

## Mainstreaming Gender Equality Concerns in Palestinian Cooperatives

### Summary

This policy brief presents the summary of a study<sup>1</sup> from the International Labour Organization (ILO) on women cooperatives in the West Bank and Gaza Strip (WBGS). It highlights the overall security and employment context as well as underlying challenges to Palestinian women's participation in cooperatives. Finally, it recommends strategies to encourage the development of new women-only cooperatives while strengthening existing cooperatives.

### The Socio-Political Context

The living conditions of Palestinians in the WBGS are radically different from other Arab countries. The territories have been subject to the longest occupation in modern history, affecting all aspects of economic development through the control of the economy, land, resources, borders, urban growth and the movement of persons, goods, and services.

As a result, a profound employment crisis is affecting Palestinian workers throughout the WBGS. Enterprises operate far below full capacity, businesses are routinely shut down, and new investment projects are deferred or shelved. Workers work less than full time, lose their jobs and search for alternatives that are unpredictable or inadequately remunerated, leaving their families to struggle with various coping strategies (ILO, 2008a).

These problems are compounded by Israeli

<sup>1</sup> The study "Mainstreaming Gender Equality Concerns in Palestinian Cooperatives: A situation analysis and needs assessment" was conducted by Amer Madi, Joan Jubran, Omar Abu Ghoush, Shawkat Sarsour, and Tahreer Araj, in 2009 under the MDG-F programme's outcome on "Women's Empowerment and Gender Equality in the oPt" funded by the Spanish Government.



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restrictions on workers who work in Israel and the settlements. Since the outbreak of the second Intifada in 2000, Israel has unilaterally restricted the flow of Palestinian workers into the Israeli labour market by building the Separation Wall. It has also reduced to a minimum the issuance of permits for Palestinians to work in Israel. Yet in the absence of sufficient income-earning opportunities in the WBGS, many jobless Palestinian men, women, and children venture to Israeli settlements for work in homes, businesses, and agriculture under unsafe and unhealthy working and living arrangements (ILO 2008b).

## Palestinian Women’s Employment: Limited and Confined

The security situation and the structure of employment combined have contributed to Palestinian women’s exclusion from paid and protected employment. Women’s unemployment rates are significantly higher among women with 13 + years of education; while women with lower levels of education are often discouraged workers who do not declare themselves as unemployed.

Women’s labour force participation rates in the West Bank (15.4 percent) and Gaza Strip (11.7 percent) remain low (PCBS, 2010). While employment rates for Palestinian women had historically been low, they have further declined in the past decade.

Most working women can be found in agriculture and services where they work without pay as contributing family workers or with very limited returns. The largest proportion of women’s employment is in clerical work at the low-end of the pay scale. The relatively high levels of women’s participation in the agricultural sector are to be explained through massive employment in subsistence agriculture and seasonal skilled work. These jobs are usually undertaken by the older cohort of women who have little education. Low economic returns from agriculture have been exacerbated by climatic and natural downturns which have rendered work in agriculture unviable for the younger generation of Palestinian women in general and those living in urban areas and refugee camps in particular.

### Recent History of Women Cooperatives in the WBGs

Despite the relatively long history of the Palestinian cooperative movement, women’s participation in cooperatives is relatively recent. Most women cooperatives have been established after 2000 as a result of externally motivated factors, including donor funding priorities toward cooperative development. Awareness is therefore still limited regarding local communities’ self-interest, governance and cooperation principles, as well as cooperative projects that display the productive capacities of women on a large scale.

Table 1: Number and distribution of mixed & women only cooperatives in the West Bank by sector

| Sector       | All cooperatives |            | Mixed & Women’s |            | Total Members (Mixed & Women’s) |            | Women as % total members |
|--------------|------------------|------------|-----------------|------------|---------------------------------|------------|--------------------------|
|              | Number           | members    | Number          | % Total    | members                         | % Total    |                          |
| Agriculture  | 198              | 16697      | 26              | 25.7       | 784                             | 8.3        | 5%                       |
| Consumers    | 11               | 895        | 6               | 5.9        | 204                             | 2.2        | 23%                      |
| Handicraft   | 11               | 885        | 7               | 6.9        | 593                             | 5.7        | 59%                      |
| Housing      | 176              | 6803       | 31              | 30.7       | 1322                            | 14.0       | 19%                      |
| Services     | 64               | 14222      | 31              | 31.7       | 6596                            | 69.8       | 6%                       |
| <b>Total</b> | <b>460</b>       | <b>101</b> | <b>101</b>      | <b>100</b> | <b>9418</b>                     | <b>100</b> | <b>100</b>               |

Participation of Palestinian women in cooperatives is highest in the handicrafts sector, representing 59 percent of the total. Membership in Palestinian cooperatives has traditionally been male dominated since out of the 461 registered in 2009 in the West Bank, only 101 actually have women members.

Gender disparity is mainly attributed to women’s limited access to and control over the physical and financial resources needed for obtaining

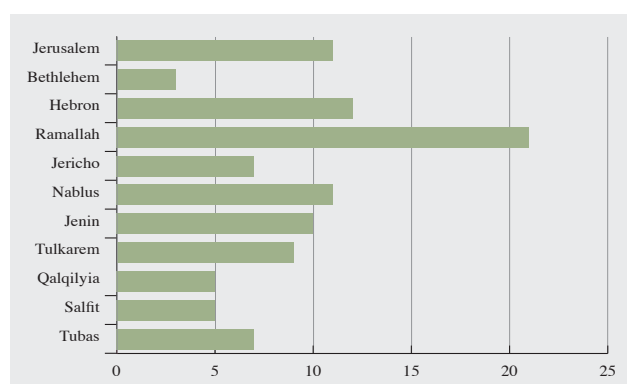


Poultry Farming Cooperative - Salfit



membership, as well as women's general preference to join women-only cooperatives over mixed cooperatives. Women-only cooperatives operate in all 11 West Bank governorates but are mainly concentrated in Ramallah, where 44 percent are found. Ramallah is also where 20 percent of all cooperative membership in the West Bank is found.

**Figure 1: Number of mixed and women-only cooperatives in the West Bank**



Source: Ministry of Labour, 2009

## Challenges to Palestinian Women's Participation in Cooperatives

### Low Levels of Education and Resources

Numerous cultural, socio-economic and organizational challenges impede effective mainstreaming of gender equality in Palestinian cooperatives. Women have low levels of educational attainment, minimal income levels, and limited access and control over savings and assets. The fact that laws, in particular legislation on inheritance, are not protective of the rights of women to own land and in some areas prohibit women's inheritance of land make it extremely difficult to independently sustain agricultural economic enterprises. Even in women-only cooperatives, women generally lack the financial and physical resources to contribute to the growth of their cooperatives in the long run.

*Low education levels and lack of common resources remain key impediments to the development of women cooperatives and to women's economic advancement in the WBGS.*

### Balancing "Productive" and "Reproductive" Roles:

Women's situation is worsened by patriarchal norms and rigid gender stereotypes regarding their role which hinders their full participation in cooperatives. When social traditions do not constrain their participation, women may still be discouraged from participating actively as members or leaders within the cooperative. In fact, women's cooperative Board members are mostly inactive or relegated to positions such as Board Secretary or Treasurer, as they are considered "culturally acceptable for women" but not conducive to decision making.

Such problems are compounded by the fact that women's additional productive tasks do not lead to a lessening or sharing of tasks in the household with the male counterparts. Therefore, women continue to perform their roles in child rearing, family care and household maintenance – all in addition to their new roles in the informal or formal sector economy. As a result, they may participate in cooperatives but are given fewer opportunities than men to fully engage and be represented in cooperative activities due to time constraints and numerous daily obligations in the household.



## Women's Integration as a Pretext

Women's participation can be seen as largely superficial in cooperatives where male members register and pay membership fees on behalf of the women members of their families (wives, daughters, sisters) in order to maximize their ownership share and financial returns from the cooperative by bypassing ownership rules. In addition, a large number of mixed cooperatives encourage participation of women only in order to attract external donor support, rather than work towards real integration.

## Special Fragmentation and Market Isolation

Finally, the geographic isolation of some rural communities and the unavailability of efficient and effective transportation between them are exacerbated by movement restrictions, such as checkpoints, the separation Wall and curfews. These limit women's access to many key resources, business support programmes and market opportunities.

Together, these factors negatively impact the capacities of members of women cooperative to market their products, network with other organizations and use available capacity building tools. Such spacial fragmentation makes it difficult to devise and implement efficient market integration and economic development strategies.

## Findings and Recommendations

### Laying the Foundations for the Success of New Women-Only Cooperatives

#### 1. Unlocking Women from Traditional Sectors and Finding "niche" Markets

Despite the concentration of women memberships in mixed and women-only cooperatives in certain sectors, men still dominate the majority of cooperative sectors as a whole. Women have especially limited membership in services (6 percent). To increase productivity and women's integration, cooperatives need support in identifying new niche markets – especially in services. The objective is not merely to increase the volume of women's employment opportunities, but also the diversity.



Beekeeping Cooperative -Gaza

### Recommendations

- New economic sub-sectors and non-traditional cooperative ventures need to be encouraged. Women-only cooperatives have not yet moved beyond traditional sectors, nor are they being formed on the basis of common needs. New cooperative niches for women need to be identified first in sectors that have traditionally absorbed a large numbers of women such as agriculture, and then new opportunities in sectors where there is growth potential, such as restaurants, commerce and services.
- Support should be provided for the formation of women-only cooperatives in identified sectors, in close collaboration with organizations that support microenterprises and cooperative development. Cooperative staff should also be trained on principles of cooperative work, enterprise development, management basics, entrepreneurial skills and cooperative development tools

#### 2. Building the Capacity of Coop Counsellors

The MoL's Cooperative Counsellors play an important role in advising and guiding cooperatives through registration and beyond. These Counsellors are key to ensuring that the founding members of cooperatives possess the knowledge, information, and skills needed. Yet, the capacity of these Counsellors in enterprise development and promoting gender equality is limited, diminishing the effectiveness of the guidance and support they provide to cooperatives.

### Recommendation

- Capacity development is needed for Cooperative Counsellors at the MoL. The counsellors could be provided with training on the principles of cooperative enterprise development, risk assessment, value chain analysis, business feasibility surveys and promoting gender equality in cooperatives. This training will not only make the programme more effective; it will also contribute to its sustainability in the long run.

### 3. Advocating for Gender Mainstreaming in National Policies

The existing socio-economic and structural conditions in agriculture and other economic sectors in the WBGs, require specific efforts to create employment and self-employment opportunities for Palestinian women.

These efforts need to address a number of challenges from traditional cooperative governance structures, which tend to be male, dominated, to legislation perpetuating gender inequities. The MoL does not have the policies and strategies in place to promote gender mainstreaming in cooperatives. In addition, the General Directorate of Cooperatives at the MoL does not have a strong gender-based technical capacity that constrains the extension of services to women cooperatives. Finally, the difficult situation of women cooperatives is further exacerbated by their members' limited access to training, finances markets, support services and information and communication technologies.

### Recommendation

- There is a need to advocate for gender mainstreaming in policies on entrepreneurship and cooperative development. Advocacy campaigns are needed to reform existing laws and advocate for the adoption of policies that promote gender equality. Of equal importance is the need to better lobby legislators and governments to adopt policies that improve the access of women cooperatives to credit, provide incentives and tax-breaks for cooperative start-ups, and encourage public procurement of cooperative products and services. These campaigns need to be undertaken through the concerted efforts of civil society and women's organizations as well as relevant international institutions including the UN agencies active in

the areas of women's economic empowerment, governance reform, and rural development.

## Strengthening Existing Women-Only Cooperatives

### 1. Strengthening the General Directorate of Cooperatives

Until 2003, when the first Saving and Credit Cooperative Association was registered as a result of the extensive advocacy efforts by Palestinian Agricultural Relief Committee, the General Directorate of Cooperatives, which includes nine women staff out of a total of 29, had refused to accept applications for the registering of women-only cooperatives on the basis of the open-membership principles espoused in cooperatives and defined by the Cooperative Law.

Some cooperative counsellors still refuse to accept applications for women-only cooperatives, while others turn a blind eye to them, thereby leaving the matter to their colleagues at the headquarters. The problem is exacerbated by understaffing and under-equipment of the General Directorate of Cooperatives. The low levels of logistical resources hinder the provision, coverage and dissemination of counselling services.

### Recommendation

- There is a need to create a team with multiple specialities on cooperative movement and economic and social policies within the General Directorate of Cooperatives of the MoL. This team can review and assess existing cooperatives to analyze the potential viability of their projects in light of the general principles of cooperatives. This entails the provision of technical support to women-only cooperatives. The results of this revision could be discussed in the General Assembly and meeting of the Board of Directors, and shared with key Business Development Service providers.

### 2. Encouraging Initiative and Ownership of Cooperative Concepts

As a result of the economic downturn following the onset of the second Palestinian Intifada, cooperative projects were encouraged by many donor agencies and development organizations. The idea of establishing women's cooperatives, for 59 percent of the associations interviewed, did not



directly emanate from local communities, but was a result of the support and/or guidance of external stakeholders. While these projects were supported by training and coaching measures, they remained insufficient to ensure long-term sustainability.

Women's cooperatives failed to build on existing resources and generate sufficient common-interest among their members. Interviews also revealed that many women cooperatives launched projects without clear medium or short-term plans based on sufficient market research and feasibility studies.

### Recommendation

- There is a need to establish an incubator for small enterprise development that, in coordination with the General Directorate of Cooperatives in the MoL can assist in the conceptualization, development and replication of "original" cooperative ideas based on the needs and common interests of Palestinian women. This includes the provision of counselling and support services which can help the development of feasible and bring them to realization within the unique Palestinian context. Other provisions dealing with overall supervision – training, coaching, and cooperative enterprise education could be included in such incubator programs.

### 3. Independent External Funding for Cooperatives

The overwhelming majority of women cooperatives have received loans and/or grants from local NGO and international organizations for capacity building and organizational development purposes, as well as loans to establish revolving funds. The impact of these grants and loans on cooperatives has been piecemeal. Few cooperatives have actually managed to stand on their own following the cessation of funding. This dependency has constrained the development of sustainable structures and services for cooperatives. It has also meant that the type of activities carried out is externally determined, rather than emerging from local initiatives and needs.

### Recommendation

- Mechanisms relevant to the values of cooperatives and society, such as the principle of self-help, also need to be cultivated in order to diminish current dependency on donors and grants. This, however, requires a significant

change in private funding mechanisms, from non-refundable grants and loans to more sustainable cooperative loans. Experts in cooperative financing, including those in Islamic financing, could be engaged as many cooperatives refuse the principle of interest on loans referring to Islamic financing principles.

### Box 1: Cooperative values and principles

According to the ILO Promotion of Cooperatives Recommendation, 2002 (No. 193), the promotion and strengthening of the identity of cooperatives should be encouraged on the basis of:

- (a) Cooperative values of self-help, self-responsibility, democracy, equality, equity and solidarity; as well as ethical values of honesty, openness, social responsibility and caring for others; and
- (b) Cooperative principles, as developed by the international cooperative movement, namely: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; and concern for community.

Source: ILO, 2002.

### 4. Designing Financial and Administrative Management Tools for Women's Cooperatives

The boards and general assembly of women cooperatives have received a large number of training courses on project management, economic feasibility studies, bookkeeping, planning, fund raising, report writing, time management, communications, and food processing. With the exception of food processing, evidence gathered suggests that these training activities have had little impact on the cooperatives and the way they are run.

Thus, although they have benefited from various capacity building programmes, women in cooperatives still lack certain skills in terms of financial and administrative management. For example, most cooperatives do not provide documentation on their administrative and financial procedures, nor do they present annual plans or written performance reports.

### Recommendation

- There is a need to provide references and self-help materials for women (possibly in the context of cooperative incubators or other entrepreneurship programmes), including specific business development tools to be applied for enterprises formation and management. This could entail the development of specific models with proper guidelines and manuals regarding project management, marketing, negotiation, planning and time management.

lack marketing skills within cooperatives.

Business Development Services often concentrate on building cooperatives' internal capacities. However, few offer courses on how to market their products at the local, regional and national levels and promote exports internationally. This is a significant challenge as access to the local and international markets is key to the sustainability of Palestinian cooperatives, especially in the context of the Israeli occupation.

### Box 2: ILO WEDGE Products and Business Group Formation Manual

#### The Women's Entrepreneurship Development and Gender Equality (WEDGE) Programme:

- *Women Entrepreneurship Development Capacity-Building Guide*

The Women's Entrepreneurship Development (WED) Capacity Building Guide is a training tool aimed at improving the skills of staff in small and medium enterprise support institutions and projects in developing countries.

The guide helps support institutions to provide more effective services and improve their services to women entrepreneurs. The WED guide takes into consideration many issues that women entrepreneurs experience in starting, formalizing and expanding their own enterprises.

- *Gender and Entrepreneurship Together (GET Ahead)*

Gender and Entrepreneurship Together (GET Ahead) is an ILO training package that assists ILO partner organization to promote enterprise development among poor women who want to be, or already are, engaged in small scale business through market oriented business services. It emphasizes the importance of the household and cooperatives in insuring success of women entrepreneurs.

#### Business Group Formation Trainer's Manual

This manual helps trainers to promote group formation as a way to empower women and men in low income communities. It is designed for use in workshops to facilitate the process of group formation and development for joint production, business and/or social activities, such as buying raw materials together, sharing business premises, joint marketing and mutual assistance in coping with family emergencies.

Source: ILO 2004

## 5. Overcoming Barriers through Enhanced Skills and Market Access

Due to the lack of policies regulating import of products and encouraging local production, cooperatives in general, and women-only cooperatives in particular, find themselves competing with low-cost products from abroad. This unfair competition is further exacerbated by a

### Recommendation

- There is a need to find special markets to disseminate rural products, such as dried fruits, embroidery and other handicrafts. This should include the development of linkages with both the local and international markets and the enhancement of women's knowledge in marketing, product quality improvement and value chain processes.

## ILO Response

A Training of Trainers (TOT) workshop was conducted using ILO cooperative management tools (Basic Cooperative Knowledge, Policy and Law including ILO Rec. 193, Group Formation, Cooperative Management and Leadership, Gender Mainstreaming in Cooperatives, BDS and Value Chain Analysis in Cooperatives, Basic Economics of an Agricultural Cooperative and Basic Training Methodology).

Around 27 extension workers were trained to provide training and counselling to women cooperatives. The workshop was organized in March 2010, and aimed to: increase the volume of business and improve the quality of products and services of women cooperatives; access to local and international markets; develop linkages with mixed co-ops and cooperative unions and replicate good practices of women cooperatives. The core objective of the workshop was to equip participants with the skills to work as cooperative extension workers and promote women cooperatives in the West Bank and Gaza Strip through the provision of cooperative management and leadership trainings, as well as consultancy and business development service

Following the ToT workshop for women cooperatives, action plans and capacity building project proposals for women cooperatives were developed with the support of the women cooperative's extension workers and ILO team, these action plans and capacity building projects aimed at building the capacity of women cooperatives and enhance their skills to better manage their cooperatives as well as to increase number of, or membership within, women-only cooperatives in WBGS.



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