



Who answers to Gazan women?

An economic security and rights research

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United Nations Entity for Gender Equality
and the Empowerment of Women



Introduction - Purpose

To understand how the last decade of violent conflict has affected women's economic security and rights in the Gaza Strip

More specifically to:

Uncover the diverse livelihood strategies Gazan women have developed in order to sustain their households during the past decade of economic collapse and impoverishment

Analyze the complex obstacles women must navigate in order to undertake economic roles, and how the different stages of crisis have affected them

Understand whether meeting these challenges has led to transformations in women's roles and responsibilities and to an expansion of their economic rights within households and in Gaza more generally

Assess the role of humanitarian interventions in enabling women's livelihood strategies in the Gaza Strip

Introduction - Methodology

Multiple data sources:

- **Palestine Central Bureau of Statistics (PCBS)** - data sets relevant to understanding women's economic activism in the Gaza Strip
 - **Desk review of studies** on various dimensions of the prolonged crisis in Gaza as they relate to gender and economic livelihoods
 - **Focus group discussions with Gazan women** across different communities and engaged in different livelihood strategies (total of 17)
 - **In-depth interviews with women** whose experiences highlighted critical issues uncovered in the focus groups (total of 12)
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Issues and Area Covered

Women's strategies in the three areas of economic activity where most active:

- Public Sector Employment
- Agriculture
- Self-employment in the Informal Sector

Within each:

- Issues and dynamics women face specific to the particular activity
 - The role of gender norms and constraints
 - The differential impacts of siege, economic blockade, internal violence and Israeli military violence
 - Women's access to and control over economic assets
 - The role of humanitarian interventions
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The Gaza Context –

A decade of crisis - *Four main phases*



Phase 1 - 2000-2005: **Internal and External Siege**

Phase 2 - 2006-2007: **Internal Political Violence**

Phase 3 - 2007 – Present: **Blockade**

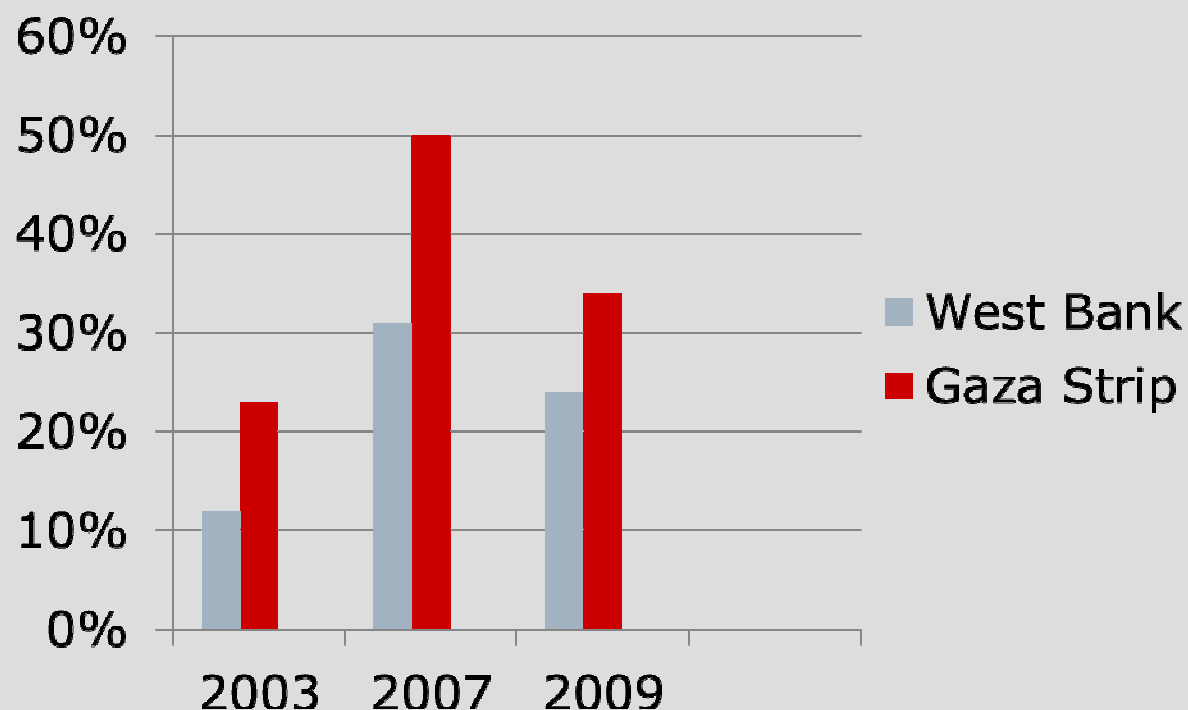
Phase 4 – 12/2008-01/2009: **“Operation Cast Lead”**

“Crisis” is prolonged, multi-layered, comprehensive and cumulative.

The Gaza Context –

Statistical Comparisons: West Bank vs. Gaza Strip

**Households under subsistence poverty line
(205NIS per capita per/month)**



The Gaza Context –

Statistical Comparisons: West Bank vs. Gaza Strip

% Male Unemployed (2010)

West Bank: 17%

Gaza Strip: 36%

% Males in Labor Force (2010)

West Bank: 70%

Gaza Strip: 62%

% Female Unemployed (2010)

West Bank: 20%

Gaza Strip: 48%

% Females in Labor Force (2010)

West Bank: 17%

Gaza Strip: 10%



The Gaza Context – Statistical Comparisons: West Bank vs. Gaza Strip

Median Household Size (2006)

West Bank: 5.9

Gaza Strip: 7.0

Female Median Age at Marriage (2006)

West Bank: 19

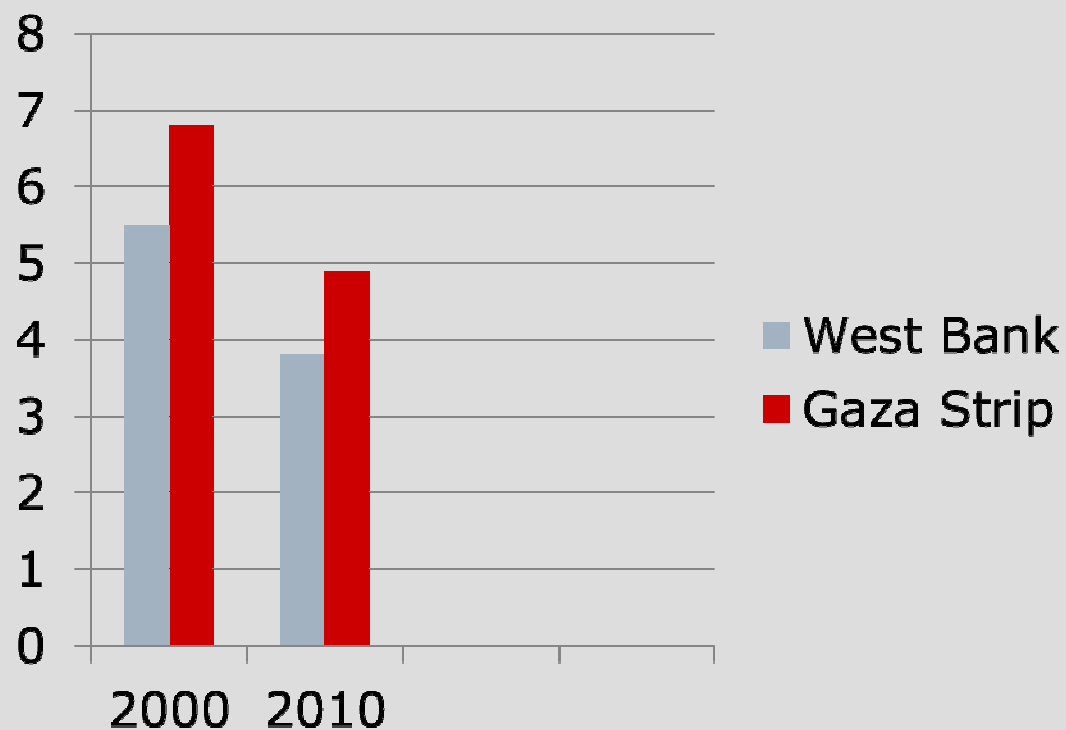
Gaza Strip: 18



The Gaza Context –

Statistical Comparisons: West Bank vs. Gaza Strip

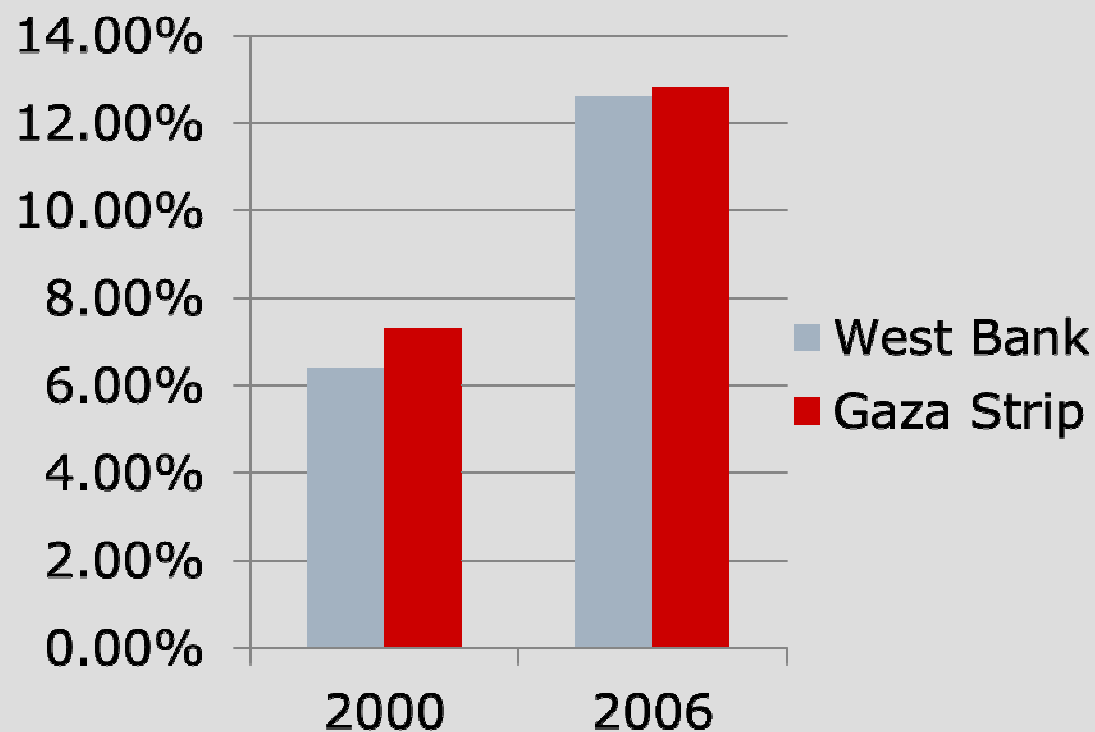
Total Fertility Rate



The Gaza Context –

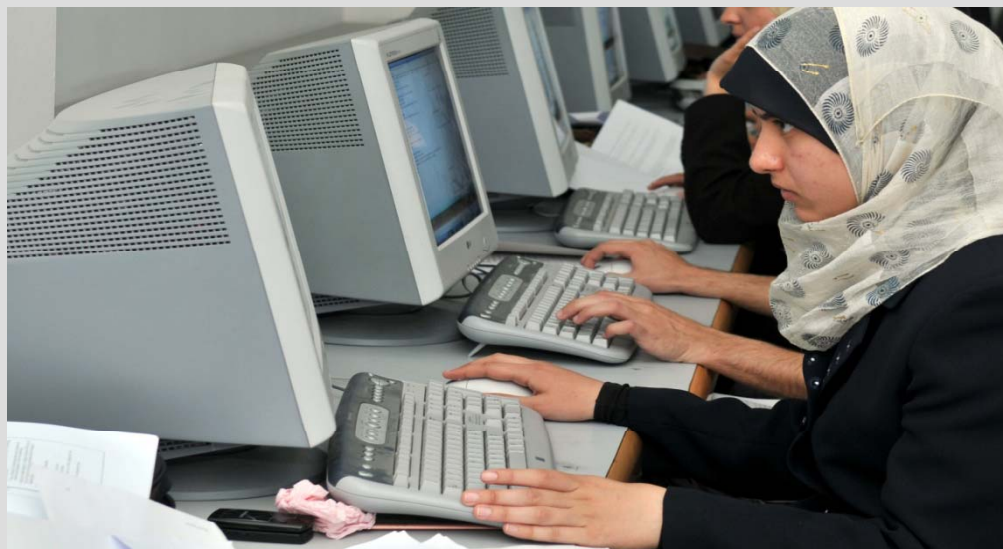
Statistical Comparisons: West Bank vs. Gaza Strip

% Females in post-2ry education



Case 1: The Educated Unemployed

Gazan Women and The Search for Employment in the Public Sector



Case 1: The Educated Unemployed

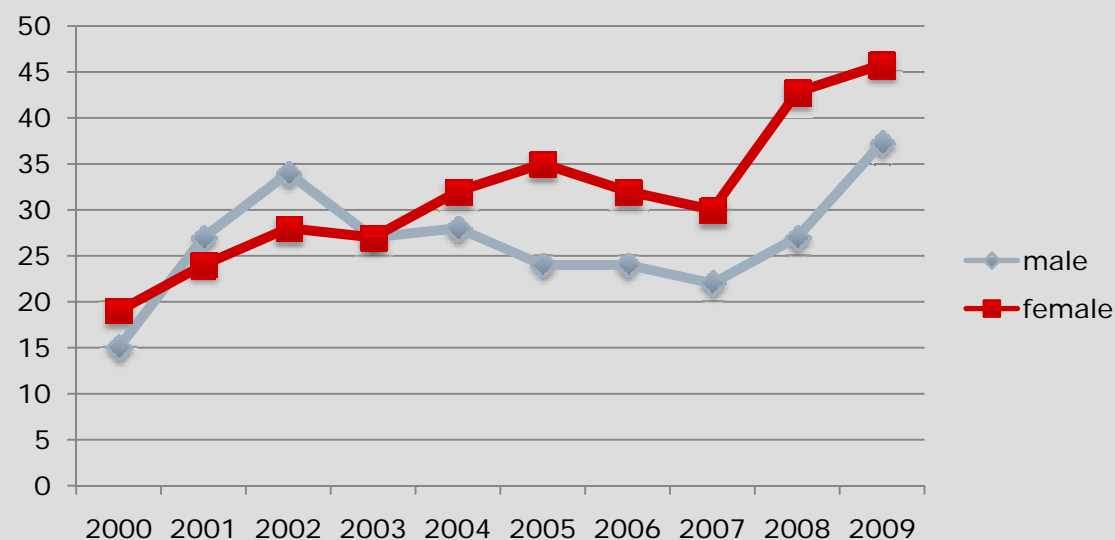
b) Characteristics of Female vs. Male Unemployed

- ❑ Majority of female unemployed have never been previously employed (66% in 2009 vs. 28% males in 2009)
 - ❑ Female unemployed have lower ages (27.8 versus 30.9 median age of males in 2009)
 - ❑ Female Unemployed almost twice as likely to be university graduates (50% in 2009 vs. 37% of males/ 45% in 2007 vs. 19% of males)
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Case 1: The Educated Unemployed

a) Statistical overview

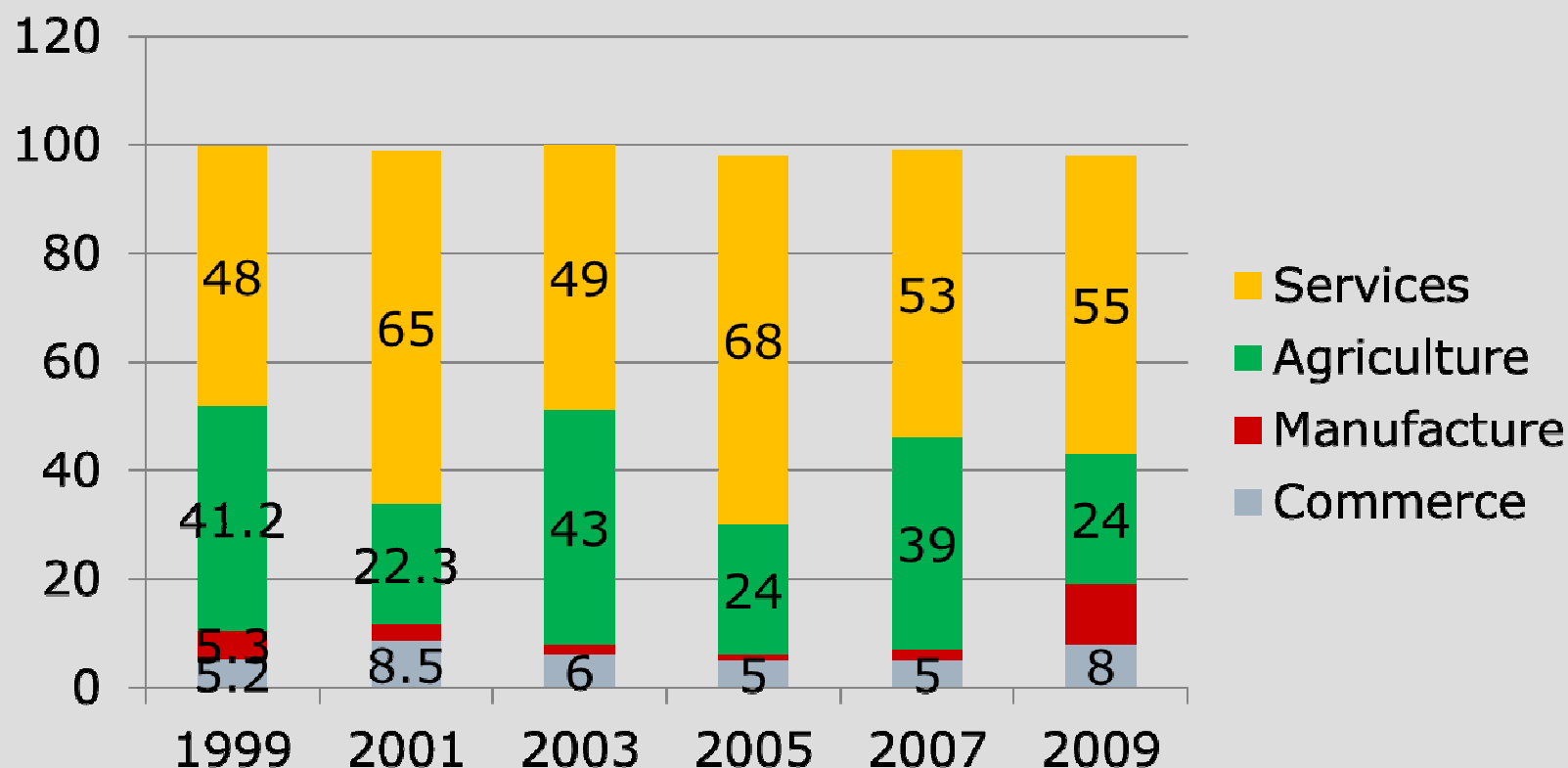
Male and Female Unemployed 2000-2009



Case 1: The Educated Unemployed

a) Statistical overview

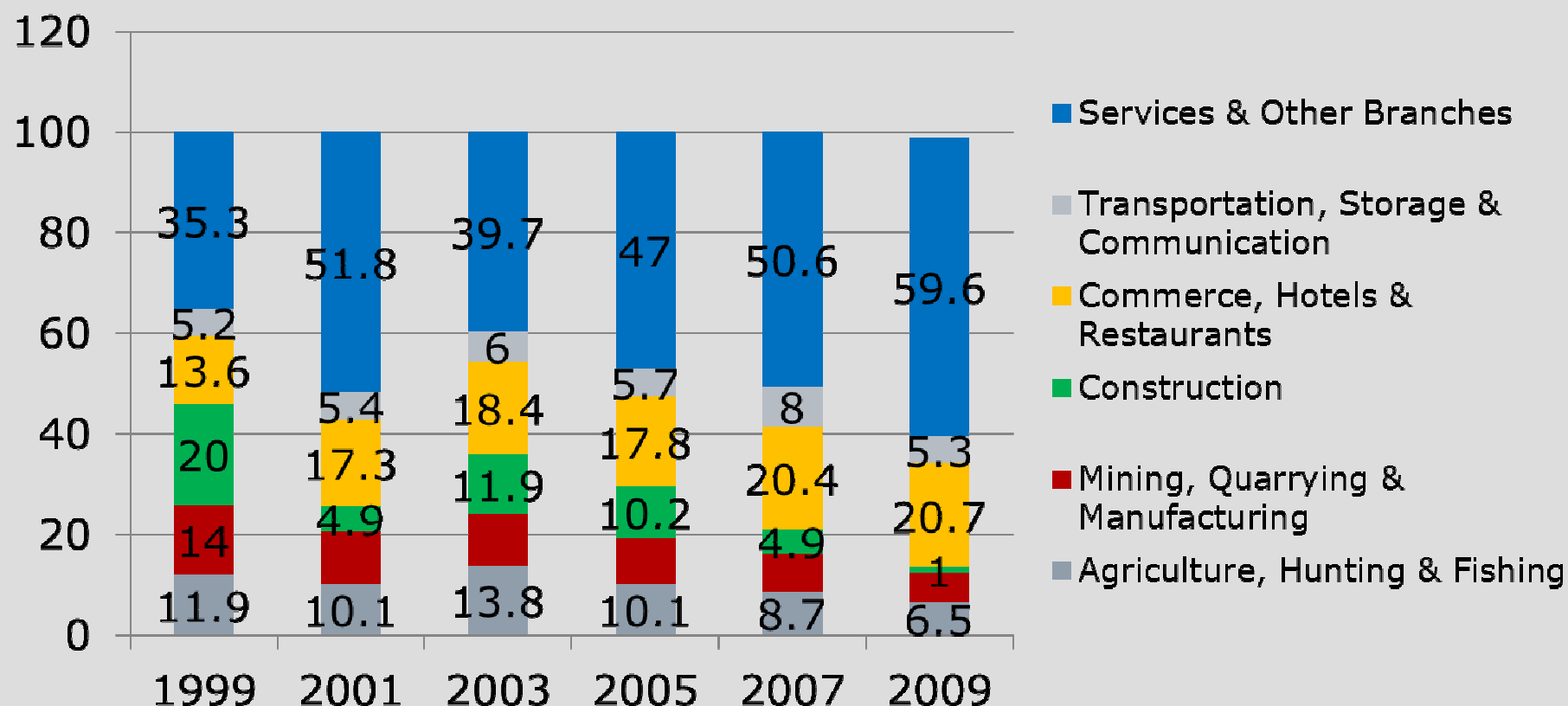
Female Employment by Sector



Case 1: The Educated Unemployed

a) Statistical overview

Male Employment by Sector



Case 1: The Educated Unemployed

c) Voices From Gaza

I graduated in 2004. I got an offer of a job creation opportunity with UNRWA for four months in 2004-2005.

Then in 2007, I worked in the Palestinian Statistics Bureau for 15 days.

Then I volunteered at the Red Crescent for three years before I was offered a post in translation and secretarial work – I was paid for only four months.

Then I got a chance with the Islamic Relief in a job creation project.

Then I volunteered at the Tala'e Association and I worked at the Supportive Education Project for nine months.

Ilham, 2004 Graduate in English, Khan Younis

Case 1: The Educated Unemployed

d) Main Research Findings

Positive trends

- Across Gazan communities **moral support for women's higher education is strong** and there has been a doubling in the numbers of young women completing higher education in Gaza over the decade
- Recent attitude surveys show there is **high support for women's employment** in the Gaza Strip, **as long as doesn't compromise** domestic responsibilities

But persisting gender obstacles

Case 1: The Educated Unemployed

d) Main Research Findings

Obstacles In the Educational Process

□ Financial impediments plus continued priority put on son's higher education means **young women's access is often dependent on ability to get scholarships and other financial aid**

□ Parental pressure is decisive in limiting young women's **choice of university specialization**. Parents impose subjects linked to hopes of daughters' future employment as teachers

Case 1: The Educated Unemployed

Gender Obstacles In the Job Search

- ❑ **Mobility restrictions:** often leading young women to limit their job searches to Internet
- ❑ **Parental restrictions:** regarding the types of voluntary and permanent jobs and workplaces they can pursue (mixed gender environments, interaction with public)

Short-term and voluntary work experiences

- ❑ **University graduates of both sexes spend years stuck in series of short-term often voluntary employment schemes without finding stable employment**
 - ❑ Young women came out of short-term and voluntary experiences in NGOs still preferring to find employment in the public sector or UNRWA (balance paid work with domestic workloads)
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Case 3: Women and Self-Employment Strategies in the Informal Sector



Case 3: Women and Self-Employment Strategies in the Informal Sector

a) Statistical Overview:

- ❑ Difficulty of assessing numbers of women involved
- ❑ Problems of measurement due to degree of informality of women's activities combined with impact of gender norms
- ❑ Women's informal activities better captured through qualitative methods

b) Demographic Characteristics of Self- Employed Females

In comparison to other females in the labor force:

- ❑ Least educated: 84% < 10 years education
 - ❑ Oldest: 90% > 44 years old
 - ❑ Married: 71% "Ever Married"
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Case 3: Women and Self-Employment Strategies in the Informal Sector

c) Characteristics of Female vs. Male Activities (IFC 2007)

- ☐ Female activities tend to be smaller (less capital in-put and less income generated)
 - ☐ Women are less likely to request or receive formal credit
 - ☐ Women involved tend to be much poorer than male counterparts
 - ☐ Female activities are more likely to be home-based
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Case 3: Women and Self-Employment Strategies in the Informal Sector

e) Voices From Gaza

My husband did not agree in the beginning, but my children helped me. He was not helping me when I first started the project. I used to sell and buy and he knew nothing. When I started giving him all the money I got, he began to help me...

Amna, 51, mother of four, Khan Yunis

My five brothers and my father work with me when I'm busy. Usually two of my brothers work with me and I give each 30 NIS a day.

Asmaa, 25, divorcee, mother of two, Khan Yunis

Case 3: Women and Self-Employment Strategies in the Informal Sector

f) Main Research Findings

- Informal self-employment is one of the few livelihood strategies open to most Gazan women
 - Though not measured, strong indications that it has significantly increased since 2000
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Case 3: Women and Self-Employment Strategies in the Informal Sector

- **Entry into self-employment** because of loss or dramatic decline of male breadwinner income (due to unemployment/under-employment; divorce/polygamy)
 - **Married** women tend to **face opposition from husbands** (and male relatives) in starting activities. **Divorcees** tend to **get encouragement from natal family** in an effort to make them self-supporting
 - **Starting capital is borrowed** from friends and relatives, as well as selling dowry gold (when still available)
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Case 3: Women and Self-Employment Strategies in the Informal Sector

Projects and skills are usually **extension of women's domestic skills** (embroidery, food production, seamstressing). When based on formal training – these are usually learnt through vocational training or community organizations

- Blockade had most negative impact on women's income **generating activities** (rise in cost and/or lack of access to in-puts added to decline in demand). Many forced to cut-back or cease activities
- Women who took **formal credit made much higher levels of income** (twice to three times) than women who did not
- Only women with access to a stable salary in the household could take on the risk of indebtedness involved in accessing credit

Case 3: Women and Self-Employment Strategies in the Informal Sector

- In more successful cases women were employing other household members, including husbands in their projects
 - Women's projects were critical to family survival and did increase women's decision-making power in the household
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Women's Access to and Control over Assets



Access and Control over Assets

a) Introduction

- ❑ Ownership of assets is a **critical determinant of household wellbeing**; strengthens capacities to deal with economic shocks (enables income generation or can be converted into cash for consumption)

 - ❑ **Among women, assets ownership plays additional roles:**
 - Expands decision-making power within household
 - Expands range of choices
 - Provides security and protection (especially in case of divorce or widowhood)
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Women's **Access to and Control over Assets**

a) Introduction

The Gender Asset Gap

- ❑ Globally women have less access to assets than men
 - ❑ Women also tend to *spend down* personal assets on behalf of the household over the marriage life-cycle
 - ❑ Due to their disadvantage in the market, the main mechanisms for women's access to assets are through marriage and inheritance systems that depend on prevailing family law and social norms
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Women's **Access to and Control over Assets**

b) Statistical Data (Gaza 1999)

	Women	Men
Own House		
	11%	61%
Own Land		
	4%	24%
Have bank account or gold		
	42%	10%

Women's **Access to and Control over Assets**

In Gaza limited normative rights exist in prevailing Islamic family law for the gender distribution of assets but **a host of social mechanisms overwhelmingly undermine women's acquisition of these rights**

Women's **Access to and Control over Assets**

Normative Rights	Social Mechanisms undermining women's acquisition of rights
Marriage Dowry: gold jewelry provided at marriage (currently approx. \$3,500)	
Divorce Dowry: lump sum amount written at time of marriage contract	Divorce granted to women only if waive divorce dowry and maintenance rights (<i>khul'</i>)
Maintenance payments in case of divorce (as low as \$11 per/month)	Women's potential loss of physical custody of children used as leverage in cases of divorce and widowhood to force them to waive financial rights

Women's **Access to and Control over Assets**

Normative Rights	Social Mechanisms undermining women' s acquisition of rights
Inheritance at death of parent or spouse: (women obtain half the amount of male inheritors; 1/8 to 1/4 in cases of widowhood)	Social sanction, threat of violence and actual violence used to dissuade women from claiming inheritance from parents; threatened loss of child custody used to disinherit widows

Women's **Access to and Control over Assets**

c) Voices From Gaza

I sold what remained of my gold to rehabilitate our destroyed greenhouses after the war.

Iman, 32 mother of four, Deir al-Balah

I should have had five dunums from my father's inheritance. After many problems with my family that reached the courts, they came to ask for a deal, which was also at the court's suggestion; I got only 400 meters.

Najah, 50, mother of nine, Beit Lahiya

Women's **Access to and Control over Assets**

d) Main Research Findings

- ❑ Across Gaza **prolonged military violence and impoverishment** has led to a depletion of household assets and intensified kin-based conflicts over remaining ones
 - ❑ Overwhelmingly **women's personal savings in gold** jewelry have been **depleted on behalf of family survival** (including meeting consumption needs; paying off household debts; and renewing destroyed productive assets)
 - ❑ **Employed women's income contributed to household acquisition of assets** (family home, car, land and businesses) that only husbands had legal title to
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Women's **Access to and Control over Assets**

d) Main Research Findings

- ❑ **Threat and actual violence** is used to prevent women from claiming their inheritance rights
 - ❑ **Women** who do attempt to claim their inheritance rights usually **receive only a small portion** of them and only after protracted conflict often involving the courts
 - ❑ **In all cases** where women had succeeded in attaining part of their **inheritance**, once again, these had been **spent down on behalf of family survival**
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Women's **Access to and Control over Assets**

d) Main Research Findings

- ❑ The threat of losing custody of children used by male relatives against war widows in order to disinherit them of their financial rights ceased after the promulgation of a July 2009 law by the de facto authorities in Gaza. The law provides widows with indefinite custody of children
 - ❑ Married women expressed growing criticism of their lack of rights to assets they had helped husbands acquire. In comparison to older generations, young women showed greater resolve in pursuing their inheritance rights
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Main Research **Conclusions**



Main Research Conclusions

My husband asks me to do everything while he just sits there. I take all the responsibility. I tell him I don't know if I am a man or a woman.

Reem, 26, mother of three, Jabaliya camp

Main Research **Conclusions**

A Growing Gap Between women's greater economic responsibilities and their still limited economic rights

- ❑ **Gazan women have played critical economic roles in securing their households' livelihoods** under deteriorating circumstances over the past decade; their economic contribution goes far beyond providing a supplement to family income
 - ❑ **But women's economic importance remains overlooked** since their strategies often appear to be a rudimentary set of coping activities based on an extension of their domestic roles
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Main Research **Conclusions**

- ❑ Women across focus groups expressed growing levels of criticism, dissatisfaction and **willingness to openly challenge this gap**
 - ❑ Due to their economic roles many women have gained greater decision-making power and influence within their households but they **still face severe disadvantage in terms of access to and control over assets**
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Main Research **Conclusions**

In order to translate the current expansion of Gazan women's economic roles stemming from the humanitarian crisis into sustainable sources of economic empowerment **interventions must urgently address women's continued lack of access to and control over assets.**

Main Research **Conclusions**

The Role of Humanitarian Interventions in Securing Gazan women's economic security and rights

Humanitarian aid has been crucial in helping Gazan households survive the ongoing deterioration of livelihoods and the destruction brought by Israeli military actions but has not prevented household impoverishment.

Main Research **Conclusions**

Food Aid

❑ Women regularly cited food aid as a **fundamental component of their households' livelihood** strategies allowing them to re-allocate the costs of basic food items towards meeting other needs.

Main Research **Conclusions**

Job creation programmes

- ❑ **Among university graduates:** both males and females cite semi-voluntary, training and short-term employment schemes in NGOs and charities as helping build job experience and skills – but these can't substitute for stable employment
 - ❑ **Among non-educated males:** short-term employment in public works for unemployed males often the only time they “work”.
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Main Research **Conclusions**

❑ **Among non-educated females:** NGO and Charitable society schemes were key to acquiring new skills and building confidence and social networks. In many cases women went on to develop their own independent income generation activities.

But a potential gender pay disparity may exist in current job creation programs.

Main Research **Conclusions**

Agriculture

- ❑ According to APIS data in 2008, **only 2% of all donor interventions** in agriculture across the oPt were **targeted towards women in Gaza**.
 - ❑ Interventions to women focus on: training, home gardening projects and small animal husbandry.
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Main Research **Conclusions**

❑ Gazan women in agriculture are excluded from more strategic interventions such as (financing, research and planning) or that develop assets and infrastructure such as (land use, agricultural infrastructure, plant production and irrigation).

Current Agricultural interventions for Gazan women do little to change their deep disadvantage vis-à-vis men in the agriculture sector in terms of access to and control over strategic assets, infrastructure and income.

Main Research **Conclusions**

Micro-Credit

By its very nature in providing working capital micro-credit represents a more strategic intervention for women.

But women's access to credit is increasingly compromised by crisis environment.

Main Research **Conclusions**

Micro-Credit

- ❑ Increasingly hard for Gazan women to find an “employed” loan guarantor.
 - ❑ Women increasingly fear indebtedness to loan institutions due to long term experience of crisis environment.
 - ❑ Women’s lack of ownership of assets limits their abilities to expand and develop their activities beyond a certain point – especially when confronted by financial shocks due to crisis environment.
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Thank You

