

# Urban Livelihoods in the West Bank City of Nablus

A rapid livelihoods assessment using the Integral Human Development conceptual framework

CRS Jerusalem, the West Bank and Gaza

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Cover: There are many *bastas* (street vendors) in Nablus. Although most are women who sell food, men are also beginning to work informally as *bastas*, selling other items, such as toys, clothes and household items. *Photo by Christopher Bodington/CRS.*

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## ABBREVIATIONS

- CRS** Catholic Relief Services
- IDF** Israeli Defense Forces
- IHD** Integral Human Development
- MOSA** Ministry of Social Affairs
- NIS** Israeli New Shekel
- NGO** Non-Governmental Organization
- oPt** occupied Palestinian territories
- PA** Palestinian Authority
- PMTF** Proxy Means Test Formula
- PRRO** Protracted Relief and Recovery Operation
- UNRWA** United Nations Relief and Works Agency
- WFP** World Food Programme

## EXECUTIVE SUMMARY

The purpose of this assessment was to understand the state of urban livelihoods for Palestinians and to determine whether there is a gap between services provided and services needed by vulnerable urban dwellers. Through focus group discussions with beneficiaries of Catholic Relief Services (CRS) living in Nablus and desk research of major studies and current interventions in the West Bank and Gaza, the assessment sought to (1) understand strategies that support urban livelihoods, (2) identify the challenges to livelihoods that urban dwellers face and (3) develop potential interventions that will best support beneficiaries in achieving sustainable and dignified lives.

The assessment revealed challenges to urban livelihoods in the occupied Palestinian territories (oPt) and no known projects or studies that support urban dwellers in either the West Bank or Gaza.<sup>1</sup> Additionally, the assessment found through focus group discussions with beneficiaries in Nablus that there is a need for external livelihoods support. Given the complex nature of living in an urban center and the known high rate of poverty in the oPt, these findings are problematic, particularly because urban livelihoods require interventions that are different from those of rural livelihoods. This lack of knowledge and intervention is exacerbated by the fact that the majority of Palestinians live in urban areas and more are transitioning from rural communities every year,<sup>2</sup> potentially creating a large gap between services needed by disadvantaged families and services provided by government agencies and international non-governmental organizations.

Without a strong understanding of urban livelihoods and how Palestinians living in urban areas support themselves and their families, it is difficult to identify needs, to know who the most vulnerable are and to develop effective interventions that can support and improve the ability of the most vulnerable to secure healthy and dignified lives. Although this report only surveyed a subset of the poor, those most in need of support who live in Nablus and who are CRS beneficiaries, it represents a first step to (1) understand an unexplored segment of Palestinian society, (2) determine whether there is a corresponding need for programs specific to urban areas in the oPt, (3) highlight the necessity of further studies to better understand the possible gap in services for urban dwellers and (4) generate discussion between key stakeholders about potential partnerships.

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- 1 The review found no studies or programs focused on urban livelihoods in the oPt. All livelihoods programs and studies focused on agriculture/food security, rural communities, gender, protection issues, Israeli restrictions and Bedouin communities.
  - 2 Seventy-two percent of Palestinians live in urban areas; the annual rate of urbanization is 3.3 percent. "West Bank," The World Fact Book, Central Intelligence Agency, accessed November 10, 2011, <https://www.cia.gov/library/publications/the-world-factbook/geos/we.html>.

## RECOMMENDATIONS

- 1. Undertake further studies on how factors other than the occupation affect urban livelihoods and economic activity:** There are many other factors that restrict Palestinian livelihoods, such as social mores against women in the labor force, inadequate or unenforced labor laws and the lack of government accountability, that also deserve study.
- 2. Conduct rapid assessments in other urban area:** Further studies would contribute to our understanding of livelihood nuances and coping mechanisms in different parts of the oPt.
- 3. Develop interventions to support job creation and respond to social needs in urban centers:** A top priority identified by Palestinians interviewed in this study.



## CONTEXT ANALYSIS

Since the beginning of the Second Intifada in 2000, the separation barrier between Israel and the oPt has greatly disrupted life for civilians. The separation barrier “has turned the West Bank into a fragmented set of social and economic islands or enclaves cut off from one another,”<sup>3</sup> preventing growth in the Palestinian economy, and the establishment of Israeli military bases and settlements<sup>4</sup> has prevented Palestinians from accessing “10% of West Bank territory,” much of it productive agricultural land.<sup>5</sup> Palestinians who had previously worked in Israel are also prevented from traveling because of checkpoints, roadblocks and permit requirements. The result has been a massive decline in economic activity, a depression in real wages, high poverty and unemployment rates and an increasing number of households dependent on humanitarian aid.<sup>6</sup>

Access restrictions have not been the only factors that have caused stagnant economic growth and prevented families from securing sustainable livelihoods; political conflicts between Israel and Palestine have also caused economic shocks. The withholding of tax revenue by Israel and the suspension of humanitarian aid by foreign governments have increased poverty in both the West Bank and Gaza, where unemployment rates are currently more than 20 percent and 35 percent respectively.<sup>7</sup> Globalization has caused Palestinian factories to close and jobs to disappear—the garment, textile, shoe and leather industries were hit hard when the markets were opened to Chinese imports.<sup>8</sup> Finally, traditional mores have prevented mothers, sisters and daughters from earning income. This has restricted the ability of families to make do with lower incomes. Although women’s economic activities have increased since 2000,

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3 Laila Al-Hamad, Meskerem Brhane and Juliette Seibold, *Checkpoints and Barriers: Searching for Livelihoods in the West Bank and Gaza; Gender Dimensions of Economic Collapse* ([Washington, DC?]: World Bank, 2010), xiii, <http://siteresources.worldbank.org/INTWESTBANKGAZA/Resources/GenderStudy-EnglishFeb2010.pdf>.

4 Ibid.

5 Sorcha O’Callaghan, Susanne Jaspers and Sara Pavanello. “Losing Ground: Protection and Livelihoods in the Occupied Palestinian Territory.” (London: *Humanitarian Policy Group*, 2009), 6, <http://www.odi.org.uk/resources/download/3511.pdf>.

6 The World Bank states that since 2005, the “loss of access to the Israeli labor market translated into an average daily loss of 0.17 percent of GDP in lost wages.” Access restrictions have depressed real wages while unemployment simultaneously rose. As a result, more people have become aid dependent, making Palestinians “the largest recipients of aid in the world.” Al-Hamad, Brhane and Seibold, *Checkpoints and Barriers*, 16–18.

7 World Bank, *Coping with Conflict? Poverty and Inclusion in the West Bank and Gaza* ([Washington, DC?]: World Bank, 2011), xxi, [http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2011/09/07/000386194\\_20110907003559/Rendered/PDF/612930ESW0gray00BOX361537B00PUBLIC0.pdf](http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2011/09/07/000386194_20110907003559/Rendered/PDF/612930ESW0gray00BOX361537B00PUBLIC0.pdf). Figures represent 2009 levels.

8 Hazem Kawasmi and Simon White, *Towards a Policy Framework for the Development of Micro, Small and Medium-Sized Enterprises in the Occupied Palestine Territory: Assessment Report* (n.p.: Ministry of National Economy and International Labour Organization, 2010), 6, <http://www.mne.gov.ps/pdf/OPTMSMEAssessment.pdf>.

their participation in the labor force “is among the lowest in the world.” Only 16 percent of the labor force is comprised of women, on par with countries like Qatar and the United Arab Emirates and well below the regional average of 26 percent.<sup>9</sup> Women who do participate are segmented into narrow sectors, between high-level jobs (public and private sector positions) and low-level jobs (street vendors, house cleaning), and suffer from wage discrimination.<sup>10</sup> The fact that Palestine is already highly vulnerable to poverty makes the above-stated factors all the more salient; according to the World Bank, “20 percent declines in [Palestinian] income are well within the realm of possibility” due to economic shocks at any given moment.<sup>11</sup>

The economic decline that the separation barrier and other factors have contributed to has also affected food security in the oPt. Approximately 1.6 million Palestinians, or 38 percent of the total population, are food insecure while a further 488,250, or 11.5 percent of the total population, are vulnerable to food insecurity.<sup>12</sup> Households are extremely sensitive to food prices because of inflated transportation costs, dependency on expensive Israeli goods, and low purchasing power (which is due to the lack of employment and investment opportunities).<sup>13</sup> These factors, in addition to the separation barrier and other issues, have forced many families to cope by purchasing food on credit, settling for less food or lower quality food and deferring utility bill payments.<sup>14</sup> These strategies have led to “poorer health and nutritional status, excessive indebtedness, and loss of opportunities for higher skills and better paid jobs.”<sup>15</sup>

The challenges to livelihoods in the oPt are clear. What is not clear is how these challenges specifically affect Palestinians living in urban areas. Given the lack of interventions that support urban dwellers and the nature of the factors that affect their livelihoods—the Israeli occupation, the threat of a human-made disaster, a population that is highly vulnerable to poverty, the effects of globalization, the social mores that prevent women from participating in the formal workforce and the fact that an increasing number of Palestinians are transitioning to urban areas—more must be done to study urban livelihoods, understand what threatens them, and identify opportunities to assist urban-based Palestinians to improve their ability to attain sustainable and dignified lives. This study is a first step in that direction.

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9 Al-Hamad, Brhane and Seibold, *Checkpoints and Barriers*, 22; World Bank, *Coping with Conflict?*, xxii. Figures in the latter represent 2009 levels

10 Al-Hamad, Brhane and Seibold, *Checkpoints and Barriers*, 21–25.

11 World Bank, *Coping with Conflict?*, 17.

12 Agnès Dhur, *Food Security and Vulnerability Analysis Report* (n.p.: World Food Programme, 2009), ix, [http://reliefweb.int/sites/reliefweb.int/files/resources/CC386621DA3051C3C1257694003C0DF9-Full\\_Report.pdf](http://reliefweb.int/sites/reliefweb.int/files/resources/CC386621DA3051C3C1257694003C0DF9-Full_Report.pdf).

13 *Ibid.*, x.

14 World Food Programme, Food and Agriculture Organization and Palestinian Central Bureau of Statistics, *Socio-Economic and Food Security Survey: West Bank and Gaza Strip, Occupied Palestinian Territory* (n.p.: World Food Program and Food and Agriculture Organization, 2011), 15–17, [http://reliefweb.int/sites/reliefweb.int/files/resources/DB42F93DC4486E97852578480078E78A-Full\\_Report.pdf](http://reliefweb.int/sites/reliefweb.int/files/resources/DB42F93DC4486E97852578480078E78A-Full_Report.pdf).

15 Dhur, *Food Security*, x.

# METHODOLOGY

## LIVELIHOOD DEFINITIONS

For the purposes of this report, livelihoods are defined as

the capabilities, assets (including both material and social resources) and activities required for a means of living. . . . A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base.<sup>16</sup>

What makes urban livelihoods different from other livelihoods, such as rural livelihoods, is that

the urban is more complex. Urban areas provide a greater number and variety of services. In urban areas cash transactions are more common; poor urban people are more dependent on cash incomes and often they lack access to the common property resources, such as water and fuel, that are available in rural areas. They exist in inferior residential and working environments and, because of the fragmented and diverse social environment of urban areas, are less likely to have support from social networks.<sup>17</sup>

Urban livelihoods are complex, so development interventions should be specific to the urban contexts.

## DATA COLLECTION METHOD

Information on urban livelihoods in the oPt was gathered through desk research and focus group discussions with beneficiaries of CRS' Protracted Relief and Recovery Operation (PRRO) in Nablus. The PRRO, supported by the World Food Programme (WFP), provides assistance to food insecure households through e-vouchers and in-kind distributions. CRS conducted the literature review of urban livelihoods in the oPt two weeks prior to the rapid assessment. On November 10, 2011, the CRS office in Nablus hosted eight focus group discussions with 91 beneficiaries representing 80 households. Beneficiaries were randomly selected by CRS staff. Twenty-four CRS national staff members from different West Bank field offices facilitated the discussions in teams of three. Each team had a discussion facilitator, a note

<sup>16</sup>D. Carney, quoted in Carole Rakodi, "A Livelihoods Approach—Conceptual Issues and Definitions," in *Urban Livelihoods: A People-Centered Approach to Reducing Poverty*, ed. Carole Rakodi with Tony Lloyd-Jones (London: Earthscan Publications, 2002), 3.

<sup>17</sup>Sheilah Meikle, "The Urban Context and Poor People," in *Urban Livelihoods: A People-Centered Approach to Reducing Poverty*, ed. Carole Rakodi with Tony Lloyd-Jones (London: Earthscan Publications, 2002), 37.

taker and an observer. Female staff interviewed female participants, and male staff interviewed male participants. Additionally, the office's monitoring and evaluation officer conducted video interviews (<http://tinyurl.com/bs6y5w7>) with one key respondent (Bilal Salameh, Protracted Relief and Recovery Operation local committee member and Director of the An Najah Community Service Center) and selected beneficiaries for the focus groups. Mr. Salameh, a leader in the beneficiary communities, was selected in order to provide expert opinion on the livelihoods of urban dwellers and selected beneficiaries were interviewed to document interesting stories to be used in the report.



The assessment team interviewed people in Nablus about urban livelihoods. The team filmed the interviews and posted excerpts on YouTube. To view the video, visit <http://tinyurl.com/bs6y5w7>.

The assessment team formulated the following research questions in order to obtain detailed information from beneficiaries and the key respondent on the urban livelihood situation in Nablus:

1. What has changed in the way vulnerable households support their families since the easing of Israeli checkpoints in Nablus in 2009?
2. How are vulnerable households supporting themselves now? Do men and women support their families in different ways?
3. Do vulnerable households earn or produce enough to support their families? What difficulties do they face in supporting their families? Who makes decisions within the household about supporting the family?
4. Who in Nablus cannot successfully support their family and why?

5. What services and resources exist in communities that can help vulnerable families? Do any of the resources that vulnerable households use harm the environment, community or families? Are services and resources a source of conflict between members of the community?
6. What support do vulnerable households need? How can an NGO support vulnerable households?

On November 11, 2011, a debriefing and analysis workshop was held with staff members in Nablus. To understand and develop a comprehensive household and neighborhood profile, staff in the Beit Hanina office later analyzed this data with WFP's Proxy Means Test Formula (PMTF), a tool that measures beneficiary vulnerability using criteria based on beneficiaries' survey answers. Staff compared notes, flip charts and coded qualitative data to triangulate information.

This report was drafted within two months following the assessment. To ensure the report's accuracy and to share information, CRS staff presented all findings to the beneficiaries on November 29, 2011. Information was updated according to their feedback.

## **SITE SELECTION**

The livelihoods assessment site was selected from among the locations where CRS staff members implement the WFP's PRRO in the West Bank. Although CRS has a presence in Gaza, the assessment team chose to work in the West Bank; under the PRRO, CRS explicitly works in urban centers and has easier access to beneficiaries given the security restrictions for entering Gaza. Based on this information, two West Bank cities were chosen as potential sites, Hebron and Nablus. CRS ultimately chose Nablus rather than Hebron because of Nablus's demographics. Hebron, unlike other West Bank cities, has a large contingent of Israeli settlers, 400 of whom live in the Old City. CRS staff felt that the unusual presence of Israeli settlers in the heart of Hebron would skew the data and that the findings would not be transferable to other West Bank urban centers.

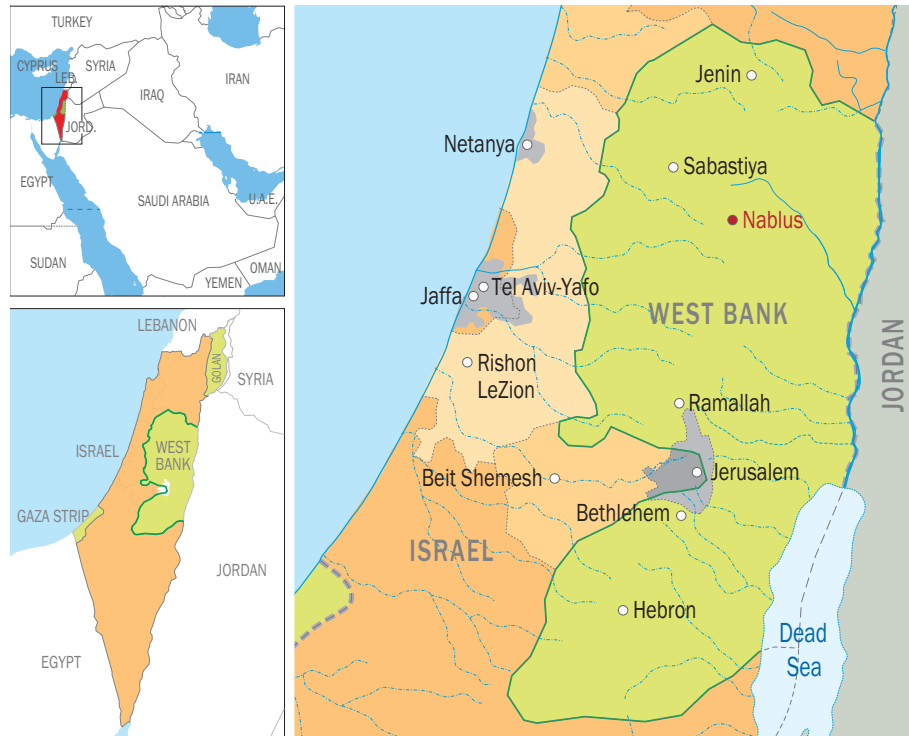
Four neighborhoods in Nablus were identified as potential assessment sites: Nablus Old City, Ras Al-Ein, Jabal Al-Shamali and Khallet Al-Amud. The assessment could only be conducted in two of the four neighborhoods because of time constraints. Jabal Al-Shamali and Khallet Al-Amud were selected because of their food insecurity levels, high unemployment rates and comparability to other highly vulnerable neighborhoods in urban areas based on results from the PMTF.

## Neighborhood profile

**Jabal Al-Shamali** lies about 5 kilometers to the north of the city center and contains Al-Ein refugee camp within its western area. It is not as crowded as other parts of Nablus. During the last 10 years, this zone witnessed an influx of inhabitants, particularly from the Al-Ein, Balata and Askar refugee camps, because of the availability of homes for sale or rent. Almost all of the inhabitants are Muslims who work as laborers in local factories, while a minority of residents own small, financially insecure businesses.

**Khallet Al-Amud** is about 4 kilometers to the east of the city center. It is one of the poorest neighborhoods in the city, but it is smaller in area and population than other neighborhoods. Khallet Al-Amud has many houses but almost no shops. Demographics are similar to those in other neighborhoods—most of the people are Muslim, there is a high level of unemployment and two refugee camps (Askar and Balata) are situated next to the neighborhood.

**Figure 2. The West Bank and Nablus**

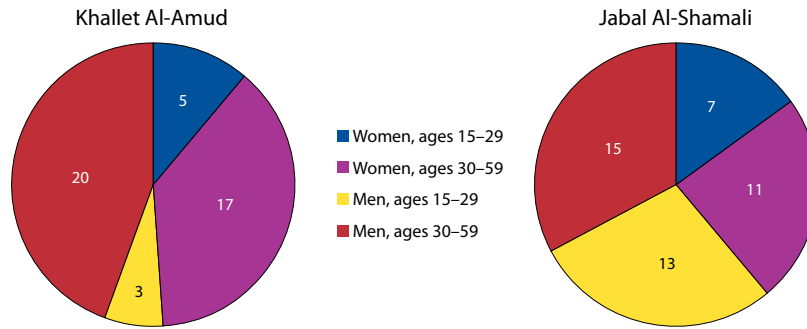


## PARTICIPANT SELECTION

CRS utilized WFP's PMTF to compile a list of beneficiaries. CRS then randomly selected beneficiaries from both neighborhoods and invited them to participate in focus groups. In total, 91 beneficiaries were interviewed

(40 women and 51 men). Participants were separated into eight groups divided by neighborhood, gender and age:

**Figure 3. Participant Profile**

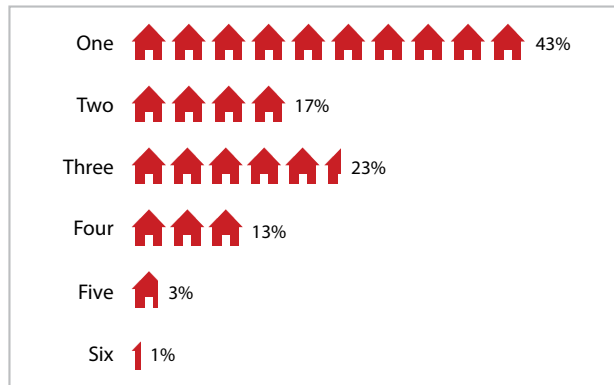


**Household Profile**

Through the PRRO voucher program, CRS works with a total of 116 beneficiary households in the selected neighborhoods—51 households in Khallet Al-Amud and 65 households in Jabal Al-Shamali. These households were identified through the PMTF and were considered to be among the most vulnerable. It should be noted that those receiving aid from the United Nations Relief and Works Agency (UNRWA) and the Palestinian Ministry of Social Affairs (MOSA) were excluded from participating in the PRRO voucher program.

Of participating PRRO households, 43 percent had one unemployed adult, 17 percent had two unemployed adults, 23 percent had three unemployed adults, 13 percent had four unemployed adults, 3 percent had 5 unemployed adults, and 1 percent had six unemployed adults.

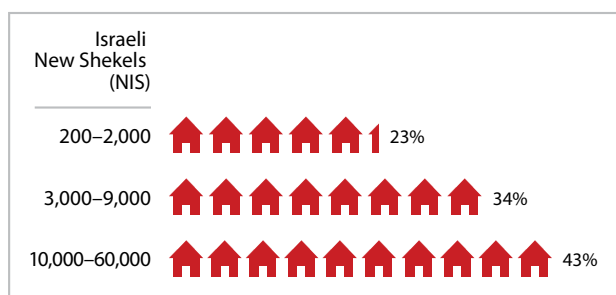
**Figure 4. PRRO Households by Number of Unemployed Adults**



The vast majority of families—77 percent—reported being in debt. Twenty-three percent of these families reported a debt of 200–2,000 Israeli New Shekels (NIS), 34 percent reported a debt of NIS 3,000–9,000 and 43 percent reported a debt of NIS 10,000–60,000.

Fifty-nine heads of households had elementary school education levels or below, 53 had achieved secondary and/or preparatory education levels and four had reached the level of higher education.

**Figure 5. PRRO Households by Amount of Debt**



## LIMITATIONS

The CRS rapid assessment team experienced a number of challenges:

- The assessment was originally scheduled to take place over four days, but it was shortened to three because of the Eid al-Adha holiday.
- The focus group participants represent a subset of the poor—those eligible for the PRRO. This population was selected through the PMTF and excluded families with more resources or who received assistance from UNRWA or MOSA.
- Qualitative data could potentially have been distorted as PRRO administrators interviewed beneficiaries. The fear of losing aid or the prospect of new programs could have affected the focus groups’ answers. Facilitators accounted for this by explaining that the purpose of the study was to gather information only.
- One group was comprised of men ages 20–60 rather than ages 15–29. This was the result of a miscommunication between the team and beneficiaries.
- Facilitators were not directed to record the number of people that responded similarly to a question; therefore, the results are given in terms such as *most people*, *many people* and *a few people*.
- The termination of CRS’ partnership with WFP and the PRRO the week prior to the assessment meant that most CRS West Bank staff would be laid off in the coming days. Despite this extremely difficult situation, the staff who were affected by the impending downsizing acted with the highest degree of professionalism.

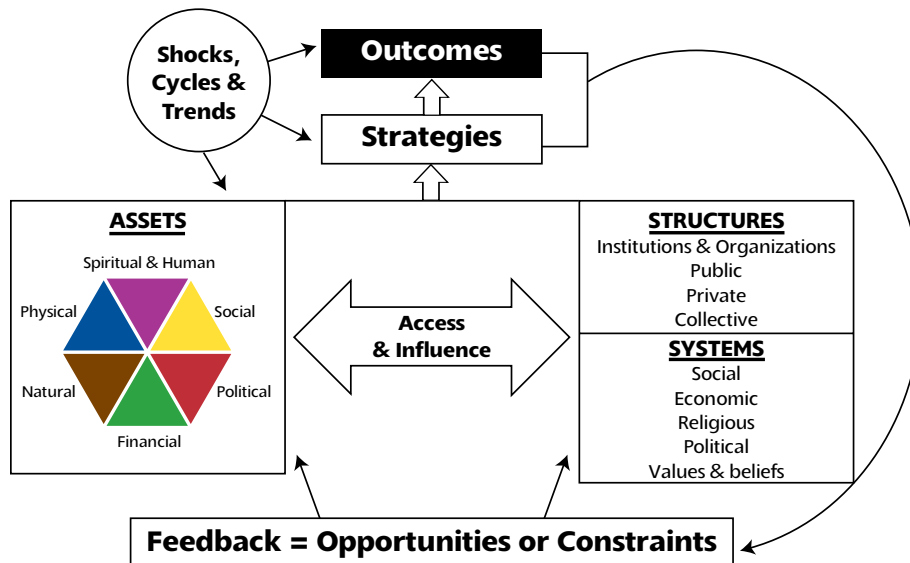


## IHD CONCEPTUAL FRAMEWORK

CRS' Integral Human Development (IHD) framework provided the theoretical basis for the assessment. The IHD framework helps users think about communities holistically. It is a way of analyzing and explaining complex situations in order to improve the quality of programming. A key purpose of the IHD framework is to help CRS and partners become more effective in assisting beneficiaries to improve their livelihood outcomes. Livelihood outcomes are the result of **strategies**, which are based primarily on **assets**—the resources (spiritual and human, social, political, financial, natural and physical assets) that people can leverage. **Systems and structures** are the institutions, rules and social norms that organize and regulate behaviors and shape people's values. They affect how different assets can be used and who has access to them. Strategies must also take into account **shocks, cycles and trends** that threaten lives and livelihoods.

The focus group discussions were designed to solicit information from participants about their assets, strategies and desired livelihood outcomes as well as information about the systems, structures, shocks, cycles and trends that influence their decisions. The focus groups' discussion questions are available in the Annex.

**Figure 6. Integral Human Development framework**



## URBAN LIVELIHOOD KEY FINDINGS

The literature review and the focus group discussions produced a number of observations about urban livelihoods in Khallet Al-Amud and Jabal Al-Shamali. The below sections represent the combined findings of both neighborhoods.

### ASSETS

Focus group participants identified a number of personal and community assets:

- Participants reported some levels of education and educational opportunities to advance. These can be classified as *spiritual and human assets*. This result demonstrates the high value that beneficiaries place on the power of education. However, most beneficiaries said that they are unable to pay for their children's educational expenses, particularly at the level of higher education.
- Participants reported that their communities have strong support networks. Their social assets include family and friends, religious groups and other organizations, such as a number of aid and social services that are available through non-governmental organizations (NGOs), Islamic charities and MOSA. Some focus group participants stated that they did not have access to any of these assets, suggesting that some families are falling through the cracks and need further assistance in order to connect to organizations and communities that can be of assistance. Other focus group participants noted that their social networks were also a source of conflict or disappointment. Some respondents have been manipulated by extended family members who are better off. Others believe the aid and social services are inadequate because of the harsh economic environment and loss of funding for these organizations.
- *Physical assets* can include homes and sheds, equipment and tools, bicycles, vehicles and anything else that is tangible. Both men and women identified owning a home and a small business, such as a shop or taxi, and having access to an Israeli work permit as important physical assets. Several women in fact have eschewed traditional mores by establishing small businesses in their home, selling candy or taking care of children to generate income. Although the majority of focus group participants do not have these assets, this list represents the few participants whose situation improved slightly since 2009 because of the removal of a problematic checkpoint outside Nablus.
- Focus group participants occasionally mentioned *financial assets*, which are either cash or items that can be converted to cash quickly. Participants mentioned monthly salaries and seasonal work opportunities that provide income, although all participants were greatly dissatisfied with their level of income, if they had one at all.



This baker makes *kenafeh*, a Nablus sweet that is famous in Palestine. Small businesses such as bakeries, restaurants and stores popped up in Nablus after some checkpoints were removed or partially closed in 2009. Photo by Christopher Bodington/CRS.



Some women have established their own small businesses despite social mores. The women in this photograph sew, embroider and sell purses. Photo by Mikael Sansone/CRS.

- Neither *political assets*, which reflect the power that people have in their communities and families, nor *natural assets*, such as water, agriculture and other resources, were identified. Political assets were not identified because elections were last held in 2006, and focus group participants were dismayed by the low quality of services provided by the Palestinian Authority (PA). Natural assets were also not identified; on the contrary, most focus group participants said that

Nablus was polluted with factory waste and fumes from burned trash, factors that have diminished the availability of natural resources. Regardless of these sentiments, natural assets are less commonly available in urban settings anyway and do not play as important of a role in urban livelihoods. This is an important distinguishing factor from a rural setting, where interventions would enhance the use of natural assets for productive purposes. This is not an option in urban areas, where interventions most focus on other livelihood deficiencies, such as generating cash income.

## **SYSTEMS AND STRUCTURES**

As in the rest of the West Bank, unemployment, and therefore livelihoods, in Nablus are affected by a variety of factors, not least among them the Israeli occupation. First among the negative factors identified by focus group participants are the checkpoints, barriers and permit requirements placed on Palestinians. These restrictions greatly affect movement, making it difficult and expensive to travel beyond Nablus for work or to move freely to Israel, where labor demands and wages are greater. In short, the current political restrictions greatly constrain the potential for economic and job growth.



Checkpoints make it difficult to travel beyond Nablus for work. *Photo by Paul Jeffrey for CRS.*

*Economic restrictions, globalization and poor labor laws* have also negatively affected employment and made the cost of living too expensive for Palestinians to have healthy, sustainable lives. Palestine, where foreign trade



The Israel separation barrier restricts economic opportunities for many people in the West Bank. David Snyder for CRS

policy, monetary policy and tax systems are unilaterally governed by Israel,<sup>18</sup> totally depends on Israel to determine the price of goods.<sup>19</sup> Seventy percent of all Palestinian imports are from Israel,<sup>20</sup> and Palestine's capacity to attract investments, establish businesses and create jobs is greatly affected by "non-tariff barriers" (i.e., checkpoints and physical barriers).<sup>21</sup> Foreign imports in certain sectors, such as textiles and leather manufacturing, have eliminated domestic jobs, and labor laws have proved ineffective, resulting in "non-payment of wages, absence of labor contracts, non-payment of overtime wages, sabotage and frequent turnover of employees," as well as discrimination against women in the labor force.<sup>22</sup> As a result, the price of goods and the cost of production remain artificially high and labor laws do not adequately protect Palestinian workers.

Focus group participants confirmed all of these facts, which greatly inhibit the potential for Palestinians to gain employment, earn fair wages and purchase cheaper goods. Focus group participants cited *restrictions* such as increased difficulties in obtaining Israeli work permits. Some participants speculated that it is harder for residents of Nablus to receive Israeli work permits because of the history of conflict between the Israeli Defense Forces (IDF)

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18 Alberto Botta and Gianni Vaggi, "Palestine: A Theoretical Model of an Investment-Constrained Economy," in *The Palestine Economy: Theoretical and Practical Challenges*, ed. Gianni Vaggi, Marco Missaglia and Fadi Kattan (Pavia, Italy: Pavia University Press, 2010), 122, 125, <http://www.paviauniversitypress.it/scientifica/download/vaggi-volume01-def-11oct2010-sito.pdf>.

19 Ibid., 125.

20 Ibid., 124.

21 Ibid., 127.

22 Kawasmi and White, *Policy Framework*, 46.

and Palestinian militants in the city. However, some focus group participants said that the easing of the problematic checkpoint outside Nablus spurred economic activity, facilitated the opening of some factories and businesses and encouraged Israeli-Palestinians from the “Arabs of ’48” population to visit the city to purchase cheaper goods (although some focus group participants blamed the Arabs of ’48 for exercising their greater purchasing power and inadvertently increasing prices). *Globalization* was also seen negatively, specifically because many factories were closed and operations moved to China. Finally, both men and women gave various examples of *poor labor laws* that are unenforced, ineffective or non-existent. For example, employers have taken advantage of their employees by not signing contracts with them and forcing them to work longer hours without overtime or wage increases. They have exploited their employees’ lack of knowledge of their labor rights by paying them lower wages than what is lawfully acceptable. Men in the focus groups stated that women are particularly vulnerable to being exploited by employers if they are able to find jobs at all.

Social structures also constrain livelihoods. In Nablus, *local traditions and customs* prevent some women from publically entering the work force. Their many responsibilities at home greatly contribute to these constraints. This is despite the fact that (1) several men in the focus groups said they would like female family members to work, (2) some women do work, but only informally as street vendors during holidays or as shop workers at home and (3) old and young women disagreed about perceptions of women in the workforce. The former said that it was not socially acceptable, while the latter stated that society is changing and moving toward acceptance of women in the labor force. Regardless of whether social norms are changing, the perception that only men in the family should work limits the opportunities for women to freely search for employment and help generate income for the family, adding to economic hardships and creating stress on intra-family relations. Stress in the family has led leaders, such as a local imam, to speculate that economic hardships have contributed to the increasing divorce rate in Nablus.<sup>23</sup>

Participants reported that *government services* are also problematic. Many residents said that utility bills (for water, gas and electricity) are too expensive and do not take into consideration each family’s economic situation. As a result, families either delay payment or take out loans to pay for utilities that they consider subpar. Low-level positions with the local municipality and PA are also few and hard to come by. Participants noted that people from outside Nablus have filled many of these jobs. Respondents were upset that equal opportunities are not offered to all. Those who have been lucky enough to secure jobs, including several focus group participants, have *very low wages* and must depend on relatives and charities to support their families. The most recent elections were in 2006, which means that Palestinians have not been allowed to affect the political structure by recalling formerly elected officials during the past six years.

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<sup>23</sup>Bilal Salameh, interviewed by Mariane Mathia, November 10, 2011.

Further systems and structures that focus group participants reported as negative factors in livelihoods include *intra-family conflict over inheritance issues* and *large family sizes without commensurate wages to support them*. The idea that *men make all household decisions* also negatively affects Palestinian livelihoods; as the focus group responses demonstrated, the role that women play in the household is greatly undervalued. Palestinian society does not acknowledge women's capacities to influence decisions and generate income. *Widows* and the *disabled and injured* were also identified as social groups that need more help; however, some focus group participants stated that those groups already receive help from specialized NGOs and charities, and that it was *mainstream, underprivileged families* who fell through the cracks in terms of identification for assistance.

## **SHOCKS, CYCLES AND TRENDS**

Focus group participants identified several potential *shocks* to their well-being, whether health or economic. Many participants, particularly women, cited the loss of a male breadwinner as a major shock to the family. The loss of a breadwinner could be due to death, imprisonment or incapacity because of health problems. The political situation has made it more difficult for families whose relatives are either incarcerated or casualties of the intifadas; community members expressed concern for the psychological condition of these families, although several participants noted that these families already receive support from MOSA and other charities.

*The high cost of living* and *a high number of dependents* were also cited as major shocks to a family's well-being. Expensive housing, education and utility bills, in addition to the lack of affordable health insurance, means that it is extremely difficult for families to meet their basic needs. These expenses increase the chances that families will have to depend on coping mechanisms or rely on charities and humanitarian assistance.

The long-standing conflict between Palestine and Israel has led to a trend of harmful actions and reactions on both sides that negatively affect Palestinian livelihoods. Focus group participants cited access restrictions, including checkpoints and Israeli work permit requirements, which prevent them from freely working within the West Bank and Israel.

Overall, most focus group participants considered the trend toward high unemployment to be a major concern. This is best exemplified by the fear of further factory closures, whether due to the negative effects of Israeli restrictions or to globalization and the opening of markets to cheaper imports.

## LIVELIHOOD STRATEGIES

Focus group participants explained different livelihood strategies they used to cope with the difficult economic situation. These included relying on inadequate monthly salaries; adjusting their monthly budget; receiving aid from NGOs, MOSA and Islamic charities; using savings from the PRRO voucher program to buy other necessities; and asking their extensive network of family members for help. Some participants, women in particular, identified *establishing small businesses* (including those run out of the home) and *working as street vendors* (particularly during holidays) as effective strategies. Utility bill payment and food purchases were typically made through loans and installments or by delaying payment altogether. Finally, many families simply adjusted the quantity and quality of food that they purchased depending on their level of income.

Requests for livelihoods support differed when differentiated by both gender and age. In terms of gender, men wanted more job opportunities (e.g., building factories, supporting small businesses/local production, working in vocational projects), more scholarships for their children and more limits on imports of foreign goods. On the whole, women agreed but stated that they needed support in gaining employability training, establishing social justice programs and paying utility bills.

Older participants valued building factories, supporting small businesses and local production, providing scholarships for students, supporting utility and health care costs, improving salaries, providing small business loans and creating home maintenance projects. Younger people shared some of these concerns, such as creating small businesses, building factories and creating vocational centers. But younger people also emphasized creating social justice and equality initiatives, creating projects for children, offering employability training for women, establishing entertainment places for young people and developing projects that positively engage the various economic and social strata in Nablus.



## RECOMMENDATIONS

Based on the literature review and the answers given by focus group participants, the following steps must be taken to begin to meet the growing needs of an increasingly urbanized population:

### 1. *Undertake further studies on how factors other than the occupation affect urban livelihoods and economic activity*

An extensive literature review revealed an abundance of research about the effects of the Israeli occupation on livelihoods and economic activity as they relate to gender, protection, poverty, food security, rural communities and Bedouin communities. These studies are important; however, there are many other factors that restrict livelihoods in Palestine. The social mores against women in the labor force, the inadequate or unenforced labor laws and the lack of government accountability because of repeated delays in elections are all equally strong factors that inhibit the potential for Palestinians to achieve dignified lives. Further research on these areas would be not only a proactive way to gather information to better understand livelihoods and develop effective interventions but also a way to answer other pertinent questions that were not surveyed in this rapid assessment. This includes the following questions:

1. How has the global economic recession affected Palestinian livelihoods?
2. What kind of support do small businesses need?
3. What types of people are migrating to urban areas?
4. How are other urban areas in Palestine similar and different from each other?
5. Are social mores regarding women in the workforce changing?
6. How have women found support to develop small businesses?
7. How do urban and rural livelihoods compare, and what makes one more challenging than the other?

### 2. *Conduct rapid assessments in other urban areas*

Although Nablus was chosen because of its demographics, rapid assessments in other areas would contribute to our understanding of livelihood nuances and coping mechanisms in different parts of the oPt. Studies conducted in Ramallah and Bethlehem, for example, may reveal communities that are more open to women in the labor force, while a study in Jericho could show how the recent influx of Bedouins from the Jordan Valley has changed the city. Further rapid assessments would be a first step in understanding urban livelihoods in the context of each community's unique situation.

### 3. *Develop interventions to support job creation and respond to social needs in urban centers*

Focus group participants overwhelmingly identified job creation and developing programs to change or support social needs as their top priorities. Although further work must be done in developing programs and understanding where the Palestinian economy has a comparative advantage, potential programs that NGOs can implement may include the following:

- Asset Support
  - Cash for internships/apprenticeships to provide short-term and long-term employment opportunities
  - Skill building and vocational training for women and youth
  - Microfinance and enterprise schemes to develop micro businesses and small businesses
- Systems and Structures Transformation
  - Good-governance projects to improve and enforce labor laws
  - Conflict resolution training to mitigate intra-family disputes
  - Training for women on how to negotiate obstacles to their participation in the workforce
- Shocks, Cycles and Trends Mitigation
  - Disaster risk reduction to mitigate the effects of natural and human-made disasters
  - Support the PA to improve and/or expand current social safety net programs

As this rapid assessment indicated, job creation strategies must be done in conjunction with social programs to comprehensively meet the needs of Palestinians who live in urban areas. Special attention, however, must be given when developing projects that aim for Palestinian self-sufficiency in order to avoid continued aid dependency.

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Further information on CRS programs and this assessment are available upon request.

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# ANNEX: FOCUS GROUP AND KEY RESPONDENT DISCUSSION QUESTIONNAIRE

## Focus Group Information

<b>Neighborhood</b>			
<b>FG Name</b>	a.Young Men b.Young Women	a.Productive Men b.Productive Women	
<b>CRS Staff facilitating</b>		<b># of participants</b>	

## Questions (translated from the Arabic)

1. *Opening:* Please tell us your name and where you live.
2. *Introductory question:* What do people do to support their families in your neighborhood?
3. *Transition question:* Since the easing of the checkpoints around Nablus in 2009, has anything changed about how you support your family? (*Think of assets: physical, spiritual and human, financial, political, social and natural. Has access to these assets changed?*)
4. How do you support your family now? (*For example, do you buy food on credit, delay utility bill repayment, adjust the quantity/quality of food you purchase?*)
  - Do men and women support their families in different ways?
5. Is what you earn or produce enough to support your family?
6. What difficulties do you face in supporting your family? (*Think of systems and structures*)
  - Who makes decisions within the household about supporting your family?
7. Who else in your community cannot successfully support their family and why? (*Look for marginalized groups; disaggregate by sex.*)
8. What services and resources exist in your community that can help support your family?
  - Do any of the resources you use harm the environment, community or your family?
  - Are the services and resources a source of conflict between members of the community?
9. Of all of the needs we discussed, where do you need the most support? How can an NGO support you and your family?

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## **ADDITIONAL RECOMMENDED RESOURCES ON URBAN LIVELIHOODS IN PALESTINE**

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