



وزارة شؤون المرأة
Ministry of womens Affairs

Women's Economic Empowerment "Inclusive Economy" Strategy

Towards an Inclusive Palestinian Economy 2025 - 2030



Table of Contents

Table of Contents	1
List of Abbreviations/ Acronyms	2
Section I: Preface: Concepts and Limits of Women’s Economic Participation	5
1.1. Women’s Economic Participation is not only a Right, but a Prerequisite for Expediting Access to Sustainable Development Goals	5
1.2. Components of the System of Women’s Economic Participation Towards an Inclusive Economy	6
1.3. Access to an Inclusive Palestinian Economy Requires Joint Action Based on Shared Ambition and Vision	9
Section II: General Context as a Push and Pull Factor of Women’s Economic Participation	11
2.1. Israeli Occupation Undermines Institutional, Community, and Individual Efforts Towards Economic and Social Development	11
2.2. Financial Crisis Gripping the Palestinian Government Limits Its Ability to Fulfil Its Obligations and Responsibilities in Terms of Service Provision and Employment	12
2.3. A Young, Educated, and Technology-Savvy Palestinian Society Propels Forward the Opportunities, Efforts, and Initiatives to Promote Women’s Economic Participation	12
2.4. United Nations and Regional Obligations to Promote Women’s Economic Participation	13
2.5. The National Program for Development and Reform - First Phase 2025-2026, Adopts Economic Transformation Initiatives	16
Section III: The Present Situation of Palestinian Women’s Economic Participation - Gaps and Acute Deficiencies	17
3.1. Lack of Commitment to Decent Work Standards in the Formal and Informal Economic Sector Hinders Women’s Participation in the Labour Force	18
3.2. Care Economy in Palestine is a Primary Factor that Hinders Women’s Economic Participation	19
3.3. The Work Environment of Entrepreneurship, Innovation, and Social Entrepreneurship Weakens Women and Youth’s Chances of Effective Economic Participation	20
3.4. Poor Chances of Quality Technical and Vocational Education and Training (TVET) Opportunities and the Higher Education Outcomes that Suit Gender-Inclusive Labour Market Limit Engagement in Entrepreneurship as well as Access to Decent Employment	22

3.5. Limited Access of Women to Leadership Positions in Economic and Trade Union Institutions	23
Section IV: Strategic Framework of Outcomes, and the Path of Change Towards an Inclusive Palestinian Economy	24
4.1. The Theory of Change Towards an Inclusive Palestinian Economy based on Promoting Women's Participation in the Labour Force and Appreciating their Economic Role outside the Scope of Labour Force Data	24
4.2. Strategic Paths of Change	26
4.2.1. Strategic Path 1: Decent Work for All	27
4.2.2. Strategic Path 2: Entrepreneurship, Innovation, and Social Entrepreneurship	29
4.2.3 Strategic Path 3: Quality and Sustainable Care Economy	31
4.2.4 Strategic Path 4: Outcomes of Technical and Vocational Training and General Education are Promising and Inclusive	33
Section V: Implementing Measures to Expedite the Achievement of Outcomes	36
5.1. Allocation of Qualified Staff to Coordinate Efforts among Partners and Administer the Strategic Framework of Outcomes	36
5.2. Development of an Implementation Plan to Expedite Access to Outcomes in a Manner that Enhances Collective Responsibility and Accountability for Performance and Outcomes	37
Annex 1: Partner Institutions in Access to an Inclusive Palestinian Economy	38
Annex 2: Male and Female Participants in the Policy Intervention Identification Groups	41

List of Abbreviations/ Acronyms:

AI	Artificial Intelligence
CCIAs	Chambers of Commerce, Industry and Agriculture
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CoM	Council of Ministers
CSOs	Civil society organisation (s)
CSW	Commission on the Status of Women
CWA	Cooperative Work Agency
EQA	Environment Quality Authority
ESCWA	United Nations Economic and Social Commission for Western Asia
FAO	Food and Agriculture Organisation of the United Nations
GBV	Gender-based violence
GDP	Gross domestic product
HCIE	Higher Council for Innovation and Excellence
HCYS	Higher Council for Youth and Sports
ICT	Information and communication technology
ILO	International Labour Organisation
IT	Information Technology
LGUs	Local Government Units
LWSC	Land and Water Settlement Commission
M&E	Monitoring and evaluation
MoA	Ministry of Agriculture
MoEHE	Ministry of Education and Higher Education
MoF	Ministry of Finance
MoFA	Ministry of Foreign Affairs and Expatriates
MoH	Ministry of Health
MoJ	Ministry of Justice
MoL	Ministry of Labour
MoLG	Ministry of Local Government
MoNE	Ministry of National Economy
MoPIC	Ministry of Planning and International Cooperation

MoSD	Ministry of Social Development
MoTDE	Ministry of Telecommunications and Digital Economy
MoWA	Ministry of Women's Affairs
MSMEs	Micro, small, and medium enterprises
NPDR	National Program for Development and Reform
PBA	Palestinian Bar Association
PBC	Palestinian Broadcasting Corporation
PCBS	Palestinian Central Bureau of Statistics
PCMA	Palestine Capital Market Authority
PEF	Palestinian Employment Fund
PENRA	Palestinian Energy and Natural Resources Authority
PLA	Palestinian Land Authority
PLC	Palestinian Legislative Council
PMA	Palestine Monetary Authority
PNEEI	Palestinian National Economic Empowerment Institution
PSI	Palestine Standards Institution
SDGs	Sustainable Development Goals
SMEs	Small and medium enterprises
SSE	Social and Solidarity Economy
STEM	Science, technology, engineering, and mathematics
TVET	Technical and Vocational Education and Training
TVT	Technical and vocational training
UNCTAD	United Nations Conference on Trade and Development
UNIDO	United Nations Industrial Development Organisation
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
VTCs	Vocational Training Centres
WBL	Women, Business and the Law

Section I: Preface: Concepts and Limits of Women's Economic Participation

1.1. Women's Economic Participation is not only a Right, but a Prerequisite for Expediting Access to Sustainable Development Goals

United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) defines the economic empowerment of women as a **transformative and collective process aimed at promoting justice and equality within economic systems, rendering them more equitable, sustainable, and capable of bringing about prosperity for all.**

Under these just systems, all women enjoy their economic and social life, and fully exercise their right to decision-making. Additionally, they reinforce their individual authority in a manner that contributes to the provision of equal opportunities and the reduction of gaps in rights and their exercise. The economic empowerment of women includes guaranteeing their rights not only to ownership and control over resources, but also to access to income, time, and to decide upon their own lives. It promotes women's agency, autonomy, and independence, and is based on just policies, institutions, and standards that promote equality. The main components of the economic empowerment of women are as follows:

1. **Equal rights:** This entails guaranteeing the legal and social empowerment of women so that they have access to ownership and use of resources.
2. **Agency, autonomy, and independence:** This entails enhancing women's ability to make the decisions influencing their personal and professional lives.
3. **Policies, institutions, and standards:** This entails creating a supportive environment conducive to guaranteeing equal opportunities and to promoting women's role in the economy and society.

"Gender equality in the economy refers to the fact that women and men shall fully and equally enjoy their economic rights and benefits facilitated by enabling policies and institutional environments. The economic empowerment of women serves as a cornerstone of gender equality, as it refers not only to the ability to bring about economic success and advancement, but also to the ability to make economic rights and dispose of their property. It is also an essential right to bring about gender equality and wider development goals, such as economic growth, the reduction of poverty, and the improvement of health, education, and well-being."

The Ministry of Women's Affairs (MoWA) views the economic empowerment of women as a participatory, concerted, and collective effort that is organised and planned beforehand to

The impact of the promotion of women's economic participation

- Reduces poverty and enhances food security
- Promotes households' ability to access inclusive and equitable quality education and quality health services
- Strengthens social cohesion, reduces gender-based violence (GBV) and discrimination, and supports social protection systems
- Drives economic growth at the macro- and local levels, increasing the government's revenues and reducing reliance on social aid.
- Promotes women's participation in social and political life as well as equal citizenship.

The MoWA's initiative is intended to activate its role and that of its partners towards an inclusive Palestinian economy as part of the NPDR 2025-2026, announced by H.E. the Prime Minister, Rd. Mohammad Mustafa, during the Council of Ministers' (CoM) session No. 29, held on October 22, 2024. See Section 2.5, page 15 on the intersections between an inclusive Palestinian economy and the government's program.

make tangible changes in the policies, legislation, regulations, and measures. This effort is intended to introduce the measures, programs, and services that promote the participation of women in the labour market, reduce the unemployment rate among them, and provide them with a decent and suitable work environment. It focuses on supporting the transition of women from working in the informal sector to the formal sector, with special attention to the evaluation and reorganisation of unpaid care work, which is a major barrier to women's effective participation in the labour force.

The MoWA believes that supporting women's entrepreneurship, particularly in the technological, industrial, and creative sectors, is a top priority. The Ministry attaches particular importance to addressing the adverse impacts of unpaid care work, as they represent a fundamental barrier to equitable economic participation. The system for promoting the economic participation of women is based on integrated coordination among all actors and the exchange of expertise and knowledge. This is achieved by intensifying efforts and reinforcing linkages among institutions operating in the economic, political, social, and local government sectors. These institutions include official stakeholders, civil society organisations (CSOs), international and UN organisations, as well as grassroots bodies and local institutions.

1.2. Components of the System of Women's Economic Participation Towards an Inclusive Economy

The system of Palestinian women's economic participation is primarily based on the structure and all-inclusive condition of the Palestinian economy, with a focus on ensuring that it would be inclusive of all groups, regardless of gender, place of residence, or disability. It aims to build an equitable and inclusive economy that reflects the principles of equality and equity. This system comprises eight core components designed to achieve this goal, and it serves as a strategic framework for promoting the economic participation of Palestinian women.

- 1. Policies, Legislation, and Law Enforcement:** This component is a fundamental pillar of supporting women's economic participation. It encompasses all legislative, legal, and policy frameworks, as well as institutional and regulatory measures necessary to activate and enforce relevant policies and laws. This pillar serves to promote entrepreneurship and innovation by providing a legislative environment supportive of women entrepreneurs, particularly in the fields of innovation and the social and solidarity economy (SSE) (social entrepreneurship). It seeks to ensure a just and safe working environment by protecting women's rights in the workplace, including the right to equal pay and the provision of decent working conditions. These policies address discrimination and violence at the workplace through the introduction of strict laws and effective enforcement mechanisms to address such challenges. They reduce barriers that hinder women's participation in the formal economy and provide the necessary support for their sustainable integration. This pillar also aims at the adoption of positive policies and measures that help bridge gender gaps, promoting the role of women as active participants in the economy. Furthermore, it encourages public and private institutions to integrate the principle of gender equality into their policies, operations, and programs to ensure the inclusiveness and sustainability of economic policies. Thus, this pillar contributes to building a legal and legislative system that supports women's economic empowerment and strengthens their role in achieving sustainable development.

They encompass all laws, regulations, and statutes pertaining to (1) entrepreneurial and innovative work, (2) the employment of women, (3) the decent work of women workers, and the development of the institutional measures necessary to ensure adherence to the approved policies and legislation.

2. Societal Culture: This component is a decisive factor in shaping an environment that either supports or hinders women's participation in the labour market. It comprises a set of societal norms and traditions, the educational system, and the public and media discourse—whether within the family, community, or institutions—including curricula and the outcomes of general education. It plays a key role in bolstering or eroding women's determination to participate in the labour market, whether through employment or self-employment. It influences the extent to which motivation for innovation and business development is generated across various sectors, particularly the promising ones. It also directly affects a range of factors that accelerate or hinder women's integration into the economic sector. These factors include the prevailing society views that discourage women from pursuing vocational education and training, even within non-traditional industries, and constrain their roles to working in traditional sectors or roles. Moreover, societal perceptions regarding the work of persons with disabilities and women's access to resources pose significant challenges. Women's ownership of resources—especially land—is a key factor in enabling their access to financial resources such as credit and financing, thereby strengthening their economic independence. Societal culture has a profound impact on women's professional and social choices, underscoring the importance of creating a fundamental shift in societal perceptions and behaviours. To achieve this, integrated efforts are required, including developing media and educational discourse, enhancing educational curricula, and promoting a culture of equality—all of which contribute to the economic empowerment of women and to reinforcing their role in economic development.

Societal culture has an impact on the equal distribution of unpaid care work and on strengthening the participation of men in household care.

3. Financial Inclusion: This component constitutes a key pillar in promoting women's economic empowerment. Financing policies and the extent of their availability to women entrepreneurs play a crucial role in expanding the scope of entrepreneurial work within society, particularly in high-risk sectors such as agriculture, environment, information technology (IT), artificial intelligence (AI), and certain industries. Developing financing policies directed towards supporting women and encouraging entrepreneurship in these sectors contributes to driving economic growth while ensuring women's inclusion in high-impact economic activities. In addition to financial policies, there is a range of factors that affect women's access to finance, including financial literacy, which enhances women's awareness of financing mechanisms and effective fund management.

- Guaranteeing women's access to soft and equitable financial products, such as loans, savings, and insurance.
- Guaranteeing women's rights to inheritance
- Providing financial education to women

The ownership by women of formally registered enterprises plays a key role in facilitating women's access to various funding sources. Moreover, the access of women to collateral—such as land, property, savings- and their rights to acquire and dispose of inheritance serve as a fundamental factor in improving their chances to obtain loans and funding. Promoting the financial inclusion of women requires the development of innovative and holistic policies aimed at reducing gender gaps in access to financial resources and encouraging financial institutions to offer products and services tailored to the needs of women entrepreneurs. This approach ensures the creation of a supportive financial environment that would promote women's participation in entrepreneurship and help them overcome the challenges they may face across various economic sectors.

4. Supporting Service: The service system component constitutes an additional key pillar for enabling women to access economic opportunities, whether through employment in institutions or self-employment in micro and small-sized and innovative enterprises. These services contribute to enhancing women's ability to realise their economic rights, protect such rights at workplaces, and claim them. Women entrepreneurs require an integrated set of services, most notably of which is training and technical support in business development. These services encompass areas such as management, planning, feasibility studies, legal aid, networking, marketing, and access to finance. They are intended to support the development of business concepts and plans, which are often implemented through entrepreneurial incubators and accelerators. They are also designed to support the development of mentoring and vocational training programs. Technical and vocational training (TVT) plays a pivotal role in enabling women to acquire the skills and knowledge necessary for employment and engagement in the labour market. These programs contribute to improving women's preparedness to work by equipping them with the knowledge and tools needed to access their rights to decent work. In addition, legal aid and consultation services contribute to enabling women to engage with justice institutions, thereby strengthening their ability to claim their social and economic rights. By the comprehensive provision of these services, women can be supported in building their businesses, developing their skills, and protecting their rights. This would directly contribute to the promotion of their economic participation and active role in the labour market.

Supporting services include

(1) business development services, (2) TVT, (3) education/ training and coaching, (4) legal support and mentoring in decent work and rights, and (5) marketing services.

5. Market Environment:

This component serves as a pivotal element in promoting women's economic participation, encompassing a wide range of factors and opportunities that allow women to expand their businesses and access both local and international markets. Not only does it include the infrastructure necessary for marketing, but it also includes market information, trade relations, and international agreements that promote women's ability to market their products and services effectively. It also includes building consumers' trust in local products and promoting them in regional and international markets in line with the National Export Strategy. Business development services play a critical role in supporting women by improving the quality of products and services provided by women-led enterprises and ensuring their conformity with the standards required by target markets. This includes adjusting to consumers' preferences, fulfilling purchasers' requirements, and increasing the competitiveness of such products and services. These services contribute to bolstering connections with local and international markets and purchasers, opening up new prospects for women to expand their businesses and increase their economic impact. The market environment also encompasses marketing services and exporting products in a manner that promotes regional and international integration. By strengthening regional linkages and trade relations, women entrepreneurs can capitalise on the opportunities available in external markets, supporting the sustainability of their enterprises and having a positive impact on the national economy.

6. Human Resources:

This component serves as a key factor that has a direct impact on the preparedness and motivation of youth—especially graduates—for self-employment and entrepreneurship. The education system, particularly higher education, plays a key role in enriching youth's knowledge, skills, and orientations, contributing to aligning the outcomes of higher education as well as of TVT with the needs and requirements of the labour market. Furthermore, vocational training programs offered by public institutions and the private sector play a vital role in shifting youth orientations toward vocational work and encouraging them to choose specialisations that align with market needs. Not only are these programs intended to improve practical skills, but they also focus on enhancing the economic viability

and importance of such specialisations in building the national economy. Through these efforts, young men and women receive support to develop innovative ideas and boost their preparedness to pursue entrepreneurship. These efforts help them to adjust to the requirements of local and international labour markets, including remote work opportunities, which are experiencing increasing growth. This integration among education, training, and innovation enhances the capability of human resources to contribute effectively to economic development and opens up new prospects for professional and personal growth.

7. Care Work Organisation and Management:

This component constitutes an essential track in striking a balance between women's household and economic responsibilities. Women establish private enterprises and businesses in the care work sector, contributing in several influential ways to striking this balance. Firstly, this sector opens the door to the creation of employment opportunities specifically for women in a manner that aligns with their skills and circumstances. This supports their economic empowerment and increases the rates of their participation in the labour force. Secondly, it helps alleviate the significant burden of unpaid domestic care work that falls on the shoulders of women, a traditional role that limits their opportunities to engage in the labour market or establish enterprises. By reducing this burden, women will have greater opportunities to benefit from vocational training programs, develop their skills, and participate in various economic activities. Thirdly, it contributes to improving the quality of care services provided within the society. This would have a positive impact on households and society as a whole by enhancing the well-being of children and the elderly, and creating a supportive environment that promotes productivity and social integration.

8. Representation and Decision-Making:

This component serves as an indispensable pillar for achieving gender justice and reinforcing inclusive governance. It includes empowering women to access leadership positions within various institutions, including companies, trade unions, political institutions, and private sector organisations. By representing women in leadership positions, the integration of their perspectives and experiences into the formulation of policies and decisions that directly affect their economic and social well-being will be guaranteed. Not only does this promote equality, but it also creates a more diverse and dynamic decision-making environment, resulting in more innovative and sustainable solutions. Furthermore, empowering women to participate in decision-making processes contributes to building more inclusive institutions capable of addressing the needs of various segments of society. It also contributes to supporting economic growth through the promotion of social justice and equal opportunities.

1.3. Access to an Inclusive Palestinian Economy Requires Joint Action Based on Shared Ambition and Vision

Various institutions and actors play vital roles in expediting women's access to economic empowerment. They could be classified according to their pivotal roles into the following groups (see Annex 1 for details on the partners):

1. **Legislative and policymaking institutions:** They include the Palestinian Legislative Council (PLC), the Presidency, the CoM, and the ministers. These actors develop the legislative frameworks that provide the basis for an inclusive economic environment sensitive to gender equality and equal opportunities.
2. **Legislation and policy enforcement institutions:** They include the official institutions, Local Government Units (LGUs), the Ministry of Labour (MoL), the Ministry of Finance (MoF), the Ministry of National Economy (MoNE), justice sector institutions, and the MoWA. These actors play a crucial role in implementing laws and policies that guarantee not only the promotion of women's participation in the economy but also their protection from any violations.

3. **Employing institutions:** They include government institutions, the private sector institutions, CSOs, and local authorities. These institutions play a key role in bringing about gender justice and equality in employment, as well as in guaranteeing a decent and inclusive work environment that supports the economic and social empowerment of women.
4. **CSOs:** Women's institutions, human rights organisations, and development institutions work to empower women in the economic, social, and political fields. They focus their efforts on eliminating all forms of discrimination, organising campaigns advocating women's rights, and providing legal support to women who suffer violations in the workplace or in their rights to access and dispose of inheritance.
5. **Trade unions and federations:** Public unions together with company and organisational workers' unions contribute to organising women workers, promoting their awareness of and providing the necessary support to help them achieve their rights.
6. **Higher education and vocational training institutions:** These institutions play a key role in training graduates and fostering their readiness to enter the labour market. They contribute to the reduction of unemployment by providing educational and training programs that support employment and the establishment of private enterprises.
7. **Financial institutions:** Examples of such institutions include banks and microfinance institutions. Such institutions serve as the main actors for developing financial programs responsive to women's needs. They seek to provide high-quality and affordable financial services and products, enhancing financial inclusion, especially for the least fortunate groups.
8. **Business development institutions:** Such institutions include incubators, accelerators, and specialised programs that focus on supporting entrepreneurship. They provide training and mentoring to enhance the capacities of male and female entrepreneurs and help them access markets and growth opportunities, with a focus on ensuring a balanced coverage of marginalised groups and different geographic areas.
9. **Cooperatives:** Cooperatives play a pivotal role in promoting the economic empowerment of women by organising them into cooperative frameworks aimed at providing diverse services and products that meet their needs and foster their participation in the economy. They are active across a wide range of key economic sectors, such as handicrafts, agriculture, food industries, and consumer cooperatives, in addition to the provision of savings and lending services. Through their activities, cooperatives provide women artisans with a platform to develop and improve the quality of their products, fostering their opportunities to access markets and generate sustainable income. Additionally, they provide direct employment opportunities for women, helping to strengthen their financial autonomy—particularly in areas with limited economic opportunities. Moreover, cooperatives contribute to improving women's productive skills through training and mentoring programs that focus on developing vocational and managerial capabilities. The efforts exerted by cooperatives help women increase their productivity and enhance their competitiveness in the market. Moreover, cooperatives serve as an effective model for encouraging women to collaborate and participate in collective decision-making, strengthening their leadership roles within these frameworks and achieving a qualitative shift in their economic and social roles within their communities.

These institutions and actors serve as an integrated system that contributes to a more inclusive and equitable Palestinian economy. Every institution or actor plays a complementary role in supporting women and promoting their social and economic empowerment in line with national goals.

Section II: General Context as a Push and Pull Factor of Women's Economic Participation

2.1. Israeli Occupation Undermines Institutional, Community, and Individual Efforts Towards Economic and Social Development

Through its occupation and unrelenting aggression against the Palestinian people and territories, restrictions on movement, violation of state sovereignty, and exploitation of resources in the Gaza Strip, the West Bank, and Jerusalem, Israel hampers institutional, community, individual, and international efforts and initiatives aimed at promoting economic and social development, in general, and that of women, in particular, precluding the attainment of desired outcomes. Israel violates all international resolutions and charters pertaining to the Palestinians' rights and maintains control over approximately 62% of the West Bank and approximately 85% of water resources. Meanwhile, Israeli settlements have carved up the territory of the West Bank, dismembering it into separate cantons. This is in addition to other repressive occupation policies and measures, including the Gaza blockade and war, control over crossings and borders, settlement expansion, and Israeli checkpoints that obstruct the freedom of movement between the West Bank governorates. In a report issued in November 2022, the United Nations Conference on Trade and Development (UNCTAD) indicated that ending the occupation of Area C in the West Bank and East Jerusalem would enable the Palestinian people to double the size of their economy.

According to the figures of the Palestinian Ministry of Health (MoH) and the PCBS, 61,182 Palestinian citizens were killed or went missing as of January 20, 2025, including 47,035 whose bodies were admitted to the Ministry-run hospitals in the Gaza Strip. Meanwhile, 117,791 others were injured over the same period, with women and children accounting for 73% of the casualties. In the West Bank, 861 citizens were killed, and 6,700 others were injured as a result of attacks by Israeli occupation forces and settlers. The Israeli aggression has also been accompanied by the systematic destruction of the health and education sectors and the collapse of the healthcare system in the Gaza Strip.

The Palestinian Central Bureau of Statistics (PCBS) examined the socio-economic and environmental conditions after one year of the ongoing Israeli occupation's aggression against the Gaza Strip and the West Bank, particularly after the brutal war waged by the Israeli occupation against the Strip, targeting all aspects of life there, including human life, buildings, and vital infrastructure. In the report, the PCBS pointed to the collapse of the economic system in the Strip, the sharp contraction in the West Bank's productivity base, and the unprecedented increase in the unemployment rate. The Gaza Strip's contribution to the overall Palestinian economy decreased to less than 5% from about 17% before October 7, 2023. Preliminary estimates show that the gross domestic product (GDP) contracted by more than 85% in the Gaza Strip and approximately 22% in the West Bank, causing a decline by a third in the Palestinian economy compared to the pre-October 7, 2023 period. The unemployment rate increased to 80% and 35% in the Gaza Strip and the West Bank, respectively. Most economic activities sharply declined, with the construction sector being the worst-impacted sector of them all. This was accompanied by a sharp decline in foreign trade to and from Palestine.⁰¹

01 <https://www.pcbs.gov.ps/post.aspx?lang=en&ItemID=5848>

2.2. Financial Crisis Gripping the Palestinian Government Limits Its Ability to Fulfil Its Obligations and Responsibilities in Terms of Service Provision and Employment

The Government of the State of Palestine is facing a suffocating financial crisis, which has significantly contributed to a rise in the value of the public debt and a decline in the quality of public services. This has undermined the official institutions' and CSOs' efforts to achieve economic and social development and reform goals. This crisis occurred in the context of a 5.5% decline in the GDP in 2023, alongside the sharp collapse of the Palestinian economy's components in the Gaza Strip, which recorded an unprecedented 81.3% decline in the fourth quarter of the same year. This deterioration has had a direct impact on the West Bank's economy due to Israeli policies of restrictions, closures, ongoing incursions into the West Bank governorates, and denying Palestinian workers access to Israel for employment. The sharp decline in foreign aid and the ongoing withholding by Israel of Palestinian clearance revenues have worsened the crisis, exacerbating economic stagnation and the deterioration of the Palestinian economy. This situation has severely affected the government's ability to meet its financial obligations towards the Palestinian society and provide basic services, compelling it to pivot towards emergency and relief plans. Consequently, economic empowerment projects—particularly those targeting Palestinian women—have been relegated to a secondary place, falling victim not only to the aggression and the genocidal war, on the one hand, but also to the inadequacy of resources and cultural norms, on the other.

The trade deficit of the Palestinian government exponentially increased by 478.2% in the fourth quarter of 2023 compared to the previous quarter, reaching USD 167.1 million, up from USD 28.9 million in the third quarter. Driven by the economic repercussions of the Israeli aggression on the Gaza Strip in October 2023, this increase in the deficit brought economic activities in the sector to an almost complete standstill, alongside a remarkable decline in the West Bank economy. These developments affected public revenues, particularly local tax revenues and clearance revenues, causing them to decline by 17.3%. Meanwhile, current expenditures and net lending declined by 6.5% compared to the third quarter.⁰² Additionally, the levels of consumption expenditure remarkably decreased due to the crisis, deepening the state of economic recession and having a broad impact on all aspects of political, social, health, educational, and economic life.

2.3. A Young, Educated, and Technology-Savvy Palestinian Society Propels Forward the Opportunities, Efforts, and Initiatives to Promote Women's Economic Participation

The Palestinian society serves as a promising model for a young, educated society that relies on technology as a primary means of development and growth. Thanks to its youthful demographic structure and high educational qualifications, particularly among women, there is enormous potential to support the efforts aimed at promoting women's participation in economic life. Characterised by high rates of educational completion, an increase in the proportion of women enrolled in higher education institutions, and widespread prevalence of technology and the Internet, this young society lays a strong foundation for motivating women to engage in various economic sectors, whether through employment or entrepreneurship. These demographic, technological, and educational factors constitute the cornerstone of developing a more inclusive and equitable society, capable of achieving sustainable development and promoting gender equality in economic opportunities.

⁰² The Palestinian Central Bureau of Statistics, 2024. The Performance of the Palestinian Economy for 2023. Ramallah – Palestine.

The population of the West Bank is estimated at 3.25 million, of whom 1.65 million are males and 1.60 million are females. In contrast, the population of the Gaza Strip is estimated at 2.23 million, of which 1.13 million are males and 1.10 million females.⁰³ Individuals in the age group (0-14 years) account for 37% of the total population of Palestine as of mid-2023, with 35% in the West Bank and 40% in the Gaza Strip.

The average household size in Palestine dropped to 5.0 persons in 2022, down from 5.8 in 2007. The female-headed households accounted for 12% of the total Palestinian households. The illiteracy rate among individuals aged 15 years and above in Palestine stood at 2.2% (1.1% among males and 3.3% among females). The completion rates of lower and upper secondary education for females were 97% and 78%, respectively, compared to 90% and 53%, respectively, for males. Female students accounted for 62% of the total enrolment of students in Palestinian higher education institutions during the 2021/2022 academic year, with approximately 10% of them enrolled in the field of information and communication technology (ICT).

In 2022, approximately 92% of households in Palestine reported that they or one of their members had access to the Internet at home — 93% in the West Bank and 92% in the Gaza Strip. Meanwhile, individuals aged 10 years and above who used the Internet from any location in Palestine accounted for 89% — 92% in the West Bank and 83% in Gaza, with usage rates of 89% among males and 88% among females.

The findings also showed that 79% of individuals, aged 10 years and above, in Palestine, owned a mobile phone — 86% in the West Bank and 69% in the Gaza Strip. There was a clear gender gap between males and females in mobile phone ownership in 2022, as 83% of males owned mobile phones compared to 76% of females. Individuals aged 10 years and above who owned smartphones in Palestine accounted for 73% — 83% in the West Bank and 58% in Gaza, with 74% and 72% rates among males and females, respectively. In a related context, iPoke Company published a report on the digital situation in Palestine in 2022. Data from the report indicated that the prevalence rate of social media in Palestine accounted for around 66%. Gender-disaggregated data reveal that the rates of social media use were 51% among males and 49% among females.⁰⁴

2.4. United Nations and Regional Obligations to Promote Women's Economic Participation

The State of Palestine embodies a strong commitment to supporting the economic empowerment of women through the adoption of a set of international conventions and standards aimed at achieving gender justice and equality. This set of conventions and standards includes the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Beijing Declaration and Beijing Platform for Action (1995), and the relevant conclusions of the Commission on the Status of Women (CSW), including Resolution 54/4 of 2010 on Women's Economic Empowerment. In addition, Palestine is committed to implementing the International Labour Organisation (ILO) Conventions on gender equality and the promotion of women's rights to labour. Meanwhile, it is also committed to submitting periodic reports that reflect progress on implementing these conventions and ensuring the achievement of their objectives.

In a global context, SDG 5 supports Palestinian efforts to achieve gender equality and empower all women and girls. This goal requires the elimination of all forms of discrimination and violence against women and girls, while promoting their active involvement in political, economic, and social life. It focuses on guaranteeing women and girls' equal rights with men in terms of economic resources, including access to ownership, land, and natural resources. It also focuses on the provision of comprehensive health

03 The Palestinian Central Bureau of Statistics (PCBS) Presents the Conditions of the Palestinian Population on the Occasion of World Population Day, 11/07/2023, under the Slogan "Unleashing the Power of Gender Equality: Uplifting the Voices of Women and Girls to Unlock Our World's Infinite Possibilities".

04 Ibid.

services and the increased representation of women in leadership and decision-making. This commitment is also intended to raise awareness of women's rights, both locally and internationally, and to create a supportive environment that ensures their financial and social independence while enhancing their economic opportunities.

SDG 8 focuses on "promoting sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all." The integration of women is a fundamental pillar in achieving this goal, as women's economic empowerment is not only a matter of fairness but also a necessity for achieving sustainable economic development.

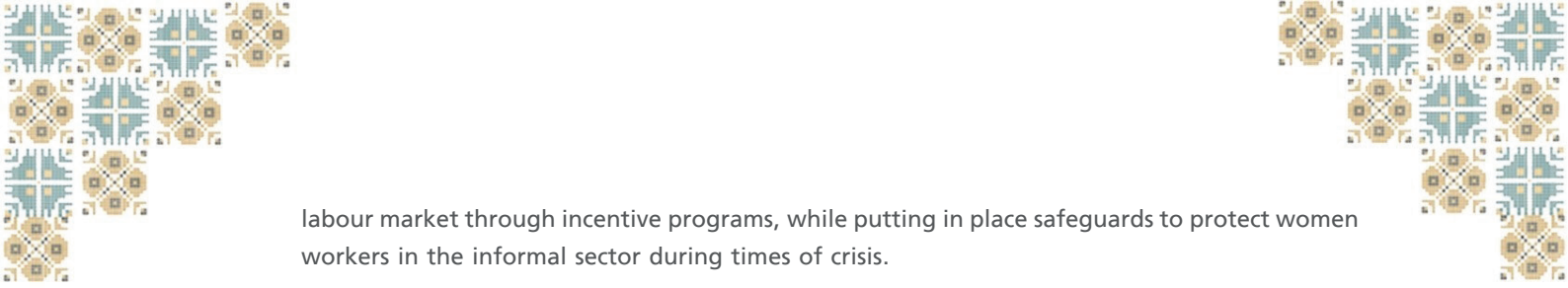
Commitments to Accelerate Progress toward the SDGs Pertaining to Women's Economic Participation

- Promote the gender-sensitive evidence-based policies, including those related to women's economic participation.
- Enhance the capacity of the civil society to enter into dialogue with governments on guaranteeing that relevant laws and policies are gender-sensitive.
- Enhance the capacity of national institutions to provide gender-responsive services related to economic empowerment.
- Promote decent work and productive employment by addressing the structural causes of inequality against women — in partnership with the ILO.⁰⁵
- Foster an entrepreneurial spirit among women, remove barriers, and help create a favourable environment for the development of entrepreneurial spirit, in partnership with the United Nations Industrial Development Organisation (UNIDO) and the Food and Agriculture Organisation of the United Nations (FAO).
- Promote the principles of women's empowerment and engage with the private sector to improve the status of women in the economy to achieve inclusive and sustainable growth.

As part of the efforts to promote the economic and social empowerment of Arab women, the League of Arab States adopted the Strategic Framework for Arab Women's Economic and Social Empowerment (2024–2030). This framework aims to achieve gender equality and promote the participation of women in the national economy. It was developed as a realisation of a unified vision to support Arab women, with a focus on addressing the unique challenges they face across various fields, with particular emphasis on the following priorities:

- Continue empowering women to participate in the national economy and facilitate their access to financial inclusion services provided by the state to create economic opportunities for them, support financial literacy programs, and amend national laws and regulations to reduce discrimination against women.
- Develop labour laws that guarantee the rights of women to equal pay with men, and ensure the provision of an equitable work environment free from violence and discrimination based on gender, age, social or economic status, or disability, if any.
- Support investment in the women's education and entrepreneurship programs.
- Adopt measures to encourage women workers in the informal economy, domestic workers, care workers, and owners of small and medium enterprises (SMEs) to transition to the formal

05 <https://arabstates.unwomen.org/en/what-we-do/economic-empowerment-3>



labour market through incentive programs, while putting in place safeguards to protect women workers in the informal sector during times of crisis.

- Provide public resources and services supportive of care work, and integrate the care economy within the formal national economy to alleviate the burden of unpaid care work on women.
- Implement national women capacity-building programs to enable women to access decent work in the fields of technology, digitalisation, the green and blue economy, and smart agriculture, while working to eradicate digital illiteracy among women.

The participants and representatives of Arab states concerned with women's affairs, who attended alongside those from the State of Palestine, the high-level conference in Muscat on January 9, 2024, adopted the Muscat Declaration on Progress in Implementation of the Beijing Declaration and Platform for Action in the Arab Region after Thirty Years. They affirmed their commitment to five priorities for the next five years, namely:

1. Promoting the role of Arab women in leading positions and enhancing women's effective participation in the decision-making process, paving the way for comprehensive and sustainable political empowerment.
2. Reaffirming the commitment to prevent violence against women in the Arab region and strengthen efforts to access comprehensive responses to address all forms of violence against women.
3. Strengthening the enabling environment for gender equality and improving women's access to justice and empowerment.
4. Improving Arab women's roles in economic development as a catalyst for inclusive change and sustainable growth.

The Declaration identified four measures, which are as follows:

- Continue working on updating and enacting laws that ensure women's equal access to employment and equal pay in various sectors, including modern technologies and industrial sectors. These policies include enhancing women's innovation and creativity in various fields, notably in science, technology, engineering, and mathematics (STEM) careers that are in high demand in the labour market; promoting safe and secure workplaces for women; and increasing opportunities for education and vocational training, which ensures their eligibility for future leadership roles.
- Strengthen women's ability to access and control economic resources, including providing relevant data to decision-makers, adopting necessary policies and legislation, and finding special solutions for Palestinian women living under Israeli occupation that prevents them from accessing and controlling these resources.
- Intensify efforts to promote sharing of care work between men and women, including paternity leave, and investments in care-related services and infrastructure to redistribute the care responsibilities shouldered by women and girls, and focus on improving the conditions of women who provide care for those with disabilities or the elderly, by adopting supportive policies that help them overcome challenges that impair their health and limit their involvement in professional, social, and economic life, while providing them direct support, especially for women who lose their jobs to care for their children.
- Continue to strengthen educational and training programs focused on empowering women and girls in advanced industries such as science, technology, and engineering.

The State of Palestine demonstrates a strong commitment to the implementation of the Arab Framework for Arab Women's Economic and Social Empowerment (2024–2030) and the Muscat Declaration on Progress in Implementation of the Beijing Declaration and Platform for Action in the Arab Region After Thirty Years, placing them at the core of its national priorities to achieve gender justice and equality. This commitment is embodied in the development of national gender-sensitive policies and legislation, as well as in the efforts aimed at strengthening economic and social empowerment programs consistent with the specific objectives outlined in the framework and the declaration. It constitutes a part of Palestine's holistic vision to bring about a qualitative transformation in the condition of Palestinian women, in line with regional and global gender empowerment goals. Palestine recognises that the empowerment of women is not merely a development goal, but rather a cornerstone for bringing about sustainable development and building an inclusive and sustainable economy.

Therefore, Palestine strives to set an example in implementing the framework and the declaration, through innovative policies and strategic partnerships that contribute to achieving integration between national and regional efforts. Through regional cooperation with Arab states, Palestine works to share experiences and implement joint policies that enhance the role of women as drivers of change and growth in Arab societies. This cooperation reflects an integrated vision that underscores the essential role of women as a key factor for social and economic development, setting Palestine as a pioneering model to be emulated in achieving the objectives of the Arab Framework and the Muscat Declaration.

2.5. The National Program for Development and Reform - First Phase 2025-2026, Adopts Economic Transformation Initiatives

The 19th Palestinian Government adopted the National Program for Development and Reform (NPDR) as a reference document for the development of the strategies of ministries and government institutions for the period 2025–2027. The first phase of the NPDR is primarily aimed at implementing the process of economic transformation and upgrading institutional performance. This would address the significant imbalances in the structure of the national economy that have accumulated over the past decades due to the occupation. It would also pave the way for comprehensive social, economic, and environmental development by focusing on the areas that can bring about positive and tangible change on the ground, while consolidating the foundations for an independent and sovereign State of Palestine. Furthermore, the NPDR is intended not only to expedite recovery from the severe economic shock caused by the devastating war against Gaza and the aggression against the West Bank, but also to diversify economic activity, increase the contribution of key economic sectors to the GDP. It also aims to create sustainable job opportunities in the local economy, particularly for youth groups, enhance social inclusion, and strengthen resilience to the adverse impacts arising from major global challenges, including climate change. It also seeks to promote the fiscal sustainability of government institutions, enabling them to provide basic services and improve their quality, while also ensuring reliable supplies of energy, food, and water to the Palestinian people.

The NPDR includes a set of strategic development initiatives aimed at supporting economic advancement and transformation, and paving the way towards resilience and sustainability by focusing on areas of utmost priority. Such areas include achieving energy security and shifting to renewable energy sources, localising health services, advancing digital transformation, fostering the inclusiveness of social protection systems, strengthening the sustainability of LGUs, promoting sustainable agriculture and food security, and advancing education for development.

The first phase of the NPDR 2025-2026 has identified seven strategic development initiatives aimed at supporting economic advancement and transformation, and paving the way towards resilience and sustainability by focusing on seven areas of utmost priority. These areas are: (1) achieving energy security and shifting to renewable energy sources, (2) localizing health services, (3) digital payments for a digital economy, (4) enhancing the inclusiveness of social protection, (5) strengthening the sustainability of LGUs, (6) promoting sustainable agriculture and food security, and (7) advancing education for development.

Section III: The Present Situation of Palestinian Women's Economic Participation - Gaps and Acute Deficiencies

"A wide range of interconnected factors are at the root of the protracted low female labour force participation rates in the region. These include discriminatory legal regulatory frameworks, limited access to relevant training, the unrecognized unpaid care work (the high cost of child care, household chores), poor working conditions including low wages, often combined with no social security coverage, social and cultural discriminatory norms, limited access to and control over resources (land, property, finance...etc.) and inability of labour markets to generate decent jobs." Recent data indicate a persistent and significant gap between women and men in terms of the rates of participation in the Palestinian labour market, reflecting profound and multidimensional structural challenges to Palestinian women. Despite the relative progress in the rates of their educational attainment, the economic participation of women remains limited due to the interplay of social, cultural, and economic factors. The distribution of women across economic activities reveals that women tend to be concentrated in limited lower-income-generating sectors alongside a continued gender pay gap. These indicators highlight the complex dynamics of the Palestinian labour market, whereby the participation of women is heavily influenced by structural and organisational factors, as well as by the overall political and economic context. Taken together, these challenges continue to pose persistent barriers to achieving gender equality in the labour force.

Persons outside the labour force

The economically inactive population includes all individuals of working age (15 years and older) who are not employed, not seeking employment, and not even willing to work.

The labour force participation of men in the West Bank and the Gaza Strip was four times higher than that of women by the end of 2024. Between April and June 2024, the number of females aged 15 years and above participating in the labour force in the West Bank was 187,300 (17.6%) compared to 795,600 men (72.6%). In 2023, the rate of participation in the labour force among female individuals (aged 15 years and older) (female workers and job-seekers) who had completed more than 13 years of school education stood at 38% in the West Bank (and at 43.8% in Gaza), compared to 76.1% for men in the West Bank (69.4% in Gaza). The rate of participation in the labour force in the West Bank among unmarried men stood at 64% and was below that among married men (which stood at 79.7%). The rate of participation in the labour force in the West Bank among unmarried women stood at 21.9% and was higher than that among married women, which stood at 15.4%.

During the period from April to June 2024, the number of males and females employed in the West Bank reached 539,500 and 128,800, respectively. The unemployment rate for females stood at 29.8% compared to 31.4% for males. The unemployment rate among unmarried males reached 37.5% and was higher than that among married males, which stood at 27.4%. Similarly, the unemployment rate among unmarried females stood at 40.5%, and was higher than that among married females, which reached 21.1%.

The distribution of employed males and females across economic activities reveals that women tend to be highly concentrated in a limited number of economic activities. Approximately 75.9% of employed women work in the services and other branches compared to 25.7% of men employed in the same sector. Meanwhile, 7.7% of employed men work in agriculture, fishing, and forestry compared to 5.4% of women employed in the same field. During the period from April to June 2024, the average daily wage for men was approximately 141.7 NIS compared to 116.5 NIS for women. It is worth noting that these figures exclude workers employed in Israeli settlements or in Israel.

3.1. Lack of Commitment to Decent Work Standards in the Formal and Informal Economic Sector Hinders Women's Participation in the Labour Force

Decent work is the cornerstone of achieving gender equality in the Palestinian labour market. However, the lack of commitment to decent work standards poses a major obstacle to the promotion of the participation of women in the workforce. This challenge stands out particularly in the informal sector, which occupies a significant share of the Palestinian economy and operates outside the framework of official laws and regulations. Within this context, women emerge as one of the groups most adversely affected due to the fragile legal and regulatory protection, as well as poor oversight and union representation. This exacerbates inadequate work conditions and widens the gender gap in the labour market.

Decent work is defined as the productive work that is performed in conditions dominated by freedom, equity, security and human dignity, to which women and men have access on equal terms. Decent work is the converging focus of all the ILO's four strategic objectives: the promotion of rights at work, employment, social protection, and social dialogue.

The informal sector encompasses the institutions and individuals employed in commercial activities that are not subject to any standards, legislation, or regulations that govern their operations or relations with others. According to the definition recommended by the ILO for the informal sector in Palestine, this sector encompasses all economic activities that operate outside the framework of official laws and legislation and do not follow an approved system for business administration or rights protection.

Working Women face a myriad of challenges, including:

- Working for long hours under unfavourable conditions.
- Working for extremely low wages that are far below the minimum wage.
- Working women who have not completed a year of work in the workplace are denied their entitlement to maternity leave stipulated in the law.
- Most workplaces fail to accommodate the special circumstances and needs of women with disabilities.
- The scope of the informal labor market has expanded, and such a market is not subject to any legal conditions, standards, or controls.
- The lack of job security and the sense of job stability.
- Employers tend to hire male workers at the expense of female workers.
- Poor awareness among working women of the labor laws, exposing them to the risk of exploitation and violation of their legal rights.
- The delay in the enactment of the Social Security Law.
- The inadequate punitive measures against the violators of labor laws or the rights of workers of both genders.
- Official statistics do not reflect women's economic participation in the informal economy or in care work.
- The absence of competent courts that adjudicate workers' cases, delaying the resolution of workers' cases.

The total number of Palestinian workers during 2022 was approximately 1,062,200 workers (excluding the agricultural sector), distributed as 891,200 males and 171,000 females. Informal employment accounted for about 52.6% of the total number of workers (56.4% males and 32.4% females). The workers classified as employers or self-employed in informal employment accounted for about half of

the total number of workers (49.5%). Moreover, the findings indicated that 51.7% of paid workers were classified as informal employment and that 74.6% of the workers with no academic qualification engaged in informal employment.

The obstacles faced by women workers regarding the standards of decent work are exacerbated by the poor oversight (inspection) and trade union roles, the delay in the enactment of the Social Security Law, the inadequate punitive measures against the violators of labour laws or the rights of workers of both genders, and the absence of competent courts that adjudicate workers' cases, which delays the resolution of workers' cases. They are also exacerbated by the lack of awareness among women about their rights or restricted access to the judiciary, and the low rates of participation by women in trade unions. They are further compounded by the low participation of trade unionist women in leadership positions and the insufficiency of the incentives for the transformation of the informal economy to a formal one.

3.2. Care Economy in Palestine is a Primary Factor that Hinders Women's Economic Participation

Care is a fundamental component for bringing about human, social, economic, and environmental well-being. It serves as a key instrument for sustainable development. Care work, whether paid or unpaid, is essential for enabling all economic and social activities. A robust and well-organised care economy effectively contributes to improving the health of the current and future workforce, creating new job opportunities, supporting various labour sectors, and promoting productivity. Moreover, driven by technological innovation, demographic shifts, and environmental and climate change, drastic transformations in the care economy have a significant effect on the supply and demand for care services as well as accessibility to them.

The care economy is critical for building resilience to crises, including pandemics, and brain drain, and for achieving gender equality and inclusion, addressing other inequalities, promoting economic and social development, a human-centred approach to the future of work, a just transition, and social justice. The care economy is fast-growing and creates and enables employment opportunities.

Direct care work refers to activities that are conducted face-to-face and personal, and relational, activities such as feeding a child, caring for the elderly, and helping a patient or a disabled person. In contrast, indirect care work comprises activities and tasks that maintain the prerequisites of personal care, such as cleaning, cooking, and domestic maintenance, which are referred to as domestic work.

Many groups, including children, the elderly, and persons with disabilities, are still without access to adequate and quality care services. A large proportion of care needs to children, the elderly, and persons with disabilities is still met within the household.

The care economy comprises care work, both paid and unpaid, and direct and indirect care, its provision within and outside the household, as well as the people who provide and receive care and the employers and institutions that offer care.

Women still bear the primary burden of unpaid care work, depriving them of participation in the labour market. Females citing domestic chores as the main reason for remaining outside the labour force account for 67.3% as compared to 0% for males. Women spend an average of 35 hours per week on unpaid care work, compared to 5 hours for men. Moreover, 42% of women perform direct unpaid care work compared to 18% for men, while 94% of women perform indirect unpaid care work compared to 49% for men. These percentages are even higher among married women, who spend 44 hours per week on such work compared to 28 hours for unmarried women.

The quality and affordability of access to childcare services (nurseries) are viewed as a key driver of the care economy growth, as they help alleviate the burden of unpaid care work on women and create

new employment opportunities for them. The reality of these services in Palestine reveals a range of shortcomings in such services, particularly the inadequacy of the legislative framework regulating the nursery sector, poor service quality, the high cost or limited accessibility of the service in certain areas or for specific groups, and the lack of trained or qualified personnel, alongside the increase in the number of nurseries operating in the informal sector.

3.3. The Work Environment of Entrepreneurship, Innovation, and Social Entrepreneurship Weakens Women's and Youth's Chances of Effective Economic Participation

Entrepreneurship, innovation, and social entrepreneurship are among the key drivers of economic and social development in any economy. In Palestine, this sector is deemed one of the most promising solutions to tackle the economic challenges arising from the complex political and economic situation. Nevertheless, the entrepreneurial ecosystem in Palestine faces structural challenges that affect its ability to fairly and effectively accommodate target groups, particularly women and youth. This sector is characterised by a significant disparity in the opportunities and resources available, as current indicators reveal that there are wide gaps in the supporting and legislative frameworks, infrastructure, and financial and technological services. This limits the participation of women and youth in this field. Moreover, cultural, social, and economic factors pose additional barriers to the development of the entrepreneurial ecosystem, weakening its ability to achieve real integration within the Palestinian economy and keeping the most underprivileged groups outside the loop of economic activity.

As outlined in the document entitled *An Inclusive Palestinian Economy*, the entrepreneurship, innovation, and social entrepreneurship sector comprises three main components. The first component is entrepreneurship in the high-tech sector, characterised by its rapid growth, ability to transcend geographical boundaries, and considerable contribution to economic development. The second component is entrepreneurship in micro, small, and medium enterprises (MSMEs), which is of immense importance in Palestine, given the expansion of the informal economy, on one hand, and the government's shift towards promoting inclusive self-employment opportunities for all segments of society, on the other. The third component is concerned with social entrepreneurship, which comprises cooperatives in addition to commercially-driven non-profit SSE institutions that seek to provide goods or services that benefit not only their members, but also the whole society.

In 2024, the Women, Business and the Law (WBL) Composite Index, issued by the World Bank, for Palestine was 26.3, compared to a global average of 77.9. In the same year, the WBL composite index for Jordan and Morocco stood at 59.4 and 75.6, respectively. The sub-index on legal frameworks, the sub-index on supportive frameworks, and the sub-index on expert opinion for Palestine stood at 15, 20.8, and 60, respectively, compared to 42.5, 50, and 52.5, respectively, for Jordan.⁰⁶

The WBL Composite Index relied on analysing legal indicators that affect women's economic opportunities. The latest version of the index is based on three dimensions. The first dimension concerns prevailing legal frameworks in countries. The second dimension focuses on the frameworks that support the implementation of laws, including national policies, plans, programmes, services, financial budgets, procedures, inspections, and penalties for non-compliance with quality standards. The third dimension is based on expert opinions regarding the outcomes in the areas evaluated and how effectively they have been realised in practice. The index covers ten areas, namely: safety, mobility, workplace, pay, marriage, parenthood, childcare, entrepreneurship, assets, and pension.

06 Comprehensive Arab report on progress in implementing the Beijing Declaration and Platform for Action thirty years on, ESCWA, UN Women, and the League of Arab States, 2024.

According to the indicators of the labour force in the West Bank for the period from April to June 2024, men working as employers or self-employed totalled 201,000 (accounting for approximately 34% of all male workers). Meanwhile, women working as employers or self-employed totalled 16,688 (accounting for less than 13% of all female workers).

The entrepreneurial and innovative work ecosystem is based on six interrelated domains, each comprising a set of elements that ultimately determine the level of entrepreneurship as per international standards. The components of the entrepreneurial and innovative work ecosystem vary by entrepreneurial sector or field, as each sector or field has its own entrepreneurial ecosystem. In general, the most important barriers in the condition of the entrepreneurial and innovative work ecosystem are as follows:

- 1. Policies, legislation, and institutions regulating entrepreneurship and innovative work are insufficient to empower, stimulate, and regulate the sector:** Despite the political will of successive governments to support entrepreneurship, there are still a set of obstacles manifest in company registration procedures and costs, poor tax incentives for small enterprises, and some legislative gaps related to the protection of intellectual property and patent rights.
- 2. The Palestinian society adopts a culture that discourages entrepreneurship:** Generally, Palestinian citizens tend to avoid risk, including the risk associated with entrepreneurship, and prefer fixed jobs with a steady income to provide for themselves and their families. The other reasons limiting the role of societal culture in promoting entrepreneurship for women and youth include the failure of curricula and the outputs of general higher education to foster inclination and motivation towards entrepreneurship.
- 3. The outcomes of general higher education as well as technical and vocational education fail to rise to the required levels to promote entrepreneurship:** Despite the high enrolment rates in general education and the proportion of higher education graduates, particularly of female graduates, this does not reflect on the participation of women in the labour force, especially in the entrepreneurship or employment sector.
- 4. Sluggish acceleration of financial inclusion to include excluded groups and regions:** In 2023, 62% of adults aged 15 and above had access to a bank account (82% of men, 42% of women). The overall gender gap in financial inclusion was estimated at 34%. The number of men likely to own bank accounts was estimated to be at least double that of women, and the number of men holding private insurance policies was six times greater than the number of women holding such policies. The total number of smallholders of both genders was 140,586, with 92% men and 7.7% women. The percentage of women's ownership of land and property in 2024 was 32%, compared to 65% for males. A host of factors contribute to the exclusion of certain groups, including women, from financial services, such as financial literacy and awareness, the ongoing financial crisis gripping the State of Palestine, lack of credit data or usable additional collateral, and the characteristics of excluded groups that involve high levels of risk.
- 5. Poor infrastructure services and their high cost, particularly in disadvantaged areas:** The residents of some governorates, villages, refugee camps, towns, and cities experience limited access to the basic services that directly affect their daily lives and hinder business development in their respective places of residence. Chief among such areas is the so-called Area C, where Israel severely limits Palestinians' access to basic services, including water, electricity, and road networks, and degrades local living conditions. Moreover, over two million Palestinians in the Gaza Strip continue to struggle for access to clean water and electricity. They are subject to severe restrictions not only on the movement of goods, particularly agricultural products and fishing activities, as well as of people outside of the Strip, but also on the import of industrial and agricultural inputs and other necessities for various sectors. Palestinians as a whole also face major obstacles in terms of the quality and cost of infrastructure services, particularly the high costs of energy, water, transportation, telecommunications, and Internet services compared with neighbouring countries.

6. **Poor business development services and women's restricted access to them, particularly in certain areas:** Despite the multiplicity of institutions and programs providing business development services at three levels, these services still fail to rise to the required level, especially in areas such as training, mentoring, marketing, legal services, and financing, whether for small and medium-sized enterprises, innovative enterprises, social entrepreneurship, or SSE institutions and cooperatives.

3.4. Poor Chances of Quality Technical and Vocational Education and Training (TVET) Opportunities and the Higher Education Outcomes that Suit Gender-Inclusive Labour Market Limit Engagement in Entrepreneurship, as well as Access to Decent Employment

Despite the large numbers of women and men enrolled in educational and training institutions in Palestine, there is still a clear gap between the outcomes of these institutions and the needs of the labour market. Women, in particular, grapple with compounded challenges that hinder their engagement in entrepreneurship and access to decent employment, reflecting the disparity in the quality of available opportunities and offered specialisations. These gaps are especially manifest in the limited scope of vocational guidance, the inadequate provision of training programs tailored to women, and the concentration of training specialisations in traditional fields, specialisations that in some cases deepen the structural gaps limiting women's work across different economic sectors. Furthermore, the negative perception of TVT, along with the poor investment in this sector, exacerbates these challenges. Despite the notable achievements in women's enrolment in the science and technology disciplines, these disciplines continue to have a limited impact on employment and entrepreneurship, highlighting the need for a more balanced educational environment that meets the needs of both genders and supports their economic aspirations.

In the academic year 2021/2022, the number of Palestinian higher education institution graduates, including intermediate diploma, Bachelor's, and postgraduate students in traditional universities, open education institutions, and university colleges, reached 45,235, of whom 16,297 were males, and 28,938 were females. Palestinian women account for approximately 49% of technology graduates from universities and 39.3% of the students enrolled in specialised fields such as AI, indicating their robust participation in STEM education. The number of female graduates in the ICT specialisations stood at 1,414 compared to 1,509 male graduates. The number of female graduates in the business, administration, and law specialisations totalled 7,312 compared to 5,451 male graduates; and their number in the engineering, manufacturing, and construction specialisations was 1,498 compared to 2,484 male graduates.

In the 2018/2019 training year, the number of TVT program graduates was 2,209, of whom 65.7% were males and 34.2% were females. The 15 MoL-run Vocational Training Centres (VTCs) accommodate around 1,800 trainees, males and females, annually. Intermediate technical colleges accommodate approximately 5,800 trainees, males and females, across 66 specialisations. According to 2019 data, female trainees enrolled at Level I (comprising 900 training hours) accounted for 34.8% and those enrolled at Level II (9–11 months) accounted for 17.1%. Female trainees enrolled in Level III (the Ministry of Education-run academic schools) and Level IV (Ministry of Education and Higher Education (MoEHE)-run technical colleges) accounted for 49% and 37.6%, respectively. Female graduates of higher education institutions, VTCs, and technical education institutions face a set of shortcomings that limit their economic participation in entrepreneurship or access to decent employment and work. Such shortcomings include the following:

1. Lack of alignment of the higher education, vocational education, and technical training outputs with the labour market.
2. Lack of sufficient vocational mentoring (guidance) and counselling provided to female graduates before or during enrolment, or after graduation.

3. Lack of sufficient training programs offered to girls compared to boys, with most programs focusing on traditional specialisations.
4. Lack of adequate promotion of TVET programs or promising higher education specialisations, coupled with negative societal perceptions.
5. Inadequate development budgets, coupled with a shortage of VTCs, and limited enrolment capacity.
6. Lack of incentives for girls to enrol in programs.

3.5. Limited Access of Women to Leadership Positions in Economic and Trade Union Institutions

Data on the representation of women in leadership positions in economic and trade union institutions in Palestine reveal clear gender gaps that hinder their participation in decision-making positions. Although relative progress has been made in some areas, women continue to hold a very small proportion of senior management positions in economic institutions. For example, women hold only 1.9% of administrative positions in chambers of commerce and industry, and they account for only 2.9% of all members of chambers of commerce. Moreover, women account for 15.3% of the members of the Boards of Directors of the companies registered with the Palestine Capital Market Authority (PCMA), whereas they are completely absent from executive leadership positions in companies subject to the oversight of the PCMA.

As for professional unions, the numbers illustrate similar gaps. Women account for 22.2% of all members of the Medical Association in the West Bank, but they are not represented on its Board of Directors. In the Engineers Association, women account for 41% of all members, but their representation on the Board of Directors does not exceed 6.7%. The gap is more pronounced in the Pharmacists Association, where women account for 67.4% of all members, but their representation on the Board of Directors does not exceed 14.3%.

These structural gaps reflect cultural and institutional challenges that affect women's representation in leadership positions, limiting their participation in the formulation of economic and social policies and reducing their influence in the decision-making process.

Section IV: Strategic Framework of Outcomes, and the Path of Change Towards an Inclusive Palestinian Economy

4.1. The Theory of Change Towards an Inclusive Palestinian Economy based on Promoting Women's Participation in the Labour Force and Appreciating Their Economic Role outside the Scope of Labour Force Data

The theory of change underlying the realisation of an inclusive Palestinian economy is grounded in the core premise that the economic participation of women is not only a precondition, but also a key driver for achieving two main objectives. The first objective is to build a just Palestinian society grounded in social justice, where men, women, boys, and girls enjoy equality, protection, and freedom from discrimination in all spheres of life. The second objective focuses on achieving inclusive and sustainable development that would encompass the improvement of the quality of education, the provision of inclusive health services, and the guarantee of clean energy, adequate housing, water, and justice for all. The realisation of these objectives is conditional upon a clear national commitment to implementing agreed-upon development programs, particularly those aiming to drive economic transformation and address the structural imbalances in the Palestinian economy.

The creation of an inclusive economy requires diversifying economic activity, increasing the contribution of key sectors to the GDP, and focusing on creating sustainable and large-scale employment opportunities, particularly for women and youth. It also requires reinforcing the Palestinian society's resilience to global challenges such as climate change and guaranteeing government institutions' fiscal sustainability to be able to provide high-quality essential services. Moreover, securing reliable supplies of energy, food, and water stands as a pressing priority to ensure the sustainability of economic and social life.

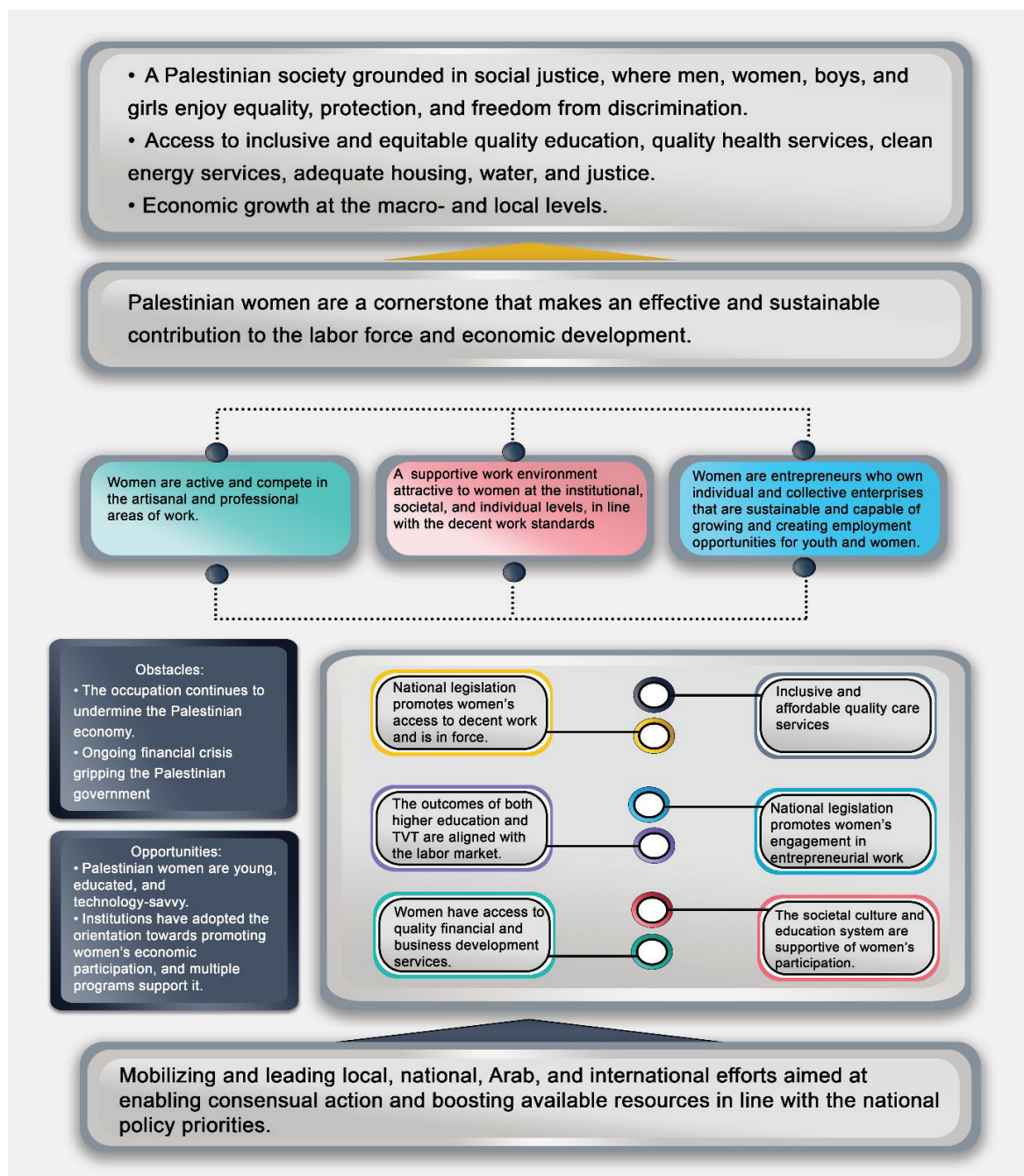
The theory proposes that Palestinian women are an essential economic resource that must be supported and empowered to participate effectively and sustainably in the labour force and in the development of the national economy. To this end, it outlines three main conditions. First, the number of women participating in individual and collective entrepreneurship shall be increased, so that these enterprises are sustainable, capable of growing, and capable of creating productive and viable employment opportunities for women and youth. Second, a supportive work environment attractive to women shall be provided both at the institutional and societal levels, in line with the decent work standards. Third, women professionals and artisans shall be enabled to compete effectively in local, regional, and global markets.

The theory sets out six key prerequisites for expediting the realisation of outcomes in the areas of decent work, self-employment, and entrepreneurship. They include national legislation in force that promotes women's rights to work, as well as other legislation that supports women's participation in entrepreneurial and innovative enterprises. They also include the need to foster a social and educational culture supportive of women's economic participation, and align TVET outcomes with the needs of the labour market. The provision of inclusive and affordable care services, along with guaranteeing access to financial services and quality business development services, is considered crucial to the realisation of these objectives.

To fulfil these prerequisites, the theory calls for leading and mobilising local, national, and international efforts to ensure effective coordination among all partners, including the government sector, civil society, the private sector, trade unions, and international organisations. This requires strengthening the mechanisms for dialogue and information sharing, as well as the publication of accurate statistics and periodic reports to ensure commitment to agreed-upon national directions.

Despite the efforts made in this regard, national initiatives face formidable challenges. The most notable of such challenges is the Israeli occupation, which restricts investment in natural resources, obstructs the movement of people and goods, and damages infrastructure. Moreover, the financial crisis gripping the Palestinian Authority due to Israel's withholding of Palestinian clearance revenues and the decline in international aid debilitates the government's ability to achieve these objectives.

Nevertheless, several supportive factors have emerged in response to these challenges. The most notable of such factors are the young demographic structure that characterises the Palestinian society and the high level of education and technology utilisation. Furthermore, successful community experiences, such as social entrepreneurship and cooperatives that provide essential services like education, health, and energy, serve as a source of inspiration and an incentive for reinforcing the efforts towards building an inclusive and sustainable economy.



4.2. Strategic Paths of Change

The Strategic Framework for the Realisation of an Inclusive Palestinian Economy serves as a practical starting point for translating the theory of change into a tangible reality. It does so by outlining clear paths, desired outcomes, and policy interventions that address the various aspects of women's economic participation. This framework is based on the orientations towards the promotion of social and economic justice, with a focus on empowering women as key partners in the development of the national economy.

Within this framework, the strategic paths serve as pivotal tools for realising the desired transformation. They aim to dismantle the structural barriers that hinder women's participation in the labour force, enhance their role in entrepreneurship, and guarantee their access to safe and decent work environments. Moreover, they focus on integrating the informal economy and facilitating a transformation towards a sustainable economy that considers both social and environmental needs.

The strategic paths are closely interlinked with the theory of change, facilitating the translation of its prerequisites into practical outcomes. The policy interventions designed within these pathways embody a holistic vision that takes into consideration the Palestinian national context along with its complexities, including the impact of the Israeli occupation and the accompanying economic and political constraints. Simultaneously, these paths build upon supportive factors such as the young demographic structure, the high levels of education and technology utilisation, and successful community experiences, which together serve as a starting point towards positive change.

These paths require strong commitment from all actors, including the government, the civil society, the private sector, trade unions, and international organisations. They rely on promoting cooperation and partnerships to ensure the effective implementation of interventions, alongside the adoption of robust monitoring and evaluation (M&E) systems to measure progress and guarantee the sustainability of efforts.

The framework comprises four main strategic paths designed to address the fundamental issues influencing the realisation of an inclusive Palestinian economy. These strategic paths are as follows:

1. **Decent work for all:** This includes improving work environments to guarantee equality and inclusivity.
2. **Entrepreneurship, innovation, and social entrepreneurship:** This includes empowering women and youth across all economic sectors.
3. **Sustainable economy and the promotion of fiscal sustainability:** This involves focusing on the green and blue economy.
4. **A quality and sustainable care economy:** This involves the creation of a supportive environment that promotes women's participation and alleviates the burden of domestic care work on them.

Each path comprises a set of desired outcomes, measurable indicators, and specific policy interventions, ensuring an integrated and comprehensive response to the challenges that hinder the development of an inclusive Palestinian economy.

4.2.1. Strategic Path 1: Decent Work for All

Outcome: A decent and safe work environment in the public, private, and civil society sectors that promotes women's participation in the labour market.

Indicators:

1. The number of pieces of legislation pertaining to decent work standards adopted, amended, or annulled.
2. The annual publication of a national indicator on commitment to the implementation of decent work legislation and policies, measuring the extent of improvement in commitment to the labour legislation and policies from a gender perspective.
3. The rate of increase in the number of inspections conducted across the enterprises of both the formal and informal economic sectors.
4. The rate of increase in the resolved labour cases in courts and the complaint system.

Priority policy interventions

Policy Intervention	Lead institution	Key Partner Institutions
Following its incorporation in the consensual legislative plan, enacting the Labour Law based on an analysis of the labour sector issues concerning employment, harassment, leaves, contracting, penalties, work environment, professional health and safety, childcare, and the inclusion of persons with disabilities, etc.	Ministry of Justice (MoJ)	MoL, MoNE, Ministry of Social Development (MoSD), MoWA, trade unions and federations, and the ILO.
Developing institutional and regulatory measures to strengthen the role of inspection in the MoL	MoL	Trade unions and federations, associations representing the private sector, CSOs, the Ministry of Local Government (MoLG), MoWA, and the ILO
Building the trade unions and professional unions' capabilities and directions to fulfil their obligations regarding holding employers accountable for adherence to national legislation and policies	MoL	Federations of labour trade unions, trade unions and professional federations, international organisations, ILO, MoL, and employer organisations
Raising the awareness of female workers and job-seekers on their rights and the mechanisms to claim them	MoWA	The Palestinian Broadcasting Corporation (PBC), CSOs, trade unions, and international organisations
Providing legal consultation and aid services to women whose rights are violated	MoWA	Women's institutions, trade unions and federations, and human rights organisations

Policy Intervention	Lead institution	Key Partner Institutions
Developing the labour rights violations section within the National Observatory on Combating Violence and Labour Violations from a gender perspective.	MoWA	MoL, MoNE, CSOs, trade unions and federations, Chambers of Commerce, Industry and Agriculture (CCIAs), and employer organisations
Introducing incentives and measures to promote the transformation of the informal economy to the formal one in selected sectors	MoNE	MoL, MoWA, international organisations, ILO, and trade unions and federations
Adopting the Gender Equality Seal Program in recognition of the institutions and companies that adopt measures to promote decent work and the inclusion of women in work	MoWA	employer organisations, MoLG, and CSOs
Adoption by labour and professional trade unions and federations of measures to increase women's membership of trade unions, promote their representation in Boards of Directors, and activate their role	MoL	Political parties, labour trade unions, professional trade unions and federations, and MoWA
Adopting positions and measures intended to promote women's participation in decision-making and senior management positions in the private sector companies and bodies	MoNE	MoL, MoWA, and federations and trade unions
Activating the Judiciary's role in following up on and adjudicating labour cases	MoL	CSOs, and the Palestinian Bar Association (PBA)
Developing an awareness-raising and capacity-building national program that targets women workers in the informal sector, including domestic workers as well as women working in agriculture and settlements, and from homes	MoWA	PBC, CSOs, international organisations, trade unions and federations, MoL, and employer organisations
Adopt a national flexible work system in the public, private, and non-governmental sectors	MoWA	MoL, MoNE, employer organisations, MoLG, and CSOs
Providing technical support to private-sector companies to review and amend their regulations on human resources to render them responsive to gender equality principles and the standards of a decent work environment	MoNE	MoL, business incubators, and employer organisations
Monitoring, measuring, and including the informal economy in macroeconomic data in a gender-responsive manner	PCBS	MoL, MoNE, MoWA, CSOs, and the ILO

4.2.2 .Strategic Path :2 Entrepreneurship ,Innovation ,and Social Entrepreneurship

Outcome: An inclusive business environment that promotes growth and sustainability and enables women to actively engage in MSMEs, innovative enterprises, and SSE institutions.

Indicators:

1. The rate of increase in the contribution of MSMEs and women-led enterprises to the GDP.
2. The rate of the increase in the number of male and female workers in MSMEs, including cooperatives and non-profit enterprises.
3. The rate of the increase in newly registered women-led MSMEs, innovative enterprises, and non-profit companies.
4. The rate of the increase in funding provided to women-led MSMEs, innovative enterprises, and non-profit companies.

Priority policy interventions

Policy Intervention	Lead institution	Key partner institutions
Revise, update, and modernise the legislative and policy system in a manner that promotes inclusion and empowers female and male entrepreneurs to achieve growth, sustainability, and competitiveness in line with a consensual legislative plan informed by gender-responsive analysis.	MoNE	MoL, employer organisations, CSOs, ILO, federations and trade unions, MoF, Palestine Monetary Authority (PMA), and MoWA
Develop women-specific banking and financial products and programs across various sectors, and integrate the current programs into the former to ensure the implementation of financial inclusion policies.	PMA	MoNE, CSOs, banks and finance companies, MoWA, and finance institutions
Provide financial education for women, in general, and to women entrepreneurs in both formal and informal economies, in particular	MoWA	CSOs, MoF, PMA, and trade unions and federations
Undertake ongoing review and update of the National TVET Plan, taking into consideration inclusion and the labour market, with emphasis on promising sectors like the digital and green economy.	The National Commission for Vocational and Technical Education and Training	MoL, MoEHE, MoWA, CSOs, and international organisations
Establish linkages with institutions, bodies, and entrepreneurs at the Arab, international, and Palestinian diaspora levels to exchange expertise, mobilise technical support, strengthen experiences and partnerships, and promote and market women's products.	MoWA	Relevant national institutions, coalitions, and networks: The Ministry of Planning and International Cooperation (MoPIC), the Ministry of Foreign Affairs and Expatriates (MoFA)

Policy Intervention	Lead institution	Key partner institutions
Establish a national forum for business incubators and accelerators to exchange knowledge and experiences, develop work approaches and awareness-raising mechanisms, and promote entrepreneurship mechanisms, with a focus on inclusion, particularly access and sustainability.	MoWA	Universities, business incubators and accelerators, the Palestinian Employment Fund (PEF), and all relevant institutions
Develop a digital transformation program for entrepreneurial projects based on awareness, training, and mentoring	PEF	Universities, employer organisations, CSOs, and international organisations
Create a national training and capacity-building program for women enrolled in higher education and TVET institutions and for graduates in the field of entrepreneurship, opportunity awareness, and performance evaluation of entrepreneurial enterprises	PEF	MoL, MoWA, tertiary institutions, and the National Commission for Vocational and Technical Education and Training
Integrate or create programs for women entrepreneurs in both traditional and promising sectors such as agriculture, energy, environment, care economy, technology and industry, communications, remote work, and AI.	PEF, Innovation and Excellence Commission	Competent ministries and bodies
Develop an action and follow-up plan to improve Palestine's rating in the WBL composite Index in the areas of safety, mobility, workplace, pay, marriage, parenthood, childcare, entrepreneurship, assets, and pension.	MoWA	MoNE, MoL, MoSD, and MoL
Develop a national program for the promotion of women's roles in cooperatives and SSE institutions	Cooperative Work Agency (CWA)	Cooperative federations, international organisations, ILO, CSOs, and the MoNE
Introduce incentives and provide technical support to market local products, particularly products of women's enterprises in local, Arab, and international markets.	MoNE	MoL, MoWA, international organisations, and the MoFA
Develop a national program for the promotion of the specifications of the local products of women enterprises and access to quality certificates and trademarks	Palestine Standards Institution (PSI)	Private sector institutions, business incubators and accelerators, and MoNE
Develop an awareness-raising program, with a focus on the groups with the least interest in engaging in entrepreneurship (women, youth, and persons with disabilities), including the inclusion of such a program in school curricula and tertiary institutions	MoWA	CSOs, MoEHE, and MoSD
Introduce special measures aimed at promoting women's ownership of assets and resources and their control over income, enabling them to access financial services and provide the necessary guarantees, particularly land and real estate	MoWA	Palestinian Land Authority (PLA), The Land and Water Settlement Commission (LWSC), CSOs, and MoWA

Policy Intervention	Lead institution	Key partner institutions
Develop a program to empower rural women to engage in agricultural and artisanal activities.	Ministry of Agriculture (MoA)	CSOs, international organisations, and the FAO
Develop a program to promote entrepreneurship and social entrepreneurship of women with disabilities	MoSD	CSOs and PEF
Create or develop and integrate courses on entrepreneurship, green energy, and artificial intelligence in tertiary institutions	MoEHE	Higher Education institutions
Introduce an affordable national program for the development of care services in remote areas that guarantees the provision of quality services	MoDS	MoLG, MoWA, and international organisations
Develop a manual for promising gender-responsive entrepreneurship sectors to be updated annually	MoNE	MoL and PEF

4.2.3 Strategic Path 3: Quality and Sustainable Care Economy

Outcome:

A formal Palestinian care economy that guarantees not only the provision of quality, affordable, and sustainable care services across all regions and eligible groups, but also the rights of workers in care enterprises.

Indicators:

1. The rate of increase in registered care enterprises that have commenced business activities across all governorates and locations.
2. The number of national legislations and policies adopted to enhance the care sector.
3. The rate of the increase in the number of those enrolled in care services provided by registered and unregistered enterprises, disaggregated by governorate and category.
4. The rate of increase in the number of women employed in the care sector.
5. The average wage gap between male and female workers in care enterprises compared to the minimum wage.
6. The number of care enterprises providing services based on the principle of solidarity from the public and private sectors, CSOs, trade unions, and the local community.
7. The rate of the increase in satisfaction levels among care service providers, recipients, and their families about the quality and cost of services provided.

Policy Interventions

Policy Intervention	Lead institution	Key Partner Institutions
Align national legislation with a legislative plan that promotes the recognition of care work and responsibilities, ensures their proper management and oversight, and allocate incentives for the establishment and management of care facilities, such as tax and customs breaks, while ensuring comprehensive maternity protection	MoSD	MoWA, MoNE, MoL, CSOs, employer organisations, trade unions, and federations
Incorporate national statistical indicators to measure care work from an economic perspective that considers international indicators and standards, and ensures recognition of unpaid care work	PCBS	MoWA, MoSD, MoL, and MoNE
Include the concepts, issues, and reality of the care economy into national economic and social plans and policies	MoPIC	MoWA, MoNE, MoL, and MoSD
Support and facilitate the establishment or development of cooperatives and community-based enterprises active in the field of care, particularly in rural areas and those distant from the centres of cities. This encompasses financial and material support, training, and the provision of necessary infrastructure.	CWA	MoSD, MoLG, international organisations, and CSOs
Offering incentives as well as capacity-building and awareness-raising programs to the private sector, as well as the labour and professional trade unions and federations, to adopt measures that promote social responsibility regarding the advancement of the care economy and contributing to the cost of or organising and managing care services.	MoWA	CSOs, employers' organisations, trade unions, international organisations, MoNE, and MoL
Carry out an awareness-raising program for men, women, and institutions on collective responsibility for the care economy and the direct and indirect role of nursing homes in bringing about economic and social development, promoting and ensuring the sustainability of life dignity for all.	MoWA	PBC, CSOs, private sector institutions, MoSD, and MoLG
Develop an integrated care work system that encompasses a definition of the concept of care work in Palestine, the identification of care work policies, the Steering Committee on National Institutions' proposal on care work, and networking with relevant institutions.	MoWA	MoDS, MoL, MoNE, MoF, CSOs, trade unions and federations, and employer organisations
Strengthen the oversight and inspection tools of care enterprises as per the relevant national regulations and standards, particularly on nurseries.	MoSD	MoL, justice sector institutions, and the ILO

Policy Intervention	Lead institution	Key Partner Institutions
Develop special measures to promote decent work standards in care enterprises, including engagement in trade union action, work conditions and environment, wages, and pensions.	MoL	Trade unions and federations, employer organisations, and the ILO
Adopt and implement training and technical, administrative, and financial capacity-building programs that are continuous, advanced, and responsive to the care enterprises' needs and reality	MoSD	CSOs, trade unions, and federations
Develop special measures or a special program for home-based nurseries in villages and neighbourhoods, exercise oversight over, and include such nurseries in capacity-building programs	MoSD	CSOs, trade unions, and federations
Develop and periodically review a national policy and program on the development of a care economy that is inclusive of all groups and responsive to diffusion, expansion, and social responsibility	MoWA	All relevant stakeholders
Offer a package of material and immaterial incentives for the transformation of care enterprises from the informal to the formal economy	MoNE	MoF, PMA, and MoL

4.2.4 Strategic Path 4: Outcomes of Technical and Vocational Training and General Education are Promising and Inclusive

Outcome:

Developed and inclusive TVT responsive to the renewed needs of the labour market and promising economic sectors.

Indicators:

1. The rate of increase in the training courses offered by the TVT centres and colleges that have been developed or created based on the needs of the local and external labour markets.
2. The rate of the increase in the number of graduates among females and persons with disabilities out of the total number of graduates across the four TVT levels.
3. The rate of the increase in the access of TVT centre graduates to jobs or self-employment opportunities in enterprises related to their specialisations, disaggregated by gender and disability.
4. The rate of increase in the number of male and female workers in TVT centres, and the rate of women in senior management or decision-making positions in TVT centres and institutions.

Policy Interventions

Policy Intervention	Lead institution	Key Partner Institutions
Expedite the passing of a TVET law that considers inclusion and the development of executive regulations and measures to guarantee enforcement	The National Commission for Vocational and Technical Education and Training	MoWA, MoL, MoEHE, CSOs, and PEF
Include specific objectives within general education curricula to highlight the TVET importance, role, and fields in a manner that promotes inclusivity and changes the stereotypical image of the participation of women and persons with disabilities in the economy, particularly in vocational fields.	MoEHE	The National Commission for Vocational and Technical Education and Training, MoWA, and CSOs
Conduct a community-based awareness-raising campaign for men, women, boys, and girls on the technical training role and fields, with a focus on the promising sectors	The National Commission for Vocational and Technical Education and Training	MoWA, CSOs, trade unions and federations, employer organisations, and international organisations
Establish TVET centres in areas outside the cities, considering the enrolment of women and persons with disabilities. Such centres would encompass specialised centres, particularly in promising sectors such as technology and industry.	The National Commission for Vocational and Technical Education and Training	MoL, MoEHE, MoSD, MoWA, CSOs, and international organisations
Expand and equip TVET centres to increase the number of students from both sexes enrolled in such centres.	MoL, MoEHE, and MoSD	MoL, MoEHE, MoSD, and CSOs
Continuously build the TVET Centres' capacities based on a regularly updated study of the needs that considers inclusivity and associated needs, particularly in terms of curricula, specialisations, human resource development, infrastructure and equipment, mentoring programs, and career mentoring and counselling.	The National Commission for Vocational and Technical Education and Training	MoL, MoEHE, MoSD, and CSOs
Develop a continuing mentoring, education, and follow-up program for male and female graduates of TVET centres.	The National Commission for Vocational and Technical Education and Training	MoL, MoEHE, MoSD, CSOs, and business incubators

Policy Intervention	Lead institution	Key Partner Institutions
Provide financial and non-financial incentives for girls enrolled in TVET, especially for women with disabilities and those from areas far from city centres, or those enrolled in courses that are entrepreneurial or linked to promising economic sectors.	The National Commission for Vocational and Technical Education and Training	MoL, MoEHE, MoSD, CSOs, business incubators, and international organisations
Conduct a periodic review and update of a national strategy on TVT responsive to gender and to changes in the labour market	The National Commission for Vocational and Technical Education and Training	All relevant stakeholders
Develop a special program on the provisional employment of TVT centres' female graduates	PEF	International organisations, CSOs, employer organisations, trade unions, and federations
Review and update statistics on TVET in a gender-responsive manner.	The National Commission for Vocational and Technical Education and Training	PCBS, and TVET centres and Institutions

Section V: Implementing Measures to Expedite the Achievement of Outcomes

Pursuant to its mission to develop policies, legislation, and laws, improve services, build networks, and ensure gender equality, the MoWA is committed to adopting a set of organisational measures that support the implementation of the strategic framework set out in this document. The MoWA seeks to carry out this mission by enhancing coordination with partner institutions at the local, regional, and international levels to ensure prevention, protection, Palestinian women's participation, and their developmental empowerment across economic, social, political, cultural, and rights-based domains, in a manner that allows them to exercise their right to accountability. These measures serve as a practical framework for achieving the desired progress towards an inclusive Palestinian economy. By allocating qualified personnel, developing holistic implementation plans, and ensuring ongoing coordination among partners, the

MoWA seeks to expedite the achievement of outcomes and promote accountability, while committing to national and international references that support the vision of social justice and gender equality.

This approach is in line with the cross-sectoral vision agreed upon among national partners, namely "a Palestinian society where social justice prevails, whereby men, women, girls, and boys enjoy equality." These measures are grounded in national frameworks, including the Palestinian Declaration of Independence, the Basic Law, the Palestinian Women's Rights Document, and the NPDR 2025–2026, in addition to international frameworks such as the SDGs, the Beijing Platform for Action, and international conventions on gender equality, labour, and economy.

Within the framework of its core mission, the MoWA will mobilize and steer national and international efforts aimed at promoting gender equality and justice towards an inclusive economy. It will do so based on principles of dialogue, deepening collective responsibility and accountability, fulfilling the obligations of duty-bearers, and establishing genuine partnerships based on enhanced knowledge, awareness, accountability, and transparency.

5.1. Allocation of Qualified Staff to Coordinate Efforts among Partners and Administer the Strategic Framework of Outcomes

The MoWA intends to review its organisational structure to ensure the allocation and eligibility of staff specialised in the inclusive economy as per the four change paths. The MoWA will allocate at least four of its staff members to undertake supervision and coordination among partners, as follows:

1. A specialist in micro, small, and innovative enterprises, and social entrepreneurship, including cooperatives.
2. A decent work and informal economy specialist.
3. A care economy specialist.
4. A TVET and higher education specialist.

The specialists shall perform a set of tasks to ensure that the desired outcomes are achieved, including the following:

1. Monitoring the studies, research, and reports relevant to each path, and identifying knowledge and information gaps.
2. Organising regular meetings and forums to track progress achieved and ensure coordination among partners.
3. Ensuring the monitoring of the indicators related to the paths and providing official data and statistics.
4. Supervising the drafting of position papers, policies, and legislative reviews related to each focus area.
5. Incorporating the outcomes of path-related policy interventions into ministerial plans and budgets.

5.2. Development of an Implementation Plan to Expedite Access to Outcomes in a Manner that Enhances Collective Responsibility and Accountability for Performance and Outcomes

The MoWA will develop an annual implementation plan in coordination with partners. Such a plan will encompass an identification of the activities and outputs needed to expedite the achievement of outcomes, through the following steps:

1. Identify clear outputs and activities for each policy intervention, determining the responsible parties and the timeframes required for implementation.
2. Develop and implement an M&E program for each strategic path, while ensuring the issuance of periodic reports that include the agreed-upon indicators and promoting the exchange of knowledge and lessons learned.
3. Integrate capacity-building and continuous education programs for the MoWA's staff and partners into the implementation plan in a manner that supports coordination mechanisms and the building of ties at the local, regional, and international levels.
4. Integrate national and international effort mobilisation activities in support of the implementation plan, in coordination with the MoPIC and relevant regional and international networks.

Annex 1: Partner Institutions in Access to an Inclusive Palestinian Economy

A set of official institutions and bodies works to empower women in entrepreneurship and employment by providing a package of services targeting the economic sectors in which women are active. This set of official institutions and bodies includes, but is not limited to, the following:

- 1. MoL:** The MoL is mandated to lead and manage the labour sector, regulate the labour market, and provide services to the target groups as per the best practices and based on Palestine's adherence to Arab and international standards, as well as to national legislation. The labour sector system encompasses all that pertains to the issues of employment, decent work, flexibility, organisation, stability, and needs of the labour market in terms of trained and qualified workforce, and the relations among labour market actors, in a way that supports economic, social, and environmental development and preserves human dignity. The MoL pursues a mission that includes providing outstanding services to the workforce of both genders in a highly professional and transparent manner, and preparing and employing them under decent work conditions. It designates a set of organizational directorates and units to fulfil its commitments and enhance its specialization, particularly in the areas of policy-making, vocational training and guidance, monitoring the implementation of legislation, employment services, the inspection of working conditions, management of collective labour relations, the exercise of oversight over the work of trade unions and employer organizations, the exercise of oversight over and contributing to the provision of a modern social protection system, self-employment and entrepreneurship; the reduction of unemployment rates, and the development of cooperative work.
- 2. MoNE:** The MoNE seeks to improve the Palestinian people's conditions by establishing a private sector development framework that will support and contribute to achieving an economic boom and improve the standard of living and well-being for all citizens. In coordination with relevant ministries, the MoNE forms joint consultative bodies with the private sector to make economic policies. It provides outstanding services to the private sector through quick, fair, and convenient service delivery based on the implementation of laws and regulations. It also provides services related to supporting trade facilitation, consumer protection, and the creation of mutual linkages with regional and international organisations. In addition, the MoNE works to conclude trade agreements for the benefit of the private sector and provides not only financial programs and technical assistance to private-sector institutions, but also outstanding services across these areas. Moreover, it adopts e-services and an online information system to provide quick and convenient services to Palestinian citizens, companies, and institutions. It applies legislation and regulations in a simple manner and consistently at a level that is satisfactory to and respected by the private sector.
- 3. MoA and CSOs active in the agricultural sector:** The MoA and CSOs active in the agricultural sector offer technical and financial support to women and men in agribusiness, agro-processing, and market regulation in a manner that promotes entrepreneurship and investment in agricultural enterprises, while encouraging the shift towards the adoption of economically viable and feasible agricultural patterns for a growing segment of both local and global consumers.
- 4. The PSI, the Chambers of Commerce, the private-sector institutions and federations, and municipalities:** A set of official institutions, federations, bodies, and municipalities is active in reinforcing the enabling environment for the private-sector companies and enterprises, supporting national products in both local and international markets, registering commercial establishments and certificates of origin for products, and providing representation, lobbying,

and advocacy services. It participates in the public-private sector dialogue on all matters related to economic policies and planning.

5. **Ministry of Telecommunications and Digital Economy (MoTDE) and relevant CSOs and tertiary institutions:** The MoTDE's mission is to develop the legal and regulatory infrastructure necessary for the provision of integrated e-services, the advancement of the digital economy, and the promotion of the sector's role and contribution to achieving sustainable economic and social development. It is supported by a range of national companies, organisations, coalitions, CSOs, university colleges and centres, and incubators that are active in the field.
6. **PEF:** It contributes to supporting economic development by providing funding to SMEs, promoting employment opportunities across various sectors. The PEF focuses on supporting entrepreneurship, particularly among women and youth, and offers soft loans to stimulate local growth. It contributes to the training of individuals and the upgrading of their skills to boost their preparedness to enter the labour market and reduce unemployment rates.
7. **CWA:** It works to promote the developmental, economic, and social role of cooperatives in Palestine by reorganising, supervising, and developing the cooperative movement. It aims to empower women and youth, integrate persons with disabilities, and enhance coordination with concerned ministries and institutions taking part in cooperation with Arab and international cooperative organisations.
8. **MoF:** It aims to enhance fiscal and tax policies in a manner that promotes entrepreneurship and innovation and stimulates the transition of enterprises from the informal to the formal sector.
9. **PMA:** It aims to develop the aspects of fiscal policy in a manner that promotes the funding of the business sector and start-ups, including through the promotion of financial inclusion and innovation in the field of e-payment solutions.
10. **MoEHE:** It aims to promote the culture of entrepreneurship throughout the phases of education, as well as in the higher education programs. It also aims to raise the level of education on STEM in primary, technical, and higher education, and reinforce complementarity between the industry and higher education, particularly regarding supporting education and scientific research to develop and stimulate innovation in industry.
11. **MoWA and women's institutions:** They seek to steer women's empowerment programs towards the promotion of the entrepreneurship and self-employment culture, with a particular focus on the technological sectors and other sectors that intensively employ women. The MoWA supports remote self-employment via the Internet in its various forms via the Internet, providing women with greater opportunities for economic empowerment through digital work platforms.
12. **Higher Council for Youth and Sports (HCYS) and youth institutions:** They aim to steer youth empowerment programs towards the promotion of entrepreneurship and self-employment culture and practice, particularly in the technological sectors and labour-intensive sectors.
13. **Palestinian Energy and Natural Resources Authority (PENRA):** It seeks to provide for the energy needs of productive sectors and promote innovation in the energy sector as well as in renewable energy technologies, particularly for women-led start-ups or start-ups employing women and newly graduated youths (young recent graduates). It also seeks to offer facilities to the innovations that serve as energy solutions in various sectors to promote their adoption by productive establishments.
14. **PWA:** It provides water to meet the needs of the business sector development in the water-dependent sectors, including the promotion of innovation in the provision, use, and distribution of water from non-conventional sources.

15. **MoFA:** It seeks to build international partnerships, promote products of Palestinian origin in international markets, activate trade agreements with many states, and provide information on markets by expanding and activating the role of trade attachés in the embassies of the State of Palestine worldwide.
16. **MoSD:** It aims to empower disadvantaged and vulnerable groups through economic empowerment and self-employment initiatives.
17. **Environment Quality Authority (EQA):** It aims to encourage investment in environmental solutions as well as in the innovative treatment and recycling of industrial and commercial waste.
18. **The Palestinian National Economic Empowerment Institution (PNEEI):** It is an independent national institution that offers integrated and diverse packages of developmental activities and interventions intended to empower economically and socially marginalised and vulnerable groups. It does so through building partnerships with government institutions, CSOs, international organisations, and the private sector, via, inter alia, capacity-building programs, networking, and programs that involve the provision of technical and material support, implemented by qualified and innovative staff.
19. **Higher Council for Innovation and Excellence (HCIE):** It is an official institution concerned with the coordination of relations and ensuring that they complement one another and are inclusive as part of the national innovation system. It serves as a link with the institutions that support innovation at the Arab and regional level. It is concerned with all areas of scientific and artistic innovation directly related to science and technology, and fosters investment in and empowers innovative enterprises to become prosperous start-ups.
20. **United Nations organisations and international institutions and bodies:** A host of United Nations organisations, as well as international bodies and institutions, are active in providing technical and financial support to the institutions actively involved in the field of economic empowerment, in general, or to the people, in particular.
21. **International institutions and CSOs:** Many international institutions are active in various development fields, concentrating much of their efforts on implementing programs that promote the economic empowerment of women and youth across different sectors. These institutions implement their projects in partnership and coordination with the relevant ministries, as well as with relevant CSOs and private-sector institutions. They provide capacity-building, product development, awareness-raising, networking, and marketing services, as well as cash and non-cash assistance.
22. **PCBS:** It is tasked with the responsibility of issuing relevant statistical reports in all sectors, including statistics on women and men.
23. **The National Commission for Vocational and Technical Education and Training:** It exercises oversight over TVET institutions in Palestine, and assumes responsibility for the formulation of policies related to TVET institutions and the development of strategic plans to promote the level of services for and develop this sector.
24. **Palestinian Ministry of Industry:** It seeks to increase the industrial sector's contribution to the GDP, provide new employment opportunities to Palestinian youths, diversify the Palestinian production base, and reinforce the resilience of the Palestinian economy to challenges. It performs a set of tasks with a focus on industrial policy formulation and implementation, providing financial and technical support to factories, upgrading industrial infrastructure, facilitating industry-related procedures, promoting products, and developing industrial human resources.



وزارة شؤون المرأة
Ministry of womens Affairs