

# Covid-19's Impacts on the Livelihoods of Palestinian Women

Amplifying the Voices of Affected Women in the West Bank and Gaza



# EXECUTIVE SUMMARY

This report examines the impact of Covid-19 on the livelihoods of women in the West Bank and Gaza. While rapid assessments conducted early in the pandemic provided crucial quantitative data on Covid's implications for women's livelihoods, there is a need for more in-depth qualitative research about the experiences of Palestinian women. This research seeks to amplify these women's voices, sharing their stories about Covid's profound impacts on their livelihoods.

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***“The pandemic destroyed us.”***

- Jenin Focus Group Participant

This report draws upon data collected by Proximity's network of researchers in the West Bank and Gaza. The researchers collected qualitative data through 1) focus groups with women in the two territories and 2) key informant interviews with individuals working with issues of women's rights and employment in Palestine.

The research explored how Covid affected three axes of women's livelihoods:

1. The impact of Covid on women's employment.
2. The effects of the virus on women-owned businesses
3. Changes to household dynamics brought about by the pandemic.

Across these axes, the experiences of participants highlighted a number of important findings:

- Women who were dependent on day wages (including those working in Israeli settlements) were the hardest hit. Lockdowns and transit closures prevented them from receiving salaries, and the informality of their positions rendered them ineligible for most types of support.
- The pandemic intensified the impact of existing social norms, further a) prioritizing men's work over women's, b) limiting the range of employment sectors open to women, and c) exacerbating the underemployment of skilled Palestinian women.
- Given the strong reliance of Palestinians on imported materials and products (particularly in Gaza), global supply-chain shortages and border closures had a severe effect on businesses, which was aggravated by local monopolies and profiteering.
- Businesses that were online - or shifted online during the pandemic - proved most resilient. Yet, while the shift online represented an important opportunity for many women during the pandemic, others found this transition difficult because of lack of a) electricity, b) internet connection, c) internet-accessing devices, and d) technical knowledge.
- Covid created demand for new products and services, but many businesses responding to these demands proved unsuccessful because they served lower-order needs.
- The pandemic led to significant changes in household dynamics, with women 1) shouldering the burden of unpaid domestic work and b) frequently becoming the primary breadwinners in their households.
- Locked away at home, women faced growing domestic abuse and psychological pressure, both of which impacted their livelihoods potentials.

# INTRODUCTION

This report examines how the Covid-19 pandemic has impacted the livelihoods of Palestinian women with the goal of informing future support in the West Bank and Gaza. The research examined three interrelated questions:

1. How has Covid affected women's employment?
2. How have women-owned businesses been impacted by the pandemic?
3. How has the pandemic affected household dynamics?

Drawing on in-depth qualitative methods, the research sought to move beyond statistical representations of the pandemic's adverse consequences, exploring the experiences of women and thereby amplifying their voices.



# LITERATURE REVIEW

Covid disrupted the global economy, creating supply chain issues, widespread job losses, and income reductions. Each of these dynamics affected individual communities across the globe in different ways (Mpofu, 2020). These disparities were not only clear in geographic terms, but also in their differing impacts on women and men (UN Women, 2020c; Mpofu, 2020; O'Donnell et al., 2020).

## Palestinian Authority Response to Covid-19

According to the Palestinian Central Bureau of Statistics, the first Covid-19 case in Palestine was detected on March 5, 2020. The government responded with strict lockdowns, curfews, and closures of businesses and schools.

These gendered impacts have been clear in Palestine. From the limited number of studies exploring the pandemic's effects in the West Bank and Gaza, it is evident that the pandemic - and the government's response to it - has affected Palestinian women and men differently (Kæraa, 2021; Mpofu 2020; UN Women Palestine, 2020; O'Donnell et. al., 2021). Rapid analysis undertaken early in the pandemic showed that Palestinian women experienced increased levels of a) domestic violence, b) unpaid domestic work, c) unemployment, d) poverty, and e) psychosocial suffering; they have also f) been excluded from pandemic response decision-making (Yaksen, 2020).

## WOMEN'S LIVELIHOODS IN PALESTINE BEFORE COVID-19

The economic landscape in Palestine was already bleak before Covid. GDP growth was stagnant, and unemployment was at 25.3% in 2019 (PCBS, 2019). In 2015, the World Bank characterized the Palestinian economy as frail with low levels of private investment, high informality, minimal job growth, and limited opportunities for skilled workers (World Bank, 2015). It was also clear that a rapid socioeconomic recovery would not occur without changes to Israel's restrictions on trade, movement, and access (World Bank, 2015; ILO, 2018).

Women's economic opportunities were even more constrained, with stark gender disparities present in unemployment and labor participation rates. In 2020, female unemployment was 41.2% overall, 25.8% in West Bank and 63.7% in Gaza (PCBS, 2020). the labor force participation rate in 2019 was 69.6% for males and 18.1% for females (PCBS, 2021). There was also a 40% wage gap between men and women's incomes in 2019 (UN Women Palestine, 2020).

Limitations to women's economic opportunities resulted from discriminatory policies, workplace harassment, wage disparities, and the absence of childcare and maternity benefits (World Bank, 2015).

With this pre-Covid context in mind, it is important to that the pandemic has not created new gender disparities; instead, it has exacerbated existing structural inequalities (UN Women Palestine, 2020; MWA, 2020).

## THE IMPACT OF COVID-19 ON THE LIVELIHOODS OF PALESTINIAN WOMEN

Preliminary data shows significant increases in unemployment amongst Palestinian women as a result of Covid, with over 700,000 women expected to lose jobs across the Arab region as a result of the pandemic (Ministry of Women's Affairs, 2020; UN Women, 2020c). The impacts extended to women-owned businesses. Consistent with global data showing that women's entrepreneurial opportunities have been placed at increased risk due to the pandemic (O'Donnell et al., 2021),

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***“I can't wrap my head around the fact that after seven years of work, I was left with nothing to do but staying at home, teaching and caring for my children.”***

- Jenin Focus Group Participant

27% of women's businesses in Palestine shut down during Covid, and 95% of women owners of micro, small, and medium enterprises reported negative impacts on their businesses (UN Women, 2020b).

Covid has adversely affected the livelihoods of both men and women, but the pandemic has impacted women's livelihoods in unique ways. Not only did Covid severely harm the service sectors in which women predominately work (UNCTAD, 2021), but the broader public health measures, such as the closure of schools, resulted in greater domestic responsibilities (Mpofu, 2020; Hammoudeh et al., 2020; Khalidi & Morrar, 2021). With decision makers assuming that the livelihoods of women are secondary to their domestic responsibilities, women public employees were immediately sent home when schools closed at the start of the pandemic (UN Women Palestine, 2020).

The livelihoods of Palestinian women were also threatened by increases in domestic violence. Reflecting global trends, domestic violence in Palestine has increased since the start of the pandemic (Yaksen, 2020; O'Donnell et al., 2021). Lockdowns and fear of contracting the virus have led to women being trapped at home with their abusers (UN Women, 2020a). Women experiencing domestic violence are vulnerable to economic disempowerment.

Additionally, social counselors and caseworkers responding to domestic violence are mostly women, further adding to increased levels of psychological distress and contributing to burnout (UN Women, 2020a). Domestic violence support services were also reduced, strained, or halted as a result of Covid, with economic resources being diverted toward the pandemic response.

While the available research has provided crucial insights into the gendered aspects of Covid's impact on livelihoods, there are some limitations. Beyond the fact that the overwhelming focus of the research is economies in the Global North, much of the available data on Palestine is based on rapid analyses that were conducted at early in the pandemic. There is less available information from the subsequent phases of the pandemic, or data that is longitudinal. Further, the majority of findings are quantitative in nature, particularly in regard to livelihoods. There is therefore little in depth understanding of the lived experiences of Palestinian women confronting changes to their livelihoods as a result of the pandemic.



# METHODOLOGY

Responding to the need for deeper insight on the impact of Covid on women's livelihoods in Palestine, this research drew on qualitative methods. The research team conducted in-person focus group discussions (FGDs) and key informant interviews (KIs) in the West Bank and Gaza.

## Focus Group Discussions

The research team conducted seven FGDs - three in West Bank and four in Gaza. Each FGD was approximately one hour. Two enumerators, both of whom were Palestinian women, conducted each FGD, with one serving as the moderator and the other as the facilitator. The FGDs were held at community-based organizations, with between six and eight participants. All of the participants were Palestinian women living in West Bank and Gaza who were actively engaged in the economy prior to the pandemic fitting into one of the following categories (see Annex 1 for further definitions of these categories):

1. actively employed before the Covid-19 pandemic;
2. actively seeking employment before the Covid-19 pandemic; or
3. actively attaining post-secondary education before the Covid-19 pandemic.

FGDs were divided by geographic distribution. Location was determined by female unemployment prevalence before the Covid pandemic. Given that the prevalence of unemployment varied greatly by location, focus group locations were selected to include areas covering a broad range of pre-pandemic unemployment rates (based on 2020 data from the Palestinian Central Bureau of Statistics). In the West Bank, the locations included Jenin, Nablus, and Salfit. In Gaza, they included Jabalia, al Nada, and Khan Younis.

## Key Informant Interviews

The FGDs were augmented with KIs. The KIs were conducted with individuals from organizations actively engaged in women's economic programs and opportunities. Possessing deep expertise on the Palestinian livelihoods landscape, they provided insight into how the pandemic has influenced this environment. KIs were held in-person at the location of the interviewee's choice for a maximum duration of one hour. KIs were conducted by one enumerator. Written consent was obtained for audio recording. KIs were performed and transcribed in Arabic.

## Analysis

Data from FGDs and KIs was transcribed and translated into English for analysis. Memos were written for each transcription to capture themes emerging across the interviews. FGDs and KIs were then coded and analyzed for relevant themes.

Focus Group Locations in West Bank and Gaza



# RESULTS AND DISCUSSION

Our in-person research with women in the West Bank and Gaza allowed for a deep dive into how Covid impacted these women's livelihoods – and lives. The insights gained from the focus groups and interviews are presented in the following sections. They are divided into three overall areas: 1) impacts on women's employment 2) impacts on women's businesses, and 3) impacts on household dynamics.

## IMPACTS ON EMPLOYMENT

### Disruption of Wages

Covid affected all Palestinian women, but those who were dependent on hourly or daily wages were particularly vulnerable to the loss of livelihoods during the pandemic. Their employment arrangements were often informal, lacking any job security or social protections. These conditions were particularly pervasive in the hard-hit industries of food production, embroidery, and childcare (UN Women, 2020b).

#### Daily Wage Work

Globally, daily wage workers were most affected by the pandemic because they typically lack critical social and economic protections, including living wages, job security, and sick leave (Buheji et al., 2020).

Daily wage workers also tend to have a lower socioeconomic status, meaning that any missed workday has significant effects on financial stability (OECD, 2020).

The pandemic prevented these wage workers from going to work and thus receiving their wages. One participant from Jenin explained the financial consequences of this situation:

*We worked for two or three days only. Then we had to stay without a job for 10 days because there was no work available. So, you end up working five days a month making barely 200 Shekels, which doesn't pay for anything.*

One tailor in Jenin described a similar experience: "before the pandemic, we didn't have time to rest because of the high demand, whereas now, for each five days of work, I stay at home 10 days and sometimes 15. We can't do anything about that."

Even when businesses did stay open, employees were often unable to come to work. Many Palestinian women are dependent on public transportation, so transit closures made it difficult for women to get to their places of employment. This impediment was particularly pervasive in rural communities, with one Jenin participant noting that, "I haven't started working because we live in a village with difficult access to transportation. During the pandemic, we weren't allowed to leave the village or our homes."

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***“Workers were the most affected category [...] the business owners, men or women, were somehow able to stay hanging on and keep on in the enterprise, even if there was no profit but with the minimum of financial return that will keep them standing on their feet. However those women [workers] didn't have anything, so they were the most affected.”***

- Project manager of a Palestinian NGO

## West Bankers Working in Israel

Residents of the West Bank who relied on work in Israel as their primary source of income faced unique challenges. During lockdowns, these workers were prevented from entering Israel. As one participant in Nablus shared, “many things got destroyed. Even those who go to Israel and wander around for work became afraid to go because it was prohibited for them to wander unless vaccinated, and they recently started to vaccinate here but without much impact.”

Before the pandemic, there were an estimated 131,000 Palestinians working in Israel and Israeli settlements, supporting the livelihoods of nearly 650,000 people in West Bank (ILO, 2018). Wages are, on average, 2.5 times higher in Israel than in Palestine (ILO, 2018). It is estimated that the number of Palestinian workers in Israel dropped by 34,000 in the first half of 2020 during the strict lockdown period (Fayyad & Al-Sinnawi, 2021).

While most Palestinians working in Israel are men, an estimated 12,000 Palestinian women work in Israeli settlements through agriculture and domestic work (ILO, 2018). As such, reduced access to labor markets in Israel significantly impacted both men and women in the West Bank.

### Underemployment of Palestinian Women

It was not just the informally employed workers that were affected by Covid-induced job losses. Highly skilled Palestinian women also lost their positions during the pandemic and had to search for new ways of earning an income. While pre-Covid unemployment was already high among skilled Palestinian women,<sup>1</sup> the pandemic forced many of these women to accept positions that were significantly below their education and experience levels. One participant from Nablus captured this dynamic well:

*I didn't want to work in a shop [before Covid], it didn't even cross my mind, but now it must cross your mind. There are many things you need to change in Corona, even your ambition needs to change, and you need to work with the situation you are in.*

This sentiment was reflected by a Salfit participant who noted, “the main goal was to secure an income through any means possible,” regardless of one’s education, experience, or career ambitions.

### The Influence of Social Norms

The pandemic also exacerbated existing social norms that limit the opportunities of Palestinian women. Most fundamentally, social norms in Palestine dictate the kinds of jobs that are acceptable for women – and those that are shameful (aib). Many of the acceptable sectors were shut down, leaving women with few options for new employment opportunities. The options were even more limited in rural areas. One rural participant explained that “in the Salfit governorate, women’s work is restricted to making cheese, pickles, or embroidery. There are no entrepreneurial projects that all women can do.”

Another key social norm that impacted women’s employment during the pandemic was *wasta* (nepotism).<sup>2</sup> Heavily ingrained in communities in the West Bank and Gaza, *wasta*, as one participant noted, means that “when you apply

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***“Those who have connections are employed even if they don't have experience. Those who don't have any connections are unemployed despite having experience.”***

– Salfit Focus Group Participant

1. A 2017 study found that skilled women (those with a bachelor’s degree or higher) experienced a higher level of unemployment compared to unskilled women (World Bank, 2017).
2. *Wasta* is “an Arabic concept that describes the use of close friends and family members, rather than formal means, to resolve conflicts and gain access to resources” (Baranik et al., 2021).



for a job, all employers care about is your connections regardless of your experience, qualifications and expertise.”

Wasta affects all Palestinians, but women are doubly burdened by the prioritization of men's work over theirs. As such, women rarely benefit from wasta in the same way men do, especially given that institutions and networks in Palestinian society are often “run by men, for men.” Indeed, a recent World Bank (2017) study found that wasta is a key factor in the unemployment of skilled women.

As jobs became scarcer during the pandemic, wasta became increasingly relevant for securing work. One participant relayed an illustrative example of this dynamic:

*Many people and institutions were extremely affected economically and were faced with need to downsize the number of workers. My daughter has a degree in physical education and was working in a gym [...] when this happened, the gym made her and her male and female co-workers leave work - and never at all tried to give them any allowance or compensation for that period. And after the impacts of the pandemic eased, the business owner employed his daughter and his niece [...] and this situation goes for everybody.*

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***“Some people had the obstacle of norms and traditions, and that’s certainly not something easy, and we all know that as Arabic communities, sometimes the norms and traditions impenetrably stand against the woman.”***

- Women's rights lawyer based in Jenin

## IMPACTS ON WOMEN'S BUSINESSES

Covid and the resulting lockdowns limited the ability of women to maintain their businesses. Households across Palestine struggled to meet their basic needs and consequently had less income to spend (Khalidi & Morrar, 2021). One salon owner in Nablus explained that even though the lockdowns prevented her from reaching her business, it did not make much difference because she “couldn't get bookings anyway.” Another business owner in Jenin described her experience with declined patronage of her handicrafts business: “once the pandemic started, people got worried, and started saving their money for emergencies.”

### Spoilage and Supply Chains

Unable to maintain their normal level of sales (especially during the lockdown), many business owners experienced high levels of raw material spoilage. One participant from Jenin explained, “we used to import goods from Jordan to sell at our store. But people were scared of going out to shop so our goods expired. We had to dispose of them and suffered great losses.”

Obtaining the necessary supplies to maintain businesses became increasingly difficult as a result of Covid-induced global supply chain disruptions. Given the high degree to which Palestine is dependent on imported materials and products, global supply chain issues constituted a significant issue - and one that was particularly dire in Gaza. Since the beginning of the pandemic, the two entry points into Gaza (the Erez crossing to Israel and Rafah crossing to Egypt) have been closed off to Palestinian merchants (Fabian, 2021). Only in August 2021 did Israel allow merchants and businesspersons into Gaza after 18 months.

These restrictions have not only led to supply chain shortages, but they have also exacerbated monopolies and

### Covid's Impact on Women-Led Businesses

The World Bank's Enterprise Survey dashboard (March 2021 version) indicates that women-led businesses have generally seen larger declines in sales and profits during the Covid-19 pandemic, and they have been more likely to close down (at least temporarily) in 12 out of 18 countries. In 11 out of 18 countries women-led enterprises reported shorter survival durations than men-led enterprises.

Similarly, a forthcoming World Bank paper, which combines Enterprise Survey and Business Pulse Survey data for an in-depth study of 49 mostly low and middle-income countries, shows that women-led businesses were disproportionately affected by the pandemic, especially among micro-businesses and businesses in the hospitality industry.

## Agricultural Resilience

According to the World Trade Organization (2020), the global agricultural trade sector has been more resilient to the pandemic than other trade sectors. While global supply chain issues, panic buying, and labor shortages have taken their toll on the sector, its relative resilience has been attributed to the essential need for food (WTO, 2020).

This was reflected in the Palestinian experience, with one participant noting, “my family wasn’t affected much” because they lived on a farm. “We had a permit to deliver vegetables to the markets. Each one of us kept our job. We did not contract the virus. We weren’t affected economically either.

Importantly, however, few women are employed in Palestine’s agricultural sector. They comprise only 8% of skilled agricultural workers in Palestine (ILO, 2018).

profiteering around resources. One participant in al Nada explained that “the high price of some materials because they couldn’t enter Gaza, because of the increase in taxes on them, or because of the supplier monopoly resulted in the destruction and closure of some existing enterprises.” A woman in Jabalia similarly noted that the major challenges to maintaining her business during Covid included “the increase in products’ prices, traders’ monopoly of raw materials, and lack of importing due to the closure of crossings.”

### Participant-Suggested Solutions

The focus-group participants noted that one way to address procurement and spoilage issues faced by women-owned businesses in Palestine is to create exchange networks among women entrepreneurs through which they can share what they have available in stock.

Another recommendation was women’s fairs where women entrepreneurs could a) market and sell their products, and b) learn about and support other women’s businesses. As one participant from Jenin emphasized, there needs to be better communication “like in old times” where women’s organizations “communicated with women to reach an agreement and organize a market or fair to ensure women benefit.”

These types of fairs have been successfully organized before. A women’s rights lawyer shared the story of a fair organized in Jenin during the pandemic:

*Everything you can imagine whether it’s handicrafts, food, or clothes, we had them all in the exhibition. And, thank God, there was a huge attendance and some women sold large quantities and benefited greatly. Our goal was to market for them by having every woman write her name, mobile number, or pager on a banner or a piece of paper on the table so that people would know how to reach them and order later. We invited all the feminist and active institutions in town and the official institutions, and everybody responded and attended.*

Another frequent suggestion was women’s business networks. As a participant from Jenin noted, there is a “need to have lists of products and businesses owned by women.” These lists could also be drawn upon to finance these enterprises because, as one project manager at a development organization in Jenin explained, “the first barrier facing women whether during or before the pandemic is the limitation of access to finance to allow for business expansions.”

### Transition to Online Business

Although still faced with the challenge of reduced consumer purchasing power, businesses that were able to function online proved much more resilient during the pandemic. As such, the pandemic encouraged many businesses to move their operations online to stay afloat. Additionally, a participant from Jabalia shared that “the e-marketing of products actually led to increased profits and improved income for some households.”

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***“There’s a positive side to the pandemic...it opened the e-marketing horizon and generated jobs relating to this direction.”***

- Al Nada Focus Group Participant

In addition to allowing existing business to stay afloat amidst the pandemic restrictions, online opportunities also led to the creation of new businesses. A participant from al Nada explained that the transition to online business practices inspired women to think about future opportunities, “creating new creative ideas for small businesses that can be

implemented directly from the household, without the need to have a physical place in the market.”

While the ability to conduct business online had the advantages of increasing revenue, it also led to increasing competition. A business owner from Jenin captured this dynamic succinctly:

*Our online sales volume significantly increased, which opened the door to new marketing methods on which many young men and women rely. They succeeded and turned it into income-generating online business, however, with so many people working in online selling, sales have declined because they copy each other's goods. For instance, young women started selling Turkish fashion online, but people started copying them and do the same. Thus, those who were making large incomes, can now barely provide for themselves. This subject has its advantages and disadvantages.*

### Difficulties Moving Online

Not all women business owners were able to benefit from the opportunities of moving online, facing significant barriers to entry into the digital market. The transition required 1) electricity and access to internet, 2) technical skills, and 3) suitable devices – commodities that many Palestinian women lack (OCHA, n.d.), particularly in women-headed households.<sup>3</sup>

**Internet Access:** Insufficient electricity and internet were continually highlighted in the focus groups, especially among Gazan participants. As one participant from Jabalia noted, “The electricity problem was a huge challenge for the whole family because people in Gaza only receive an average of four hours of electricity per day.” Similarly, some participants had access only to cellular data (rather than WiFi), which impeded extensive online engagement. Lack of internet connectivity and appropriate devices was particularly challenging for women in more rural communities in Palestine.

**Internet-Accessing Devices:** Even if there was sufficient electricity and WiFi, families frequently had insufficient devices to respond to the needs of the whole family. As one participant from Jenin noted, “Some families have four or five children, but only had two devices. “The” inadequate numbers of mobile phones and communication devices available,” one participant from Khan Younis explained, “meant women needed to make decisions between their business and their child’s education.”

**Online Skills:** Some women also lacked the skills and experience to use the internet effectively, and especially to compete in the online market. As one business owner in Jabalia explained, “for me as an enterprise owner, my business got damaged and I didn’t know how to promote my products in the market anymore, and I don’t have e-marketing skills to be a second option for rescuing the enterprise.” Lack of e-marketing skills was continually identified as a major challenge preventing women from benefiting from online (or remote) work. Many of them noted, as one participant from al Nada summarized, that there is a “need for e-marketing courses to enable women to market their products on their own without needing to pay well known individuals for marketing.”

Others also faced challenges related to the scale needed for online businesses – not being able to produce the quantities necessary to complete with larger suppliers.

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*“I bought al-Saher product, there was a lot of work. I also set up a page. But once this was completed, the pandemic started and I couldn’t even work online because my son needed my mobile phone to study. In addition, the phone needed to be charged every half an hour. Everyone benefited from online selling, except me.”*

– Jenin Focus Group Participant

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*“The women who were most successful were those who work from their houses and those who cook food.”*

– Nablus Focus Group Participant

3. A recent study found that households headed by men were more likely to have access to the internet and to own a computer compared to women-headed households (UN Women Palestine, 2020).

Many participants consequently noted the importance of support for women-owned small businesses to help increase their productive capacities.

### Emergence of New Businesses During Covid

A large number of women-owned businesses emerged during – and in response to – the pandemic. Many of the participants who had lost their jobs during Covid chose to focus on entrepreneurial opportunities. One Nablusi woman who cleaned houses before the pandemic noted that she could no longer maintain this work so she “instead began to role vine leaves, cakes, and stuffing zucchini for anybody who wants and it’s going well until now.” Another participant from Salfit responded to her job loss by taking “online courses and starting a home-based food business that makes and markets (on a small-scale) pastries, salads, and so on.”

These types of home-based food businesses proved very successful throughout the pandemic, frequently allowing women to expand their income-generating capabilities. While these types of business represent resilient options during pandemics or other economic shocks, support is required to fully leverage the potential of women in this livelihoods space. This assistance could be offered in several ways:

- Providing support to maximize women’s capabilities in this sector, such as “professional training to learn how to produce larger quantities, be more time and cost efficient to generate more profit,” a pastry chef in Salfit recommended.
- Assist with the procurement of commodities necessary to produce food items. Several women who attempted to participate in the food business expressed this need. One participant from Salfit explained, “I needed assistance consisting of cooking equipment, but I didn’t know how or where to get them from. I don’t know which entities to approach.”
- Focus on collective enterprises rather than individual projects. Several participants expressed the desire for more economic opportunities to collaborate with other women. Given 1) limited funding, 2) difficulty in procuring large commodities, and 3) limited production capacity of individuals, and differing skill sets, collective enterprises have the potential to minimize these challenges while maximizing the economic capabilities of women involved.

### Pandemic-Related Business Opportunities

Another economic opportunity that arose for women during the pandemic was responding to the demand for personal protective equipment, such as masks. One participant in Khan Younis noted that that “[We started] making face masks and holders at the tailoring workshop [...] it created new work opportunities. We also made embroidered face masks.”

For some women, these pandemic-related endeavors significantly improved their financial situation and created new sources of income. One participant in Jenin shared her positive experience:

*As a handicraft artist, I started making woolen string to be attached to masks. This contributed to covering my household expenses because I was selling my products to pharmacies, neighbors, and acquaintances. My product was suitable for everyone, covered and non-covered women and even children. Before I started this, every month I would get to the end of the month without any money left because I didn’t have an additional source of income.*

Some aid programs supporting women shifted to respond to pandemic-related economic opportunities. A consultant in a small enterprises development and economic empowerment organization based in Gaza explained a shift in women’s programs:

*They changed their direction towards entrepreneurship and manufacturing new materials that fit with the pandemic’s situation and satisfied the market’s needs by creating or developing products,*

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***“I wish there was an organization that offers these women an umbrella project. For example, one makes desserts, another makes pastries all in one community kitchen. This would increase their efficiency and productivity. They would also gain skills and experiences by working together rather than each on their own. A joint project would employ more laborers and help people to improve their financial situation and boost their morale which is directly affected by their financial situation.”***

– Jenin Focus Group Participant

*and converting these products into new products that fit the labor market after Covid, such as sewing masks in different shapes and colors and sewing medical insulation gowns.*

However, the new business endeavors related to personal protection against Covid did not have the same longevity as the food-based enterprises described above. While demand for personal protective equipment was high in the first year of the pandemic, it eventually decreased as supply chains stabilized. As one handicraft artist from Jenin shared: "I worked in making and selling mask strings for a year until the demand stopped."

### **Supply, Demand, and Need**

Other industries where pandemic booms were expected proved unsuccessful for women entrepreneurs. For instance, while the global demand for online education exploded during the pandemic, a number of women noted that attempts to produce educational materials in Palestine proved less successful than personal safety-related businesses.

One participant from Jenin shared her frustrating foray into this field:

*I had an opportunity to work on creating teaching aids for children who are learning from home. During the pandemic, the demand declined, whenever we tried to explain our materials to people, we were told that their children are going to learn it from their teacher online, and that there was no need for our materials. Since schools were closed and there was no demand, our teaching aids were sold to our families only, but we had to continue our work to ensure that the student service center remains open. Our work lasted for a short time, we gave these teaching aids to our children for free, and to our relatives at cost. Meanwhile, there was no demand for the services offered at the student service center.*

This example reflects families' prioritization of needs during the pandemic. As mentioned above, households struggled to meet the basic needs of their families. While the shift to remote learning was a significant burden on families, particularly mothers, families did not have the available finances to invest in additional educational materials, even if they may have been beneficial to children.

The shortcomings of these entrepreneurial efforts reflect lessons Proximity has learned from livelihoods work in other closed contexts. These economies do not simply respond to supply, even if there is a need for the service or product. Successful and resilient livelihoods respond to the limited number of genuine demands that exist in the context. As a number of participants noted, future support will have to provide intentional support and training on making products that are in demand to minimize lost opportunities resulting from the low general demand in Palestine.

Post-pandemic livelihoods support should consequently assess not only community needs, but also community priorities and abilities. This means not necessarily focusing on where there is a lack of capacity, but instead where existing strengths can be leveraged. As an economic empowerment consultant shared:

*There's a clear strategy for changing the concept of the small enterprises and turning them to entrepreneurial ideas and enterprise, through producing products and service that meet the community's needs post Covid pandemic.*

## **IMPACTS ON HOUSEHOLDS**

A consistent theme throughout the FGDs and KIs was the impact of Covid on household dynamics, which carried significant implications for women's livelihoods. Beyond the stress that was placed on households as a result of loss of income and the consequent challenges families faced in meeting their basic needs, the pandemic significantly altered domestic labor burdens and head-of-household dynamics.

## Head-of-Household Shifts

When husbands, fathers, and brothers lost their jobs, women frequently became the primary breadwinners in the family. Although incongruent with some definitions of “women-led households,” the participants in our research described changes in the house’s main breadwinner as constituting changes in heads of household. One participant from Salfit articulated a common sentiment in the focus groups: “when the father becomes unemployed, you become the head of the household and start looking for a source of income.”

Some women became the primary breadwinners because they maintained their employment; others managed to find new forms of income during the pandemic when men in the house were unable to do so. One Salfit participant noted that when her husband lost his job, “I became the provider by selling milk and cheese.” A participant from Jenin similarly noted, “I had to make money myself once my brother could no longer support us.”

Women who were already the heads of their households prior to the pandemic highlighted the difficulties of maintaining that position. One woman from Jenin described this challenge:

*We had to manage our expenses no matter what, even if I didn't work, even if my mother and I had to cancel dinner and stay without food all day to ensure that our household is independent, and so my mother remains the head of her household, and to not allow my brothers to interfere. As you know, married sons often try to interfere, and that's why my mother tries to manage our expenses to avoid any deficit that would allow my brother to interfere even further.*

## Increased Domestic Burden - Changing Roles and Responsibilities

All the research participants emphasized the increased domestic burdens that fell on women as a result of the pandemic. Women bore the primary responsibility for maintaining their children’s education, offering emotional support, and keeping peace in the home. One participant in al Nada explained that “the responsibilities increased for the mother and her many roles. It became her duty to play the roles of the mother, doctor, teacher, and counsellor all together.”

Of these new burdens, the one highlighted most frequently by participants was the need to maintain their children’s remote education after schools closed. Women had to spend significant amounts of time helping their children to navigate online learning and maintain their focus during classes. One participant from Nablus explained this new role:

*Teaching is one of the extra responsibilities, meaning that half of my son's workbook is not answered, and now it's required for me to look for the answers and teach him and become his teacher's substitute at home. And it's necessary for me to spend twice as much time teaching him than before. I used to study with him for two hours. Now I sit with him for five hours.*

The increased amount of time spent maintaining children’s education frequently meant that there was insufficient time for women to work outside the house. The situation consequently forced many participants to leave their jobs. As one woman in Jabalia explained, “it’s difficult for the mother to work, or to be able to look for work outside the house and manage all these responsibilities.”

Of course, the unequal distribution of domestic burdens is not simply a result of Covid. Indeed, irrespective of Covid,

“

**“There’s no household in the West Bank that wasn’t destroyed.”**

- Nablus Focus Group Participant

## Women-Headed Households

Women-headed households in Palestine are more vulnerable to poverty, food insecurity, and unemployment (UN Women, 2020), and are twice as likely to be living in extreme poverty (PCBS, 2019). Research conducted by women’s rights groups early in the pandemic indicated that women-led households have been disproportionately impacted by Covid (UN Women Palestine, 2020).

it is estimated that Palestinian women spend 7.4 times more time doing unpaid domestic work compared to men (Khalidi & Morrar, 2021).<sup>4</sup> As such, the pandemic exacerbated pre-existing structural inequalities that prioritize men's work over women's and expect women to be the primary caregivers and caretakers in the home (O'Donnell et al., 2021; UN Women Palestine, 2020; MWA, 2020). This is in part due to cultural norms that, as one participant from Salfit explained, dictate that "children are women's responsibility."

### Mental Health

The pandemic resulted in severe mental health burdens being placed on Palestinian women. This was in part a function of the increased domestic burdens discussed above. In this vein, one woman from Salfit articulated the feelings of many other participants:

*During the pandemic, I became the mother, the father, and psychologist. I was in charge and responsible of all tasks with no room for me to get tired or to complain. I was expected to give only which caused a lot of stress and pressure.*

The loss of income and the consequent burden this placed on women to make ends meet and keep their families afloat also caused tremendous emotional stress. Struggling to afford basic household needs, many participants noted that they began to deprive themselves. Fasting, in particular, became a common coping mechanism, allowing women to offset the fact that "husbands were at home, eating all the time, which," as one woman in Salfit noted, "is costly, particularly without any income."

And, of course, women suddenly found themselves at home with their families, not only unable to take their children outside or get any alone time, but also locked in with their spouses – some of whom were abusive. As one participant from Jenin noted, "I was so much in despair that I thought about committing suicide because there is no one to help me, and I felt as if walls were closing in."

The provision of psychological support to Palestinian women, as participants explained, came to a halt during the lockdown. A participant from Salfit noted that psychological support is crucial for women's livelihoods because it can "encourage women to keep going and overcome challenges." She explained further that "if a woman doesn't feel well or comfortable, she won't be able to do her business or interact with people."

Given that poor mental health is a key risk factor for financial insecurity and unemployment (OECD, 2021), it is important that economic empowerment programs seek to support women's mental health, especially in this difficult period. Almost all participants in the study emphasized the need for increased psychological support.

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***"I relied on fasting to reduce expenses and to get close to God."***

- Jenin Focus Group Participant

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***"We all need psychological support."***

- Jenin Focus Group Participant

4. These numbers are consistent with further research showing that the Middle East has the largest gender disparity in unpaid domestic work globally (UN Women, 2020c).

# CONCLUSION

This research provides insight into the many livelihoods-related challenges women face during the pandemic. Contributing to our growing understanding of Covid's impacts on Palestinian women, the research attempts to convey some of these women's experiences over the past two years, noting both the myriad challenges they faced as well as the few opportunities that emerged.

In focusing on the stories of these women during the pandemic, several limitations were introduced to the research findings that will need to be addressed in future research. First, the study included only women's perspectives and experiences, limiting the comparisons that can be made to men's pandemic experiences and the gendered dynamics thereof. Further, the study sample was not representative of all Palestinian women's economic experiences during the pandemic and as such, the results cannot be generalized across the population. Additionally, the research utilized an inductive approach, which led to some missed opportunities to follow up on themes that emerged during analysis.

Further research will be needed to provide more comparative, generalizable data. It is also important to better understand 1) the impacts on specific sectors as well as 2) the long-term impacts of pandemic-induced head of household shifts, 3) the changes in post-pandemic employment, and 4) the ability of women-owned business to recover from the impacts of Covid.



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# ANNEX 1: METHODOLOGICAL DEFINITIONS

<b>Before the covid-19 pandemic</b>	before march 5, 2020 (first case; when state of emergency was declared)
<b>Actively employed</b>	receiving income for services performed in the previous 30 days before march 5, 2020; can be currently employed or unemployed. Inclusion is based on employment status before pandemic
<b>Actively seeking employment</b>	submitted 1 or more job applications in the previous 30 days before march 5, 2020
<b>Actively attaining post-secondary education</b>	enrolled and attending courses beyond high school; includes full time and part time enrollment; includes those seeking associate's degree, trade programs, certificate programs; أي شيء بعد الثانوية العامة



**Proximity** is a two-way street: we give access to those who support, and we amplify the voices of those who are supported. We go where others won't, and there we speak with the most vulnerable communities to understand their needs. We sit with local leaders in Syria to discuss democracy in conflict. We meet women healers in Iraq treating survivors of Islamic State brutality. We shadow teachers in Yemen to study war's effects on child development. We talk shop with small business owners in Jordan to assess the impact and opportunity of refugees.

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