
WOMEN IN ECONOMIC DEVELOPMENT (WIED)

**Current Status And Potential
For Provision Of Support
To Womens' Organizations
And
Independent Entrepreneurs
In The
West Bank And Gaza**

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Executive Summary

This report presents the findings and conclusions of a six-week consulting assignment on women in economic development in the West Bank and the Gaza Strip, and makes recommendations to the Cooperative Development Project (CDP) concerning the types of interventions which could strengthen and empower both women's organizations concerned with women in economic development and independent women entrepreneurs.

Site visits to a wide range of women's production projects across the Occupied Territories, discussions with women leaders and with organizations providing business support services, a seminar on women in economic development, visits to small enterprises and cooperatives, and a literature review all served to indicate the following:

1. Women's organizations are increasingly concerned with production and with economic empowerment of women.
2. The leaders of these organizations are of high intelligence and strong commitment to both national development and women's advancement, but lack the business experience, the social connection with the small-scale industrial sector, and the business skills required to design and operate successful businesses.
3. It has become generally recognized by program managers that training and technical support will be required for these programs to reach their overall goals.
4. The existing business service programs of non-governmental organizations (NGO's) and the private sector are not directed toward women's needs, and although they do not discriminate against women per se, are largely targeted at a higher level of investment and expertise than exists in the women's sector.
5. In order to meet the needs of the women's production programs and the women entrepreneurs, a wholly new program needs to be established, which would not duplicate other programs but would channel training, technical resources and support services from the society and the region into the women's sector, adapting them where needed.
6. To be a credible service provider to the full spectrum of groups and individuals requires political neutrality as well as expertise, and a concern for independent entrepreneurs as well as group programs. There is no indigenous association in the West Bank and Gaza which meets these criteria, though there are many women who are interested in the possibility of establishing such an institution, and the women's organizations in general would be pleased to have access to it.

It is thus recommended that CDP undertake to establish a program of support to the women's economic sector, directed at establishing an indigenous, women-operated center which can deliver business support services to women's production programs and enterprises in the

West Bank and Gaza. This center should provide formal training in business skills, provide follow-up business consultancies to help trainees put lessons learned into practice, undertake required basic studies of markets and configurations of the small-scale industrial sector, and channel technical, training, educational and other resources into the women's economic sector. It would be accessible to all women interested in its services.

Such an institution should become independent within three years of project start-up, and should be sustainable over the long term. It should operate on a business footing, charging fees for service from the outset, and should provide business consultancies on a contractual basis. While it is not realistic to think that all program costs can be recovered, cost recovery should be maximized. It is expected that if such a program is achieving results, other donors will be interested in providing subsequent funding.

Introduction

This report presents the findings and conclusions of a six-week consultancy on women in economic development in the West Bank and the Gaza Strip. The terms of reference for the overall consultancy are as shown below:

1. Determine what the role of women in the CDP model and core cooperatives should be.
2. Determine whether women should continue developing their own institutions in isolation--cooperatives and groups of whatever sort--or whether they should integrate into more mainstream economic enterprises, cooperatives and associations.
3. Determine who--universities, local consultants, CDP or other PVOs--should conduct feasibility studies of new women's endeavors or enterprises and how such groups should be trained to carry this work out.
4. Determine what kinds of consumer studies should be undertaken, if any, to assist women's productive enterprises in meeting the needs the above studies would identify.
5. Determine what kinds of women's enterprises make economic sense.
6. Determine with which women's organizations CDP should work.
7. Determine what should be the focus of CDP training efforts pertaining to women's endeavors and enterprises.
8. Address the present needs of the enterprises themselves, including marketing, quality control, accounting and financial management, and membership and organizational structure.
9. Prepare a revised strategy for overall W-I-D for the CDP.
10. Provide specific recommendations to CDP on the above issues and other pertinent issues.
11. Provide recommendations on specific training requirements for short- and longer-term training.
12. Prepare a detailed draft technical report of your activities prior to departing from the West Bank/Gaza.

Phase 1 of the consultancy took place between July 29 and August 19, 1990. Phase 2 began on September 23 and ended on October 12. Most of Phase 1 was devoted to an assessment of women's income-generation and enterprise activities in the West Bank and Gaza and of the institutional frameworks in which these programs are taking place. Phase 2 included a continuation of the site visits to production projects of the women's organizations (see Annex A for list of site visits), as well as to NGOs with economic programs that serve women,

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institutions sponsoring research on industry, and business support programs (see Annex B). It also included discussions with women leaders of the programming needs of the women's economic sector, culminating in a conference of representatives of women's organizations and other women leaders concerned with economic programs, to review experience with women's production programs, assess the current status of the programs, and identify support needs.

It was quite clear from this assessment that economic development programming is in its infancy among the women's organizations in the West Bank and Gaza, but that more and more emphasis is being placed on supporting women's economic activities, and that this emphasis can be expected to become even stronger in the coming period.

While frameworks for production per se are generally weak and underdeveloped, due to inexperience and lack of access to various types of support, the organizations themselves are not weak and underdeveloped in terms of overall support to women's activities. The women's movement in the West Bank and Gaza is multiplex and varied, and each organization has a clear agenda and a clear vision regarding women's role in Palestinian society. That the organizations are facing great difficulty in effectively translating their overall agendas into self-supporting business programs is clear, and is in general recognized by those responsible for these programs. The salience of the overall agendas, however, is obvious, and meaningful contributions to the economic development programs of the organizations can only be made if these agendas are thoroughly respected and if the leadership of the groups takes an active part in defining any intervention.

Methodology Used

The methodology used to study these issues to date has been interviews with leaders of women's organizations operating productive projects and extensive site visits to selected productive projects from all of the major organizations working in the field and many of the smaller organizations as well. During these visits various attributes of these projects have been examined, including: production process per se (organization of production, equipment, supervision, etc.), the system of equipment acquisition, marketing, staffing, selection of product, costing and pricing, means of initial capitalization, degree of profitability, system of management within the framework of the larger organization, quality of product and its packaging, and constraints on successful business operation and management.

Meetings have also been held with key personnel from these women's organizations and from NGOs supporting their work, along with some of the major bilateral and multilateral funding agencies in the field, to examine goals and priorities in the field of women in development, plans for further work in the field, and the perceptions of these agencies of the constraints on such projects. In addition, business advisory services and resource groups which support enterprises in the West Bank and Gaza through provision of credit and/or technical/managerial support have been visited to ascertain their activities and the degree to which they respond to the needs of women.

Findings

The economic projects of the Palestinian women's associations are operating in nearly total isolation from the commercial and industrial sectors of the society, and have little linkage with the business support institutions which are beginning to develop in the West Bank and Gaza. The central focus of these projects is small-scale industry, with commerce as an adjunct to help insure a marketing outlet for production. The women operating the projects are appointed from within the organizations which have founded them, and lack business expertise. No advantage is being taken of the skills of female entrepreneurs in the society at large, and the relevance of these women's expertise to the central issues of women and economic development has yet to be recognized.

In terms of broad economic purpose, there are currently essentially two different types of economic programs for women in the West Bank and the Gaza Strip: 1) those which are essentially relief projects, which seek to provide some income to women, which may serve to keep households viable. often targeted at women whose husbands have died or been imprisoned, and 2) those which are intended to become or establish viable businesses. The latter category includes both businesses undertaken within the framework of an organization and independent businesses which are given support by an organization to open and/or operate.

The Relief-Oriented Production Projects

The relief-oriented projects often pass out prepared work to women and collect it, with organization employees often performing some of the initial steps in the production process and/or some of the final finishing. The case par excellence of this kind of work is the Palestinian embroidery projects, in which designs and their colors are often selected within the agency, standard rates are paid for piecework, and final stitching of embroideries into pillowcases, washing and ironing may be carried out in the parent agency. Sewing and knitting projects are sometimes carried out in the same way.

The majority of the agencies carrying out such projects are charitable organizations, but there are two cooperatives also involved in this type of work, and there has been extensive involvement of foreign NGOs in program support. These relief-oriented projects have been successful in generating income for literally thousands of women in the West Bank and Palestine, and can be expected to continue to do so, and it is clear that they are addressing a critical need in the Palestinian population.

Such programs cannot be considered to be laying a basis for business development, however, either from the point of view of the individual participant or even from that of many of the organizations involved. The women workers are not developing marketable skills which could be used outside the context of the program in which they work, as they are not carrying out the full production process. Nor have they received training from the programs, with the exception of improvements in quality. These women already knew the craft of Palestinian

embroidery before beginning to work in the programs.

Part of the motivation of program directors for embroidery projects is the preservation of traditional Palestinian crafts, and well-done pieces of this embroidery are very beautiful. The labor-intensiveness of the production, and the high cost of living in the area, however, mean that only the relatively well-to-do can afford to purchase such work, and much of the market must by definition be abroad.

Under worsening Palestinian economic conditions, more women are attempting to augment family incomes by joining embroidery programs, without any increase in the market for the products, with the result that a relatively stable demand in the market is being filled by a larger and larger number of women. Under such economic conditions, and given the absence of other types of skills among these women, it is not surprising that some of the women's groups sponsoring such work do not calculate level of profit or loss accruing to the agency from this work, but rather pay fixed fees for work and make up the difference from other sources. It appears, however, that the volume of production may become so great that the less skilled will lose an opportunity to earn in this manner, and that overall there is little if any room for expansion in this kind of program.

While there is probably relatively little that can be done to expand the markets for or the production process of Palestinian embroidery, the same is less true for the many small sewing and knitting projects which are being carried out by charitable societies. These projects are often also conceived of as a way of providing relief to economically stressed households, and are thus not concerned with whether the project is profitable or, in some cases, even meets all of its costs. It is not clear that such projects keep accounts separate from those of the overall organization, or how they cost and price their products.

Here too the quality is quite variable. Some organizations are producing quite high quality merchandise for which there appears to be sufficient demand in the market, while others are producing much lower quality merchandise and hoping to sell by pricing well below market prices. One women's organization seen was working as a subcontractor for Israeli clothing factories, via a middleman who took a sizable share of an already low piecework rate; these women lacked all skills in producing patterns, cutting fabric, and carrying out final finishing steps.

Some of these organizations turn over a greater or lesser portion of their production to families from the same general target group as the producers, again as a relief activity; how this is handled in accounts of the agency is unclear. In nearly all cases, the attempt is made to undersell the general market as an incentive to buy; the degree of underselling is so great that it is hard to imagine that any profit is being made, and it has not been possible to tell how these price calculations have been made.

The Production Projects

While some of the relief-oriented projects have been operating for decades, the production projects represent a much newer thrust of women's organizations. Some of these projects are being undertaken by grassroots women's organizations, one of whose aims is to raise the overall status of women in society, but some of the charitable societies have also begun to work to put their income-generation programs onto a businesslike footing as well.

To date women's economic programs in the West Bank and Gaza have focused primarily on traditional spheres of women's production activities: sewing, knitting, embroidery, and food processing. There is thus considerable overlap in terms of products between this category of production and the preceding. The organization of production, and its purposes, however, are quite different.

Here women's organizations, and one notable organization serving both men and women, are working to establish viable businesses which can support households. By and large, such programs concentrate on group production of whatever commodity is in question, whether or not production could in principle be carried out individually or needs a group undertaking. The production groups are often referred to as cooperatives, though they are not registered as such and do not seem to operate on the basis of cooperation except to the extent that groups are engaged in production.

The model of establishment of such a production center is for the leadership of a group to identify a potential area of production, allocate funding to rent premises and purchase equipment, and to recruit women, usually unmarried, to work in the small factory. These women and girls are given some training in production, but not in management or marketing, and are paid a small wage for their work. In most cases the express intention develop these production projects to the point that they can support themselves, but no instances were seen where this has happened.

Problems in the Production System

There are currently many problems in the production systems of these organizations, regardless of which category of project is in question. The most basic is that the women who are designing and operating these programs are not from business backgrounds, and occupy their positions due to leadership ability in other areas. Nearly invariably they are people of a high level of commitment and intelligence, with real devotion to the cause of women's welfare, but they lack the knowledge and experience to design economically successful enterprises.

Many of these projects have been started relatively recently within organizations whose primary purpose is not economic development. There is rarely a separate project manager, a feasibility study, a marketing study, or even, it might be suspected, separate accounts for the economic venture. While great attention is paid, therefore, to the production of a product per se, the manner in which it is selected, produced, sold and accounted for is weak. Product

selection is an ad hoc process, generally with reliance on areas in which women have traditionally carried out home production. No cases were seen of organizations which had thoroughly assessed alternative projects before deciding where to invest in production.

Given that the women in charge of these programs rarely have business skills and experience, it is not surprising that they do not train the women who work in the projects in these skills. The result is that by and large, educated women are making the decisions about program design and operation, and much less educated women are carrying out the work. Thus the less educated women are gaining incomes, though generally much less than they would receive if they went to work in the private sector, but are not being empowered in any meaningful economic sense. By and large, the workers in these projects leave their jobs upon marriage, but it is not clear whether this would be equally the case if they had more remunerative or more secure jobs.

Both market surveying and marketing itself are very weak in these programs. There is little innovative thinking concerning products, and a consequent high degree of duplication. Marketing is generally via specialized women's shops and/or bazaars, operated by the organizations themselves, and rarely through the general market.

Enterprises are often overcapitalized in terms of equipment and machinery, undercapitalized in terms of skills and expertise. Even enterprises which have received considerable amounts of expensive equipment do not appear to coordinate or plan their equipment acquisitions, so that the various components of a production line may be badly mismatched, with some equipment much too complex and some much too simple. There is considerable machinery sitting idle because the organization which owns it does not know how to use it and/or maintain and repair it.

There is also an ambivalence toward profit per se in these projects. No doubt largely because of lack of business experience, the program managers often reject the idea of even costing projects to allow for a profit, saying that they are producing consumer goods for limited-income families, or are seeking to develop jobs, not investments. While a more businesslike approach is beginning to develop within these programs, there is work to be done to show the implications for program viability and for economic development of proper costing and pricing, and in demonstrating the various uses to which profits can be put by development organizations.

Trends in the Sector

It is a very positive sign that responsible people in these organizations have begun to analyze the problems which their productive projects are facing and to seek ways of coming to grips with them. There is still a tendency to blame external conditions for problems whose salience might be decreased by internal adaptation, but there is also growing awareness that reaching of economic goals will require investment in training of personnel.

External funding appears to be quite liberally available to these production projects when it is a question of machinery and marketing, but very limited when it is one of training. While the value placed on training in business and technical fields has risen sharply, there are structural problems in the women's movement, and in the organization of overall economic development programming which make the acquisition of business and technical skills problematic.

First among these is the multiplicity of organizations active in the area of women's economic development, for many of whom economic projects constitutes a minority share of activity. These organizations have had a tendency to compete with one another, and thus have not developed mechanisms for sharing of resources. The women's movement is now becoming very conscious of this problem, but the structures needed to facilitate cooperation in key areas are still lacking. Work is under way to develop the relevant structures, but at the present it would be difficult to develop from within the organizations themselves a business support capability which could train women in business design and management, despite widespread recognition that such training is essential and a growing willingness to cooperate.

At the same time, the business development support centers which have begun to spring up in the Occupied Territories do not appear to be serving the needs of these organizations, nor those of women entrepreneurs in general. These organizations are highly male-oriented, and appear to have very little confidence that women's economic development programs can have any real economic function. Nor do women entrepreneurs play a role in either the business development centers or the women's organizations.

Means of Supporting Economic Programming for Women

Women's economic participation has taken a giant step forward due to the current economic circumstances in the Occupied Territories, the rethinking of roles for women in the society which has taken place under the auspices of the women's movement and, though to a much lesser extent, through the new emphasis on women's productive work. There is no doubt that women's economic development programs will continue to grow and expand through the efforts of the women's organizations, both the charitable organizations and the grassroots unions, over the next few years. For them to succeed in having real economic impact, and to empower significant numbers of women within the society, however, there will need to be a substantial infusion of business skills into this sector.

One of the most pressing needs for these organizations is to develop criteria for selection of production areas in which to invest, given overall market conditions and resources available to the organization for investment. These criteria should be utilized to identify a range of alternative areas for investment, even before market study is carried out. Such criteria should identify areas where there is local demand, rather than an expectation of export markets, where raw materials supplies are relatively secure, where skills requirements are moderate, where there is potential for starting on a modest scale and expanding as expertise grows, and where links can be made to local marketing institutions rather than depending on organizational marketing direct

to consumers.

The business skills in question cover a broad range of activities and levels of personnel. Program designers are urgently in need of analytic tools for the planning of economic programs: definitions of program goals and target populations, market studies, feasibility studies, program planning and scheduling, costing and pricing, marketing, individual business financial and technical planning, sources of credit and their accessing, and so forth. Managers of individual projects need more detailed, operational training in organization of production, definition of the appropriate scale of production, business planning and operation, training of workers, identification and accessing of sources of technical advice, marketing. Women entrepreneurs in the private sector may be in need of elements of both programs.

While many of these skills are contained in existing training programs in the Occupied Territories, their aims and emphases are primarily or exclusively attached to the granting of loans, and they are almost exclusively directed at men who have considerable amounts of investment capital of their own. The training capacity of these institutions also appears to be limited in terms of the number of people who can be accommodated. There is no business support institution which provides ongoing business advisory service to small-scale businesses in the WBG.

In addition, the leaders of women's organizations with whom such issues have been discussed are convinced that any program which is serving men and women both rapidly becomes dominated by men to the detriment of women participants, and prefer to have their institutions operate separately for the time being, at least until they have sufficient expertise to be able to hold their own in male organizations. This is also the strategy of choice for project operation, as many husbands and fathers would not allow their women and girls to participate in economic programs where they worked closely with men (though it may be noted that there is no particular opposition to male trainers and/or extension workers, so long as they are not making home visits and are not taking positions which would otherwise go to qualified women).

Technical skills training is also needed, and is not currently available to women in many potential areas of production outside of traditional activities such as sewing. One clear area of need is in the maintenance and repair of sewing and knitting machines. Shortage of such skills within Palestinian society, and current reluctance of Israeli firms to send technicians to locations in the West Bank and Gaza, means that equipment remains idle for long periods of time when in need of repair and inadequate maintenance shortens equipment lifetimes. Consideration might be given to sending two Palestinians abroad for such training, in Egypt or perhaps in Europe. A detailed sectoral skills review could identify other areas in which specific technical skills are needed by the programs, and the economy, in general.

Such training need not necessarily be provided to members of women's production projects, but might be given to women wishing to start businesses in this area, though the emphasis for this group should be on provision of managerial support.

The Structure of Industry in WBG

Industry in general is underdeveloped in WBG, and particularly in Gaza. There has been a proliferation of small-scale industrial establishments across the area in the recent past, intensifying during Intifada as workers have left their jobs in Israel and the pressure to buy Palestinian has mounted. Several studies have been undertaken recently of industry in WBG, but these are statistical studies of distribution of shops by size and sector, scale of employment, level of capitalization, and other standard attributes of individual shops. They contain little information on the functioning of the small-scale sector in terms of adaptation to the economic and political environment, relationships among small firms, sources of expertise, paths of entry into the sector, and many other variables of concern.

Close observers of the small-scale industrial sector report, however, that, as in a number of countries in the region, this sector continues to be quite isolated from the rest of the society in terms of social networks, to the extent that there is almost a separate subculture of business-people. People from the subculture interact much more intensively with one another than with persons from outside, not just in business matters but also in terms of social life in general. Communications regarding shifts in the economic or political environment affecting business, new raw materials supplies, loans of operating capital, and many other items tend to travel within these networks rather than between them and others.

The basic skills of operating a production line, whether technical or managerial, are learned by doing, as an employee. Persons who have not previously worked in small industry and who are not from the families of the sector are unlikely to be able to get small industrial concerns up and going. This appears to be true even for business school graduates, as they have been trained in the management concerns of a larger scale than those most appropriate to novices in production, and while their skills in traditionally recognized business areas such as feasibility study are sharp, their knowledge of effective strategies for dealing with a distorted and heavily stressed economic and political situation are lacking.

The problem for the women's economic programs is that they are not locked into this network of small producers, nor do they have business school skills. They need both in order to be able to successfully reach their economic empowerment goals, but are more likely to recognize the need for the latter than for the former.

Conclusions and Recommendations

Work with the women's groups, with other NGOs engaged in small enterprise development programs, and with business support programs in WBG indicates the following:

1. There is a distinct void in the field of enterprise development support programs in WBG, such that women's productive programs and women entrepreneurs are unable to access the kind and level of business support services they need if they are to accomplish their

objectives of establishing viable businesses and empowering women economically.

2. The major problem of the women's production programs, as well as for many would-be women entrepreneurs, is the isolation of these women from the business community of the society, coupled with a lack of specific business skills and very limited access to resources such as Arabic training materials and the literature on small business.
3. There is widespread recognition among the women's organizations and other women leaders in WBG that women's expertise in small business is not adequate to the tasks which they have defined for themselves in this field, and demand is growing for training and women-specific support services.
4. Given the stage of development of the women's programs and of women's entrepreneurial activity in general, one-off training courses can do little to support economic development. Rather, what is needed is a program which combines training in specific skills, provides on-site business advisory services, accesses and avails various types of resources (e.g., technical consultants, consumer demand studies, evaluations of small business development programs in the region) and fosters the development of relationships between the women's sector and the small business community in WBG.
5. Given the stage of development of the WBG economy, and the national development goals of WBG society, such a program such focus very closely on production, rather than on commerce and services, though not to their total exclusion.
6. Given the less-developed state of the Gaza economy and the particularly severe problems women are facing, both economically and socially, particular emphasis should be given to activities in Gaza in this program.
7. Given gender relations in WBG, and the clearly expressed feelings of leaders of the women's programs, it is not suitable to embed a program for women's entrepreneurship in existing institutions which serve both male and female clientele, as it is believed that this would mean male dominance of women's interests and inhibit the development of female leadership.
8. Given the multiplicity of organizations engaged in economic programming for women, the widely differing agendas of these organizations, the broad ranges of activities in which they are engaged, and the fact that none of these is attending to the needs of individual women entrepreneurs and would-be entrepreneurs, a program of support to women's economic empowerment should not be located in any of these, but rather in either a purpose-built institution or one which is neutral in political terms and concerned with business development per se.
9. Given what are clearly long-term needs for business support services to the women's sector, it is important that a long-term program be established. This program should have the

capability of working with a wide variety of types of women's economic programs and with women entrepreneurs, but should not itself engage in either direct establishment of production projects or the availing of credit. Rather, it should focus on channeling intellectual and experiential resources into the sector, and supporting programmers and businesswomen in learning to put these resources to good use.

10. Given that a long-term program is indicated, substantial investment in the training of Palestinian women business advisors capable of operating the program independently once the project is over is justified, thus ensuring that the program is truly indigenous.
11. The CDP experience with training and on-site support services to cooperatives is an excellent base for establishing such a program, and the credentials of CDP to work with the women's organizations are locally respected. However, a program of business support for the women's sector would have little impact if it focused on cooperatives, as these institutions cannot be expected to provide substantial support to women's programming.
12. Given the inexperience of women concerned with small-scale economic development with business advisory services, and their lack of exposure to such programs elsewhere in the region, the multiple purposes of their organizations, and the diversity of approaches, it is essential that such a program begin under the aegis of CDP. A three-year program with sufficient training and field activities would allow for establishment of institutional independence by project end.
13. There are sufficient resources in the society, albeit in scattered locations, that most of the training/technical consultation/business consultation services can be obtained from local sources, once pre-service training of program staff has been carried out. These local human resources would be used to strengthen the women's sector both by specific skills inputs and by establishment of ties with the wider small business community. It is quite important to the integration of the women's businesses into the wider business community that much of the technical consultation be from businesswomen and businessmen, rather than university professors, NGO staff, or others at a greater distance from the business community.
14. There are many resources in the region on which a Palestinian women's economic program could draw, including:
 - a) lessons to be learned from the much more developed small-scale production enterprises, both indigenous independent shops and program-initiated or supported businesses, elsewhere in the Arab world, particularly Egypt,
 - b) Arabic literature on small business and small business promotion, and training programs in business advisory services and business skills.

While the training programs and literature might require some adaptation to the Palestinian

context, these constitute a rich resource which is yet to be used in WBG. Ideally, pre-service training for business advisors would be carried out in Cairo at the Small Business Support Center of the Near East Foundation. If travel to Egypt should be problematic at the time of program start-up, the Jordanian program of the Near East Foundation would be a good second choice.

Given all of the foregoing, it is recommended that CDP develop and institutionalize over a period of three years a project which will establish an indigenous, sustainable program to enrich the women's economic sector, through ensuring that this sector--including both women's organizations and individual entrepreneurs--have access to the intellectual, social and material resources needed for the development of viable businesses. The major activities in such a program would include:

1. Training of program staff, all Palestinian women prepared to make long-term commitments to the women's economic sector, in business skills, small business development programming, business advisory services.
2. Development of rosters of resource personnel (e.g., businesswomen in WBG, technical consultants in production) business support services in WBG and elsewhere (training programs, credit facilities, donors)
3. Study of the small-scale manufacturing sector in WBG to identify strategies of business establishment and operation in the local context.
4. Development of business skills training modules, and of case studies on women in economic development, and administration of training courses for WBG women. (Some of these materials can probably be adapted from Arabic materials already in use in the region; others will need to be prepared from scratch.)
5. Development of consultancies, both specific and general, with individual businesses (program-based and independent).
6. Development of referral capability for technical production issues, and provision of technical advisory services in areas of high demand.
7. Establishment of a network of communications among the various institutions engaged in business support activities in WBG, to allow for cross-utilization and development of resources.
8. Participation in a resource-sharing network among small business development programs in the region.
9. Establishment of libraries of training materials, business manuals, and business literature in two centers, one in the West Bank and one in Gaza, available to the general public but primarily to serve the women's programs.

It is recommended that this program steer very clear of provision of material resources, such as credit or machinery. There are already multiple donors of this type of assistance, and experience in WBG and elsewhere indicates that technical assistance and training are better provided separately so that motivation for participation is unmixed. Information on sources of other inputs should be available from the project, as part of the rosters system, and support can be provided in accessing these materials, but not more.

It is also recommended that this project be designed as a model business, meaning that from the outset it charge fees for service, though not necessarily recover all its costs, and that ongoing training courses and business advisory services be based on contracts spelling out the obligations of each party.

CDP already has the human resources and the expertise in the local situation to take on the initiation of such a program, as a separate department of the overall project and subsequently as an increasingly independent project. Consultants needed for specific purposes can all be obtained in WBG, with the exception of an expatriate women-in-economic-development specialist who should spent at least three months a year with the program in order to develop management systems for the institution, help establish feedback loops in the training/business advisory sequence, and work with coordinators on the independent institutionalization of the project.

ANNEX A

SITE VISITS TO PRODUCTION PROJECTS

A. Cooperatives

1. Sureef Women's Cooperative for Knitting, Sewing and Embroidery

Board of directors 5 elected members. There are 400 members from five settlements, but normally only the main settlement members are active. There are 250 women in the embroidery group from Sureef itself, but perhaps 700-1000 are taking work. Membership in the cooperative is 20 dinars. Legal age for joining is 18, but many below this age need work. Since the beginning of Intifada, the amount of work has not increased, but the number of people needing work has, with the result that individual women are getting much less work to do. The cooperative does not do food processing, but women in their homes are doing a great deal, including preservation of tomato juice and vine leaves, making of grape preserves, jamiid (dried milk), melban (grape leather), cheese, oil, pickles, dried tomatoes (though this has decreased), dried molokhia (a green leafy vegetable), dried figs.

There is no electricity in the cooperative, or in the town, and the United Nation's Development Program (UNDP) is preparing to supply a generator. Preparation now under way to begin a quilting project, like that of Save the Children/Amman, which integrates traditional embroidery into quilts. Products of this group are sold through the Mennonite Central Committee shop. Sewing is currently using two machines just for finishing the embroideries.

2. Salfet Women's Cooperative (Nablus)

This cooperative has 8 women members, all unmarried, who receive cut garments from middlemen who get them from Israeli factories, and sew them up to the point of buttonholes and buttons, returning them to the middlemen who pass them back down the line for completion. These merchants pay their rent and electric bills. There are a dozen or more industrial sewing machines, buttonholers, buttoners, thread winders, and industrial scissors, but the women are unable to operate anything but the sewing machines and winders. The women have never invested in fabric and produced on their own. None of them knows how to draw or use a pattern. They do not sew for themselves. They have never gotten in touch with local merchants to see if there is any possibility of working for them. They report that local shops mostly sell Israeli-manufactured garments. The women say that they cannot take matters into their own hands vis-a-vis the coop administration, the middlemen, the merchants, or training institutes because they are unmarried and therefore lack the protection of a husband to defend their coming and going in public. At the same time, their memberships lapse when they get married--the coop has lost a number of members to marriage since foundation. They also report that the charitable organization in the same town also produces for Israeli factories, though it also produces some garments for sale in Khalil and Ramallah.

3. Calendia Cooperative

This association was registered in 1958. The first organization to register under the cooperative laws was Ramallah for Handicrafts, and this one the second, but this is the first of its type in a refugee camp in the whole world. Began with 12 girls, each contributing 1/2 dinar, Started with production and then began a loans program. In 1967 everything was stolen by the Israelis, products, equipment, everything. In 1968 took loan from ICC to rebuild. In 1981, Coop Bank gave 25,000 loan. This building's land was contributed by the United Nation's Refugee Works Agency (UNRWA).

Here there are 12 girls employed on monthly salaries to produce school uniforms, dresses, nightgowns, and whatever is going on at the time. Training in knitting machines is undertaken in the summer, production in the winter. Embroidery is done by production. The producers are not members of the cooperative. About 500 girls are attached to this center. There is a nursery school for 125 children.

B. Grass Roots Women's Organizations

1. Federation of Palestinian Women's Action Committees

This organization did not begin with a production orientation, but has had to add this in response to the needs of the women. Initially production projects were just under the general directorship of the organization, but this did not work out, and now a separate department has been established in the organization to handle production. Even this is not adequate, because the projects are so dispersed geographically and because the women are being trained from scratch. This organization is concentrated on housewives, and many of them have little education and have not previously held jobs, so that the need for training is ongoing and cannot be met by one-day-a-week visits, as now. Production managers say the organization urgently need training of the trainers, so that they can prepare people on-site to assume the bulk of the work. Currently they do not recover all production costs.

The first project of the union was the cookie factory at Abbassan. Initially eight women worked part time in the afternoons in the premises of a nursery run by the union, but now they have their own premises, and were until recently producing 400-500 kg/day. Now some of the women have left, the market is difficult, and a much smaller level of production is being achieved. The second project was a sheep/goat farm with 85 sheep and goats, mostly sheep, with the herd serving as the main source of milk for a dairy factory, though additional milk is purchased from local farmers. Initially production was 150 liters/day, with 85 from own herd, but reduction of the herd by disease, which killed nearly half the animals, has decreased production to 60 liters. Consultations with veterinarians and dairy specialists have not resolved these problems. There are also problems in bottling. The milk factory produces milk, yogurt, labna, and cheese, and gives some of its production to the cookie factory. Also producing enameled brass at 'Essawiyya.

Other activities include a training center in Rafah for knitting, a second at a Gaza Camp which has three machines for training and one for production and will shortly begin giving loans to women for mechanical knitting machines (\$4000 each). This camp center is also taking a loan for upgrading production of du-a and zatar, coffee, etc., to allow for grinding on premises of the group instead of sending these things out for grinding. There are also pickling projects in Gaza. This group also has a rug weaving project in Khan Younis, with two looms, in which a Beduin woman is training others in traditional rugweaving. Save the Children is both funding this program and helping to organize it and market the products, as well as working to develop quality.

This organization has a strong preference for having women work together in a central location, both on feminist grounds and in order to allow for supervision. Moassasset El Najda, an Arab/American women's association, is one of the institutions supporting this association.

2. Union of Palestinian Women's Committees, Gaza

Gaza program has a juice concentrate factory, with all production sold in Gaza, mostly in commercial shops but some in bazaars, with total production of about 2500 gallons/month. Also produce pickles and jams. Now producing cookies on a small scale, with three workers, based on joint investment of the women themselves, producing about 15 kg of cookies per day. Also dairy production in houses under the supervision of the Federation. In one Gaza camp they have a sewing factory, now engaged in producing school uniforms for the general market (not on order), but in the summer producing school clothes for the children, nightgowns for women, and t-shirts. This factory financed by the Norwegian government. Also knitting and sewing centers in various camps, which sell some of their production and give some to needy families. They also want to produce babyfoods, and have gotten a tentative approval from UNRWA to do this, but have no recipe. UNRWA sent them to a private-sector producer, but he refused to part with his recipe. Also have kindergartens, language classes (English and Hebrew), various relief activities.

The West Bank branch has production cooperatives which include a dairy cooperative which has peasants participating with their cows as shares, and production and marketing handled cooperatively. Also the Saeer Lufa Cooperative, where lufa (a gourd which is used as a scouring pad) is cultivated by villagers, spun and woven.

3. Federation of Palestinian Working Women's Committees

Started in 1989 in Gaza. They have nursery schools in various camps. Do home production of du-a and zatar (prepared spice mixtures), jams (carrot, grape, date), okra and hot peppers. They get women together by block, eight women or so to a group, each termed a co-operative, to produce, and sell through the general market with women themselves approaching shops. They began production because of Intifada. They call their production "national production." They have no sewing. They also have literacy training. Their leadership is specialized in various areas, but there is no leader for production. The men in the camps are not very

enthusiastic about this group, and they are facing problems in organizing their work.

4. Union of Palestinian Women's Social Work Committees, Gaza

This group has been producing cookies for four months and special orders of other foods. There are three workers, being paid 200 sh/month, working 9-2, but a transition to production-based compensation is planned. Their mainstay is ma'muul bi ajwa, but others are made. They are also reclaiming land for household gardens to be planted by groups of women, using drip irrigation, with support of Save the Children. They have a shop to sell products of their group in downtown Gaza. They also do knitting in Beach Camp and produce jams here and elsewhere, and maftuul (a traditional food resembling pasta). The shop sells a collection of things, not all of which are made by this Federation. At the time of our visit, they had underwear manufactured by one of the West Bank charitable societies, and some small items from other groups.

5. Women's Resource Center, Jerusalem

This center was founded by the Union of Palestinian Women's Action Committees to carry out research on women in development in the WBG and to make literature on women in development available to the general public. It is currently distancing itself from its parent organization, in order to emphasize its service function to the sector as a whole. This center is quite young and is not yet well equipped, but the library is growing rapidly and the research group has begun to produce scholarly papers based on a large survey of the working conditions of women employees of Palestinian factories.

C. Charitable Societies

1. Beit Jala Child Care Society

Benevolent society established in 1944, with maternal and child health care, student loans, library, small housing project, and embroidery. About 200 woman doing embroidery. Also a clothing production line, established in 1989, producing as its staple product women's housedresses and a range of other products on order. Quality excellent, production appears to be well organized. Housedresses sold to general market. Industrial scissors operated by woman who had her own factory, which is now closed. In her absence, fabric cut by hand. Demand for embroidery inadequate due to high prices, and some experimentation with alternative products, such as embroidered belts, greeting cards, trim for necklines of blouses, insets for skirts, coasters in stands. Society is offering training in computer, typing, Spanish lessons.

2. Arab Women's Union, Bethlehem

Began in 1948 with emergency care. In 1952-53 registered as a union, provided relief aid for students. In 1967 began embroidery project, started school for retarded children. Sales of

embroidery are from premises in Bethlehem, as is a museum of Palestinian traditional lifeways. The frozen food section began in 1988, producing all kinds of frozen vegetables in season, jams, juices, some traditional foods and cooked foods on order. A number of donors contributed, with the largest amount coming from a Kuwaiti bank. The prices are higher than the market, and quality very high. Quantities are not large; the green bean season, just finishing at the time of the visit, had seen the processing of 500 kg. The Union said that this program is not intended to make profit but to produce, employ women, and cover its own costs. They sell to shops directly in Bethlehem and in Jerusalem. Though there is considerable industrial food processing equipment in this project, and American canning jars are being used for vegetable canning and jams, some things are done with very simple tools, such as the hand-frenching of green beans, an extremely labor-intensive process, and the labeling of containers. The group complains that demand for products is down in the Bethlehem area due to Intifada, and so the need is for a refrigerated truck which would allow them to seek markets farther afield.

3. En'Ash El Osra

This a charitable society with production and service activities in central premises and in regional centers around the West Bank. At the central premises of the association production lines are in operation for clothing, cookies, and production of prepared foods on order, in addition to other activities which include a boarding school for orphans and others whose parents cannot take care of them, a library, and various educational programs. The production lines appear to be well designed and well managed, though not all were in operation during the visit because of the time of day. There is a range of training programs under way and a substantial library for use by women and girls. The cookie factory operates on a sound business footing, and produces enough profit to subsidize other activities of the center as well as to pay for its own expansion. It produces on a substantial scale with quite good quality; and products range from single cupcakes wrapped separately for sale to schoolchildren to items packed by the dozen or kilogram.

This society has 5,000 women carrying out embroidery in villages. It also has 20 training/production centers in the countryside. These begin with treadle sewing machines and very simple work, but are expected ultimately to graduate to much more sophisticated production. Four villages have reached the stage of full production, under the terms of which they receive industrial machines. This system defines the directors of the village centers are the key personnel of the system and must be very well trained and devoted to their work.

4. Palestinian Women's Union, Gaza

Established 1964, this organization now has branches in Khan Yunis, Rafah, and Beit Hanoun. Its main objective is to raise standard of Gazan Women and families. They run four kindergartens; a nursery school; several illiteracy centers; three libraries; as well as several crochet, sewing, knitting, and embroidery centers to train women. PWU helps to sell women's products through its permanent exhibition on its premises in Gaza.

Each center has a social worker to study the needy cases. PWU helps needy families and provides detainees with pullovers. In the education sphere, they offer some needy students school uniforms and shoes, give prizes to ideal students, and provide scholarships to needy university students. They also make contributions to institutions and hospitals.

5. Annahda Women's Associations

Since its establishment in 1925, Annahda (AWA) has dealt with different types of humanitarian activities such as financial aid to needy families, embroidery, illiteracy, intensive training courses in special education, a medical clinic, and scholarships. In addition the AWA runs a center for mentally retarded children. In this center children, both males and females, are taught mathematics, language skills, fine arts, sports and social skills, during the first stage. Then they receive further training each in the relevant vocation to their best abilities - such vocations are carpentry, painting, hand work and embroidery, and husbandry. AWA succeeded in placing some adults to work in local factories; some work in the center. Their product is mainly used by AWA, the excess is sold to educational agencies according to order - mainly kindergartens.

AWA also has an educational toy library, and a boarding residence for handicapped students who cannot go back home daily. It is equipped with three coordinators, a cook, and a cleaning woman in addition to a counsellor who works with individual students for two hours a day.

ANNEX B

OTHER ORGANIZATIONS VISITED

1. UNRWA Gaza

Income generation and self-support program is under the welfare department, but works in cooperation with the project department, which is the institutional location of the CD Project, run by a British PVO. This group is operating a small enterprise loan program with loans of \$15,000 and up. Beneficiaries include women. One loan was given to a group of 20 women to produce fruit juice concentrate. CD is training UNRWA staff in carrying out loans programs. UNRWA itself is giving loans of a maximum of \$5,000-7,000. Project has yet to begin. UNRWA staff have had training in feasibility analysis, women's programs, and projects for the disabled. UNRWA used to give grants for small enterprise to people receiving rations, but many people refused such projects because if they began to earn money their rations were cut. Now the program will begin to target those who qualify for rations on income grounds but don't get them, such as those who have sons who have just reached the age of 18. These are soft loans, 2-3 years maturity, 2-3 percent interest.

UNRWA has 10 training centers in Gaza, all giving one-year courses in sewing, manual and mechanical knitting, embroidery and cooking, granting a recognized certificate. Many women used to work in subcontracting to Israeli factories, so UNRWA is trying to encourage them to form groups for independent production. What this encouragement consists of is not clear. This includes projects to produce juice concentrate and sahleb (a powdered plant substance used to make traditional pudding).

There is also a self-support project, which has nine centers for training in embroidery. UNRWA does the marketing, partly through a shop it owns in Gaza. There are women's activity centers, which are social clubs for women in the camps. These have sewing and knitting machines which the women can use as they like. One camp has a hairdressing course started by a hairdresser, with the women providing their own supplies. She now takes fees for her work, and sells cosmetics on the premises.

2. Save the Children, Gaza

Most of the work of Save the Children is being carried out in cooperation with local organizations. Women's programming addresses the needs of the poorest families, and is focusing closely on developing self-sufficient production activities mostly on a group format. A rapid rural assessment study is currently under way in Gaza to further explore the needs and priorities of women in Gaza communities, and will be available in late September.

Among other programs, has given support to a group of Ghazans to set up a business advisory office. This office opened in Khan Younis about 10 months ago, and is dealing with

drop-in trade. People appear to be asking for information on tax procedures, accounting, suppliers. A data base on sources of raw materials and other commonly requested items of information is now being developed. Have acted as advisors to one or two coops. Also have a connection with an office for feasibility studies in Gaza city, and will be glad to make arrangements to see these people as well on next trip.

3. Catholic Relief Services, Jerusalem

The small enterprise department began in May 1988. Began with an emphasis on agrobusiness such as poultry farms and animal husbandry. Initially program consisted of group grants, with groups consisting of at least 6 members, with money to be used for machinery, working capital, or other costs. Maximum grant was \$24,000, though most were considerably smaller; the smallest group grant to date was \$4,000 for animal husbandry. There was one exceptional grant to olive wood workshops in Bethlehem, where 72 shops were given \$32,000 to establish marketing channels abroad. They hired a marketing manager, a secretary, and an accountant and prepared a brochure. Some projects were as low as \$1,000. Since June, only loans have been given. Both individual and group loans are being made, but the agency is moving in the direction of individual loans, as development of groups requires extraordinary level of effort and the consensus of the international development community is beginning to swing in the direction of individual enterprises. By and large these loans are averaging about \$2000.

Some enterprise development work is also being carried out under the women's program. Current projects include a food processing project at Beit Kahel in Hebron, which is run by 15 women. CRS has provided a vacuum cooker, a steam cooker, and a grape juicer. The latter two were designed by a local food processing specialist and manufactured by a local manufacturer, and are expected to go onto the local market for the first time shortly. There is also a food processing center in Jericho, being jointly supported by CRS and ANERA, which is concentrating on more traditional food products. The remaining projects include a sewing production line at Beit Jalla and another at Marat Rahah. For both of these projects, training is being provided at the Rosary Sisters Training Center, itself supported by CRS, where the best quality equipment is used for training purposes.

4. UNDP Business Development Center. Jerusalem

This unit was opened by UNDP about four months ago to develop a business services center. Work began with a survey of manufacturing concerns, with a research team composed of graduate students to carry out interviews in 600 companies and 40 coops (WBG). On this base, it was concluded that the major needs of industry in the Territories is for improved management and quality control. The program was thus divided into four components: 1)

feasibility study, 2) education, 3) finance and audit, and 4) international trade.

Studies are complete, but not yet released, and conclusions other than those listed above are not being shared as yet. A program of training courses and seminars commences September 1, and has been advertised in the press. The budget of this program has yet to be approved by UNDP, so that the level of effort is not yet known, but there will be a loan component, provision for training abroad for selected persons, and overall design of an industrial development strategy for the WBG allowing targeted investment of training, technical and financial resources of UNDP.

While the director states that it is an objective of the program to get as many women as possible involved in the program, because his personal experience is that women are more organized managers, no particular measures are taken to ensure such participation other than equal opportunity. It seems highly likely that this center will focus on production units much larger than those of concern to WID.

5. Palestinian Agricultural Relief Committees, West Bank

PARC concentrates on providing support to small farmers across the WBG. It carried out research on women's economic activities in three villages of the West Bank and found that women were doing 80 percent of the agricultural work, but that all of the training was being directed at men. The research also found that home processing of agricultural products and small animal husbandry had declined almost to extinction, but that under the conditions of Intifada had begun again. Women were already producing at home, both to save money and to sell in the market. They made little cooperatives of 5-20 women for training in this kind of production so that the women could be trained together and produce together. They are now producing a wide variety of products, such as labana (concentrated yogurt) balls in oil, orange juice concentrate, canned fruits and vegetables, pickles, maftool (pasta-like product), melban (grape leather), etc. A Dutch woman is working with them to train in food processing and quality control.

In the beginning, the work was individual without any specialized equipment, but as the women began to produce and sell, equipment was upgraded and now they are beginning to provide fixed centers and better equipment. such as boilers and vacuum pumps. The individual work mostly supplied the households of the women, because of the need to master technical skills and level of quality required before beginning on marketing. The women were extremely reluctant to do their own marketing, and tried to rely on PARC, which initially worked with them to purchase supplies and equipment and to sell products, but insisted that they do these things on their own subsequently. Now the women handle all these tasks themselves.

Other women's projects have included goat loans, whereby women are given goats and repay by giving the first kid to the committee to give to someone else until everybody in the community has a goat. The focus is on the poorest in the beginning. This is going on in two or three villages of the major areas. PARC is also opening tiny hatcheries to get around Israeli restrictions on independent production, and has established egg production units in various villages and camps. These are cooperatively owned, with PARC donating the chickens. There is also a program for giving chicks to those who wish to rear them at home.

6. PARC, Gaza

The same program, but of more recent institution. Two women agricultural engineers from camps have been trained in outreach, and are working intensively with women from the poorest households. Activities include rabbit breeding, chicken rearing, food processing.

7. Kafr Nu'mi Cooperative for Animal Production

This cooperative began in 1985 with capital of 25,000 JD. The least subscription was 200 JD, most allowed was one-fifth of total capital. There were 35 founding members, currently 88, of whom 30 are women. Members explain the high participation of women and the election of a woman president by the fact that care of livestock is traditionally a woman's task. Initially this coop did dairy production, but when prices of feed rose and of dairy products and meat decreased, they suspended this and are now producing broilers and eggs. Water supply is a problem for them, as the village is not connected to the pipe network, and water must be brought from other settlements. They are thus seeking to get a tractor for use in bringing water, spraying crops, and hauling garbage. The chickens are marketed through a marketing cooperative in Ramallah, through their own store (which also markets supplies), and in the general market. A local PVO is giving loans to individual villagers, and the cooperative testifies to reputation but does not guarantee (two other villagers guarantee each loan, but not through the cooperative).

This village also has a charitable society, the Bil'in/Kafr Nu'mi Cooperative for Social Cooperation, which was originally financed by Bread for the World to do women's income-generating activities including production of flat basketry, various food processing activities, embroidery and sewing. Their handiwork products are sold at the Ramallah Handicraft Center. Today this program is run entirely by local women.

8. ANERA Small Enterprise Program, Jerusalem

This program has been under way for almost a year, working with charitable organizations, mostly those for women. The program supplies technical assistance and equipment to small

businesses established by these organizations. The program manager is a graduate of Bir Zeit business school, and previously worked with En'Ash El Osra to put their enterprises onto a sound business footing. Now he is trying to do the same with other charitable organizations. Conditions of assistance include the establishment of a position for project manager, the development of a feasibility study by the group itself (ANERA may help with this but will not do it itself), the separation of enterprise accounts from organizational accounts, and the building of incentives to workers into the system. The ongoing programs are knitting, sewing, and food processing, but he is hoping to move into new areas.

ANERA also has an individual loans program for individuals.

10. Mennonite Central Committee, Jerusalem

The Mennonite Central Committee operates a shop for sale of the embroideries produced by Sureef Cooperative, and is working intensively with the cooperative to devolve more and more of the management of production and marketing onto the women themselves.

11. Near East Council of Churches, Gaza

The NECC has a women's training program which concentrates on training for production rather than production itself. The areas are knitting and sewing. Under condition of intifada, a decision was made to have women producing on the premises. Now there are two production centers, a knitting center which produces pre-sale, and a sewing center which produces individual garments on order, with customers providing materials. The work is enough to keep them busy, but as Intifada continues things are becoming more difficult. Knit goods are sold from the exhibition of the center. During the first year of Intifada, the knitting supervisor and a student decided to try to get orders from Gaza shops. They visited three shops without success and abandoned their efforts. NECC would like to be able to give knitting machine loans but lacks the resources to do so.

12. AMIDEAST, Jerusalem

AMIDEAST is preparing to implement a series of training workshops in business skills, and in some specific production skills for the wider business community in the WBG, as part of its overall human resource development program. There will probably be considerable scope for cooperation with this program, but until the program is more definite, it is difficult to specify how extensive the overlap in objectives will be.

13. YMCA, Jerusalem

The YMCA has a new program to help youthful victims of the intifada reintegrate into society, both boys and girls. According to need, beneficiaries of this program are given medical care, physiotherapy, psychotherapy, vocational training, and placement in jobs. Thus far most of the vocational training and placement has been with young men, but development of a program for young women is a high priority of the agency. Other vocational training programs of the YMCA and YWCA have not yet been visited.

14. Khan Younis Business Consultant Office

This is a non-profit company established in 1989 by a group of business professors from the Islamic University of Gaza to offer business consulting services to the private sector in Gaza. Many Gazans have sought the services of this firm, but most of them have come for help in terminating partnerships. The firm is very much interested in participating in a wide range of business development activities in Gaza, but the principles report that it will take time to get such a business community to recognize the value of consulting services. At present the firm does not charge for its services.

15. Gaza Business Advisory Services

This is a small business advisory firm which concentrates chiefly on industrial feasibility studies. At present, the firm performs three to four feasibility studies per month. Services are charged for, but reduced rates are given to PVOs.

16. Arab Thought Forum, Jerusalem

Research institute examining multiple facets of Palestinian society, with heavy focus on economic status in general. No specifically WID research under way, but Forum has issued an annotated bibliography of its library holdings in the field. Currently preparing for publication a study of industry in the West Bank. Library open to all, usually seven days a week, 8:30-4:00, though occasionally somewhat shorter hours (open even on feast days).

17. Arab Thought Forum, Gaza

Newly established branch of ATF/Jerusalem. Currently carrying out study of women in a Gaza camp. Sample of 100 households (2 percent), including approximately 220 women, for completion late 1990. Full work history of respondents taken. There is also a program in cooperation with ATF in which professors from Gaza University are training 20 women university graduates in fieldwork methods. As part of this training, they will carry out ministudies in Gaza, and the best of them will be selected for employment as WID researchers.

A study of industry in Gaza is expected to be completed in December. This study is based on a nearly 100 percent sample of factories with 8 or more workers, and an "informal" sample of smaller shops. Fieldwork now complete. A demographic study of Gaza is in press.

18. Palestinian Society for the Study of International Affairs, Jerusalem

A research organization with various activities, has had an American anthropologist working on gender issues in Palestinian society for the past year.

ANNEX C

WOMEN'S SEMINAR PARTICIPANTS

Seminar Title: "The Status of Palestinian Women in Production"

Location: Notre Dame Hotel, Jerusalem

Date: September 25, 1990

Attendees:

Abbassan Biscuit Factory (Women's Action Committees), Sanaa Abu Daqqa
ANERA/Jerusalem, Ghada Rabah
Arab Studies Society, Ehsan Attiya
Arab Women's Union/Bethlehem, 'Etaaf Resaas, Leonie Sumara Bir Zeit
University, Hala Attala, Islah Abdel Jawwad, Lamees Abu Nahla, Haifa Baramki
Catholic Relief Services, Jameela Sahleyah, Soad Khasho El Najah University, Hesham
Awartani
Friends Girls School, Abla Nasser
Hind Khouri
Jenin Charitable Society, Lubna Barkawi
Mennonite Central Committee, Saheer Dajani
Palestinian Agricultural Relief Committee/Jerusalem, Amna El Jayyar
Palestinian Agricultural Relief Committee/Jericho, Rukayah Tekruuri
Palestinian Agricultural Relief Committee/Gaza, Ibtesam Salem
Pontifical Mission, Claudette Habash
Save the Children/Jerusalem, Mira Rizak, Reem Aboushi
Save the Children/Gaza, Maysoon El Ethon, Heather Grady St. Andrew's Hospice, Carol
Morton
Sureef Women's Cooperative, Halima Nasaar, Sawsan Abu Farah Union of Social Work
Committees, Haitham Manasra, Maha El Khayat, Nuha El Bohayth
Union of Working Women's Committees/Jerusalem, Maha Essekka UNRWA/Jerusalem,
Soheila Jenho
Women's Resource Center, Soha Hindiyya
Women's Charitable Society of Hebron, Yousra Shawwa

ANNEX D

BRIEF ANSWERS TO QUESTIONS OF SCOPE OF WORK

1. Determine what the role of women in the CDP model and core cooperatives should be.

Given the opposition of women leaders to carrying out economic development programs via male-dominated institutions, the very limited number of women's cooperatives in WBG, and the extreme difficulty of registering new insufficient attention was paid to the cooperatives to make a determination of this issue.

2. Determine whether women should continue developing their own institutions in isolation--cooperatives and groups of whatever sort--or whether they should integrate into more mainstream economic enterprises, cooperatives and associations.

The development of strong women leaders appears to depend on the maintenance of separate women's organizations for the foreseeable future. This policy should not, however, prevent integration of the production programs into the wider economy--indeed, work with the women's organizations' productive programs ought to be directed at precisely this goal. Such a policy should also not act against women participating in mixed organizations, such as the cooperatives, as and how they choose.

3. Determine who--universities, local consultants, CDP or other PVOs--should conduct feasibility studies of new women's endeavors or enterprises and how such groups should be trained to carry this work out.

The greatest reliance in terms of feasibility studies should be on local consultants who are active in the small-scale manufacturing sector, including small-scale industrialists who may not bill themselves as consultants.

4. Determine what kinds of consumer studies should be undertaken, if any, to assist women's productive enterprises in meeting the needs the above studies would identify.

A broad study needs to be undertaken of buying patterns among Palestinian households to identify imported products currently being purchased by these households and products which are in demand but insufficient supply. These products need to be screened for various attributes (availability of raw materials, level of investment and skills required for entering into production) in order to arrive at a list of candidates for detailed feasibility study. Precedence might also be given to industries which can be entered at minimal investment and which have the potential for proliferation within the society.

5. Determine what kinds of women's enterprises make economic sense.

The Palestinian economy is enterprise-poor, and particularly industrial enterprise-poor. It needs enriching with productive enterprises at a range of scales, producing many different types of products. There really is no such thing as a women's enterprise, but only an enterprise run by women, which indicates criteria similar to those for men. Women should enter into production fields where they have good reason to believe that there is demand in the market, technical capability for production, sufficient investment available, and management/marketing skills. By and large, under present conditions, such enterprises will be quite small, but not all of them need be.

6. Determine with which women's organizations CDP should work.

CDP's training courses in small enterprise should be open to all women's organizations, and individual women, who are willing to pay the costs of the training. The short and long term business consultancies which will be needed by many of these women in order to be able to apply the knowledge gained in the courses should not be restricted to particular organizations but should be based on contracts which ensure good use of CDP staff time.

7. Determine what should be the focus of CDP training efforts pertaining to women's endeavors and enterprises.

Basic business skills, including market study, feasibility study, bookkeeping, costing and pricing, marketing, etc.

8. Address the present needs of the enterprises themselves, including marketing, quality control, accounting and financial management, and membership and organizational structure.

The enterprises need to be given a higher degree of autonomy by their sponsoring organizations so that managers have more freedom of action and less responsibilities in other programs of the organization. Separate books need to be kept for the production projects, even if they are being subsidized by the parent organization. Clarity needs to be achieved within these organizations concerning the purposes of the projects and how these interface (e.g., supporting the poor by providing goods at below cost and providing incomes to the poor who are producing these goods). Program managers need much better business skills and much better access to support resources. Clarity also needs to be reached by these organizations as to whether their enterprises are meant to be retained within the organization or set loose upon becoming self-financing.

The independent women entrepreneurs needs to be drawn into the network of women's production programs and also defined as eligible for support services and sharing of resources.

ANNEX E

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