in a manner commensurate with their care giving responsibilities. This may explain the high rates of women's informal employment in the more culturally and socially conservative governorates, such as Hebron.

6-3 The Relationship between Supply and Demand Employment and Economic Violence

In general, the findings indicate that there are no statistically significant differences among respondents in their control over their income that can be attributed to the employment sector-whether public or private (the reference category in the regression analysis). The findings also yield no statistical significance when disaggregating by

gender. This perhaps demonstrates the importance of economic empowerment for all individuals, particularly women, in their ability to make decisions regarding their income. Although the findings of women's likelihood of being exposed to economic violence vary by employment sector, the most notable finding is that housewives constitute a large percentage of women in the sample, approximately 79%. We note a highly statistically significant negative correlation between the respondent's status as a homemaker and her loss of control over her income. The results also highlight a highly statistically significant correlation between women's employment and their control over their income (35%). Therefore, we can conclude that women's employment is a fundamental component of the set of factors that enhance their economic empowerment.

Despite working women, particularly those in the formal sector having bank accounts, the findings provide insights into financial stability of women and the extent to which these factors influence women's ability to control their income. For example, the analysis showed that having a bank account increases a woman's ability to control her income by 11%. This effect is double that of men who have a bank account; bank account ownership is positively associated with control over financial resources for men by 4%. The 11% increase in probability may explain the differences between women working in the formal sector and those working in the informal sector. Despite the importance of the findings that indicate a difference in income control between working and non-working women, it is also important to note that a significant proportion of working women (50% of women) do not have control over their personal accounts or income.

However, it is crucial to acknowledge that women's work in the public sphere does not, in most cases, exempt them from unpaid care tasks. This is evident in the global and local literature, which emphasizes that one of the women tend to join the informal labor market for its flexibility, which enables women to balance between their domestic and childcare roles, and paid work, making it a preferred option for many women, especially for the poor, the marginalized, and those with low education or limited skills. Consequently, these women become vulnerable to compound economic violence in both the labor market and the family (Falah, 2014; Adwan, 2020; Bargawi et al., 2020).

From an economic perspective, the impact of economic crises on women's decision to enter the labor market is noticeable, as economic conditions play a motivating role for some women to support their family income. Global and local literature on women's entrepreneurship shows that women's entrepreneurship is often linked to economic need (Sultan, 2016; Althalathini, et al., 2020; Bargawi et al., 2022; Shamieh and Althalathini, 2021). This has been historically the case for Palestinian

women, who have always played an economic role in the Palestinian family under the occupation and its impact on the economic decline of society or the family (Taraki, 2008; Johnson, 2008; Kuttab, 2008; Johnson and Abu Nahla, 2010). This is consistent with the analysis presented in Chapter Three on the demand side which a strong tendency towards women to take on businesses due to economic need. These figures are reflected in the descriptive analysis of women's participation in the Palestinian business environment, as increases in new women traders were observed in 2024, as well as in 2021. This may be considered a response to economic distress or shocks, specifically with many men and spouses losing their work permits in Israeli settlements. The rise in women's entrepreneurship in this case can be framed within the framework of economic solidarities, of which Palestinian women have long been an integral part during other periods, such as the first and second intifadas (Taraki, 2008; Johnson, 2008; Kuttab, 2008; Johnson and Abu Nahla, 2010).

Here, women's motivation to join the labor market through work in the informal private sector becomes evident in this context. In addition to working outside the home out of necessity, women also bear care giving burdens within the home. Reflecting on previous studies, the informal sector is characterized by flexibility, allowing women to combine their domestic and childcare roles with paid work, making it a preferred option for many, especially the poor, the marginalized, and those with low education or limited skills (Falah, 2014; Adwan, 2020).

This correlates with the results of demand-side analysis, where female business owners reported that they provide a suitable work environment for women that is compatible with their care giving duties. This includes, for example, the ability to bring children to the workplace or, at the very least, provide an environment that is sympathetic to women's social status.

6-4 Need as a Sedative of Economic Violence in the Informal Sector

Building on the previously discussed economic necessity driving women's labor market participation, studies show that this necessity paves the way for exploitation, inequality, and the violation of rights. Women in this context work without formal contracts that guarantee their rights, with the absence of occupational safety and health, and the neglect of work injuries, which makes them vulnerable to dismissal and easy replacement through the contracting system. (Al-Riyahi, 2015; Falah et al., 2023). This is largely consistent with the findings of quantitative analysis (Tables 3-4 and 3-5), because women work, as the literature calls them, as a "hidden" or "shadow" labor force (Al-Sayrafi and Samara, 2016; Adwan, 2020). This was also emphasized by female business owners, who acknowledged the lack of formal

contracts for their female employees, even for a limited period, and some of them bring women to work only when there is a need.

This is evident in the informal sector, where women are exceptionally active due to economic necessity. The findings of the descriptive analysis of women's working conditions in this sector reveal a high level of violation of various women's rights, particularly those related to economic violence. We find a clear decline in the percentage of women who receive a written contract of limited duration (9.2%) and an unlimited duration (3%), a salary slip (2.9%), or an end-of-service benefits (9.1%), while none of them receive insurance against work injuries, nor do they receive other rights or privileges, such as training and paid leave of various types (Table 3-4). Naturally, these violations persistent and often committed with impunity, due to the absence of robust legal follow-up, as well as a general weakness in Palestinian trade unions.

The argument for the relationship between the economic necessity of work and rights violations is also evident when observing the differences in working conditions in the informal sector prior to and during the 2023 aggression. As significantly observed, the percentage of women whose employers contribute to their end-of-service benefits decreased by approximately four percentage points, while the presence of a written, limited-term contract decreased by approximately five percentage points. The same applies to paid leave, which all decreased from 9.5%-11.9% to 5.7% for all types of leave. However, it is essential to highlight that the absence of a legal framework that deters employers from violating the labor law, and the absence of overseeing mechanisms may encourage these violations. This could explain, for example, the difference in the rates of access to these rights between the formal and informal sectors, where rates of lack of employment contracts are significantly higher in the informal sector, parallel by lower rates of access to various rights (Table 3.4). Some women business owners responded informal understandings with their female workers serves as basis for determining rights and privileges, which, in their view, eliminates the need for formal contracts. While this may point to positive aspects related to feminist solidarity economics, but it also showcases exploitation that is rooted in the structure of labor relations between worker and owner, as the female business owner exploits the lack of institutionalization of her business and the lack of overseeing and monitoring of the sector to her advantage. This leads to a lack of legal protection for female workers in the event that they are subjected to violations.

Therefore, in the final analysis, the findings demonstrate that women's work is essential as a fundamental step towards their economic empowerment. However, it is important to note that women's economic activity alone is insufficient to empower

them and enhance their economic independence. As will be demonstrated in later sections, women are subject to economic violence in the labor market and in the family sphere, as well. Therefore, their economic empowerment will not only result from their participation in the labor market, but also through structural changes we shall propose at the end of this chapter.

6-5 Institutional Economic Violence and Women's Representation

We find that the presence of women in decision-making positions at all levels, whether in the public or private sectors, as well as in private sector establishments, is very small, thereby impacting the rights of working women and business owners. This is since the patriarchal nature of the Palestinian sociocultural context is reflected in decision-making. At the governmental level, the percentage of women in the upper government structure is extremely small, reaching 14.1% at the highest level of General Manager (A4). There is no gender equality at any job level except for the civil service category, of which women represent 48.8% (Table 4-4). This naturally impacts policymaking at the governmental level. In the private sector, women rarely hold positions in the representing bodies of the private sector, namely the chambers of commerce. At the level of private sector institutions and companies that may be concerned with women's entrepreneurship, we also find a lack of women on boards of directors and executive management. In conclusion, the findings of the demand-side analysis obtained that, regarding the gap between women and men in the labor market, studies indicate that the patriarchal structure of Palestinian society hinders women from reaching decision-making positions at the enterprise level, or even at the level of their personal financial independence. Furthermore, the traditional stereotypical view of women's roles often casts doubt on their ability to participate in elections and hold management positions in chambers of commerce and trade unions.

In recent years, the percentage of women decision-makers has ranged from 8-15% of the total authorized signatories in private sector establishments. This is consistent with the results of a quantitative supply-side analysis, which found that 20% of women hold senior and legislative positions. The impact of the decline in women's presence in decision-making positions on women in the labor market is evident on both the supply and demand sides. On the supply side, we find that the level of employment rights enjoyed by women in the private sector, even the formal sector, is very low (Table 3-4).

We also find a difference between the formal and informal private sectors regarding employment rights, specifically regarding the provision of contracts, favoring the

formal private sector. This is consistent with the results of the demand side, where women who manage economic enterprises reported that they do not grant contracts to their female employees. A quantitative analysis of women's economic and social working conditions found that women in the private sector, even the formal sector, rarely enjoy all the economic and social rights stipulated in the Palestinian Labor Law, as shown in the quantitative analysis section (Tables 3-4 and 3-5). These findings must be contextualized within the broader discussion on women's presence in decision-making positions. According to the literature, the exclusion of women from decision-making positions, while men are present, may not promote an internal system that advance equality and privileges for women. As shown in the quantitative supply-side analysis, only 20% of women hold senior and legislative positions, while in the demand-side analysis, women own fewer registered businesses than men, and the same applies to women occupying senior positions at the government level (Table 4-4). Consequently, the absence of women's economic rights may be one of the impacts of women's absence from decision-making positions and senior positions in enterprises. To support this, we find that the women-owned enterprises interviewed, despite not providing employment contracts, report that they mostly provide rights as stipulated in the Labor Law.

Although employment can help shield women from economic violence within the family, they remain vulnerable to economic exploitation in the labor market, specifically in the private sector, both formal and informal. Consequently, we conclude that women's exposure to economic violence is deeply rooted in the Palestinian social structure and cannot be overcome through surface-level approaches that call for increasing women's participation in the labor market without addressing the roots of this violence within the Palestinian social structure. Building on the above discussion on women's representation in decision-making positions and economic violence, analysis of the reality of working conditions cannot be separated from the economic violence to which working women are exposed. Both the economic violence at the institutional level and the violence women experience within the family are essential for the analysis. As 36.6% of women in the private sector do not receive a salary slip and therefore lack comprehensive information about their income. Furthermore, 46.8% of them do not receive end-of-service benefits, and nearly half of them do not receive any type of paid leave (Table 3-4). The potential for economic violence is higher in the informal private sector, as shown in the table above.

6-6 The Impact of Academic Achievement on Women's Empowerment and Enhancement of Their Presence in Decision-Making Positions

The Palestinian Labor Force Survey data (2022) indicate that female labor participation rates vary depending on their educational qualifications, with participation increasing with higher educational qualifications. However, regression analysis indicates that academic achievement positively impacts women's ability to control their source of income and increases women's financial literacy, while the degree of financial literacy has no effect on men's ability to control their income. Analyzing these results alongside quantitative analysis reveals that academic achievement significantly influences women's economic activity, and women are predominantly active in the service sector, which includes health and education. In terms of their distribution by occupation, they work at a greater rate (38%) as technicians and specialists, followed by legislators and senior positions (20%). Therefore, women require some form of education, reflecting the importance of educational attainment (Figure 3-4). Although women are active in this sector as a result of women's preference for education and health specialties, particularly nursing, this stems from the fact that these specialties are compatible with women's gender and care giving roles. However, their presence in these specialties, in any case, enhances women's economic participation and economic attainment.

We also find that women rarely work in specialized, technical, and senior positions in the informal sector, while occupying positions in primary professions, skilled labor, crafts, and machinery operation at higher rates than in the formal sector (Figure 3-4). Thus, the importance of education is reflected in women's participation in the formal sector. Nevertheless, it is important to consider the high levels of unemployment among women and the potential impact this has on women's employment in these professions in the informal sector. Therefore, we cannot assert that women working in these positions are uneducated, as according to the literature, the inability of the local market to provide decent job opportunities pushes women toward the informal sector (Al-Botmeh, 2015). Furthermore, the weakness of the local market consistently pushes educated women with higher educational qualifications into lower-level jobs in the informal sector. As table (3-3) shows that the percentage of women with higher educational attainment is higher, while at the same time, we find that only 6.8% of women are employed in jobs appropriate to their qualifications (Table 4-3).

Hence, we find that academic achievement is an important factor influencing women's participation in the labor market, which is consistent with previous studies

(Falah, 2013). It is therefore one of the factors that motivate women's economic empowerment, leading to their economic independence. However, it is important to note that education does not affect women's empowerment as an independent factor; rather, it is part of a set of other influential factors, such as the strength of the local market and the presence of a local culture that supports women in the marketplace and at home. Therefore, we find that high percentages of educated women work in the informal sector in jobs that do not match their qualifications, and even those who work in the formal sector are vulnerable to institutional economic violence.

6-7 Women's Representation in Supporting Women's Enterprises

One of the key findings of the qualitative analysis of women's entrepreneurship environment is that women believe there is insufficient support to achieve sustainable development for their businesses at three levels: chambers of commerce, government, and the private sector. This stems from several factors, most notably the fact that, first, the private sector does not provide incentives for women's entrepreneurship that take into account the political and economic situation of Palestine as a whole and second, it does not design its financial support and facilitation programs in alignment with the socio-cultural realities faced by women. This makes financial "facilities" to support women's enterprises a burden more than providing facilities for them.

As for chambers of commerce and the support services provided by government agencies, women find that the services provided do not provide the necessary foundations to transform enterprises from economic enterprises designed to survive economic crises into ones capable of providing sustainable income for women. These services are often either specialized training without subsequent follow-up, or opportunities to participate in exhibitions to sell products and some other retail services.

It is essential here to highlight the analysis and women's calculation of cost and benefit related associated with the Chambers of Commerce or the Ministry of National Economy and its relationship to women's economic exhaustion and the various manifestations of economic violence this may entail. This is because women perceive themselves as financially drained and are not relieved of subsequent burdens, some of which may also be financial. One of the most notable findings of the qualitative demand-side analysis is that women feel burdened by registration procedures. However, they are also required to pay taxes, carry out customs procedures, or import and export procedures, or are forced to perform these tasks on their own, without receiving any other facilitations or incentives. In return, the

most they receive is that the Ministry of Economy or Chambers of Commerce opens new markets for them. Consequently, women are forced to pay significant costs to keep their enterprises alive, which reduce their opportunities for economic empowerment.

6-8 Structural Change to Promote Women's Economic Empowerment and Independence

The central conclusion of this study is that women's economic empowerment, which constitutes a bridge to women's economic independence, is significantly constrained by a sociocultural structure that is considered discouraging of women's economic independence. This is evident, as discussed previously, in the fact that even when women are educated and employed, they still suffer from economic violence, which constitutes an obstacle to their empowerment and certainly, the opposite of economic independence. The regression analysis reveals that even working women are exposed to economic violence, both at the institutional level, and this was evident in the rates of attainment of economic rights, and at the family level, which will be discussed later. The fact of the matter is that being a female increases the likelihood of not controlling one's income by 35%, according to the regression model, which summarizes the reality of economic violence and its association with the respondent's gender.

At the family level, one of the factors that reduces a woman's ability to control her income is her marital status. This is evident in the regression analysis model, where a married woman is 26% less likely to control her income than unmarried women. This is consistent with the results of the violence survey conducted by the Palestinian Central Bureau of Statistics (2022), which reports that 92% of women who are currently married or have been married have been subjected to some form of psychological, physical, social, or economic violence at least once by their husbands. Regarding economic violence, approximately 20.5% of women in Palestine have been subjected to economic violence at least once by their husbands. This reinforces these findings, which relate to the impact of the patriarchal sociocultural structure on women's economic empowerment and independence.

Quantitative change may not necessarily translate to substantive change in the issue of women's economic empowerment. The prevailing gender culture, which determines the inferiority of women's work compared to men, relates to their independent decision-making to participate in the labor market, their ability to hold decision-making positions in various fields and at various levels, or their control over their sources of income. This issue is linked to the social infrastructure of Palestinian society, not to representation or policy implementation per se. Therefore,

a qualitative change in the perception of women's work requires changes in the awareness of both women and men, in order to provide a supportive environment for women's economic empowerment.

Nevertheless, the most important conclusion of this study is that men are a central pillar in the issue of policy and legal change to enhance women's economic independence and empowerment at three levels: government, private sector, and the family. The findings of the quantitative and qualitative analysis of the demand and supply sides of the labor market indicate the negative role of men in policy decision-making positions related to fostering a supportive economic environment for women. At the level of private sector establishments, the implications of the absence of women and the contrary presence of men in senior and legislative positions within establishments on the conditions of working women are evident. Furthermore, the analysis of the regression model demonstrates the role of the husband in reducing women's financial inclusion. We thus confirm the results of previous studies and reports, which acknowledge that the problem of women's lack of economic independence or economic empowerment, as well as the exploitation they face, is primarily the result of a patriarchal social structure and cannot be addressed without addressing these underlying causes.

Chapter Seven:

**Recommendations
and Interventions
for Women's
Economic
Empowerment**

Public standards and policies are among the most prominent social factors determining women's participation in the labor market. Women face varying restrictions depending on the availability of services and opportunities that support their integration. This requires interventions different from those currently in place. In the informal sector, the majority of women lack formal contracts or legal coverage, which reduces their incentives to join unions in Palestine. This requires monitoring the informal sector and promoting women's union membership. At the same time, the prevalence of informal employment can be viewed not only as evidence of the state's inability to provide employment, but also as evidence of the state's failure to specifically provide decent job opportunities and effectively implement labor laws. This requires reconsidering the state's role and exploring the causes of this failure and ways to address it.

The study revealed deep gaps and significant disparities between the sexes in many areas related to equality and economic rights. It also highlighted the clear neglect of women's economic role in society in general, and Palestine in particular. Therefore, the study suggests that all relevant parties work to bridge these gaps by taking into consideration the following recommendations, each according to their role.

7-1 Change at Structural Level

Empowering women to enhance their economic independence necessarily requires including men, as well as women, in plans, programs, and recommendations that seek to raise awareness of economic gender issues necessary to foster a supportive environment for women. This is particularly true given that the findings of this study demonstrated the negative role of men in the economic violence women face, both at the institutional and familial levels. Therefore, it is necessary to:

- Design awareness campaigns targeting men on the importance of women's participation in decision-making positions, and to enhance confidence in the competencies of women needed to assume leadership positions in government institutions and establishments.
- Design training programs to raise men's awareness of the importance of women's work and economic participation, to reduce the negative male role within the family toward women's entrepreneurship or their participation in the labor market on the supply side, and thus increase the level of family support for women's economic participation, paving the way for their economic empowerment and strengthening.

- Collaborate with the civil society and international organizations to organize educational initiatives and raise awareness among younger generations about gender equality, which will contribute to alleviating the burden on women and expanding their economic opportunities.
- In the context of enhancing women's economic empowerment by reducing the impact of unpaid care work on their opportunities of participation in the labor market, as it is a form of economic violence, the state must work to distribute and alleviate this burden by expanding the scope of early childhood care and education services. This can be achieved by implementing the new Education Law to establish public nurseries or providing financial incentives to the private sector and NGOs to provide these services.
- Furthermore, it is proposed to adopt policies such as paternity leave to encourage men to assume care responsibilities, which will contribute to achieving gender balance in the long term, especially when combined with awareness campaigns aimed at changing social norms. It is proposed here to increase paternity leave from three days to at least two weeks to promote the division of care work between the sexes.

7-2 Decision-making Positions at the Representative Level

Enhancing the presence of women in decision-making positions at the representative level of the private sector to ensure the protection of women business owners and encourage entrepreneurship. This can be achieved by facilitating their access to membership and establishing clear programs and strategies with a regulatory framework that serves women.

- There is a widespread misconception that registering with chambers of commerce imposes multiple taxes, which discourages many women from registering. Therefore, efforts must be made to eliminate this misconception. This may be the role of many entities, primarily women's organizations, followed by the chambers of commerce playing an awareness-raising role, especially the gender units in these chambers.
- Amend the Chambers of Commerce Law to ensure increased women's participation in chamber elections by adopting a quota system instead of proportional representation, requiring women to constitute 40% of members. This is due to the need to provide quality support to encourage women business owners to establish projects and ensure and support their sustainability.

- Develop procedures and requirements for women's membership in the Chamber of Commerce, in a manner consistent with the particularity of women's projects, and continuously aligning them with the economic, social, and cultural context of women to enhance their membership in Chambers of Commerce.
- Enhance women's opportunities of running for Chamber of Commerce elections by removing financial barriers that hinder women who own small and micro enterprises from running for office. This includes reducing nomination fees to reflect the capital of these enterprises. It is proposed that nomination fees be matching with the membership fees for Chambers of Commerce to enhance the representation of women owners of limited-capital enterprises.
- Ease some nomination requirements, such as the requirement for three consecutive years of membership by reducing it to two consecutive years. This is in conjunction with the above-mentioned incentive discounts for consecutive annual memberships, to encourage women to run for positions within Chambers of Commerce.
- It is necessary to employ innovative ideas regarding support provided to women to be beyond traditional permanent programs, such as providing training courses and participating in markets, to encourage women to join Chambers of Commerce. Transformation of the type of services provided to women may include opportunities for cooperation between chambers of commerce and private sector financial institutions to provide zero-interest loans or facilities tailored to the Palestinian economic and political context for women's projects. These facilities include providing the necessary materials for project sustainability, such as basic equipment and supplies.
- Formulate policies that encourage the membership of small, micro, and medium-sized enterprises (SMEs) managed by women, including offering discounts or exemptions on membership fees to chambers of commerce, in addition to discounts linked to successive annual memberships, to encourage their membership and benefit from the economic network they offer that supports women entrepreneurs.
- Expand the scope of discussion regarding the formulation of women's programs, training requirements, and services in the Businesswomen's Unit to include women business owners themselves, not just the unit's employees in the Federation of Chambers of Commerce. It is also

necessary to focus on women owners of small and micro enterprises in marginalized areas to develop service programs that address the realities and requirements of women business owners in different contexts.

- Hold awareness-raising and orientation sessions for women business owners registered with chambers of commerce to encourage them to run for elections and highlight the importance of their role in decision-making positions and its impact on their economic empowerment within the chambers and their services.

Enhancing the positions of women working in the private sector and its establishments and addressing the gaps related to representation in decision-making positions by:

- Promoting gender inclusiveness in the decision-making process through awareness-raising and working to establish a regulatory framework and internal regulations that enforce this situation.
- Implementing legal amendments through the Ministry of National Economy to oblige the boards of directors and executive management of private sector establishments, especially those currently registered, to adopt a quota system requiring women to comprise 40% of the members of the board of directors and executive management.
- Developing a legal framework that includes comprehensive strategies and instructions that work to consolidate the concepts of gender equality with regard to representation in decision-making positions, as well as with regard to internal policies regarding employee rights and benefits.
- Requesting the Ministry of National Economy to urge the registered establishments to review their regulations and by-laws to ensure and enhance the positions of women working at various organizational levels within the institutional structure, promoting gender inclusiveness in administrative and senior professional positions within the establishments. Additionally, directing them to adopt the principles of economic empowerment, specifically those related to the effective participation of women in institutional decision-making positions.
- Providing specialized training programs in leadership and management, conducted by federations, in cooperation with partner entities, aiming to enable women to acquire the skills required to assume leadership positions within the establishments. This is in addition to providing financial support for targeted training and development programs to enhance women's leadership skills.

- Launching awareness campaigns aimed at encouraging establishments to employ and promote women to leadership positions, in addition to establishing incentive programs and appreciation awards for outstanding women. General assemblies will also promote the nomination of women to board of directors' membership.
- Providing advisory services to establishments, helping them develop recruitment and promotion policies that encourage women in leadership positions. Organizing events and providing communication platforms for women in leadership positions to discuss the challenges facing women in leadership roles, exchange experiences, provide support and motivation, and promote transparent communication about available opportunities and review progress made in enhancing women's presence in decision-making positions. In addition, developing clear plans for promoting women in the establishment and enhancing career advancement opportunities, as well as providing flexible work options, such as remote work or flexible working hours, to meet the needs of women working in the establishment, and encouraging individual agreements for flexible work and providing the necessary support.
- Developing specialized technical and vocational training programs targeting women, with a focus on practical skills such as marketing, understanding local and international market requirements, and safety and environmental standards. It is also recommended to provide specialized programs in various fields, which enhances knowledge and facilitates women's active participation in the decision-making process.

7- 3: Reducing Institutional Economic Violence

Establishing new inter-ministerial standards and policies to enhance women's participation in the labor market and protect them from institutional economic violence. These may include:

- Increase government efforts by distribute and alleviate the burden of unpaid care work by expanding early childhood care and education services to reduce the impact of unpaid care work on women's opportunities to participate in the labor market, as it is a form of economic violence. This can be achieved by implementing the new education law to establish public nurseries or providing financial incentives to the private sector and NGOs to provide these services.

- Adopt policies that support gender balance in family care, such as paternity leave, to encourage men to assume care responsibilities. This contributes to achieving gender balance in the long term, especially when combined with awareness campaigns aimed at changing social norms. It is proposed here to increase the duration of paternity leave from three days to at least two weeks to promote the division of care work between the sexes.
- Design training programs to raise men's awareness of the importance of women's work and economic participation, and to reduce negative male influences within the family on women's entrepreneurship or their participation in the labor market on the supply side. Consequently, increase the level of family support for women's economic participation, paving the way for their economic empowerment and strengthening.
- Cooperate with civil society and international organizations to organize educational initiatives and raise awareness among younger generations of gender equality, which will contribute to alleviating the burden on women and expanding their economic opportunities.
- Improve the level of monitoring and follow-up of working women's economic and social rights by establishing new inter-ministerial standards and policies to enhance women's participation in the labor market and protect them. These may include:
 - Establishing sustainable employment programs targeting women in marginalized areas such as the Jordan Valley, Jericho, and villages, specifically those villages with high rates of women's participation in the labor market in the settlements.
 - Allocating a share of more than 50% of employment programs to women to raise women's participation in the labor market and enhance their independence and economic empowerment, given that women's participation in the labor market barely exceeds 17% at best.
 - Activating oversight on private sector businesses to ensure fair working conditions and gender equality, and ensuring that women's economic and social rights are not lost. This requires a significant and effective role from all official institutions and organizations defending women's rights.
 - Establishing specialized labor courts to hear cases involving women working in the private sector, based on the Palestinian Labor Law.

- Establishing legal review units for labor contracts signed in private sector businesses, in cooperation between the Ministry of Labor and the Ministry of National Economy, to ensure that contracts comply with the rights and obligations stipulated in the Labor Law, specifically those related to economic rights.

Providing a set of incentives to employers across various sectors in order to improve the work environment and provide flexible working conditions for women. These incentives include reducing working hours, increasing vacation days, enabling remote work in jobs that allow it, and increasing overtime pay. For example:

- Provide tax breaks for companies that adopt flexible work policies and provide remote work opportunities for women.
- Provide training programs to support companies in implementing flexible work policies, promote women's employment, and develop their capabilities.
- Provide positive preferences in government procurement for companies that adopt flexible work policies for women.
- Provide positive preferences in government-sponsored projects (in the field of information and communications technology) for companies that adopt flexible work policies for women.
- Organize government awards to honor companies that succeed in providing a flexible and sustainable work environment.
- Encourage companies to market their benefits associated with flexible work and providing employment opportunities for women.

7-4 Economic Empowerment of Businesses

The Ministry of National Economy bears an additional responsibility regarding women's economic empowerment:

- Simplifying business registration procedures by establishing flexible mechanisms and simple procedures to encourage women business owners to register officially, thus enhancing their economic rights and public benefits in the formal sector, and reducing women's informal employment. This includes providing ongoing support and guidance by the Ministry of National Economy staff, including legal, advisory, and logistical support services.

- Establishing an incentive package stemming from the need for positive discrimination for women to positively support women's businesses, including support in marketing, exporting, or importing necessary materials for the business.
- Providing multi-level financial exemptions, such as tax and customs exemptions, as well as removing financial barriers to registering formal businesses, particularly for small and micro enterprises, to encourage the registration of businesses run by women and provide them with the necessary service package.
- Raising financial literacy among women who own and manage economic projects through awareness and training programs that promote financial inclusion and economic independence. Reconsidering the package of services provided to businesses managed or owned by women, based on women's real needs for sustainability in their projects, and by utilizing innovation in the formulation of these services.
- Activating high-level oversight over private sector institutions and companies to assume greater responsibility for supporting and financing small and micro enterprises managed by women in marginalized areas, such as the Jericho and Jordan Valley Governorates and Area C, as well as women who head households, especially following the increase in unemployment rates due to the aggression on the Gaza Strip and the West Bank.

The private sector bears greater social responsibility regarding women's economic empowerment on the demand side, given the fragility of the Palestinian economy. This includes:

- Aligning lending and financing policies within the Palestinian political, social, and economic context to encourage women to establish their own businesses and alleviate their concerns regarding lending and facilitation during political crises and their repercussions on the economic situation.
- Strengthening women's representation within private sector institutions and businesses, particularly in decision-making positions in businesses operating in banking and non-banking financial services, to support small, medium, and micro enterprises run by women. This is due to the importance of formulating gender-sensitive incentive policies.
- Establishing channels for dialogue between private sector companies and businesses and women business owners from various groups,

particularly marginalized groups, and banking and non-banking financial institutions and businesses to bridge the gap between women's needs and the bureaucratic and financial requirements that make financial services more of a burden than a facilitator.

- Establishing special policies for development loans for women, including exceptional measures to facilitate access to loans and exploring ways to secure loans for women, especially for small businesses, specifically regarding asset and collateral requirements for loans such as bank accounts, cars, homes, and land. This also includes looking into conducting serious amendments to loan policies regarding zero-interest financing for enterprises owned and managed by women.
- Expanding awareness campaigns about financial services and financial facilities to raise levels of financial inclusion among women in marginalized areas such as the Jordan Valley. This includes conducting field visits by financial institutions and companies to marginalized areas to introduce women to various financial services and facilities that could contribute to their economic empowerment.
- Enhancing cooperation and building partnerships with women's organizations in various fields that aim to empower women economically through specific initiatives or other joint efforts.

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Appendices

Appendix (1): List of interviews

Entity	Unit/Person in Charge	Type of Entity	Trade Union Membership	Facility Size	Date
Federation of Chambers of Commerce, Industry and Agriculture	Gender Unit	Private Sector Representative	Not Applicable	Not Applicable	09/12
Ministry of Labor	Gender Policies Unit	Regulatory Environment	Not Applicable	Not Applicable	11/12
Ministry of Labor	General Administration of Employment Services	Regulatory Environment	Not Applicable	Not Applicable	11/12
Women's Salon	Owner	Informal Private Sector	No	Micro	25/11
Natural Products enterprise	Owner	Informal Private Sector	Yes	Small	27/11
Salon and gym	Owner	Informal Private Sector	No	Small	30/11
Kitchen	Owner	Informal Private Sector	No	Medium	02/12
Bag embroidery enterprise	Owner	Formal Private Sector	Yes	Medium	05/12
Insurance company	Board Member	Formal Private Sector	Yes	Large	03/12
Engineering office	Owner	Formal Private Sector	No	Medium	09/12

Appendix (2): Focus Group Attendees List

The focus group of women working in agriculture and food processing was held at the Ain Sultan Women's Center on December 12, 2024. The names of the women were not mentioned to protect their privacy, but the village, camp, or city they came from was mentioned in addition to whether they worked in an activity other than agriculture.

Location	Organization/Job Title	Mobile No.
Ain Sultan	Kitchen	0598772013
Ain Sultan	Ain Sultan Women's Center	0597338456
Nuwaymeh	Home Nursery	0597385629
Jericho	Women's Committee - Brahma Council	0568345959
Jericho	Women's Committee - Brahma Council	0598505685
Jericho	Women's Committee - Brahma Council	0592418501
Jericho	Enterprise Owner	0597339358
Ain Sultan	Ain Sultan Women's Center	
Ain Sultan	Ain Sultan Women's Center	0594719475
Ain Sultan	Ain Sultan Women's Center	0567986922
Jericho	Housewife	0598979074
Jerico	Psychological Educator	0595049074
Ain Sultan	Volunteer Worker	0595670106

Appendix 3:

Table (A.1): Study Sample Demographic Characteristics

	Panel A				Panel B	
	All sample (# of Observations 3343)				Female Sample (# of Observations 565)	
Variable	Mean	SD	Min. Value	Max. Value	Mean	SD
Income Control	0.78	0.41	0.00	1	0.51	0.50
Educational level						
Cannot read or write	0.01	0.09	0.00	1	0.00	0.04
Can read and write	0.03	0.17	0.00	1	0.02	0.14
Primary school	0.10	0.30	0.00	1	0.09	0.28
Intermediate school	0.29	0.45	0.00	1	0.22	0.42
Secondary school	0.21	0.41	0.00	1	0.17	0.37
University diploma	0.08	0.27	0.00	1	0.11	0.31
Bachelor's degree	0.25	0.43	0.00	1	0.36	0.48
Higher diploma	0.00	0.04	0.00	1	0.00	0.04
Master's degree	0.02	0.15	0.00	1	0.02	0.15
Doctorate degree	0.01	0.09	0.00	1	0.00	0.06
Relation with the Head of family						
Head of the family	0.70	0.46	0.00	1	1.00	0.00
Husband/Wife	0.17	0.37	0.00	1		
Son/Daughter	0.11	0.32	0.00	1		
Brother/Sister	0.01	0.07	0.00	1		
Father/Mother	0.01	0.09	0.00	1		
Others	0.00	0.06	0.00	1		

Age	42.43	13.07	18.00	90	41.85	11.46
Financial literacy	45.57	20.35	0.00	90.48	41.46	21.06
Family size	5.25	2.17	1.00	27	5.33	1.93
Married	0.82	0.39	0.00	1	0.98	0.15
Internet access	0.84	0.37	0.00	1	0.83	0.38
3G subscription	0.57	0.49	0.00	1	0.51	0.50
Land ownership	0.20	0.40	0.00	1	0.17	0.38
Car ownership	0.31	0.46	0.00	1	0.23	0.42
Knowledge of rights and obligations related to the use of financial services						
Full knowledge	0.22	0.41	0.00	1	0.18	0.38
Knowledge to a certain extent (average response)	0.48	0.50	0.00	1	0.49	0.50
No knowledge	0.30	0.46	0.00	1	0.33	0.47
Took a loan	0.09	0.29	0.00	1	0.10	0.30
Have a bank account	0.64	0.48	0.00	1	0.59	0.49
Borrowed from family (family members)	0.20	0.40	0.00	1	0.37	0.48
Saved some money in the past 24 months	0.25	0.44	0.00	1	0.27	0.44
Locality Type						
Urban area	0.57	0.50	0.00	1	0.57	0.50
Rural area	0.22	0.41	0.00	1	0.22	0.41
Camp	0.21	0.41	0.00	1	0.22	0.41
Governorates						
Jenin	0.07	0.25	0.00	1	0.08	0.28
Tubas and North Jordan Valley	0.04	0.20	0.00	1	0.02	0.13
Tulkarem	0.05	0.22	0.00	1	0.05	0.23

Nablus	0.07	0.26	0.00	1	0.05	0.22
Qalqilya	0.04	0.20	0.00	1	0.07	0.25
Salfit	0.05	0.21	0.00	1	0.05	0.22
Ramallah and AlBireh	0.07	0.25	0.00	1	0.08	0.27
Jericho and South Jordan Valley	0.05	0.21	0.00	1	0.05	0.22
Jerusalem	0.12	0.33	0.00	1	0.18	0.38
Bethlehem	0.06	0.24	0.00	1	0.05	0.21
Hebron	0.11	0.32	0.00	1	0.11	0.32
North Gaza	0.06	0.24	0.00	1	0.06	0.23
Gaza City	0.08	0.27	0.00	1	0.04	0.19
Deir Al Balah	0.04	0.19	0.00	1	0.02	0.15
Khan Younis	0.05	0.21	0.00	1	0.04	0.20
Rafah	0.05	0.22	0.00	1	0.04	0.21

Appendix 4:

Table (A-3): Factors Affecting Individuals' Control over Their Income

Dependent variable: Controlling the income	(1)	(2)	(3)
	All	Female	Males
Sex: Female	-0.332***		
	(0.023)		
Educational Level (Reference category: Cannot read or write)			
Can Read and Write	0.179**	0.501***	0.143*
	(0.085)	(0.174)	(0.086)
Elementary School	0.146*	0.235	0.155*
	(0.080)	(0.151)	(0.082)
Intermediate School	0.126	0.339**	0.116
	(0.079)	(0.140)	(0.081)
Secondary School	0.118	0.217	0.126
	(0.080)	(0.150)	(0.081)
University Diploma	0.119	0.210	0.134
	(0.082)	(0.153)	(0.084)
Bachelor's Degree	0.155*	0.281*	0.160**
	(0.080)	(0.148)	(0.081)
High Diploma	-0.032	-0.228	0.001
	(0.158)	(0.197)	(0.171)
Master's Degree	0.157*	0.344*	0.161*
	(0.090)	(0.201)	(0.092)
Doctorate Degree	0.105	0.086	0.131
	(0.102)	(0.206)	(0.105)

Relation with Head of Family (Reference Group)			
Son/Daughter	-0.262***		-0.258***
	(0.034)		(0.034)
Brother/Sister	-0.124		-0.118
	(0.088)		(0.089)
Father/Mother	-0.462***		-0.470***
	(0.083)		(0.084)
Others	-0.208*		-0.226*
	(0.125)		(0.127)
Age	0.001	0.002	0.000
	(0.001)	(0.002)	(0.001)
Financial Literacy	0.001***	0.004***	0.000
	(0.000)	(0.001)	(0.000)
Family size	-0.007**	0.008	-0.008**
	(0.003)	(0.011)	(0.003)
Married	-0.035	-0.258**	-0.020
	(0.023)	(0.131)	(0.023)
Internet Access	-0.029	-0.010	-0.037**
	(0.018)	(0.061)	(0.018)
3G Subscription	0.006	0.009	0.001
	(0.015)	(0.047)	(0.015)
Land Ownership	-0.047**	-0.079	-0.038**
	(0.018)	(0.056)	(0.019)
Car Ownership	-0.011	-0.108**	0.014
	(0.016)	(0.055)	(0.017)

Relation to labor force (reference category: private employee in public sector)			
Salary employee in the government (public) sector	0.006	-0.117	0.020
	(0.019)	(0.072)	(0.019)
Salary employee with civil society organizations	0.047	0.007	0.040
	(0.051)	(0.155)	(0.052)
Paid employee in Israel and settlements	-0.066***	-0.246**	-0.043**
	(0.022)	(0.111)	(0.022)
Paid employee with international organi	-0.026	0.115	-0.054
	(0.127)	(0.180)	(0.129)
Paid employee of a foreign government	0.175	0.264***	0.009
	(0.131)	(0.075)	(0.189)
salaried employee at UNRWA	-0.089	-0.311**	-0.009
Unpaid family member	-0.378***		-0.384***
	(0.122)		(0.127)
I am not working and looking for work	-0.068**	-0.112	-0.072**
	(0.030)	(0.161)	(0.030)
Not working - student	-0.473***	-0.725***	-0.462***
	(0.064)	(0.118)	(0.066)
I do not work - a housewife	-0.294***	-0.494***	-0.125***
	(0.028)	(0.064)	(0.037)
employers in Israel and the settelments	-0.095	0.195**	-0.103
	(0.087)	(0.081)	(0.089)
I work voluntarily without pay	0.096*		0.109**
	(0.052)		(0.052)

I don't work because of old age/ illness	-0.093***	0.027	-0.071**
	(0.033)	(0.129)	(0.034)
Knowledge of rights and obligations related to the use of financial services (reference category: no knowledge)			
Full knowledge	0.025	-0.017	0.030*
	(0.017)	(0.060)	(0.018)
Knowledge to a certain extent (average response)	0.036	-0.130	0.061***
	(0.023)	(0.081)	(0.023)
took a loan	0.014	-0.041	0.019
	(0.023)	(0.069)	(0.023)
have a bank account	0.054***	0.110**	0.042**
	(0.017)	(0.054)	(0.017)
borrowed from family (family members)	-0.099***	-0.105**	-0.108***
	(0.019)	(0.044)	(0.021)
saved some money in the past 24 months	0.010	0.042	-0.000
	(0.016)	(0.048)	(0.017)
Locality			
Reference Category: Urban			
Rural	-0.001	0.029	-0.002
	(0.019)	(0.057)	(0.019)
Refugee camp	-0.012	-0.017	-0.010
	(0.017)	(0.053)	(0.018)
constant	0.683***	0.323	0.704***
	(0.094)	(0.243)	(0.096)
No. of observations	3,343	565	2,778
R-squared	0.201	0.183	0.151
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1			

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