

**WOMEN'S INFORMAL  
EMPLOYMENT IN PALESTINE:  
SECURING A LIVELIHOOD  
AGAINST ALL ODDS**

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## **Abstract**

The article locates women's informal employment in the Occupied Territories (OPT) in the context of the global and regional economy making a connection with the local. While it discusses Palestine in a global and regional context it also emphasizes the uniqueness of the Palestinian condition under the Israeli occupation. After a brief discussion of Palestinian women's employment, a methodology is laid out for the following section that discusses the sample and the survey tool on women's enterprise data. The data analysis starts with a demographic profile of informally employed Palestinian women in urban, rural areas and refugee camps. Then questions on where they work, why they work and how they work are answered using the data at hand. A discussion of the existing response strategies tailored by local and international public and private organizations is followed by conclusions and recommendations for further research, policy and interventions around women's informal employment in the Palestinian context.

## 1. Background

### 1.1 Introduction

This paper was written in the summer of 2001, at a critical political juncture in Palestinian history when informal employment widened and dramatically increased in the Occupied and Palestinian Territories (OPT) due to the closures and sieges following the eruption of the Al-Aqsa Intifada in September 2000. While some of the most recent increase in the expansion of informal employment can be attributed to the current Intifada, we can actually trace its growth back to the Israeli occupation of 1967. As a matter of fact, since the beginning of the 20<sup>th</sup> century the Palestinian economy has been under one form of outside rule or another starting with the Ottomans, the British, the Jordanians, and Israelis where the development of a local economic infrastructure in agriculture and industry was not prioritized or promoted. In this context informal employment has become a survival mechanism especially for households maintained by women across the century.

We finalized this paper in the fall of 2002, when the Oslo process had been undeniably shattered. In the face of the current condition in OPT, it might seem quite irrelevant to talk about informal employment. Yet we would argue that the current situation will encourage the widening of informal employment in OPT where formal employment opportunities will shrink further.

Israeli Defense Forces have destroyed Palestinian Authority's (PA) civilian as well as security infrastructure along with the non-PA civilian infrastructure of NGOs in the past year. On the economic front, the most severe and sustained set of movement restrictions imposed since the beginning of the occupation in 1967, violence, closures and curfews affect the survival and livelihoods of 3 million Palestinians in the West Bank and the Gaza Strip with either limited or no access to medical care and basic supplies and services. Daily domestic losses are estimated at \$6.0 – 8.6 million/business day. Unemployment has risen to as high as 67 percent in Gaza and 48 percent in the West Bank. As many as three fourths of the Palestinian population in OPT is living in poverty (less than \$2 a day): 84.6 percent in Gaza and 57.8 percent in the West Bank. The World Bank estimates that in the case of a solution to the conflict and lifting of the closure it will take at least 2 years for the Palestinian economy to restore to a pre-Intifada per capita income level (HDIP, 2002).

There is a conspicuous lack of a comprehensive political and economic analysis of the extensive informal employment of Palestinians, especially Palestinian women in OPT<sup>1</sup>. There have been small-scale community based studies that have

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<sup>1</sup> While the Palestinians in Israel are also facing similar lack of opportunities in the formal Israeli labor markets, and their informal employment is of utmost importance, the focus of this paper is on Palestinians living in Occupied and Palestinian Territories.

focused on Palestinian women's informal employment in smaller communities. There continues to be limited knowledge on the nature or extent of informal employment of women in OPT. One main goal of this paper is to promote a better understanding of the nature of informal employment in Palestine, and emphasize the importance of such employment for the survival of the Palestinian households. In addition, such work can enhance the need for improving national statistics on the Palestinian economy regarding the size, contribution and characteristics of informal employment, and women's participation in it.

In addition, another goal of this paper is to contribute to and engage in the global dialogue on women and informal employment. This paper reflects upon women's creative responses to economic difficulties and their strategies to sustain the survival of Palestinian households. Palestinian women are not passive recipients of gender segregation<sup>2</sup>, but rather they are active agents of resistance and change who use informal and creative mechanisms to survive.

### 1.2 Contents

Definitions of informal employment are briefly discussed and applied to the Palestinian context in the following section. The paper locates women's informal employment in OPT in the context of the global and regional economy making a connection with the local. While it discusses Palestine in a global and regional context it also emphasizes the uniqueness of the Palestinian condition under the Israeli occupation. After a brief discussion of Palestinian women's employment, a methodology is laid out for the following section that discusses the sample and the survey tool on women's enterprise data. The data analysis starts with a demographic profile of informally employed Palestinian women in urban and rural areas, and refugee camps. Issues like reasons for work, or who works, or how do they work, what kind of work they participate in, are answered using the data at hand. A discussion of the existing response strategies tailored by local, international, public and private organizations is followed by conclusions and recommendations for further research, and policy interventions around women's informal employment in the Palestinian context.

## 2. Defining Informal Employment

The international definitions of the informal sector, adopted in 1993, include small and unregistered enterprises, paid and unpaid workers, or casual workers without fixed employers. Yet, having the definition does not make the collection of accurate statistics on the sector easier. Due to the diversity, wide range of activities it encompasses or its seasonal/cyclical nature in many cases, informal sector data continues to be difficult to collect. As a result, official statistics keep

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<sup>2</sup> There is a large body of social science literature based on assumptions of women in the Middle East and in Muslim societies as passive victims of gender discrimination and segregation (Lobban, 1998; Hammami, 2001).

underestimating the size and economic contribution of the sector, and especially women's roles in it (WIEGO, 2001).

Statistics on employment in the informal sector contribute significantly to recognizing the contribution of all workers, and of women workers in particular, to the economy. Conventional statistics of employment tend to omit or underestimate the number of persons engaged in informal employment (Mata-Greenwood, 1998). As a result, those who are informally employed do not receive their full share of benefits from the economy or from economic policies (WIEGO, 2001). Women are likely to number much more than reflected in available statistics. In many cases, there is under-reporting because informally employed women do not view themselves as workers. The home-based nature of subcontracting production has also contributed to the further invisibility of women's informal employment.

Informal employment also has several gender dimensions for a number of reasons. First of all a higher percentage of economically active women are informally employed.<sup>3</sup> Secondly, in addition to constraints faced by informally employed workers with regards to assets, markets, services and regulatory frameworks, women face additional gender-specific barriers (e.g. social constraints on their mobility, restrictions to entering into contracts, insecure land and property rights, household and childcare responsibilities). Thirdly, while incomes of both men and women are lower in the informal sector than in the formal sector around the world, the gender gap in income and wages appears higher in the informal sector than in the formal sector and exists even when women are not wage workers. The relatively large gender gap in income and wages in the informal sector is largely due to two interrelated factors (Sethuraman, 1998; Charmes, 1998):

- Informal income worldwide tend to decline as one moves across the following types of employment: employer, self-employed, casual wage worker and sub-contract worker
- Women worldwide are under-represented in high income activities and over-represented in low income activities (notably, sub-contract work).

We are using the term informal employment in this paper instead of informal sector because a) there is very little that could be categorized under formal sector in the Palestinian economy especially at this stage due to the Israeli practices, the economy has lost its capacity to survive. b) the unit of analysis is women and their 'employment' or work and not really 'sectors' or enterprises. Even when we

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<sup>3</sup> Over ninety percent of women working outside of agriculture in India and Indonesia, nearly three-quarters of women in Zambia, four-fifths of those in Lima, Peru and more than two-thirds of those in the Republic of Korea work informally (WIEGO, 2001). In Turkey, 30 percent of the women are engaged in home-based work in traditional crafts (UNDP, 1997).

utilize enterprise data, our emphasis continues to be on the woman worker in the enterprise and not the enterprise itself. Since poverty and unemployment are so rampant in Palestinian society under Israeli occupation, informal employment touches a wide range of people including professionals. During the closures many Palestinian professionals cannot go to their workplaces. Many of those working in the public sector as teachers or ministry staff are paid salaries below the poverty line. Therefore they enroll in informal employment as an additional income to be able to survive. Hence, our analysis is inclusive of the working poor engaged in informal employment<sup>4</sup>.

### **3. Palestinian Economy in the Global, Regional and Local Context**

#### ***3.1 Global Trends***

In the past few decades, the new- world economy has regulated itself on global, integrated and liberalized markets. A key component of this global economy is labor market flexibility in which new technologies, new labor control systems and reformed forms of work organization have transformed patterns of labor force participation particularly for women throughout the world. Research has shown that the liberalization and integration process have been asymmetric and uneven across countries, classes and genders. (Grown, Elson and Cagatay, 2000).

In many developing countries, informal employment accounts for large share of output and employment. For instance, it accounts for more than half of non-agricultural employment in Latin America and the Caribbean, nearly half in East Asia and as much as 80 percent in other parts of Asia and Africa. It is also responsible for 93 percent of new jobs in Africa and 83 percent in Latin America and the Caribbean. Almost three-fourths of manufacturing in South East Asia is done by informally employed workers. For those countries where estimates exist, the informal sector accounts for 45 to 60 percent of non-agricultural GDP (WIEGO, 2001).

A majority of the world's workers are in informal employment and this proportion is growing under the impact of globalization: the mobility of capital, the restructuring of production of goods and services and the deregulation of labor markets which is pushing an increasing number of workers into informal employment (WIEGO, 2001). The Human Development Report, 1999 on globalization presents empirical evidence on feminization of the labor force<sup>5</sup>, a two-prong process that consists of (UNDP, 2000):

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<sup>4</sup> In 2000, 51.1 percent of those employed were living below the poverty line, which indicates that poverty is not restricted to those who are not part of the labor force (PCBS, 2001a).

<sup>5</sup> "Feminization of labor" was first termed by Guy Standing from ILO. His argument was that increasing globalization of production and the search for flexible forms of labor to retain or increase competitiveness, in addition to changing job structures in industrial enterprises result in an increase in the numbers of women in the labor force and a deterioration of work conditions.

- An increase in the share of women in paid employment
- A transformation of the conditions of paid work where more jobs are part-time, casual, informal, irregular, flexible, and precarious characteristics that are typical of women's work.

### 3.2 Informal Employment in the Middle East

Most Middle Eastern economies have adopted liberal economic models and structural adjustment policies in order to integrate to the global economy. The implementation of these policies has offered cash earning opportunities for women as a whole, and a growth in their share of employment. Yet, women in the region continue to be disadvantaged in terms of wages, training, and occupational segregation. They are disproportionately represented in irregular forms of employment such as temporary, part-time, casual, informal and home-based work. Moreover, women's unpaid, non-market work has not been redistributed. Therefore, many women accept informal employment with all of its insecurities such as low wages, and absence of contracts and benefits as a convenient form of income generation that allows them to carry out domestic chores and care for children, elderly and the sick (ERF, 1998).

Informal employment<sup>6,7</sup> in the region is heterogeneous in terms of sectors, services, products, scale of activities, official recognition and location (Lobban, 1998). In the 1990s, own-account and family workers represented nearly one-third of the total non-agricultural labor force in the Middle East (WIEGO, 2001). The proportion of currently working women engaged in Micro-enterprise activities was 12.4 percent in 1998. For women in the region, informal employment ranges from street vending, to home-based work (craftwork, catering, social and personal services) and dependent subcontract work (garments, leather, footwear, electronics, etc.) Home-based work is predominantly undertaken by women across the region, for instance, in Turkey, according to the Household Labour Surveys of 1999, 95 percent of those employed by daily or weekly wage at home are women (Turkish State Institute of Statistics, 2000).

<sup>6</sup> Although not sex-disaggregated, estimates on the size of informal employment range between 30-35 percent of the urban labor force in Egypt, between 35-45 percent in Yemen and about 37 percent in Morocco and about 33 percent in Jordan (Ali and Elbadawi, 2000). In Turkey, 41 percent of the employed population is engaged in informal employment (UNDP, 1997).

<sup>7</sup> Similarly, in Tunisia the share of informal sector is 22.9 percent of non-agricultural employment and 48.7 percent of the non-agricultural GDP and 37.8 percent of total GDP according to official labor force and national account statistics of 1995. Tunisia processes separately the accounts of individual entrepreneurs on the basis of its definition of the informal sector (Charmes, 1998)

### 3.3 A Historical Context: The Palestinian Informal Economy

As mentioned earlier, informal employment has been growing in Palestine due to a number of reasons. Some of these occurred in the context of cooption of the Palestinian economy in the global and regional economic trends. However, other unique historic and political factors represent the more fundamental reasons regarding Palestine. Three key periods that will be discussed in this paper are the: Israeli occupation (1967-present); post-Oslo agreement context (1993-present) and Al-Aqsa Intifada (2000-present). While discussing the post-Oslo period, a number of internal and external factors, which affect the Palestinian economy, will also be highlighted.

### 4. Women's Employment in Palestine: An Overview

According to official statistics women's labor force participation in Palestine has been historically very low which is not very different from other Middle Eastern countries. The population of the West Bank and Gaza Strip is young, with 46.5 percent aged less than 15 years. The mean household size is about 7 persons<sup>8</sup>. Social and cultural explanations aside, the high dependency ratio of the Palestinian households, the lack of social safety nets and services are strong explanatory factors for the low labor force participation of women who are too busy attending to their households and caring for the young, old and the sick.

The labor markets of the formal economy provide a very limited number of employment opportunities for Palestinian women in OPT. According to the 1999 Labor Force Surveys, the proportion of women in the labor force was 12.3 percent (PCBS, 1999). Most of the employed women in OPT are working in service (46.5 percent), agriculture (29.2 percent), and manufacturing (15.4 percent). It is important to note that within each economic activity, women are "crowded" into a small number of sectors and even a smaller number of jobs within those sectors such as teaching, nursing and public sector employment (Hammami, 1997).

In Gaza the situation is even more acute in this regard. According to the PCBS labor force survey round of 1997, employed women are concentrated in a limited number of sectors. For instance, their participation clustered in four main sectors, the service sector (40.7 percent WB, and 81.7 percent in GS), the agricultural sector, (32.8 percent in the West Bank (WB) and only 2.1 percent in (GS) ), Industry, (16.2 percent in the WB and 7.4 percent in GS) and in Commerce, (9.4 percent in WB and 81.7 percent in GS).

<sup>8</sup> The total fertility rate for those with less than a secondary education is 6.32, for those with secondary education the rate is 5.57, and for those with more than secondary the rate is 4.52. On average, a married Palestinian woman has 4.79 children, of which 0.30 are dead. Of the households, having children below 15 living with one or both of their parents (PCBS, 1999).

Services employ the highest percentage of women across the Occupied and Palestinian Territories. In services more than half of the women are working in education, health, social and public services in the West Bank and Gaza Strip (MAS, 2000). Since the creation of the Palestinian Authority and its ministries, the total number of jobs in the public services has been increasing in West Bank and Gaza Strip. Although these jobs are filled mainly by men, the public services have created some opportunities for women. In Israel and in Israeli settlements women are in lower paying and unskilled jobs such as cleaning services, although they are not in clerical or sale jobs.

The results of the 1993 FAFO/FALCOT survey showed that women constitute 62.5 percent of all individuals engaged in informal sector work in the Gaza Strip and 55.5 percent of those in the West Bank in refugee camps which indicates that almost half of informal sector workers in Palestine are women according to the survey.<sup>9</sup>

Agriculture is the second largest employer of women in OPT. In the case of agricultural employment in the West Bank and Gaza women are mainly unpaid family labor and not wage workers, or tenant farmers. For women living in the Gaza Strip agriculture provides two-fifths of the employment. In Gaza, there is a feminization of the agricultural work as men have been leaving agriculture for better paying jobs in other sectors. The current share of men's employment in Gazan agriculture is only 11.5 percent compared to 41.2 percent for women. In Israel and Israeli settlements Palestinian women are seasonal agricultural laborers. It is important to note that the overall agriculture in OPT is shrinking due to the land confiscations and decrease in PA and donor support to agriculture which is resulting in a gradual shrinkage of rural women's economic activities. Wage labor in the Israeli agriculture is not really an option for Palestinian women, given the social and cultural constraints.

The manufacturing sector employs 15.2 percent of Palestinian women in West Bank and 11.3 percent in Israel and the Israeli settlements. These are mostly semi-skilled and lower skilled jobs in factories, and workshops mainly in the garments, leather and footwear industries. However manufacturing provides only 5.2 percent of employment for women in Gaza. It is likely that the women's home-based work and subcontracting work in these industries are not being counted by the official statistics. Hence, women's employment in manufacturing is likely to be much higher in the Gaza Strip if these informally employed women were counted.

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<sup>9</sup> As the category of informal economy was not sufficiently defined in the survey, this percentage should be used cautiously.

## **5. Palestinian Women and Informal Employment**

### ***5.1 Data Sources on Palestinian Informal Employment***

Although PCBS, UNSCO, FAFO have in the past decade filled a lot of the data gaps periodically on the Palestinian economy, through time-use data, labor force, household and sectoral surveys, (health, education, agriculture, etc.) and population census from 1997, on the informal employment level, there is still no nationally representative survey that has been conducted. Even in the labor force surveys informal employment is not incorporated as a category. Categories of secondary work can be relevant proxies for informal employment. They also have employer and self employed categories under employment status. However they do not have casual wage-worker and sub-contract worker categories. Particularly in the latter category, where a large number of informally employed women can be found (FAFO, 1998). While the PCBS Labor Force Survey data do not capture informal employment directly, they can help deepen the understanding on the formal employment patterns in Palestine and the structural obstacles in the face of formal employment.

There are also a few household and enterprise surveys conducted during the 1990s. One of them was a survey of 1,464 households in the Gaza Strip and the refugee camps of the West Bank investigating the household economy (FAFO, 1993). Another household survey was conducted in the fall of 1998 by a team of eight researchers from the Women Studies Institute at Birzeit University. This community-based household survey of 2,254 households represented 19 communities in the West Bank and Gaza Strip. In particular, this research investigates how households utilize resources, allocations and make decisions in the areas of labor, education and marriage/fertility for family survival, welfare and social mobility, and how gender and age hierarchies and differentiation operate in this context.

On the enterprise side, MAS researchers conducted 64 in-depth interviews with owners of small enterprises, both women and men in 2000. Finally, the Palestinian women's micro-enterprises survey, conducted in May-June of 2001, focused on women's micro-enterprises. Because this research is one among very few that have touched on informal employment, it is an important initial step in starting more research and debate on the issue. The data from this survey is being analyzed in another more empirical paper.

### ***5.2 A Critical Review of the Literature***

The local research initiatives that are conducted on informal employment are mainly limited to small- scale studies or case studies undertaken by local researchers and research institutes such as Palestine Economic Policy Research Institute (MAS), Women's Affairs Center in Gaza and Women's Studies Center in Jerusalem. The main issues covered by these studies are time use of rural women, women's income generating projects, and women street vendors.

Similarly, studies have been conducted by international agencies such as UNIFEM, Oxfam-Quebec, UNRWA and Save the Children Foundation in order to evaluate their projects, or to build their future agendas. These studies focus on issues such as women peddlers, women's dairy and handicrafts, micro-enterprise and micro-finance.

In parallel with the high unemployment and lack of job opportunities for Palestinian women, recently women migrant workers from countries such as Sri Lanka and Philippines have been increasingly working in middle-class Palestinian households. They come through private companies to work as housekeepers, childcare workers, etc., and get very limited pay. Many of the migrant women workers are younger, some of them teenagers. Their wages vary between \$100-\$125 a month. While complaints of physical, and sexual violence against migrant women workers are abound, there is very little statistical evidence or actual support services for migrant workers in Palestine.<sup>10</sup>

Given their broad heterogeneity, the informally employed can be best classified by employment status as indicated in Table 4 above (employers, self-employed, and wage-workers). Employers are owner operators of informal enterprises. Self-employed include both own account workers and unpaid family workers. Wageworkers are employees of informal enterprises, casual workers without a fixed employer and industrial outworkers. The conventional definitions of the sector that concentrate on enterprises miss out on casual laborers and industrial outworkers who are increasingly growing in number (WIEGO, 2001).

Wage employment is clearly the largest type of employment for Palestinian men and women across the territories. For women the second largest type of employment is unpaid family work in the West Bank (23.1 percent) and Gaza Strip (32.3 percent). For men this is the lowest type of employment, which is likely to consist of young men's work in family plots and businesses (4.5 percent). For both the employer and self-employed categories there is a wide gap between men and women across the territories. For women, the status of employer and self-employed is much lower (15.5 percent) than men (25.8 percent) in total. In the case of the West Bank, women's share in these types of employment (15.2 percent) is less than half that of men (36.3 percent). For the Gaza Strip, the gender discrepancy in these two types of employment is much lower than the West Bank (only 8.3 percent lower). All these types of employment can hide informal employment within them. The status of employer

and self-employed could go along with informal enterprises of one size or another. Wage employee status can overlap with informality in two ways. They might be workers of informal enterprises (with flexible/informal work terms and conditions) or they might be informally employed in formal enterprises without any contracts or benefits. Unpaid family work is also likely to take place in home-based enterprises where children and other members of the household contribute to the production of goods and services.

While Palestinian women's official labor force participation rates are very low, in reality large segments of Palestinian women in OPT are engaged in market-work that is informal in nature and therefore not counted (Hammami, 2001). According to FAFO research, women's share in the informal economy is 55.6 percent for the West Bank and 60.6 for the Gaza Strip (Ovenson, 1994).

In a survey conducted in the Bethlehem area in 1991, 19 percent of women and 80 percent of men were involved in income generating employment (Olmsted, 2001). Other sources report the size of income generating employment in the West Bank for women as 19 percent and for men as 77 percent (Heiberg and Ovenson, 1993). Once again, the Bethlehem area work reports that women textile workers who are mainly employed as sub-contractors with Israeli firms have some of the lowest wages among Palestinian workers in the area (Olmsted, 2001).

The first extensive household survey conducted in the West Bank and Gaza treats women's income-generating activities as a household matter where individual labor activities are considered primarily as the outcome of household rather than individual strategies (Ovenson, 1994). While women's income generating activities are clearly geared towards household survival and well-being, they are nonetheless based on women's capabilities consisting of their own network, initiatives, and skills. Therefore it is important to account for their work as women's work with market value.

Moreover, researchers and policy makers around the world recognize that households are not unitary or homogenous units. There are conflicts, negotiations and compromises across a range of issues from allocation of time and income to assets, and other resources. One would not expect Palestinian households to be different (Haddad, Hoddinott, and Alderman, 1997). Actually, research on social support systems used by Palestinian households and the household survey data from the Women's Studies Institute in Birzeit University document a wide range bargaining dynamics within Palestinian households based on differences of gender, age, class and region (Johnson, 1997).

The same FAFO research claims that household income-generating activities are characterized by their essentially supplementary nature, rather than the fact that they are usually carried out in a domestic setting (Ovenson, 1994). This gender-

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<sup>10</sup> There is increasing information on migrant women workers from South East Asia in Arab countries. The report of a recent workshop on women migrant workers in Jordan discusses in more details their status, issues and the actions needed. See Arab Women Connect website [http://www.arabwomensconnect.org/english/western\\_asia/migrant.html](http://www.arabwomensconnect.org/english/western_asia/migrant.html). In the case of Palestine, the phenomenon of migrant women workers is more recent and documentation on them is non-existent [http://www.indonesia-ottawa.org/DFA\\_RI\\_News/2000/May2000/pc-100-c.html](http://www.indonesia-ottawa.org/DFA_RI_News/2000/May2000/pc-100-c.html).

blind analysis fails to recognize the fact that these are actually primary income generating activities for women who undertake them. Moreover, it fails to recognize the fact that the 'domestic setting' is crucial for women's informal employment in balancing their work in the care economy. Women's Studies Institute data from women's enterprises shows that the majority of projects are home-based with 46.7 percent in the West Bank, and 47.3 percent in the Gaza Strip.

Overson (1994) also indicates that they found neither persons outside the labor force, nor the "under-utilized", nor those who lost employment in Israel between 1992 and 1993 were more involved in household production than the average population. So he concludes for individuals, engaging in household production these activities seem to be a supplement rather than an alternative to formal labor activity. Once again this analysis fails to recognize the gendered nature of the labor market and how many women who have no opportunities in the formal labor market undertake these activities on an ongoing basis as primary activities. According to Women's Studies Institute women's enterprise data, the majority of women, 74.5 percent for West Bank and 80.7 percent in Gaza Strip, have their income generating activity as a primary income without any other source of individual income (Women's Studies Institute, 2001).

Recent research by MAS on informal sector enterprises in the West Bank and Gaza Strip identifies these enterprises as playing a significant socio-economic role of a "safety valve" in absorbing shocks to the national economy. They are also affected by the political and economic instability in OPT. These enterprises act as a poverty alleviation device for the household and absorb the labor of the household members who have lost their jobs in the Israeli market. The results of the study show that most informal sector enterprises in OPT are household based. The highly flexible nature of informal sector enterprises is mainly attributable to the poor working conditions of workers in these enterprises. And these enterprises use family labor, including children, under poor working conditions. These enterprises in OPT also have a low degree of risk as they cover an existing demand and sell their products on a personal and kin basis within a local market. The MAS research also finds that the level of business management and administration knowledge in these enterprises is rather limited (MAS, 2001).

A study commissioned by the Palestinian Businesswomen's Association, Asala,<sup>11</sup> shows the highest share of women's economic activities in the Northern West Bank area (48.5 percent) followed by middle and southern West Bank (20.9 percent) and lagging far behind the Gaza Strip (9.7 percent). According to their survey, women are involved in clothing and textile, dairy and soap production,

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<sup>11</sup> The sample for the study consisted of 157 women across West Bank and Gaza Strip. More than three-fourths (78 percent) of the women responding to the survey were less than 42 years old.

fishing, sheep and cow breeding. More than half of the women respondents had an average of 7 years of experience related to food processing, catering, sewing, sheep and poultry breeding and hairdressing. Almost two-thirds were married (61 percent) and more than one-third had higher education (37 percent). Almost half the women in the sample preferred home-based activities (42.8 percent) because they are easy to operate, with lower costs and risks (Asala, 1997).

A recent UNIFEM study examined the obstacles facing women's micro-enterprises in the Gaza Strip in the two sub-sectors of dairy products and handicrafts. This study attempts to explain the problems and constraints encountering the development and promotion of these two sub-sectors, and women's enterprises within. In addition, the study identified policy interventions that will make it possible to strengthen women's economic potential and encourage women's enterprises. The study resulted in findings that covered three main issues:

- In relation to development and sustainability, market conditions and poor resources threaten the progress of women enterprises. Socio-cultural barriers are also significant.
- The severe production problems are attributed to lack of working capital, and lack of use of production capacity, which is attributed to the limited market. Women are the main actors of production in the embroidery and crockery sub sectors.
- Due to the general inferior status of women in the Palestinian society and their inability to enter the market, they have not built any experience to enter the marketing chains. They also lack proper channels of marketing either by themselves or by other market actors and they are subject to exploitation from stakeholders.

One important finding of the study on informal sector is its strong connection to the formal sector in a number of patterns of relations. The two key reasons are (MAS, 2001):

- Relationship in marketing, clients, rent of expensive tools and equipment available at formal sector workshops and technical consultancy, legal coverage
- Subcontracting relationship which provides a market for the products and services of informal enterprises

Subcontracting arrangements within textile and garments industries are a major source of earning for Palestinian women living in the West Bank and Gaza Strip. Women are mostly located in subcontracted workshop and home-based subcontract production in these arrangements. Subcontracting continues with large numbers of women working at different levels in manufacturing sector even



during closures. When there are no closures Palestinian subcontractors and home-based workers enter Israel to bring in cut materials. Subcontractors act as mediators between the Israeli product market and the Palestinian labor. In some cases the subcontractors themselves might also be home-based workers. They do have more power than the women home-based workers because they control the supply of labor (Hindiyyeh, 1997).

Palestinian women also work as street vendors in the West Bank and Gaza Strip. In a study of 17 women street vendors in Ramallah and Jerusalem, most of the women were economically maintaining their households following the imprisonment or death of a male breadwinner in the household due to the political situation. Only one-third of the women street vendors interviewed sold their own surplus agricultural products, even fewer sold their own home-sewn garments. The rest were mainly traders of small items from the market or from wholesalers, or they sold old clothes, knick-knacks, perfumes, and cosmetics. The women street vendors interviewed in the West Bank worked long hours and faced harassment from Israeli officials in the form of very high taxes, beating to remove them from their spots and disposing their goods in the garbage. The women street vendors interviewed in the Gaza Strip worked during the morning hours and did not face the same constraints as the women street vendors in the West Bank from municipality staff to curtail their activities (Hindiyyeh, Ghazawneh and Idris, 1991).

### **5.3 Support Strategies**

During the late 1970's, different popular agricultural committees and grassroots women's organizations have promoted, as part of their economic steadfastness strategies, the Palestinian household economy and income generation projects that can employ women and support the family with the income. Some of the women's committees also initiated women's productive cooperative organizations. Our Production is Our Pride (OPOP) is one example of a women's cooperative productive project launched in 1995 to enhance national economy, boycott Israeli goods and encourage women's participation in the economy. Women's committees initiated a series of other similar projects as part of their strategy to empower women through employment. Yet others have encouraged women to produce at the level of the household and sell their produce in the market to strengthen the steadfastness of Palestinian households under Israeli Occupation.<sup>12</sup>

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<sup>12</sup> More in-depth analysis of the mass movement initiatives in promoting income generating projects can be found in the forthcoming publication: "National Co-optation and Local Contradictions, Palestine in the Global Economy from a Gender Perspective" Status Report. Women Studies Institute, Birzeit University, Palestine.

A study on 30 Palestinian village women's small agricultural projects supported by Palestinian Agricultural Relief Committees points out the low capital investment, labor intensive and traditional means of production utilized. These income-generating activities from the Northern West Bank range from greenhouses and irrigated and raid-fed vegetable farms to farms with a few household animals (cow, sheep, chicken, etc). The ownership, management and employment in these types of activities are all concentrated in the household. These activities are characterized by their flexibility in changing products and production according to the demands of the market with limited or no use of outside technology or modern labor market skills (Women's Affairs/Nablus, et. al., 1994)

The main donor response to supporting women's informal employment has been in the form of providing microfinance services. NGOs have been the main sources of microfinance services in the West Bank and Gaza Strip in the last decade. However, after the Oslo agreements, microfinance support through NGOs has decreased as donors started channeling funds through the Palestinian Authority (Oxfam-Quebec, 1998). A baseline survey conducted for Save the Children Foundation indicates that three-fourths of the women borrowers of credit were involved in home-based work. The majority of them were in trade (clothes, food, chicken, etc.) and raising animals. They were mostly married women at an average age of 34 years with an average of 4 children (in most cases the eldest daughter in the household would be the provider of child care for her younger siblings in the household as their mother was working). Lack of management skills and market experience came across as the key constraints faced by the women borrowers (Nabris, 1997).

Microfinance development is clearly a more recent support strategy in the West Bank and Gaza Strip. In total, there are about twenty-four organizations that provide individual and group loans to income generating activities, and micro-enterprises, which provide informal employment to those working in them. In the case of more market-oriented initiatives, women clientele are not well represented. The Palestinian Development Fund, established in 1996, facilitates loans to support small enterprises that are growth oriented without many women clientele. Organizations such as ANERA and CARE also facilitate loans through the local NGOs with a majority of their clientele consisting of rural people, only a few of them women. YMCA also targets small entrepreneurs in its microfinance programs.

Poverty alleviation schemes have a large number of women clientele. Save the Children Foundation (SCF) is one of these institutions. Between 1995 and 1998, SCF has distributed around \$4.5 million for around 15,000 borrowers, most of them women. CWEP, established in 1995 in the West Bank and Gaza Strip to lend loans for poor women, has supported 131 projects from 1997 to 1998.

Although the objective was to support rural women in agricultural projects, reality has shown that most of the enterprises in need of support were in urban areas. According to their reports, 41 percent of the loans were for productive projects, 21 percent were for service projects and 6 percent were in agriculture. Trade and commerce were more popular in the Gaza Strip.

The largest microfinance provider in the West Bank and Gaza, UN Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), launched its microfinance and micro-enterprise program in the West Bank and the Gaza Strip in June 1991. This initiative was taken in response to the quickly deteriorating economic conditions marked by high unemployment and spreading poverty following the outbreak of the first Intifadah and the Gulf War. Since 1993 the program has intensified its activities in support of the peace process through the UNRWA's Peace Implementation Program. The MMP is now organized around three revolving loan funds in Gaza and two in the West Bank. As of 30 June 2000, the combined portfolios of all of these initiatives totaled just over US\$47.8 million and supported 33,467 loans to businesses in the industrial, service, trade and commercial sectors.

An impact survey conducted by UNRWA on its solidarity group lending programs in Gaza<sup>13</sup> shows that the average age of women clientele was 41 years, and over four-fifths of women members were married with an average dependency rate of 7.4 people. Almost three-fourths of the women respondents were refugees (73.0 percent). The loan provided for half or more of the income of three-fourths of the families. Sectorally, more than half women borrowers were in commerce (58.8 percent), followed by industry (21.6 percent), agriculture (13.6 percent) and services (6 percent). More than two-thirds of the women respondents (69.3 percent) said that the primary problem that they face is the weak economic situation in Gaza (UNRWA, 1997).

#### **5.4 Conceptual Framework**

In the context of the Palestinian labor market there is a large segment of the population that is uncovered and unprotected by labor laws, these include:

- Self employed without registration of their businesses—at home and outside the home
- Workers of small enterprises without employment contracts

- Itinerant, seasonal or temporary workers on building sites or roads
- Working in second jobs or plural activities undertaken by the working poor
- Working as street vendors selling vegetables, fruits, or other home-products
- Working as street vendors trading purchased goods
- Home-based workers in industrial subcontracting arrangements

Most informal employment around the world is understood as a lower end skill activity. While in the case of Palestinian economy, a lot of professionals and workers with formal labor market skills are also working informally such as teachers moonlighting as street vendors.

Despite the different types of informal employment, a lot of studies mainly look only at survivalist enterprises or micro-enterprises when they are analyzing informal employment. However there are a growing number of informal workers in the Palestinian economy that are part of global value chains<sup>14</sup>. These are networks that link the labor production and distribution processes resulting in different commodities or products. However, there is need for more data to understand the role of Palestinian home-based workers in the context of Israeli export industries. There are no analysis of the value chains in the key sectors such as garments, leather and footwear that would show the position of Palestinian households, Palestinian intermediaries and firms with respect to products exported from Israel to the rest of the world.

There are two types of home-based work undertaken by Palestinian women:

- Traditional income generating activities for market production which include food processing, carpet weaving and handicrafts
- Home-based work that is part of industrial subcontracting in the garments, apparel, leather and footwear industries<sup>15</sup>

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<sup>13</sup> UNRWA launched its first micro-enterprise program based on group-guaranteed loan program, called the Solidarity Group Lending (SGL) program in 1994. This program is designed to enable Palestinian women's street, home and market based informal employment. As their activities are small and unlicensed, these women have no access to formal credit facilities. Through the program, UNRWA is extending assistance to a growing number of these enterprising women, enabling them to develop their businesses and increase their incomes (UNRWA, 2001).

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<sup>14</sup> According to PCBS Foreign Trade Statistics for 1998, 97 percent of Palestinian exports go to Israel while only 2.8 percent go to other Arab countries and less than 1 percent go to EU countries (PCBS, 2000). Anecdotal evidence indicates that most of the Palestinian exports to Israel then get exported outside of Israel with a stamp saying "Made in Israel and a premium added. <http://www.pcbs.org/inside/selcts.htm>

<sup>15</sup> The term home-work is a subcategory of home-based work referring to dependent subcontract workers, not to be confused with unpaid housework or subsistence production. It is carried out by a person in her home other than the work place of the employer for remuneration resulting in a commodity as specified by the employer. According to this definition, the existence of a relationship of subordination or dependence constitutes the prime characteristic of home-work. Although the worker chooses the place of work and decides how to organize his/her work hours, it is the employer

Young Palestinians in OPT are mostly informally employed in industry, street peddling, construction, agriculture and commerce.<sup>16</sup> There are two types of child labor in the home as it relates to home-work, especially pertaining to girls. First, many young girls contribute to the home-work done by their mothers, and second many young girls take over the housework in order to help their mothers who are doing home-based work for the economic survival of the family. In the case of young boys, they are found working as peddlers in the streets, apprentices outside the home in workshops, or as unskilled labor in factories. The data from the women's enterprise survey of the Women's Studies Institute show that only 28.1 percent of women with children had them work in their productive activities.

## 6. Data Analysis and Findings

### 6.1 Sampling

Interviews were conducted with 300 women who were involved in informal employment activities in the West Bank and the Gaza Strip. The sample was selected based on maximum variation sampling<sup>17</sup> supported by snowball techniques<sup>18</sup> to capture the regional and sectoral variations of Palestinian women's informal economic activities. Women were selected randomly from the West Bank and the Gaza Strip. Because most of the surveys in the past have not focused on informal employment, selecting a sample was a challenge. While the final sample is not a representative one, it includes the major important variations such the locale or region- urban, rural, and refugee camp in the Gaza Strip and the West Bank in addition to the kind or nature of enterprise whether commerce, services, or manufacturing.

The sampling plan covered all the Palestinian territories-the West Bank and the Gaza Strip and it was conducted randomly on the basis of urban/rural/camp population. Our sampling strategy was purposive, as numerous studies have

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who lays down the characteristics of the commodity and fixes the terms and conditions of delivery and payment.

<sup>16</sup> The two main studies on Palestinian children's labor are "Child Labor in the West Bank" (DCI, 1997) and "Working Children in the Gaza Strip" (UNICEF, 1996). The statistics available are not sex-disaggregated do not give a clear picture of young girls work. An ILO study reports that full employment of young girls is higher than young boys because they are paid lower. Both studies show that the higher the number of family members, the higher is the incidence of child labor.

<sup>17</sup> Maximum variation sampling involves purposefully picking a wide range of variation on dimensions of interest. This documents unique or diverse variations that have emerged in adapting to different conditions. It also identifies important common patterns that cut across variations <http://trochim.human.cornell.edu/tutorial/mugo/tutorial.htm>.

<sup>18</sup> Snowball techniques help identify cases of interest from people who know people who know what cases are information-rich, that represents good examples for study and good interview subjects. This is used in studies that may be looking at issues like home-based employment <http://trochim.human.cornell.edu/tutorial/mugo/tutorial.htm>.

shown that the regional variations are important in studying the Palestinian economy. The sample was distributed equally between the West Bank and the Gaza Strip. In the Northern West Bank both Nablus and Jenin governorates were selected as they have the largest population. In the central West Bank, Ramallah/El Bireh and East Jerusalem were the areas selected. Bethlehem and Hebron governorates were the selected areas in the Southern West Bank. In each selected section of the West Bank, 25 interviews were conducted. In the case of the Gaza Strip, 75 interviews were conducted in Gaza City as it has the largest population. Another 50 interviews were conducted in the Middle and Southern sections of the Gaza Strip.

### 6.2 Survey Tool

The Palestinian women's micro-enterprise survey was conducted in May-June of 2001. The questionnaire addressed themes such as characteristics of such enterprises, profile of women who are informally employed in these enterprises, reasons for starting them, and problems and obstacles that women face in implementing them. This research has taken women's micro-enterprises as the unit of analysis and has used other surveys as background to understand the different household coping strategies that the Palestinian households have taken. It is obvious that micro-enterprise has comprised one of the coping strategies of the household similar to other developing countries.

The Women Studies Institute's 1998 survey of 2,254 Palestinian households in 19 communities in the Palestinian territories has been useful in understanding the macro-economic and political factors that affect the insecurities of the household and exposed the dynamics of employment. In addition, the MAS research on the informal economy in the form of case studies, based on 64 in-depth interviews with owners of micro-enterprises was used in identifying the relevant issues and designing the questionnaire of the women enterprise survey of the Women's Studies Institute. Other survey questionnaire designs and information on informal employment used included work done in Turkey by informal sector researchers and the Working Group on Women Home-based Workers (Magill, John, Simel Eşim et. al. 1996; Sims, Marjorie, Simel Esim and Working Group on Women Home-based Workers in Turkey, 2000), which has also been helpful in designing the survey. Data from the PCBS Palestinian Population Census 1997, and the Labor Force Surveys, were also important tools to deepen the understanding of the formal employment patterns in Palestine through the different political stages. Yet these surveys have not included the informal employment or informal economic activities as part of the data, which has made our work difficult especially in choosing the sample.

## 7. Analysis of Data on Women's Informal Employment

While the data provides an opportunity for a very extensive and comprehensive analysis on women's informal employment in OPT, in the confines of this paper

only a few dimensions will be explored. The dimensions selected are the ones that are most relevant to the discussion above. The focus, therefore, will be on:

- reasons for starting this type of work
- demographic variables such as age, marital status, size of household and number of children
- sectoral distribution of the women's enterprise survey results will be discussed.
- difficulties faced by women while doing the work

### **7.1 Demographic Variables**

Regional Distribution: Half of the women in the sample were from West Bank and the other half were from the Gaza Strip. Among the larger Palestinian population, 63.9 percent of the population lives in the West Bank compared to 36.1 percent in the Gaza Strip (PCBS, 2001). More than half of the women in the sample were based in urban settings while one-third were based in refugee camps. In the larger Palestinian population, four out of every 10 Palestinians live in refugee camps in OPT (43 percent). Only 14 percent of the women in the sample were living in rural areas.

Age Distribution: Most of the other studies on Palestinian labor force show that income-generating household activities are conducted mainly by middle-aged or elderly women. The women's enterprise survey results draw a more nuanced picture in this regard. Women less than 30 years constitutes 20.5 percent of the sample, Women between the ages 30-40 make 42.0 percent of the sample, and women above 40 make 37.4 percent of the sample. Hence women who are older than 30 years old constitute 69.0 percent of the sample. The younger women in the sample (up to 40 years old) are crowded more in the service sector (29.6 percent) whereas women above 40 are crowded in the commercial sector. Women between 30-40 are mainly in services making up 19.5 percent of the sample.

Marital Status: Less than one fourth of the women in the sample were unmarried (23.4 percent). Almost one-tenth of the women respondents were widows, separated or divorced (12.1 percent).

Single women were mainly crowded into small shops (2.3 percent), or in sewing workshops (5.0 percent). The widows were more crowded in commerce and work mainly in shops. Of the married women, 22.0 percent were in commerce, 13.4 percent in production, and 24.7 percent were in services. More specifically, they were working in small shops (8.4 percent), working as beauticians (12.4 percent), and hairdressers (3.7 percent). It is safe to conclude from these findings

that most women in informal employment are married and they are crowded mostly in services and commerce.

Education: Only 14.0 percent of the women in the sample were illiterate, a slightly lower rate compared with the illiteracy rate of women over the age of 15 in the general Palestinian population (20.3 percent). Over one fourth of the women responding to the survey had elementary or preparatory school education (27.4 percent). The largest number of women engaged in informal employment had secondary education. Actually, more than half the women in the sample (59.8 percent) had secondary education or more. This rate is more than thrice as much as that of women in the general Palestinian population (18.7 percent).

Illiteracy in the Palestinian society is closely related to age. Older women have a higher representation among the illiterate. The Women Studies Institute's household survey findings show that most of the illiterate are concentrated in the population above 55 years. The same household survey results show refugees score higher in educational attainment than rest of the population. There is a higher awareness among refugees of education as the only portable commodity in times of crisis. Also UNRWA schooling has had a positive impact in enhancing refugee education. While 17 percent of the refugees obtained secondary education, 15 percent of the non-refugees did.

Household size: The average dependency ratio of the households of the women respondents to the survey was 6.94. This is close to the ratio in the general Palestinian society. Fifty percent of Palestinians live in households of 8 members or fewer while the mean household size is about 7 persons. Household size is higher for the respondents living in the Gaza Strip compared with those living in the West Bank. The percentage of households with 9 people or more was much higher in the Gaza Strip (15.8 percent) compared with the West Bank (5.6 percent). The average household size is slightly higher in the Gaza Strip (7.8 persons) than in the West Bank (6.6 persons) and in the overall Palestinian population.

Number of Children: Three fourths of the women in the sample had children. The average number of children that women in the sample had (4.83) is significantly less than the average number of children Palestinian women have in OPT (6.06). The difference between the average number of children among women respondents in the West Bank (4.38) and the Gaza Strip (5.34) is reflective of the larger Palestinian population. The total fertility rate of women in the West Bank (5.44) is far below that of the women in the Gaza Strip (7.41). Almost half of the women responding to the survey who had children had between 4 to 6 children. Nearly 60 percent of the women with children had children less than 7 years old. Among them three-fourths had 1 to 2 children younger than 7 years. The mothers of the women respondents constituted a main source of support for child-care (25.7 percent) followed by their mother-in-laws (6.1 percent). The "other"

category (56.1 percent) consists of the women themselves or their older daughters who also help their mothers in the care economy.

**Location of Work:** Almost half the women's informal economic activities are home-based (47 percent). The women in the cities are more likely to be home-based (42.6 percent) than women in refugee camps (36.9 percent) and villages (20.6 percent). A separate location (16.3 percent), and a location close to home (15.7 percent) were the second and third most likely locations of work for women in the sample. Among the women working from a location close to home, the majority come from the cities (59.6 percent), compared to the villages and refugee camps.

### **7.2 Reasons for the Work**

The main reasons cited by women for starting informal work in the West Bank and the Gaza Strip can be discussed in three groups. "Supporting the family" and "continuing the work of the family" (41 percent) is cited as the most important reason to start the work. The women who cited this reason mainly did home-based work and were married. The second most frequently cited reasons were grouped around the situation with respect to the job market as it applies to women. "I could not have a job", "I did not want to stay without a job" and "this work gives me better opportunities than the job market" were cited as reasons (30.3 percent) for starting informal employment. The women in rural areas (23.8 percent) voiced these concerns more strongly than women in the cities (14.5 percent) and refugee camps (14.1 percent). The lack of jobs for women in rural areas is likely to be the most important cause of this.

The third most important group of reasons was clustered around self-fulfillment and realization (23.4 percent) including "to be responsible for myself" and "because of interest". Single women rather than married women, and women in refugee camps rather than urban or rural women were more likely to cite this as a reason. As the fourth most significant group of reasons, women cited "having the skills to do the work" or "wanting to make use of their skills" (13.4 percent in total). Women in the West Bank were more than twice as likely to cite this group of reasons (18 percent) compared with women in the Gaza Strip (8.7 percent). One explanation for this is likely to be the presence of more opportunities for developing skills for women in the West Bank than in the Gaza Strip. There are also more opportunities for applying skills in the West Bank than in the Gaza Strip with larger labor and commodities markets.

We expected women responding to the survey to give the reason of "flexibility of working hours" more frequently than they actually did (3.0 percent). The hypothesis was to use this as a proxy for the pressures of the care economy on women's time. When we break down the responses of the women who gave this as a reason, we see that 83.3 percent of the women who gave this response had children. Moreover, all of those who had children have either one (80 percent) or

2 (20 percent) children less than 7 years old at the time of the survey. While they were evenly distributed across all age groups, 77.8 percent of the women were based at home followed by 11.1 percent working at a location close to home.

### **7.3 Sectoral Distribution**

Over one-third of the women respondents were in commerce (35.5 percent). Women in the West Bank were more likely to be involved in commercial activities than women in the Gaza Strip. Women who are widowed or divorced were represented highest in commercial activities (7 percent). Also, most of the illiterate women work in commercial activities (10.1 percent). More than half the women in commercial activities were older than 40 years (54.1 percent). Women in commercial activities also had the highest average number of children (4.98) among the sectors. Approximately 45 percent of the women involved in commercial activities had 6 or more children.

Services were the second highest sector where informally employed women were concentrated (34.8 percent). There were more married women in services (71.2 percent) than any of the other sectors and more women in this sector had children than any other sector (88.8 percent). The dependency rate was also much higher in this sector. Those living with 6 or more other people in their households constituted more than one-third of those in services. Approximately 38 percent of the women in services had 6 or more children. They were also the most educated among the women in the sample, with 71.8 percent having secondary schooling or more education. In general, women are concentrated in the service sector mainly because they are involved in education, health and social services. Working in such sectors requires certain qualifications such as education and marriage for social status. According to PCBS, the other activities in the service sector where women are concentrated in are financial services (such as banks, insurance companies), and personal services (such as hairdressers, beauticians and laundry services). All these services have a higher preference for married women, as they occur in mixed-sex environments. Most of the women in the services come from rural areas and refugee camps and have many kids.

Almost one-fourth of the women in the sample were involved in production and manufacturing activities (24.1 percent). Women in the Gaza Strip (26 percent) were more likely to be involved in production and manufacturing activities than women in the West Bank (22.7 percent). Single women made up one-third of the women working in this sector (33.3 percent). Almost two-thirds of the women in this sector (64.4 percent) had children. And more than one third of those (36 percent) had their mothers take care of their children while working.

A further break down of these sectors, shows that over one-fourth of the women are in market based activities from small shops such as groceries and flower shops to street vending and trading (28.0 percent). Market based activities are much more likely to take place among women in the cities (14.7 percent) and the

refugee camps (13.7 percent) than among village women (5 percent). Not only are the markets concentrated in higher population density areas of cities and refugee camps, but also women from rural areas face transport costs and constraints getting to these markets. When market based activities are further broken down the difference between urban, rural and refugee camp activities disappears among street vendors and traders and increases with the small shops such as groceries.

One of the two subsectors that follow with one-fifth of the activities is in personal services (beauticians and hair dressers). There were twice as many beauticians in the sample from the Gaza Strip compared with the West Bank. Home-based beauticians are more prevalent in the Gaza Strip especially in the refugee camps, because refugee camps are very densely populated and therefore have limited space for rent. Moreover, refugee camp populations are poorer so they tend to utilize homes for such economic activities. It is also worth noting that UNRWA decides on the utilization of space and facilities in the refugee camps. Therefore the women living in the refugee camps do not have the freedom to choose whether to be home-based or not. As the Gaza Strip is very poor and very traditional, an activity in personal services with women providers and clientele tends to take place at home with limited public exposure. Similarly, sewing, craftwork and carpet weaving make up one-fifth of the informal economic activities undertaken by women responding to the survey. Slightly more than one-tenth of the women in the survey (10.4 percent) were involved in private classes, translation, education or real estate which are activities requiring some modern labor market skills.

#### **7.4 Ownership and Registration Status**

Ownership Status: The majority of the respondents said that they have started the project themselves (85.8 percent in the West Bank and 93.3 percent in the Gaza Strip). Similarly most of them considered themselves to be the owners of this work (69.6 percent in the West Bank, and 72.7 percent in the Gaza Strip). But when it came to the actual ownership of the productive assets, only 16.3 percent of the women were actual owners. It was the husbands (41.1 percent) or the parents (18.8 percent) that owned the productive assets such as land, equipment and real estate related to the women's work. This is a significant indicator of cultural constraints around women's ownership of productive assets. This is reflective of the larger Palestinian society where women do not own much in terms of the productive assets even if their labor was the main factor contributing to them. As the majority of Palestinian women are not in the labor market, they access different resources by either marriage or through inheritance. According to PCBS findings in "Ownership and Access Resources Survey of August 1999, 52 percent of men and 8 percent of women in OPT own a home, real estate, or a share in either a home or a real estate. With respect to inheritance, 68 percent of the women were entitled to inheritance, with significant differences between the

West Bank (74.1 percent) and the Gaza Strip (47.1 percent). Women who had a share of inheritance were only 20.3 percent in the OPT. Only 12.3 percent obtained their share and 67.4 percent did not. This brief overview can give an indicator of the scarce resources that women own.

The majority of the women who have some ownership of their work place are home-based, 70.0 percent in Gaza Strip and 42.0 percent in the West Bank. Women in the West Bank and women in the cities are more likely to rent a work place compared to women in the Gaza Strip and in villages and refugee camps.

Registration Status: Only 30 percent of the women's economic activities in the sample were officially registered. Of those registered 37 percent were registered with the Chamber of Commerce, 2 percent in a cooperative society and 61 percent in a range of other institution such as government departments like the ministry of health or labor. The majority of the respondents (89.3 percent in the West Bank and 86.9 percent in the Gaza Strip) said that they had no social security or any other kind of insurance. For those women who registered their work, the majority said that they have some other types of insurances. Other types of insurance include those provided by public institutions or NGO's who have special packages attained through their external funding.

#### **7.5 Income**

The poverty line for 1998 was estimated as 1,460 shekels (US\$238)<sup>19</sup> a month for a benchmark household of two adults and four children in OPT, in a study conducted by the World Bank and the Palestinian National Poverty Commission (World Bank, 2001). Considering that the majority of women (74.5 percent in the West Bank and 80.7 percent in the Gaza Strip) do not have any other income, around half of the women and their households in this sample live below the poverty line. Considering that some 64 percent of Palestinian households now live below the poverty line in OPT the women in the sample are representative of the larger Palestinian population.

In terms of the use of the income, around one-third of the women in the sample (30.5 percent in the West Bank and 34.6 percent in Gaza Strip) spend their income on their families. A breakdown of this according to having children shows that more than half of the women (53.4 percent) of women who have children said that they spend the income on the family, whereas only 16.7 percent of women without children said that they spend their income on the family. Slightly over one-tenth of the women in the sample said they spent their income on covering project costs, expansion of the project, paying debts, and purchasing raw materials (10.8 percent). This concludes that women spend the money on the

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<sup>19</sup> 1US\$=4.2 Shekels (August 6, 2001)

family as a priority and only a small portion is returning to building their work. It is also clear that they do not spend their income on personal welfare.

It seems that level of education does not have a significant impact on how the income from women's work is spent. Women who are illiterate, who have primary education and secondary education secondary education and women with a diploma level education are distributed more or less evenly in their choice of supporting their families with their income. Approximately one fourth of the women between the ages of 30 and 40 (27.8 percent), and women above the age of 40 (26.1 percent) seem to spend their income on the family. Whereas slightly more than one-tenth of the women younger than 30 spend their income on their families (11.5 percent).

Almost three-fourths of the women in the sample (71.3 percent) said that they decide independently on the way they spend their income. One-fifth of those making the decision alone were single women (20.3 percent), whereas two-fifths were married (39.5 percent). But one-fifth of the married women said that both husband and wife determined how income from the women's work is spent (20.9 percent). Less than one percent of the married women reported to having their husbands decide alone on the way the income is used (0.7 percent). If we were to assume that women responded to this question with full honesty, then we could conclude that women are empowered when they have an income which can impact the decision making process regardless of the marital status.

Almost half of the women who said that they determine alone how income is spent have children (49.3 percent), whereas less than one-fifth of the women who determine how income is to be spent alone have no children (17.8 percent). It is possible to conclude from these results that women with children can have more power in determining their affairs such as the way they spend their income. Also their independent decision-making is more likely to be accepted by the husbands because they are spending the income on the family needs. It is also possible to conclude because they have children, the income is almost always spent on the family or the children.

### ***7.6 Sources of Experience***

The general trend here shows that the experience was mainly attained through on-the-job training, from family or self-taught. Very little outside training has been either given to them by training institutions. This also can give the impression that no new skills have been promoted, and their enterprises were mainly produced through traditional skills acquired by the family, husband or friends and neighbors, and not by the community or training institutions. It also means that because they do not build new skills then they cannot expand their opportunities for employment outside the home that require skills beyond traditional skills that are an extension to their housework.

### ***7.7 Sale of Products***

The sale of products is an important proxy for women's mobility in undertaking their work. Well over half of the women above the age of 30 sell their products alone (58.1 percent), whereas only 14.1 percent of the women under the age of 30 sell their products alone. This means that the younger the women are the more limited is their mobility in selling their products alone. Less than one-tenth of the women above the age of 30 received assistance in selling their products (7.8 percent).

Half of the women in the sample who have children sold their products alone (50.3 percent), whereas only one-fifth of the women without children sold their products alone (20.6 percent). Women without children seem to have less support from families in selling their products as only 1.6 percent receive help of other members of their families compared with 7.9 percent of women with children. Hence single women with no children do not have real support from a family, which means that they cannot depend on any member of the family to market their products.

It does not seem from the data that education level of the women is not a significant factor in affecting the process of how products are sold.

## **8. Conclusions**

In conclusion, we can say that the Palestinian labor market operates within a difficult and unique context of conflict and occupation, and consequent mobility constraints for men as well as women. In this labor market a majority of the Palestinian workers are informally employed. It is safe to assume that many Palestinian workers in general, and women workers more specifically, are integrated into the global commodity chains in sectors such as textiles and leather and a range of agricultural commodities due to the connectivity of Palestinian labor and product markets to Israel and due to Palestine's proximity to other Arab and European markets. However, in order to be able to say anything conclusive about subcontracting work in OPT, and the role of Palestinian women home-based workers as a part of the global value chains, further investigation and detailed mapping of the supply chains in textiles, shoes and other subsectors is needed. The results of such research would help in formulation of sharper employment policies, marketing and organizing strategies.

There are similarities between the informal work of women in Palestine and elsewhere in the Arab and Middle Eastern region. While there is some qualitative research drawing comparisons on women's informal employment among the countries of the region (Lobban, 1998), quantitative comparisons are lacking. Comparative analysis of survey data on informal employment in general, and women's informal employment in particular, from countries across the region can help in the formulation of regional as well as national employment strategies

in addressing the needs and concerns of informally employed. The results of the multi-country ERF research on informal employment covering countries such as Turkey will enable important steps to be made toward such comparative conclusions that can one day be expanded to Palestinian informal employment in OPT. The volatility of the current political environment does not allow for such work at this time. The damage to the knowledge base and statistical infrastructure that has been established in the last decade will also need to be addressed before new extensive survey work around informal employment is undertaken.

Due to the political conditions, Palestinian women's informal employment has a number of unique characteristics. The Israeli occupation has transferred most of the Palestinian employment into informal employment where the formal sector is an unstable sector that keeps slipping back and forth into informal. The escalation of the violence and volatility in the past 2 years further challenges and transforms poor households' livelihoods strategies and employment patterns. While it is easy to observe the increase in informalization of employment and growth of the unofficial economy during times of turmoil, it is hard to predict the shifts in the nature and direction of informality for the medium to long term.

Women's participation in informal employment in Palestine is widespread as they have limited opportunities in the formal labor market and need to engage in some form of income generation as a part of household survival strategies. Women's informal employment is mainly unskilled, and traditional or an extension to their traditional roles in the housework, and do not generate high-income. There is also a gender gap in the financial returns to informal employment where most men's informal activities include some survivalist work, in addition to more established micro-enterprises and growth oriented small enterprises. When we talk about women's informal employment in the Palestinian context they are mainly confined to a series of survivalist activities with limited financial returns.

The creation of an enabling legal, social and economic environment is of utmost importance for achieving poverty alleviation and women's empowerment goals in the Palestinian context. Supporting the construction of such an enabling environment needs to be a top priority for all development organizations working with the Palestinian populations of the West Bank and Gaza Strip in the medium to long term. In the short term, the development assistance will need to be in the mode of "disaster response". One popular form of development assistance, microfinance, that has targeted poor Palestinian women and households will continue to be used in the high risk environment, but function as a safety net. Even though Palestinian women have been exposed to loans from credit institutions, these loans alone are not sufficient to build sustainable employment opportunities. They need to pay attention to building market links, and promoting economic organizing and community based cooperation among poor women.



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**Table 1: Employment by Gender and Economic Activity, 1999**

Economic Activity	Women				Men			
	WB	GS	I&IS	Total	WB	GS	I&IS	Total
Agriculture & Fishing	29.4	41.2	17.7	29.1	8.8	11.5	6.9	8.2
Mining, Quarrying & Manufacturing	15.2	5.2	11.3	15.1	18.2	14.0	13.5	16.8
Construction	0.5	-	13.3 <sup>20</sup>	0.9	16.7	11.4	55.0	28.2
Commerce, Hotels & Restaurants	8.0	5.1	7.5	8.0	23.2	15.1	15.0	20.7
Transportation, Storage & Communication	1.1	0.4	0.6	1.1	6.9	6.2	1.9	5.4
Services & other Branches	45.8	48.1	49.6	45.8	26.2	41.8	7.7	20.7
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: PCBS. 1999. Labor Force Survey.

**Table 2: Percentage of the Employed in OPT by employment status and sex**

Employment Status	West Bank		Gaza Strip		Israel & Settlements		OPT--Total	
	Women	Men	Women	Men	Women	Men	Women	Men
Employer	1.1	9.8	0.6	3.7	-	2.3	0.9	6.3
Self Employed	14.1	26.5	17.9	23.1	0.8	3.0	14.6	19.5
Wage Employee	57.7	57.1	49.2	68.4	94.4	94.3	56.8	69.7
Unpaid Family Member	23.1	6.6	32.3	4.8	4.8	0.4	27.7	4.5
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: PCBS. 1999. Labor Force Survey.

**Table 3: Regional Distribution of the Interviews**

Region	Interviews
<b>West Bank</b>	<b>150</b>
Nablus (North)	25
Jenin (North)	25
Ramallah/El Bireh (Central)	25
East Jerusalem (Central)	25
Bethlehem (South)	25
Hebron (South)	25
<b>Gaza Strip</b>	<b>150</b>
Gaza City	75
Northern Gaza Strip	25
Central Gaza Strip	25
Southern Gaza Strip	25
<b>Total</b>	<b>300</b>

<sup>20</sup> The percentage of women employed in Israel and Israeli settlements was 2.7 in 1999. Of these, 13.3 percent worked in construction companies in secretarial work, as operators and in cleaning (e-mail communications with Amjad Harb of PCBS on July 26, 2001).

**Table 4: Age Distribution**

Ages	Total
< 30	20.3
30-40	41.7
> 40	38.0
<b>Total</b>	<b>100.0</b>

**Table 5: Education Levels**

	Percent
Illiterate	14.0
Elementary	10.3
Preparatory	17.0
Secondary	27.8
Diploma	18.0
University	13.0
<b>Total</b>	<b>100.0</b>

**Table 6.:Number of Children**

	Percent
1-3	31.5
4-6	45.9
7+	22.6
<b>Total</b>	<b>100.0</b>

**Table 7: Location of Work**

Location of Work	Percent
At home	47.0
A location close to home	15.7
A Separate location	16.3
At customer's house	1.7
In the market	9.0
In the street	1.3
In someone else's house or project	2.3
Other	6.7
<b>Total</b>	<b>100.0</b>

**Table 8: Reasons Given by Women for Starting Informal Employment**

Reason for starting informal work	West Bank	Gaza Strip	Total
To help supporting my family	30.0	30.7	30.3
I have the skills to do this work	16.7	8.7	12.7
To be responsible for myself	12.7	10.7	11.7
Because of interest	10.0	13.3	11.7
To continue the family's work	5.3	16.3	10.7
Couldn't have a job	5.3	7.3	6.3
This gives me better opportunities	6.7	4.7	5.7
Didn't want to stay without a job	4.7	2.7	3.7
Because I have flexible working hours	3.3	2.7	3.0
According to advice from some friends	1.3	2.0	1.7
To make use of my skills	1.3	-	.7
After studying the market	.7	-	.3
Other	2.0	1.3	1.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 9: Sectoral Distribution of Informal Employment**

Sectors	West Bank	Gaza Strip	Total
Commercial	39.3	31.3	35.5
Services	30.0	39.3	34.8
Production & Manufacturing	22.7	26.0	24.1
Others	8.0	3.3	5.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 10: Ownership Status**

Owner	Percent
My name	16.3
My husband's name	41.1
Both my husband's and my names	2.5
My mother's and father's names	18.8
My son or sons' names	2.0
Other	19.3
<b>Total</b>	<b>100.0</b>

**Table 11.:Income Level**

\$	Income
9-71	16.1
72-167	23.2
168-262	15.2
263-595	19.9
596-2,143	22.4
2,144+	3.2
<b>Total</b>	<b>100.0</b>