

**WORK MOTIVATION OF WOMEN
IN STALL & CROSS BORDER TRADING IN GAZA**

ABSTRACT

There is a feeling of unease among people and organizations working in the field of women empowerment and entrepreneurship in Gaza.

It is not well known whether women working in stall & cross border are feeling satisfied from the job they conduct.

Also, existing literature of the Palestinian Uprising "known as Intifada" period suggested that women working in stall & cross border were not feeling satisfied from the job they conduct.

Findings of the current research suggest that generally women working in stall & cross border are feeling satisfied from the job they conduct. They feel that they contribute to their families and to their society.

ملخص

هناك شعور عام بعدم الارتياح لدى العاملين في المؤسسات النسائية في قطاع غزة. و يتمحور هذا الشعور في عدم التيقن من الشعور المتولد لدى النساء العاملات في تجارة البسطة و الشنطة نتيجة عملهن في هذا المجال .

كما أن قراءة الأدبيات الموجودة تدل على أن النساء العاملات في مجال تجارة البسط و الشنطة غير راضيات عن عملهن ، و هذه الأدبيات تتعلق بفترة الانتفاضة في الأراضي الفلسطينية ، فهل الحال باقٍ كما هو إلى هذا اليوم؟

نتائج البحث الحالي تدل على أن هناك شعور بالرضى لدى النساء العاملات في مجال تجارة البسط و الشنطة . و هذا الشعور تولد لديهن نتيجة اقتناعهم بأنهم يسهموا إيجابياً نحو أسرهم والمجتمع .

1.1.INTRODUCTION :

There is a feeling of unease among people and organizations working in the field of women empowerment and entrepreneurship in Gaza. For example:

1. UNIFEM project officer at the Gaza Strip office (Muhanna, interview: 1998) pointed out that it is not well known whether women working in stall & cross border trading have any contribution to the society and to the national economy. Also, feelings of embarrassment, shame, humiliation and or degradation are associated with this kind of work. She expressed a concern about this sector.
2. It is noticeable that the Palestinian informal sector has augmented over the last five years. Also, it is not hard to note the economic retrenchment of the past five years¹. It appears that the reasons for that development are twofold; first, macro level conditions; second, micro level conditions (UNSCO: October, 1998, P: i). Second micro level conditions (Abdel Hady: 1997, P: 54-55 and Labor and Economy, P: 34). It looks as if these conditions made the Palestinian informal economy grew over the past five years. Also, women appear to be more affected by these conditions than men (DRC, September 1998, P: 1). Some surveys findings (Labor and Economy, P: 34) suggest that women constituted 60.6% of all individuals engaged in informal sector in the Gaza Strip and 55.6% of those in West Bank refugees camps. Nonetheless, it seems that one of the major subsectors that comprises the Palestinian informal economy in the Gaza Strip is the stall & cross border trading. Also, it seems that women are very much involved in this subsector. For example, sectors' lending figures of one credit programme in Gaza² show that 30.21% of all lending is for the stall & cross border trading subsector.

¹UNSCO "United Nations, Office of the special coordinator in the occupied territories": The West Bank and Gaza Strip Private Economy: Conditions and Prospects: Special Report, Gaza, February 1998.

²The Gaza Women's Loan Fund (GWLF).

3. Some research findings (Hindiyyeh & others 1992) suggested that women working in stalls feel humiliated and that their job (stall trading) is downward.

These feelings, figures and research findings were the base of the current research.

1.2. RESEARCH OBJECTIVES:

The main objective of this research investigation is twofold. First, to examine social conditions of women working in stall & cross border trading. Second, to explore and to identify what motivate women working in stall & cross border trading?

1.3. RESEARCH IMPORTANCE:

Although most credit programs in the Gaza Strip such as: FATEN¹, UNRWA and GWLF are directing their efforts to lend to women in the stall & cross border trading subsector, it is evident that studies related to this subsector in Palestine are rare. So this research study tries to fill the gap in this literature.

¹ FATEN was evolved from Save the Children.

2. RESEARCH METHODOLOGY

2.1. LITERATURE REVIEW

2.1.1. RELATED STUDIES:

The main aim of this research is to examine what motivates women working in the stall & cross border trading subsector? How they feel? Are they feeling satisfied?

Therefore, a survey of literature about women working in Palestine¹ was conducted. For example the study conducted by the Women's Affairs Centre- Gaza (1996), the study conducted by the Human Development Project at Bir Zeit University (1997) and the study conducted by Palestinian Central Bureau of Statistics (1998) were reviewed.

In addition, a survey of literature surrounding small-scale projects was conducted. For example, the study edited by Artha Alter Chen to AGA Khan Foundation Canada (1996), the study by Jacob Levitsky and Ranga Prasad of the World Bank (1989) and the study by Judith Brandsma and Rafika Chauhi of the World Bank (1998).

However, it seems that studies related to women working in the stall & cross border trading subsector in Palestine are very rare. In addition, it appears that most of these research are related to the period of the Palestinian Intifadah i.e. before 1994. Probably, the most relevant studies to this subsector are the study that was conducted by Hindiyyeh & others (1991), the study conducted by the Women's Affairs Center (1994) and the study conducted by Nabris (1997). And partially the study conducted by Grady & Theis (1993).

The study conducted by Hindiyyeh's examined the role of women street vendors in the Palestinian informal economy. It focused on women as petty producers and or petty traders; women who produce and market commodities in West Bank & Gaza Strip. This research study was conducted on the basis of interviews. The study tried to answer questions related to socio-economic conditions of interviewed women e.g. social status, working conditions, work motivations, difficulties at work and

¹ It is noticeable recently, however, the growing organizations that concerned themselves with women studies in Palestine and therefore there is a growing literature in the field.

social problems. The study involved interviewing women in West Bank & Gaza Strip. They chose women in three Palestinian cities, namely Jerusalem and Ramallah in the West Bank & Jabalia Camp in the Gaza Strip. The study focussed mainly on production processes and marketing viewed as one production process. The study conducted by the Women's Affairs Center used similar research instrument and variables but concentrated on women of the Gaza Strip.

The second study done by Nabris used different research instrument. It depended on a questionnaire. The study surveyed borrowers in "Save the Children's Group Guaranteed and Saving Program in the West Bank & Gaza". The sample was based on active borrowers in the West Bank & Gaza Strip.

2.1.2. QUESTIONNAIRE PREPARATION:

The questionnaire was first written and then it was discussed with the following people:

- a. UNIFEM's "Women's Entrepreneurship and Leadership project in Gaza", project coordinator (Muhanna, interview: 1998).
- b. The staff of GWLF (Katba, interview: 1998).
- c. The general manager of the Culture & Free Thought Association (Zaquot, interview: 1998).
- d. Member of the administrative committee of GWLF (Abu Dagga, interview: 1998).

The discussions took place between the researcher and every one of the above mentioned members. It was discussed twice with some of them. At the end it was found that the questionnaire included most of the areas that need to be investigated.

Also, during the process of writing up the questionnaire, two workshops were held with women working in the informal sector. Some of them were in stall & cross border trading. Workshops dated: 5 - 1 - 1999 and 11 - 1 - 1999.

At the final stage of preparing the questionnaire, a workshop dated 20 - 1 - 1999 with women in stall & cross border trading was held. The

questionnaire then was tested on three of them to make sure that it fits with the subsector under investigation.

2.2 RESEARCH APPROACH AND HYPOTHESES

2.2.1. RESEARCH APPROACH

Incremental and participatory subsector analysis approach was partially followed in achieving the aim of the research. Incremental and participatory subsector analysis approach involves "an analysis of where women are situated in the economy, and makes visible the work that women do" (Chen: 1996, P ix). By definition a subsector is "the network of workers and enterprises involved in the production and distribution of a given good or service"(Chen: 1996, P 128). This research focuses only on two aspects of women in stall & cross - border trading in the Gaza Strip namely; social conditions and work motivation.

Therefore, the questionnaire was designed and written to partially reflect the approach applied to this research. The aim of that is to get insights of the reasons motivate women in stall & cross - border trading in the Gaza Strip.

Social conditions, family structures, family obstacles, work preference, project preference of women working in the stall & cross border trading subsector in the Palestinian informal economy were examined. These dimensions and variables will be fully examined and discussed.

2.2.2. RESEARCH HYPOTHESES:

As mentioned earlier, a reasonable and thorough literature review was conducted. Discussions were held with various bodies involved in women's organizations in Gaza Strip. Workshops were held with women working in the informal sector of stall & cross border trading. This process lead to a number of hypotheses. These are as follows:

Hypothesis 1:

To a certain extend and as a result of social prestige, customs and traditions, eastern males prefer women to stay at home¹. Also, it seems that there is a spreading feminist movement in the society, which calls

¹NB: Islam does not prohibit woman from going out of home for working within a certain norms.

women to go out of their homes for work. In other words, women leave their homes for work to fulfill their wishes, and to satisfy themselves.

Research findings on Arab women suggest that Arab societies (men) are varied in dealing with women. One can distinguish between three streams. The first is very conservative and traditionalist. The second is very open and call for equality in every aspect between Arab males and females. The third fraction is in between these two opinions (Azam: ND, P: 270).

Huzboun & others (1995: P1) in their study found that "An optimistic spirit or a drive by necessity exists among entrepreneurs in the area - West Bank & Gaza Strip-, which causes many of them to establish new businesses".

Therefore, it is expected to find that women who work in the stall & cross-border trading subsector are not influenced by the spreading feminist movement in the society and they motivated by their contribution to their families.

Hypothesis 2:

As a result of social prestige, attitudes, customs and traditions there is a degrading value given to certain jobs. It seems that stall & cross border trading is one of those jobs looked down upon. Hindiyyeh & others (1992) in their research found that women working in stalls feel humiliated and that their job (stall trading) is downward.

Therefore, it is expected to find that women working in this subsector are dissatisfied and demoralized. Hence, they would like to find another work.

2.3. RESEARCH SAMPLE

2.3.1. RESPONSE RATE:

Due to cost and time constraints the research sample was chosen from the GWLF's active borrowers. In the stall & cross border trading subsector sixty-three women received loans from GWLF. These 63 loans were all active in 1998.

The sampling frame was based on all of the 63 borrowers. 60 questionnaires were completed i.e. 93% response rate.

2.3.3. RESPONDENTS' GEOGRAPHICAL LOCATION:

The following table describes the point at which the respondents' geographical location in the Gaza Strip are at:

Location	Percent	Residual
North	39.0	3.3
Middle	23.7	-5.7
South	37.3	2.3
Total	100	Sig. = .290

Table no. 2.1 shows that the respondents are distributed all over the Gaza Strip. In other words, all provinces of the Gaza Strip are presented in this research study.

The observed significance level associated with χ^2 is very high about .290. Hence there is low residual between observed and expected cases in each category suggesting that there is no significant differences between observed and expected cases in each category. In other words, it appears that all provinces of the Gaza Strip are fairly presented in this research project.

2.3.4. PROJECT TYPE:

This research is concerned with the stall & cross border trading subsector. The sample involved three types of projects. Table 2.2 represents them.

	Percent	Residual
Stall & Cross border	48.3	9.0
Only stall	50.0	10.0
Only cross border	1.7	-19.0
Total	100	Sig. = .000

2.3.5. DATA COLLECTION PROCESS:

The data collection process involved three stages. First, the field officers were trained on how to complete the questionnaire. Second, the questionnaire was completed. All borrowers in the stall & cross border trading subsector were targeted. It took about two weeks¹ to finish this stage (24/1/1999-5/2/1999).

Third, all completed questionnaires were edited and checked out one by one.

¹ In fact, the questionnaire was ready one week earlier but one main difficulty encountered at this stage is that we could not start earlier because of the season of the fasting month and the feast afterwards. Targeted women were very busy to cooperate with us. So we had to delay this stage until the busy season ended.

3. DISCUSSION OF RESEARCH FINDINGS:

3. 1. SOCIAL DIMENSION:

3.1.1. INTRODUCTION:

This is the first section of research findings. It aims at discussing social conditions of the surveyed women in stall & cross border trading subsector. The main question here is that how social conditions affect women in conducting their business? What are the main problems?

Social conditions are described and discussed in many aspects. Namely; house ownership, house type, age, literacy, education level, social status, family structure, responsibility for family expenses, benefit to the family and social impediments.

3.1.2. HOUSE OWNERSHIP:

How many women own their houses? (Table no. 3.1.1, appendix 1 represents the research findings).

Research findings suggest that about two thirds (64.4%) of surveyed women own their houses while one third of surveyed women do not own their own houses.

It is worth noticing that house ownership is considered prestigious in the Palestinian society. One third of the surveyed women in stall & cross border trading do not own their houses. This is a high figure. It shows on the one hand that these women are still striving for basic life requirements and on the other hand it shows that lending policy is achieving the program policy of social development.

On the contrary, in a recent research study on depositors (Ashour: 1998), it was found that all depositors surveyed own their houses. These findings suggest that women who borrowed are in need for some basics such as houses.

3.1.3. LIVING CONDITIONS:

What is the condition of the houses that women and their families live in? As one way of determining the living conditions is by noting the type of ceiling the houses have. In other words, what is the material of the ceiling of the house?(Table no. 3.1.2, appendix 1 represents the research findings).

Research findings suggest that about half (52%) of the surveyed women in stall & cross border trading live under concrete ceiling while the other half do not have houses with concrete ceilings. Suggesting that those women who do not have houses with concrete ceiling live in refugee camps.

3.1.4. RESPONDENTS' AGE:

One important aspect to examine is the age of the women involved in the stall & cross border trading subsector. (Table no. 3.1.3, appendix 1 represents the research findings).

Research findings suggest that most (62%) surveyed women in stall & cross -border trading are aged between 40-60 years.

The observed significance level associated with Ch Sq is very low about .000. - Hence there is high residual between observed and expected cases in some category.

The foregoing analysis is supported by the high positive residual in the 40-60 years category contrary to all the low negative residual in the other categories.

Not surprisingly, table 3.1.3. Shows that the category of young women (less than thirty) is the least active in stall & cross border trading. That is perhaps because of attitudes, social customs and traditions which do not encourage young women from working in stalls or cross border trading. Also, young women are more likely to be busy in building (reproduction) new families and are burdened by child-rearing responsibilities.

These findings contradict the national figures in the formal sector. Nationally in 1996 in the formal sector, the women labor force participants tended to be concentrated in the 21-35 year old category making up 64% of female labor force in Gaza Strip (PCBS: 1998, P: 115).

3.1.5. LITERACY:

One important aspect to examine is women's literacy in stall & cross border trading. (Table no. 3.1.4, appendix 1 represents the research findings).

Research findings suggest that women's literacy. It seems that more than two thirds (68%) of surveyed women in stall & cross border trading can read and write. This percentage is lower than the national percentage in

Gaza Strip (PCBS: 1998, P42), which is 79%. This is probably because most surveyed women are aged 40-60 years.

However, illiterate rate among the surveyed women (31.7%) seems to be less than the illiterate rate among females in Egypt which is 59.2% in 1990¹.

3.1.6. EDUCATION LEVEL:

What is the education level of surveyed women in stall & cross border trading that can read and write? (Table no. 3.1.5, appendix 1 represents the research findings).

Research findings suggest that about half (48%) of the surveyed women in stall & cross border trading have 7 to 12 years of education. Not surprisingly, university education level is the least represented in the stall & cross border trading subsector. This is mostly likely because women who have graduated from universities are still young and can easily find more satisfactory jobs.

The observed significance level associated with Chi Sq is very low about .000. Hence there is high residual between observed and expected cases in some category.

The foregoing analysis is supported by the high positive residual in 7-12 years category contrary to the low negative residual in the university category.

3.1.7. SOCIAL STATUS:

What is the social status of the surveyed women in stall & cross border trading? (Table no. 3.1.6, appendix 1 represents the research findings).

Research findings suggest that almost all (96.6%) the surveyed women are either married or widows. As discussed earlier, it is not socially tolerated for single and young women to work in stall & cross border trading.

More than three-quarters (80%) of surveyed women in stall & cross border trading are married. 17% are widows.

These findings suggest that the percentages of married and widowed women working in stall & cross border trading are higher than the national

¹ The Alliance for Arab Women : Report of the Egyptian NGOs for the Forum on women Beijing 1995, Cairo, P20.

married and widowed women averages in the Gaza Strip. It was in 1995 63% for married women and 8% for widows (PCBS: 1998).

Also, it is higher than average for married women in labor forces figure, which is 61.1% in the Gaza Strip¹ (Vitullo: 1998, P10).

3.1.8. FAMILY STRUCTURE:

How many members live in the same dwelling unit? How many of them are male? And how many of them are female? (Table no. 3.1.7, appendix 1 represents the research findings).

It was assumed that women who work in stall & cross border trading have small families and or large but extended families to enable them to go out of their homes. Also, it was assumed that they have more female than male members to help them with household duties and therefore enable the women to work outside the home.

Research findings suggest that more than half (50.8%) of the surveyed women in stall & cross border trading have a large family members living in the same dwelling as them.

The observed significance level associated with Ch Sq is very low about .000. Hence there is high residual between observed and expected cases in some category.

The foregoing analysis is also supported by the high positive residual in more than 10 members' category contrary to the low negative residual in the less than 5 member's category.

In addition, it seems that there is a similarity in the family structures of the women involved. The number of female and male member does not seem to effect whether or not women choose to work in stall & cross border trade.

The observed significance level associated with Ch Sq is very high about .431 in the male column and .294 in the female column. Hence there is low residual between observed and expected cases in all categories.

By discussing these findings, it was found that the large family size actually helps women to conduct their work outside their home in two ways. First, older family members take care of younger members. Second,

¹Vitullo, Anita, 1998, P10.

large family size needs more expenses and therefore it motivates women to work and earn income.

3.1.9. RESPONSIBILITY FOR FAMILY EXPENSES:

One important question is who supports the family? (Table no. 3.1.8, appendix 1 represents the research findings).

Research findings suggest that 84.2% of the surveyed women in stall & cross border trading support their families. This is a very high percentage. It is worth noticing that 16.9% of the surveyed women are widows (table no 3.1.6) and solely are responsible for their families.

However, this finding is confirmed by other studies¹ conducted on women peddlers which show that 85% of the surveyed women were the main source of income to their families.

3.1.10. BENEFIT TO THE FAMILY:

How do women in stall & cross border trading feel about their work? Does work contribute to the welfare of the family? (Table no. 3.1.9, appendix 1 represents the research findings).

Research findings suggest that women working in stall & cross border trading feel that they contribute to the welfare of their families. All of them mentioned that they have reduced family problems. All women mentioned that they spend their income on their families expenses. All women mentioned that they buy things to their families.

3.1.11. SOCIAL IMPEDIMENT:

How do women in stall & cross border trade feel about their families? Do their families hinder their work? (Table no. 3.1.10, appendix 1 represents the research findings).

Research findings suggest that family does not hinder their business. In fact some women mentioned that their families obstructed their business at the beginning. Families did not like them getting involved in such projects. However, they mentioned that once they began working and helping the family, no one questioned their work.

¹ The Women's Affairs Center: Baseline Survey on the socio-economic conditions of Palestinian women in the rural areas of the Gaza Strip, Gaza, 1996 P. 2.

3. 2. PROJECT AND WORK MOTIVATION:

3.2.1. INTRODUCTION:

This is the second section of research findings. It aims at determining projects and motivation work of the surveyed women in stall & cross border trading. The main questions here are: what exactly the project of the surveyed women, why women work? Why they chose stall & cross - border trading? and what keeps them motivated to work?

3.2.2. PROJECT TYPE:

This research is concerned with stall & cross border trading. The question here is how many women have stalls? How many of them have stalls and are involved with cross border trading? (Table no. 3.2.1, appendix 1 represents the research findings).

Research findings suggest that about half of the surveyed women travel in order to bring back goods and commodities from abroad, and at the same time they have stalls in the internal market.

50% of the surveyed women have only stalls in the internal market. They do not travel abroad to bring goods and commodities.

3.2.4. PROJECT PREFERENCE:

Why did women choose their projects (i.e. stall & cross border trading)? (Table no. 3.2.2, appendix 1 represents the research findings).

Research findings suggest that 81.7% of the surveyed women stated the convenience reason behind choosing their project was out of convenience. They expressed the project's convenience in various ways. For example:

"It suits me",

"I grew up in a trading environment",

"It does not need specialized experience",

"It does not need qualifications",

"My family is in this business", and

"I always travel, so I told myself why start a business like these other women who bring back food and clothes to sell" etc.

47% of the surveyed women stated the reason of quick profit as motivation for them to conduct stall & cross border trading.

28.3% of the surveyed women stated the reason of wanting to raise their standard of living as motivation for them to conduct stall & cross border trading.

3.2.5. WORK PREFERENCE:

Why do women work? What motivates them? (Table no. 3.2.3, appendix 1 represents the research findings).

Research findings suggest that surveyed women try to achieve three objectives through their work. First, to help their families. This was stated by 83.3% of them. In the second place, to raise their standard of living. This objective was stated by 64.4% of them. Interestingly, personal fulfillment came in the third place and it was stated by 38.3% of them.

Women expressed personal fulfillment in various ways. For example:

"I can not stay at home",

"Work is my life",

"I like work",

"I have been working all my life", and

"I started to work when I was child", etc.

3.2.6. WORK CONTINUITY:

Will the surveyed women continue to work? Will they stop working at a certain point in their lives? (Table no. 3.2.4, appendix 1 represents the research findings).

Research findings suggest that 95% of the surveyed women will continue to work. That perhaps in part because of the necessity and the other objectives discussed earlier (section 3.2.5).

Women who did not want to continue working stated that they need to subsidize the family income at the moment. For example, some of them need to support their children through the universities. Others want to wait until one member of their family (son, daughter and or husband) begins to work and earn their living.

3.2.7. PROJECT DEVELOPMENT:

How do the surveyed women in stall & cross border trade feel about their project? Has it developed over the last year? Have they helped others to start their own projects? Do they feel that they contribute to the society by a meaningful job? The assumption was that women in this subsector do not have a real contribution to the society! Also the feelings associated with the work in this subsector are those of shame and or humiliation. (Table no. 3.2.5, appendix 1 represents the research findings).

Research findings suggest that 89.7% of all surveyed women in stall & cross border trading feel that their projects have developed over the last year. Probably due to the loan they have received from Gaza Women Loan Fund. So they have increased their size of business.

40.7% of all surveyed women in the stall & cross border trading subsector helped others to start their own projects. These projects mainly involved creating another stall for another member of their families.

98.3% of all surveyed women in stall & cross border trading feel that their contribution to the society is meaningful and useful. Therefore they feel that they are satisfied with their jobs.

These findings contradict with the assumptions made about women working in this subsector.

4. FURTHER DISCUSSION OF RESEARCH FINDINGS

It was assumed that women working in the informal economy of stall & cross border trading are trying to achieve themselves by contributing to their families. The finding of this research investigation suggests that the hypothesis is acceptable. It seems that women work in this sector is out of the necessity to cover living costs. They mostly work to help their families and to raise their living standards. To fulfill themselves is a secondary objective not a primary one. All surveyed women support their families, 84.2% of all surveyed women act as the primary supporter in their families. They are the main responsible body for family expenses. 16.9% of the surveyed women are widows.

Simply, the women expressed their motivation to work in the stall & cross border trading to be the following: it is convenient for them, they can achieve quick profits and it needs a small capital size.

In fact 8.3% of all surveyed women do not have any objection from their families to work outside home. Some families have objections to their female relatives working in stalls. However, most objections lessen once the family gets accustomed to the idea.

Moreover, it was assumed that women working in the informal sector in the stall & cross border trading are demoralized. In fact the research findings suggest otherwise. Surveyed women working in this subsector are fulfilled. All of them feel that they have reduced family problems and help support their families. 95% of them are determined to continue to work (table no. 3.2.4). 40.7% of them helped others to start project; it is true, these projects are very simple but they help people overcome their needs and or poverty . 98.3% of the women perceived themselves as contributing to the society through their work.

It seems that women do not feel demoralized and or humiliated. However, that is not to say that working in the stall & cross border trading is easy and without difficulties. We must appreciate social and economic conditions of these women.

They are aged. Three quarters of them are over forty years old. They mostly did not have high education. Only 3.3% of them have a university degree. 31.7% of them can not read nor write i.e. illiterate. They support their families. Most of them act as the primary support in their families.

These conditions together with dependant children at home make life's difficulties become much easier once they are subsidizing their incomes.

This conclusion is authenticated by another study's findings. Huzboun & others (1995: P1) in their study found that "An optimistic spirit or a drive by necessity exists among entrepreneurs in the area - West Bank & Gaza Strip-, which causes many of them to establish new businesses". It is true that this is the case of the surveyed women in stall & cross-border trading subsector in the Palestinian informal economy.

The finding of this research contradicts with the findings of Hindiyyeh & others (1992). This change in women perceptions about themselves working in stall trading may be caused by:

- A. Probably, women's feelings of security has encouraged them. The time of conducting Hindiyyeh & others research was early in 1991. Palestinian society was under direct Israeli military occupation then. The Palestinian Intifadah was still alive. As a result, people did not feel secured. Contrary to the time of the current research where people feel more secured¹.
- B. It becomes common to have women in stall & cross border trading. It is noticeable in the market places² to witness women sell their products and commodities³. Society get used to women working in this subsector.

¹ It appears that the coming of the PNA in 1994 has dramatically changed the Palestinian society. For example, early marriage decreased, the main reason for the families to get their girls married young is their concern about their safety. Young girls started to go out of their homes for education. The number of female students at the universities dramatically increased.

² Each town in the Gaza Strip has a day in the week where it has market called the weekly market.

³ Unfortunately, it is hard to find exact figures about the informal sector and it is harder to find exact figures about women in this sector. Also, it is regrettable that this sector does not stimulate researchers.

CONCLUSIONS

The research findings highlighted that a drive by necessity exists among the surveyed women. Women strive for themselves, children and families.

Incremental and participatory subsector analysis approach was partially followed in this research project. It involved analyzing of all related dimensions of women in stall & cross border trading in the informal Palestinian economy.

Findings of the research suggest that work of women in stall & cross border trading subsector plays a vital role as a source of income generation. Families are dependent on such work and that make a powerful mean to motivate women to work harder accepting hard work conditions. Therefore, improving working conditions for women in this subsector is necessary.

"It is critically important that microcredit institutions maintain their commitment to outstanding repayments, excellent client service, and sustainable institutional development"¹(Summit: 1997). It seems that GWLF targets the right group of women to facilitate credit to them in order to empower them in the road of entrepreneurship. Therefore, GWLF should further enlarge the number of women who get credit.

¹Summit, The Microcredit: Declaration and Plan of Action, Febraury 2-4, 1997.

APPENDIX 1

3.1.2. HOUSE OWNERSHIP:

Table no. 3.1.1 House ownership		
	Percent	Residual
Own my house	64.4	8.5
Do not own my house	35.6	-8.5
Total	100	Sig. =.027

3.1.3. LIVING CONDITIONS:

Table no. 3.1.2 House type		
	Percent	Residual
Concrete	51.7	1.0
Others	48.3	-1.0
Total	100	Sig. =.793

3.1.4. RESPONDENTS' AGE:

Table no. 3.1.3 Respondents' age		
	Percent	Residual
Younger than 30	3.3	-13.0
30-39 Yrs	21.7	-2.0
40-60 Yrs	61.7	22.0
Older than 60	13.3	-7.0
Total	100	Sig. =.000

3.1.5. LITERACY:

Table no. 3.1.4 Read and write abilities		
	Percent	Residual
Yes	68.3	11.0
No	31.7	-11.0
Total	100	Sig. =.005

3.1.6. EDUCATION LEVEL:

Table no. 3.1.5 Education level		
	Percent	Residual
University	3.3	-13.0
7-12 Years	48.3	14.0
6 & less than 6 Yrs	20.0	-3.0
Not attending schools	28.3	2.0
Total	100	Sig. =.000

3.1.7 SOCIAL STATUS:

Table no. 3.1.6 Social status		
	Percent	Residual
Married	79.7	27.3
Widow	16.9	-9.7
Not married	3.4	-17.7
Total	100	Sig. =.000

3.1.8. FAMILY STRUCTURE:

Table no. 3.1.7 Family structure						
	Family members		Male number		Female number	
	%	Residual	%	Residual	%	Residual
Less than 5	8.5	-14.7	55.2	3.0	56.9	4.0
5-10 members	40.7	4.3	44.8	-3.0	43.1	-4.0
More than 10	50.8	10.3	0		0	
Total	100	Sig. =.000	100	Sig. =.431	100	Sig. =.294

3.1.9. RESPONSIBILITY FOR FAMILY EXPENSES:

Table no. 3.1.8 Responsibility for family expenses		
	Percent	Residual
The borrower	84.2	19.5
Others	15.8	-19.5
Total	100	Sig. =.000

3.1.10. BENEFIT TO THE FAMILY:

Table no. 3.1.9 Reduce family problems	
	Percent
Reduce family problems	100.0
Contribute to family expenses	100.0
Buy thing for family	100.0

3.1.11. SOCIAL IMPEDIMENT:

Table no. 3.1.10 Family hinder		
	Percent	Residual
Yes	1.7	-28.5
No	98.3	28.5
Total	100	Sig. =.000

3.2.2. PROJECT TYPE:

Table no. 3.2.1 Project type		
	Percent	Residual
Stall & Cross border	48.3	9.0
Only stall	50.0	10.0
Only cross border	1.7	-19.0
Total	100	Sig. =.000

3.2.4. PROJECT PREFERENCE:

Table no. 3.2.2 Project Preference			
	Percent	Mean	Rank
Quick profits	41.7	1.42	2
Small capital	10.0	1.10	4
Convenient	81.7	1.82	1
To raise standard of living	28.3	1.28	3

3.2.5. WORK PREFERENCE:

Table no. 3.2.3 Work preference			
	Percent	Mean	Rank
To help my family	83.3	1.83	1
To raise standard of living	64.4	1.64	2
Personal fulfillment	38.3	1.38	3

3.2.6. WORK CONTINUITY:

Table no. 3.2.4 Work continuity		
	Percent	Residual
Yes	95.0	27.0
No	5.0	-27.0
Total	100	Sig. =.000

3.2.7. PROJECT DEVELOPMENT:

Table no. 3.2.5						
	Project developed?		Other projects		Serving society	
	Percent	Residual	Percent	Residual	Percent	Residual
Yes	89.7	23.0	40.7	-5.5	98.3	28.5
No	10.3	-23.0	59.3	5.5	1.7	-28.5
Total	100	Sig. =.000	100	Sig. =.152	100	Sig. =.000

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