“Business Survivors: Street Trading in the West Bank: A Case Study of Ramallah and Al-Bireh Cities”

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حالة دراسية: مدينتي رام الله والبيرة"

By:
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Supervised by:
Dr. Adel Zagha

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Dedication

I dedicate this work to the pure soul of Dr. Basim Makhool, who taught me so much about economics as a science and a way of life.

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ملخص تنفيذي

تهدف هذه الدراسة إلى المساهمة في منهجية تقييم القيمة المضافة لتجارة الشوارع وتطبيقها؛ لقياس تأثير نشاط تجارة الشوارع على الناتج المحلي الإجمالي في الضفة الغربية في فلسطين. كما تهدف الدراسة إلى وصف الخصائص الرئيسية لنشاط تجارة الشوارع في مدينتي رام الله والبيرة والوقوف على مستوى مساهمتها في الهجرة الداخلية وكذلك في توفير مصدر دخل اضافي لأسر تجار الشوارع.

عدم وجود فرص عمل بديلة، وقضايا الصحة والقضايا المتعلقة بالأسرة هي الأسباب الرئيسية لظهور هذه الظاهرة. تعتبر تجارة الشوارع في فلسطين مهنة ذكورية، حيث شكل الذكور ما نسبته 96% من العاملين في هذا القطاع. متوسط عمر العينة هو 37 عاما تقريبا. ثلثا المجيبين على الاستمارة هم من المتزوجين مقابل 23% غير متزوجين. المستوى التعليمي بشكل عام، منخفض. ويبدو أن هناك وجود لظاهرة "الهجرة الداخلية العكسية"؛ أي الهجرة من المدن الى خارخ المدن. ما يقارب ثلاثة أرباع تجار الشوارع يعتمدون على اتفاقيات خاصة مع تجار الجملة للحصول على البضائع، ولكن لا توجد أية مصادر حقيقية أو دائمة للتمويل بالنسبة لهم. متوسط الدخل اليومي لتجار الشوارع يساوي 128 شيكل، وهو ما يعادل 38,544 شيكل سنويا للتاجر الواحد، أي ما قيمته 32,200,000 دولار لجميع تجار الشوارع في الضفة الغربية، أي ما نسبته 0.4% من الناتج المحلي الاجمالي في الضفة الغربية. الدخل الناتج من تجارة الشوارع يساوي تقريبا الدخل الناتج من المصادر الأخرى بالنسبة لأسر تجار الشوارع، أي أن الدخل المتولد من تجارة الشوارع يشكل ما نسبته 49% من دخل أسر تجار الشوارع.

التوصية الرئيسية للدراسة هي أن نشاط تجارة الشوارع يجب أن يتم تشجيعه لأهميته بالنسبة للتجار وعائلاتهم وكذلك بالنسبة للاقتصاد الفلسطيني. كما توصي الدراسة بتشجيع جزء من تجار الشوارع على التوجه الى أعمال ومهن أخرى، وفيما يتعلق بالجزء الاخر فتوصي الدراسة بتشجيعهم على الاستمرار في عملهم. كما توصي الدراسة بترخيص التجار غير المرخصين لتشجيعهم على الاستمرار في عملهم وزيادة انتاجيتهم.

Abstract

This study aims at contributing to the methodology of assessing the added value of the street trading and applying it to measure the impact of street trading activity on the GDP in the West Bank in Palestine. It also aims at describing the main characteristics of street trading activity in Ramallah and Al-Bireh cities and to find out the level of its contribution to the internal immigration as well as to the respondents' families.

The lack of alternative job opportunities, health issues and family-related issues are the main reasons why this phenomenon appeared. The street trading business in Palestine is a male business since 96% of the sample workers in this sector are males. The average age of the sample is 37 years. Almost two-thirds of respondents are married against 23% single. And the educational level is, in general, low. There appears what seems to be an inverse internal immigration (i.e. emigration from the city to a rural area). Approximately three-fourths of the street traders depend on special arrangements with their products' suppliers, but there are no actual or permanent sources of financing for them. The average daily income of street trading activities is NIS128, or NIS38,544 per year, which contributes to a value of $32,200,000 or a share equals to 0.4% of the total GDP in the WB. The income generating from street trading is approximately equal to that generated from other resources for the families of the street traders. It contributes to 49% of the total family income. In other words, street trading is a major income source for families in Palestine.

The study's main recommendation is that the street trading activity must be encouraged by the government and local authorities. The study also recommends that the unlicensed street traders should register their businesses in order to legalize it and practice their activities freely.

Abbreviations

ADI: Average Daily Income

ANOVA: Analysis of Variance

GDP: Gross Domestic Product

GNI: Gross National Income

GS: Gaza Strip

ICLS: International Conference of Labour Statisticians

ILO: International Labour Organization

ILO: International Liberation Organization - used only once -

MAS: Palestine Economic Policy Research Institute

NOE: Non-Organized Economy

PCBS: Palestinian Central Bureau of Statistics

PMA: Palestinian Monetary Authority

PNA: Palestinian National Authority

SERI: Socio-Economic Rights Institute of South Africa

SPSS: Statistical package for the social sciences

UECA: Union Europeenne de Commerce Ambulant

WB: West Bank

WIEGO: Women in Informal Employment Globalizing and Organizing

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1.1. Preamble

Since the beginning of the first Intifada (1987), street trading phenomenon had widely spread in the West Bank (hereafter WB). This phenomenon had largely influenced the Palestinian economic scene. In other words, it has overshadowed core economic variables and development indicators such as the employment and the gross domestic product (hereafter GDP) levels.

The informal sector was internationally defined as a concept of labor force by the Fifteenth International Conference of Labour Statisticians 15th ICLS in 1993, (PCBS 2008). Since street trading is becoming a widely observed phenomenon in the Palestinian economic scene, understanding the economic and social impact of it becomes of a great importance. "(T)he Informal (or 'Unorganized') Sector in developing countries enjoys ever-increasing attention by researchers and agencies engaged in the development field, stemming from the important role it plays in their economies. It greatly contributes to income formation, to the absorption of the labor force, to reducing the burden of unemployment and to alleviating the severity of poverty" (Malki *et al.* 2004).

Some authors describe this phenomenon as "an integral component of urban economies all over the world. As distributors of affordable goods and services, they provide consumers with convenient and accessible retail options and form a vital part of the social and economic life of a city. Street vending -as an occupation- has existed for hundreds of years (Bromley 2000), and it is considered a cornerstone of many cities' historical and cultural heritage", (ILO 2002).

1.2. The Problem of the Study

The street trading has spread out widely through every city in Palestine. This phenomenon has different socio-economic impacts on the families who depend on it for living, and on the entire Palestinian society.

Since both Ramallah and Al-Bireh are the most economically active cities in Palestine, where many street traders practice their activities, this study focuses mainly on these two cities.

The research focuses on answering to the following questions:

1) How did the street trading phenomenon appear?

2) What are the demographic, social and economic characteristics of the street traders?

3) What linkages are there between street trading phenomenon and the internal immigration?

4) What are the financing sources of the street trading activity?

5) What is the relative importance of the street trading business to the economic status of their families?

6) To what extent do street trading activities contribute to the economy's GDP?

7) What impact do the independent variables of the questionnaire have on the average daily income (hereafter ADI) (such variables include: sex, age, marital status, education level, place of residence, number of dependents, number of workers in the family, years of working in street trading, license' status, value of the family total income of other resources)?

1.3. The Objectives of the Study

This study aims to:

* Describe the main characteristics of the street trading in Ramallah and Al-Bireh.

* Find out the degree of the street trading's contribution to the WB's economy, presented by the GDP.

* Describe the demographics of the street traders.

* Find how the street trading phenomenon appeared.

* Connect street trading to the internal immigration.

* Come up with recommendations to improve the working conditions of the street traders.

1.4. Importance of the Study

The topic of street trading has become more and more important in the developing countries, due to its fast growth and large size.

This activity - though important - has not been investigated in a scientific manner, and although there are data collected on other sectors of the informal economy's sectors by the Palestinian Central Bureau of Statistics (hereafter PCBS), there are no data collected regarding the topic of street trading in Palestine. This study aims to collect data and answer important questions, then come up with recommendations for policy making on how to deal with this phenomenon.

1.5. The Methodology of the Study

In order to answer the questions of the study, a questionnaire was designed and distributed to the defined sample of street traders in Ramallah and Al-Bireh cities. Tissington' representative, random snowball sampling is applied (2009). Then the value added by the street trading activities is estimated and compared to the statistics provided by the PCBS, which include: value added by the commercial sector in the WB, number of establishments of the commercial sector in Ramallah and Al-Bireh and in the WB, the production in Ramallah and Al-Bireh and the GDP of the WB. The pre-final chapter analyzes the results of the questionnaire using SPSS program.

The theoretical part of the study and is extracted from secondary sources, whereas some data - that were collected by the questionnaire - is primary.

1.6. The Limitations of the Study

The study was limited by time due to the fact that many street trading activities are seasonal. This caused some bias in the results of the study. The human resource was limited to the researcher, so the data collecting process took a long time and effort and the idea of surveys was not possible. Data provided on this narrow sector of the informal economy as well as the estimation process of its statics were rare.

Some of the traders did not feel comfortable to answering all questions of the questionnaire, especially those of economic and financial nature. As such, confidence and trust connections relationship was established through the supervising officer of the street traders.

1.7. The Contents of the Study

This study is divided into five main chapters: chapter one is an introduction; chapter two presents the theoretical background and literature review; chapter three reviews the formal and informal economies in Palestine; chapter four presents the methodology and the results, and discuses these results; chapter five concludes the study with some recommendations.

2. Theoretical Background and Literature Review

2. Theoretical Background and Literature Review

This chapter includes two parts: a theoretical background on the informal economy[1] - Theoretical Frame - and a review of some applied research of the informal economy review - Literature Review -.

2.1. Theoretical Background

The economic and social aspects of the informal sector had been at the core interest of researchers and policy makers in the developing countries since the early 1970s. It was referred to as the informal economy, the invisible economy, the non-observed economy or the shadow economy (Malki *et al.* 2004).

2.1.1. Definition of the Informal Economy

The concept of the "informal sector" had been used since it was created in Africa in the early 1970s. It has continued to be used by many policy makers and researchers when referring to the workforce that remains outside the world of full-time, stable and protected employment (ILO 2002).

In recent years, several researchers and policy makers within and outside the International Labour Organization (hereafter ILO) started to use the term "informal economy". It refers to several more types of informal employment which were not included in the 1993 international statistical definition of the informal sector. The concept is extended to include the enterprise and the employment's informality relations in industrialized, transitional and developing economies. As such, the informal economy must be distinguished from three other types of economic concepts (ILO 2002):

[1] The informal economy is also referred to as the non-observed economy (hereafter NOE) in some papers.

First: The Formal Economy: the informal sector is outside the territory of the organized, regulated, stable and protected employment and enterprises system - that is outside the formal economy -.

Second: The Criminal Economy: the main difference between this economy and the previous one is that the criminal's employment and procedures are considered to be semi illegal or illegal. However, in the informal economy, the production and the distribution of goods and services are completely legal, unlike the criminal economy.

Third: Reproductive or Care Economy: the main goal of the producers in the informal economy is to sell and make profit, not like the reproductive or care activities which are mainly unpaid. An example of the care economy can be found when a mother makes her child a sweater without him paying for it.

The informal economy refers to a given part of the economy that does not fall under any of the categories of the organized economic activities. As the world community was worried about the lack of economic resources and growth, policy makers began looking for a solution to ease the situation. A planned growth in some leading sectors of the economy in the developing countries would eventually lead to an overall growth of the whole economy (Okioga 2012).

The growth that was visualized by those early development economists was concentrated on the organized economic activities; rapid industrialization through capital formation and the expansion of domestic and export demand (Okioga 2012).

In reality, a large section of the population's daily living was earned by economic activities that didn't fall within any category of the organized economy. However, many policy makers ignored this phenomenon considering it a temporary situation. It was expected that those activities would disappear with the growth of the economy (Okioga 2012).

"The informal economy contributes significantly to production, consumption, employment and income generation in developing countries. It is a source of livelihood to a majority of the poor, unskilled, socially marginalized and female population. Moreover, it is an important means of survival for people in countries lacking proper social safety nets and unemployment insurance especially those lacking skills for formal sector jobs. Apart from being a major source of employment, the informal economy also contributes significantly to the output of developing countries" (Okioga 2012).

The informal economy can be classified in different ways, according to the institution that makes the study and according to the nature of the informal sector being studied. One of the most well-known studies was conducted by the Statistics of South Africa in 2009. It defines the informal sector as constituting of two main components:[2]

1- Employees working in establishments that have less than 5 employees, whose salaries or wages are not subject to taxation.

2- Employers who have unpaid workers and persons in their household business that is not registered and so doesn't pay income or added value taxes (Berry 2009).

Here, we introduce the concept of another kind of the economy that is not formal, such as the underground economy to keep away from any confusion. The underground economy or "(U)nder the Table Economy" as some might call it, refers to all kinds of economic activities that are not taxable but would be if reported, such as unreported rental incomes, off-the-book employment, barter activities and unreported income generated from home production. In other words, the main difference between the informal economy and the underground economy is that the former is an unregulated but legal economy while the latter is an illegal economy (Lippert and Walker 1997).

[2] For a wider, more international statistically-detailed definition of the informal employment, review appendix 2: Statistical Definition of Informal Employment, in the study, page 69.

There are several definitions of the underground economy, which are mostly developed in the light of the classification of economic activities. Table (1) explains these different definitions:

Table 1: Classification of Production Activities According to Specific Indicators with Examples

	Legal Activities	**Illegal Activities**
Market-based Production Activity	**A**. Production and sale of auto mobiles, housing, restaurant meals and roads	**B**. Production and sale of narcotic drugs, prostitution and some kinds of pornography
Non-market-based Production Activity	**C**. Household cooking and cleaning, imputed rent on owner occupied dwellings	**D**. Growing marijuana for own use

Source: Lippert O. and Walker, M. 1997. "The underground economy: global evidence of its size and impact". The Fraser Institute. Canada. P. 13.

Some definitions consider the underground economy to be only a part of (A) while some consider it to be part of (A+B). Still, the most general definitions consider the underground economy to consist of all elements in Table (1) above. The definitions are based on the main distinctions illustrated in the table, such as:

A distinction is made between the market based and the non-market based production types. The market based economic transactions are more monetary in nature, whereas the non-market based can only be estimated with their added value.

The second distinction is made between the legal and illegal activities. All of the economic activities mentioned in table (1) are considered as parts of the underground economy. Still, the difference between the legal and illegal activities is that the latter involves the production and sale of goods and services that are illegal in nature.

To sum up, the underground economy includes a wide range of economic activities "including the production, sale and distribution of illegal goods and services, as well

as legal activities whose concealment from or misrepresentation to government authorities involves tax evasion or benefit fraud" (Lippert and Walker 1997).

It should be pointed out that some researchers consider the informal economy as a part of the underground economy, especially that part, which includes production or sale of the illegal goods and services. Table (2) presents the different categories of the underground economy.

Table 2: Types of Underground Economic Activities

	Monetary Transaction	**Non-monetary Transaction**
Illegal Activities	Trade in stolen goods, drugs, the manufacture of drugs, prostitution, gambling, fraud	Barter, production of drugs for own use, theft for own use
Legal Activities	Unreported income from self-employment, wages, salaries and assets, barter of legal services and goods	Employee discounts, fringe benefit (cars, subsidized food), do-it-yourself work

Source: Lippert O. and Walker, M. 1997. "The underground economy: global evidence of its size and impact". The Fraser Institute. Canada. P. 5.

Basically, the underground economic activities reflect the will to escape detection. The authorities are usually interested in sales or income for tax purposes, whereas the statisticians are more interested in the economic activities not captured in the GDP.

The current study is concerned in analyzing the informal economy in the WB. The topic of the underground economy is mentioned for the purpose of distinction only.

2.1.2. Size of the Informal Economy

There are two concepts that should not be mixed up. These concepts are employment in the informal sector and the informal employment. Employment in the informal sector is an enterprise-based concept whereas informal employment is a job based concept. Employment in the informal sector refers to all people whose main jobs are

in informal enterprises, not legal separate entities of their owners, and produce services for sale or barter (ILO 2012).

The informal employment however refers to all persons whose main job is informal, i.e. the job lacks its basic rights and legal protection. Members/individuals engaged in the informal employment include the following:

1- Own account workers - those employed in their own informal sector enterprises -.

2- Employers employed in their own informal sector enterprises.

3- Contributing family workers, irrespective of whether they work in formal or informal sector enterprises.

4- Members of informal producers' cooperatives.

5- Employees having informal jobs in formal sector enterprises, informal sector enterprise or as paid domestic workers employed by households.

6- Own-account workers engaged in the production of goods exclusively for own final use by their household, if considered employed, given that the production heavily contributes to total household consumption.

To sum up, persons in the informal employment are all those engaged in the informal sector excluding those who have a formal job.

Table 3: Employment in the Informal Sector and Informal Employment

Economic Units	Informal Jobs	Formal Jobs
Informal Sector Units	A	B
Other Economic Units	C	D

Source: ILO. 2012. "Statistical update on employment in the informal economy". http://laborsta.ilo.org/informal_economy_E.html. P. 28. (Accessed February 5, 2013).

The symbols (A+C) refer to the informal employment, (A+B) to the employment in the informal sector, (C) to the informal employment outside the informal sector, (B)

to the formal employment in the informal sector and (A+B+C) to the total employment in the informal economy.

It should be pointed out that there is a slight difference between the informal economy and the informal sector. The informal economy includes any person who produces goods and services even if these goods and services were free or for one's consumption, whereas the informal sector includes only the goods and services that will be paid for (ILO 2012).

2.1.3. Men and Women in the Informal Economy

The informal employment presents more working opportunities for women than for men. Yet, the rates of women participation in the informal economy tend to be less than those of men. This is due to the fact that many women can't be reached because of their work inside their houses. Nevertheless, the fact that women constitute a huge part of the informal economy can't be denied. It has been noticed that the women take the vast majority of the part time jobs in the developed countries (ILO 2002).

Generally speaking, there are four main dimensions when discussing the topic of men and women engaged in the informal economy (Leonard 1998):

1- Men and women in the labor market of the informal economy work in different areas. Women work in part time jobs in education, clerical, catering, cleaning and hairdressing field. However, men work in areas including science, engineering, manufacturing, transportation and construction.

2- The second dimension is concerned with the way in which the labor market and the family sphere are interrelated to produce a certain good or service. This means that the main reason why women don't work as long as men, as hard as men, and don't get promoted to higher positions as well, is that they have another type of responsibilities, i.e. the housewife related responsibilities. That is what can be illustrated as "Women work in paid and unpaid jobs".

3- A growing traditional attitude, that is gender-based, is of working at home. This attitude started to spread in the labor market and influence the employment opportunities outside the house. This typical image is a major reason behind pushing the unpaid women to dedicate their full time to their housewife loads and free men from such work. Men in turn have bigger opportunities than women in the labor market concerning the position, payment and the promotions.

4- There are several stereotypes sustained, not only by men and employers, but also by women. This means that many women accept housewife loads as a form of employment which eliminates the opportunities of women in the labor market.

2.1.4. Estimating the Informal Economy

Due to the irregularities given by the informal economies, estimating them is a very tricky subject. Still, these economies are quite important, which means that improving the statistics on this topic is also of a great importance.[3]

Filho (2012) proposes two different methods to make estimates concerning the informal economy: the monetary method and the labor market method.

The monetary method is based on the idea that informal activities are done secretly and hidden from the government. As such, they need more liquidity compared to the formal activities. An increase in the informal activity according to this method increases money demand. It is worth mentioning that variables that influence the

[3] The informal economy has a crucial role in economies recently. Why shouldn't we stop at the ways it has been studied and surveyed? The answer is simple. Since the variables participating and forming the informal economy change, tools for measuring them must also be changed. Market conditions, regulations, labor and economic agreements, financial and economic integration and globalization are all factors that affect the components of the informal economy. As these factors dramatically change, the statistics on the informal economy should quickly follow. Many of the current studies focus on the subject of poverty as this subject is in the core of the process of development. There are some researchers who point out to the connection between being in the informal economy and poverty, due to the lack of social, economic and legal protection for the workers in the informal economy (ILO 2002). As such, developing statistics on the informal economy is quite important and will contribute to the subject of poverty and development, which is a very important topic by itself.

informal economy, such as taxes, should be included in the estimated money demand equation. Moreover, the estimated equation does not include financial innovations - due to data limitations -, so the methodology overestimates the underground economy.

The labor market method is a complex set of equations, which is designed to determine the percentage of informal workers and informal labor income based on sharp surveys of the informal labor.

These methods were not applied in the current research due to the limitations presented in the lack of time, human and financial resources, as well as, the difficulty of measuring the money demand in Palestine.

Bardon (2007) proposes two main ways to directly estimate the informal economy; the enterprise surveys and the mixed surveys.

1- Enterprise Surveys – Establishment Censuses/Surveys:

This method is based on the comparison of several censuses and surveys of establishments for better understanding of the required concept of study. It, basically, depends on locating the informal activities whether they were in fixed locations or home-based businesses. Then a sample of these establishments is drawn to survey their owners. But, there are some problems associated with this method, such as: coverage is not exhaustive since the sample frame does not count the mobile activities, the cost is very high and information updates are very difficult.

2- Mixed Surveys:

These surveys have the same properties as the enterprise surveys, but they include the characteristics of households' services - that is, the production of goods to be consumed - and they are considerably less expensive and more field exhaustive.

Therefore, and generally speaking, they are considered an improvement to the establishments' surveys.

Some of these surveys aim to analyze the labor force engaged in the NOE. Other types propose to combine an employment approach with an enterprise interview, which is called "Household-enterprise" or "HH-enterprise" approach.

Some of these mixed surveys depend on analyzing the NOE with regard to the concepts of employment, production and consumption in geographical frame, such as the "1-2-3 system". This method achieves important measures on the macroeconomic level - since it measures employment and production together with the consumption of goods and services provided by the informal economy, as well as, on the socioeconomic level - when describing the working conditions of the informal economy, which makes it easier to relate to the topic of poverty-.

Three types of modules are used to achieve the objectives of the "1-2-3 system". "The first module measures employment, stating whether it is formal or informal; the second module measures production generated by the informal activities which were detected during the first stage; the third module analyzes household consumption in relation to its origin and once again makes a distinction between demand for the informal sector and demand for the modern (or formal) sector".

On the other hand, there are two types of indirect estimates of the informal economy according to (Bardon 2007), which are:

1- Comparing Accounting Balances Taken from the National Accounts:

National accountants usually apply this kind of estimate. It is based on comparing different aggregates and accounting balances to estimate the differences that might be related to the activities of the informal economy. This means that the numbers are internally consistent since they are taken from the national accounts. However, they

are not based on statistical analysis which means they are not considered scientifically valid.

2- Labor Input Method:

"This statistical method is a specialized extension of the indirect methods used by national accountants. The basic idea underlying the method is that a country's production, and therefore its GDP, should not be estimated only from traditional sources (measuring industrial production and services on the basis of enterprise surveys) but also on the basis of data on employment. Information on employment and the population are considered by their very nature to be a better reflection of reality than direct observation of production. That is, the extent of underestimation is smaller. Using this employment data indirectly - by applying them to productivity coefficients for the manufacturing sector - results in an estimate of overall production which is, systematically, greater than the estimate based on enterprise surveys. The non-observed economy is considered to account for the difference" (Bardon 2007).

These methods are effective and efficient in estimating the informal economy's variables, but they cannot be applied in the current study. The direct methods are based on surveys, which demand more human and financial resources than what are available for the study. And the indirect methods depend on data collected by the PCBS, which was not also available.

2.1.5. Survival Strategies Adopted by Workers in the Informal Economy

According to Leonard (1998), there are several survival strategies that are followed by the workers in the informal economy. They tend to apply them in order to adjust to their tough living conditions. The strategies include: self-provision within households, cross household cooperation, caring communities and networks.

First: Self- Provision within Households

This is the process of producing goods and services within the households for the final use or consumption. These goods are made upon the value base. They are made only for the final consumption. In other words, they don't go through the markets and are not exposed to the forces of supply and demand. Some researchers refer to it as a non-economic activity.

Second: Cross Household Cooperation

The family and community act like an adopter, enabling the new workers to cope with the insecurities of employment and the potential threats of unemployment. The relationship established in the neighborhood creates networks of mutual obligations among the residents, especially the poor. This enables them to survive during the times of need and insecurity.

Third: Caring Communities

Communities start to take care of themselves. They initiate programs to reinforce their abilities of coping with economic uncertainties and to increase their chances of accessing the limited resources of food and other essentials.

Fourth: Networks

This strategy is more comprehensive than the previous three. It can go beyond the purpose of making money to the purpose of satisfying the needs of the whole communities. This goal can be achieved when everyone in the country starts to care about others. However, the social relationships on which this type of informal economies is developed make it very hard to measure the economic value added from the different economic transactions that take place.

The adopting strategies explained above are quite different from each other even though the differences might not be very obvious. It should be pointed out that the

economic and social integration increases when moving from the first adapting strategy to the fourth. It is worth mentioning that the street traders who respond to the questionnaire mainly depend on "self- provision within households" and "cross household cooperation". They did not reach the third and fourth sophisticated levels of survival strategies, which demand more of social and cultural awareness. That is, the Palestinian people care for each other. However, they still adopt the first and second strategies only. The first, of course, is the most preferred among them.

The analytical frames that were applied to study the duality, the new capital sector and the traditional non-capitalist sector that appeared in the third world countries paved the way to the birth of the sectorial duality, i.e. the formal and informal sectors. There are several approaches to study the informal sector. For example, there is the structural approach that was adopted by the International Liberation Organization (ILO). This approach focuses on defining the informal sector and distinguishing it from the formal sector. It addresses the aspects of ownership, skills, markets and organization. The second approach develops contributions based on the Marxist tools of analysis. The latters are based on the fact that the informal economy's activities were brought in because of the dependency and the deformation of the capitalist relations of production. The followers of this approach believed that the inequality relations represented between the formal and the informal economies are a mere reflection of those of the international system. The third approach appeared in the 1980s, which is called the legal approach. It focuses on the legal issues associated with the informal economy. The followers of this approach believe that the government was the reason for the gap between the formal and the informal economies through its unfair regulations imposed on the workers in the informal economy. Basically, they believe that the reason for the gap was legal, bureaucratic and created by the state rather than structural (Malki et al. 2004).

Okioga (2012) stated that it is very important to improve the informal economy through issuing regulations by the state to formalizing the informal jobs. Moreover,

training has an important role in developing the skills of the workers in the informal economy to enable them work better. He stressed the importance of safeguarding the rights of the laborers in the informal economy and providing them with more benefits.

Formalizing the informal economy can be a tricky topic as noted through the study conducted in Durban (Karumbidza 2011). The report published by the Socio-Economic Rights Institute of South Africa (hereafter SERI) points out to the possible complications brought by this issue. The formalization prevented the informal traders form pursuing business opportunities and so prevented the formation of black markets in the central business districts. Still, it had a counter effect on poor women struggling to meet the minimum requirements for registration, rents and permits.

2.2. Literature Review

A study conducted to describe the main characteristics of the informal economy in Syria, based on the main surveys of 1995 and 1999, shows that there is a positive relationship between the informal economy and the internal immigration especially in large cities. It also states that the numbers of the unemployed outside the major cities - those who tend to immigrate- is twice as that of those living in the cities. Most of the workers in the informal economy have a primary education. The study also refers to the fact that there is a relationship between the informal employment and poverty (Oghly, Niall and Ali, 2001).

Many researchers tend to study food sellers, considering them the most important division of street vendors. A study by (Cohen 1986) states that the street food is an important consumption product and so is a basis for money generation based on the size of the production and demand for this economic sector. The research focused on the importance of integrating this trade sector on the local and national levels, and the importance role of the government in the integration.

The report published by the ILO (ILO 2002) presents some main findings regarding the topic of informal economy, for the period between 1994 and 2000, using several census and surveys. For example, it shows that the informal employment makes up 50% to 75% of non-agricultural employment in the developing countries. It also reflects that the self-employment makes up one third of the total non-agricultural employment in the developing countries in North and Sub-Saharan Africa, Latin America and Asia. The report mentions that the informal wage employment makes up 30% to 40% of the informal employment. The report also highlights that the two main informal economy's workers are street traders and home based workers, the latter being less dominant. According to the report, both workers constitute about 10 to 25% of the labor force in the developing countries.

Street traders are also a part of economy in the developed countries. A report conducted by the Exchange for Community Developing in Europe (ECDE) and the Union Europeenne de Commerce Ambulant (hereafter UECA) in 2000, shows that mobile trading - which is another name for street vending - workers are up to one million in numbers, and that there were more than three millions included in the same activity, as family members and assistants. The report states that there were about 30,000 to 40,000 markets in Europe with fixed locations at regular intervals of time only, indicating the large sector of workers that can be added to that when the rangers are counted as well (Fresno and Koops 2000).

Motala (2002) focused on formalizing the informal economy in South Africa. The study states that race and gender are the two main pillars influencing the informal economy, in the light of analyzing the local organizational strategies that contributed in the formalization process. Another study conducted by Kusakabe (2006) in South Eastern countries of Asia emphasizes the importance of seriously managing the urban spaces and markets, in order to make the street traders a part of the decision making process.

Nirathron (2006) shows that the keys to success in street trading in Bangkok include: self-confidence, knowledge of cheap resources of materials, selling location and place of residence which are important factors to street traders of all levels. However, knowledge, capital, family and social networks were valued differently by the traders. The lack of self-confidence, knowledge and working capital along with the excessive spending and gambling were considered the factors of unsuccessful ventures.

Brata (2007) studied the vulnerability of urban informal sector. The researcher conducted a survey in 2007 and covered 122 street traders in Yogyakarta and Sleman districts, Indonesia. The researcher classified the street traders into three categories: food, non-food sellers and service providers. The study shows that most of the street traders suffer from a medium level of vulnerability, which is higher among food sellers than others. It also shows that it varies according to the selling location.

Kamunyori (2007) highlights the psychological attitudes of street traders manifested in their techniques of survival. The study states that the street traders tend to form alliances with suppliers or clients from the strong and the growing sectors. This indicates that the link between the formal and informal economies could go beyond the economic connections. It could initiate social networks of support and advocate towards safeguarding their rights. The researcher interviewed both workers in official departments responsible for the street trading activities and the street traders themselves in Kenya, in 2006 and 2007, to understand the nature of the relationships between the formal and informal economies.

Tissington (2009) studied the informal economy in Johannesburg city, using questionnaires and interviews focused on the street traders, and she used snowball sampling for the sake of trust gaining. She tried to understand the psychological behavior of street vendors in terms of the regulations and actions taken by their local government. She stresses the importance of anti-poverty strategies and development planning initiatives.

Massento (2011) addressed some problems generated by the informal economy. The researcher wanted to test the following hypothesis "removing barriers to entry and improving judicial enforcement would reduce informality and boost investment and growth". The study shows that when the informal economy expands, more entrepreneurs become credit worthy which puts pressure on the credit market and increases the interest rates. This effect leads to the reduction of future capital accumulation in the informal sector. The researcher used several mathematical equations to come to his conclusions.

"Why Street vendors, despite the provision of formal market infrastructure, still decide to trade from the street?" This was the main question asked by Ndhlovu (2011) in her study of the informal economy in Zambia. The researcher used short questionnaire as well as open ended questions to get to her objective, which was to recommend policies to enhance the relationship between the street traders and the local government. She conducted her research in major cities in Zambia. She finds that through the surveys conducted, the core success factors of street traders are the accessibility to costumers, to get a strategic location on the street along with the avoidance of paying taxes, rents and licenses. The study recommended that the governments should come up with more inclusive policies that will accommodate all traders according to their practical needs and not perceived needs such as building formal market infrastructure for all.

Surveys in Egypt show that the informal economy's projects are mostly individual projects (92%), they need low capital, handmade (54%) and electricity powered (Al-Asraj *et al.* 2011).

Another report published by the ILO (2012) includes an updated data and statistics on the informal sector, collected through 2012, from 47 medium and low income countries, using surveys. It states that the informal employment is a job- based concept for people whose jobs lack social and legal rights and protection. The

percentage of women working in the informal economy exceeds that of men, especially in the manufacturing sector. According to the report, informal employment, low income per capita and high poverty rates are quite interrelated.

In 2012, Women in Informal Employment Globalizing and Organizing (hereafter WIEGO) issued a report that includes some interesting facts. For example, the informal employment exceeds half of the non-agricultural employment in the developing countries. The informal employment is more important source of employment for women than it is for men. The women's informal non-agricultural employment was 74% and that of men was 61% in Sub-Saharan Africa. The same percentage for women was 31% in Turkey and 57% in Gaza Strip (hereafter GS) and the WB. The average percentage of women working in informal non-agricultural employment was 45% in the Middle East and North Africa (WIEGO 2012).

A study was conducted by Bhowmik (2012) on eleven major cities of India. Using random sampling, street traders were surveyed during two months of 2009, to find out the descriptive characteristics of the street traders in the target cities. The study illustrates that females, 20 years old and above, contributed only to 30% in general of street traders, most of them are married. The percentage varies from one city to the other. One of the interesting facts highlighted in the study is that 30% of the street vendors were illiterate. Yet, they have their own businesses and mostly rely on their own savings for financing.

A more recent study conducted by Brubn (2013) focuses on formalizing the informal economy using several previous studies and comparing between the statistics attained by them. The study states that most of the microenterprises in the most developing countries remain informal in spite of all the efforts to formalize them. Most informal firms appear not to benefit from the process of formalization so the process alone will not lead to the birth of a more formal economy, whereas the enforcement of rules will. There is a fiscal benefit of increasing the formality when talking about large

informal firms. However, the case is different and quite vague when it comes to subsistence enterprises. Most of the studies that aimed to study the formalization of the informal economy cared more about the legal aspects - of the countries in which they were conducted - than the economic aspects, and that is why these studies are not detailed here.

In the neighboring countries such as Jordan, Syria and Egypt, the status of informal economy varies from one country to another. In Egypt, for example, the experts estimated the share of the informal economy to be 40% of the total economy, based on the production of this sector compared to the other economic sectors. However, it was estimated to be approximately 25% and slightly above 20% in Syria and Jordan respectively. The share of the informal economy is significantly large in the Arab countries due to several reasons like tax avoidance in Jordan, complicated procedures and regulations in Egypt and the strict controlling governmental systems in Syria. The main reason behind this large percentage of street traders goes back to the high unemployment rate, which was 25% among the Arab youth according to the estimates of the ILO (Saif *et al.* 2013).

45% of the Jordanian work force is part of the informal employment, with 16 hours of daily work on average. The informal economy is found to make up 26% of the total economy. The women make up 14% of the formal economy workforce in 2014 and 46% in the informal one (Al-Anbat Newspaper 2013).

3. The Formal and Informal Economies in Palestine

3. The Formal and Informal Economies in Palestine

The Palestinian economy consists basically of several sectors which are: construction, transportation and communication, industry, tourism, internal and external trade, agriculture and services. Each economic activity that takes place in Palestine is classified under one of these economic categories. The PCBS conducted comprehensive surveys of the Palestinian economy in 2012. This section presents some descriptive figures about the Palestinian formal and informal economies to highlight the status of some important economic variables including labor force, employment, economic establishments, national accounts, and domestic trade. The latter is important in this study because the street trading activities are a part of this economy.

3.1. The Palestinian Formal Economy

In 2012, labor force participation rate in Palestine was 43.6%. It was 69.1% for males and 17.4% for females. The unemployment rate in Palestine was 23%; 20.5% among males and 32.9% among females. A little bit more than two-thirds of the employed are paid (PCBS 2013). The self-employed make 17.9% of the total formal employment while the unpaid family members constitute 8.8% of the total formal employment. This indicates the great role of family in adapting to the hard economic conditions in Palestine.

In 2012, there were 135,401 private, governmental and non-governmental establishments in Palestine. These establishments are classified according to their economic activity, as follows: 73,823 working in domestic trade, 17,858 working in manufacturing industry and 13,098 working in services (PCBS 2013).

In the same year, the GDP of Palestine was estimated at $6,797.3 million with a growth rate of 5.9% compared to 2011. The real GDP per capita was $1,679.3; this is

2.7% more than its 2011 level. The gross national income (hereafter GNI) was $7,232.3 million (PCBS 2013).

The savings reached $797.9, $-180.8 and $-775.9 millions in 2010, 2011 and 2012 consecutively. These numbers might indicate that serious repercussions might emerge in the Palestinian economic context. This calls for caution regarding investment, physical capital accumulation and eventually development, since saving is considered as the base of them (PCBS 2013).

The domestic trade sector is an important sector within the Palestinian economy. It is the subject of this study due to the fact that the street trading activity is considered as a part of the trade sector.

In 2012, there were 49,642 establishments working in the activities of the domestic trade in Palestine where 152,034 laborers were working, 135,738 of them are males and 16,296 are females. The production of these activities was estimated at $2,864.0 million, the intermediate consumption of these establishments was 527.7$ million and the value added of them was $2,336.3 million (PCBS 2013). The vale added of this sector increased from $1,858.8 million in 2010 to $2,214.4 million in 2011 and $2,336.3 million in 2012; that is an increase of 19.13% and 5.5% respectively. This indicates the size, importance and the fast growth of this sector. It is enough to indicate that the domestic trade sector contributes to 34.37% of the total GDP in Palestine in 2012.

3.2. The Palestinian Informal Economy[4]

In this section, some previous studies about the informal economy in Palestine will be discussed, and then the main characteristics and statistics of the informal economy in Palestine will be portrayed.

[4] It is worth mentioning that all the statistics done and analyzed in this section are based on surveys conducted by the PCBS. What I did was sampling and analyzing the collected data, due to the lack of time, human and financial resources available for the project, so, the PCBS' surveying methodologies are not applied to this study.

3.2.1. Previous Studies and Surveys

Few studies and surveys were conducted on the informal economy in Palestine. This section presents four of them which are the informal construction study (MAS 2006), the informal handcraft study (2006), the informal food study (2006) and Falah study (Falah 2014).

1- The Informal Construction Study:

The informal employment in the construction business is estimated to be 10% of the total local employment in 2003. In the same year, the informal construction business contributed to 72% of the total added value of the construction sector. As such, the informal construction business has an important contribution to the construction business.

The study aimed to describe the informal construction sector and to identify the problems that it suffers, as well as to come up with recommendations to improve it. The study aimed at studying the figures' trend over the years and consulting special economists regarding the analysis.

The informal construction sector, which is part of the informal economy contributed up to an annual average of 10% of the total GDP in the period 1972 to 1990. It increased to 14% in 1993 when the Palestinian National Authority (hereafter PNA) was established. The period 1996 to 1999 witnessed a huge growth of this sector. Many factors contributed to this growth. First, many of the Palestinians working abroad returned to Palestine. Second, Palestine witnessed a phase of political peace following the Oslo Peace Accord. However, the period 2000 - 2003 witnessed an economic recession that influenced all sectors, including construction due to the Israeli practices that followed the second Palestinian Intifada. In 2002, the construction sector's contribution in the Palestinian GDP dropped to 2%. This

percentage increased to 4.2% in 2004, according to the surveys' findings of the PCBS in 2004.

The study found that the informal construction sector had no restrictions regarding employment or technical work regulations. The study recommended new body of restrictions, the establishments of institutions that can organize the sector and organizing the work contracts of the workers in this sector.

2- The Informal Handcraft Study:

The industrial sector includes several areas such as water and electricity supplies, mining and manufacturing industries. The latter is considered the largest as it contributes to about 95% of the total number of establishments in the industrial sector in Palestine which were 12,690 in 2004. Moreover, the number of workers in the industrial sector was around 59,000, which is 13% of the total labor force in Palestine. It should be pointed out that 38,400 workers of those working in the industrial sector were waged workers while the rest were unpaid. This is related to the fact that many businesses in Palestine in this sector are family business.

The industrial informal sector's production reached around $1460.1 million in 2004. The number indicates a decrease when compared to that of 1999 due to the economic recession accompanied the destruction of many industrial establishments by the Israeli forces after the second Intifada. Yet, it still contributes to about 47% of the total production in 2004. The value added by the industrial sector contributed to 15.8% of the GDP. The industrial exports value reached 159.2 million dollars.

According to the study, the handcraft industry in Palestine faces several problems. Foremost amongst which is the accessibility to raw materials especially those imported from abroad which affected the production process. Tourists are mostly the sole clients of the handmade products. In other words, there is a problem in marketing these products to create demand by other sectors. Besides, the political situation along

with the Israeli strict regulations made it quite difficult for the tourism sector to flourish.

The profit margin for the handcraft industry varied from 10% to 30% of the cost. The study also showed that most of the producers don't pay any attention to the market demand, the competitive conditions or the mechanisms of supply and demand.

3- The Informal Food Sector Study:

This study aimed at describing the size, structure and properties of the informal food sector in Palestine, as well as analyzing it, in order to find its weaknesses, how to improve it on the technical and marketing sides and elevate its quality and efficiency with restricted regulations.

The study relied on questionnaires, interviews and the survey of the PCBS in 2003. Moreover, several specialists were consulted regarding the analysis of the results.

According to PCBS, there were 1,829 establishments that worked in the food industry, which constituted 14.4% of the total factories in 2004. 90% of these factories were small, employing less than 5 workers, and most of them were bakeries. In 2004, 14.5% of the industrial sector labor force was working in food production. The food industry made up 3% of the GDP, i.e. 90 million dollars, and 14% of the added value of the industrial sector.

The study recommended that there should be specialized institutions to provide all information about the food informal sector. The government should regulate several related restrictions to organize the work frames of the target sector. Finally, there must be a suitable marketing structure to motivate the productivity of this sector in association with the other industrial sectors.

4- "The Structure of the Informal Sector in the Palestinian Territories":

The most recent study on the informal economy in Palestine was conducted by Falah (2014). The study shows that 86% of the owners of the establishments of the informal economy work for themselves. Female establishments' owners made up 13.6% in the informal economy. The size of the informal economy's establishments is very important. For example, 60% of these establishments have one worker, whereas only 7% of them have 5 workers or more. 10% of the workers in the informal sector have high education degree (bachelor degree or higher).

The study highlights the distribution of establishments of the informal economy according to the economic activity. The agricultural informal sector contributes up to 23% of the total informal economy's establishments, and 95% of the total agricultural establishments. The informal construction industry's establishments make up 10% of the informal economy's establishments and 78% of the total establishments working in the construction industry. In other sectors such as transportation, storing and communications, the informal establishments form 5% of the total informal economy's establishments.

The informal economy employs 152,262 workers, which makes 36.35% of the total employment in the private sector. The results also show that 66.5% of the workers in the informal economy are unpaid family members. The females form 40% of the employment in the informal economy.

The study points to the fact that 18% of the informal economy establishments' owners consider the registration costs to be very high which is a barrier to join the formal economy whereas 75% see that the registration has no value to them. It should be pointed out that 89% of these owners are not prepared to register their establishments and join the formal economy.

The study states that 57% of the informal economy establishments' owners rely on personal savings, 23% rely on non-interest personal loans and 1% relies on bank loans as a financing source of funds.

3.2.2. Characteristics of the Palestinian Informal Economy

According to the PCBS, the informal economy in Palestine is huge in size and it is a neglected economy (PCBS 2012).

1- A huge economy size: many units of this economy work outside the legal frames of the state. They are capable of creating many job opportunities with low capital. Still, many projects in this scenario failed because of the workers' low productivity and thus their low income. Tax avoidance, complicated business procedures and regulations may be other good reasons for the big size informal economy in Palestine.

2- Neglected economy: Palestine doesn't have laws to regulate this economy. The workers in the informal economy aren't granted many of the advantages that are given to those in the formal economy such as access to credit, public services, governmental and banking facilities.

3.2.3. The Informal Economy's Statistics in Palestine

There are two main surveys covering the topic of the informal economy in Palestine which were conducted in 2003 and 2008 by the PCBS.

The 2003 survey of the informal economy divides the informal economy's active groups into two categories: the family business and the informal establishments characterized and analyzed by Barghouthi (2005). There were 98,727 workers in the establishments of the informal economy, and 87,261 workers within family businesses of the informal economy; that is, 185,988 workers in 2003. The trade sector in the informal economy heavily contributes to informal employment. 17.5% of the informal employment laborers of the family business work in domestic trade

while 61.6% of them work in the informal economy's establishments. Half of the family businesses in the informal economy depend on family savings, which indicates a lack of financing for these families.

About 28% of the laborers in the informal economy work in independent places within their areas, 20% work as rangers (non-fixed locations), whereas 5.3% only work at their homes. From a gender perspective, 7.9% of the total male laborers work at their homes, while 77.7% of total female laborers conduct their informal activities at home. About 80% percent of the informal economy's establishments are registered at different entities while 20.5% are not. As for the family business in the informal economy, 13.6% are barely registered while 86.4% are not.

A summary of the main findings of the 2008 survey that was conducted by the PCBS are many and useful. There are 632,500 persons employed in Palestine, about 60% of them works in informal employment. About 71% of individuals who finished their elementary education worked in informal employment. Agriculture had the highest share in the informal employment of 40.6%, followed by domestic trade 30%. The output of the informal economy businesses was 218.1 million dollars and the value added was 82.5 million dollars. The study highlights the fact that the informal economy constituted 11% of the Palestinian GDP in 2008 (PCBS 2011).

Domestic trade makes up 42.8% of the projects in the informal economy, followed by agriculture (22.8%), industry and construction (19.6%) ending with service and transportation (14.8%) which had the smallest share of projects in the informal economy. This is an indicator of the importance of studying this sector of the informal economy in Palestine.

Moreover, 63.5% of all workers employed in the informal economy were male and unpaid workers whereas 21.4% were paid; 13.6% were unpaid female workers while only 1.5% of them were paid. The unpaid work reflects that most informal economy's work is done for family consumption or as favors.

The agricultural informal sector constitutes about 70.2% of the total output of the informal economy. This rings the bell to the fact that minimum efforts are paid to improve the agricultural sector by authorities in Palestine. This is manifested in the lack of regulations in the agriculture sector and the limited attention given to the Palestinian farmers, their lands, watering supplies and resources. The value added by the agriculture sector was the largest, 52.4% of the total value added by the informal economy, whereas the added value of the domestic trade was 16.9%.

Table 4: Employment in Palestine in 2008, by Type, Economy and Gender

Employment Type	Economy and Gender								
	Formal Economy			Informal Economy			Total		
	M	F	Total	M	F	Total	M	F	Total
Formal	196,600	46,700	243,300	9,000	2,100	11,100	205,600	48,800	254,400
Informal	213,100	50,500	263,600	94,100	20,400	114,500	307,200	70,900	378,100
Total	**409,700**	**97,200**	**506,900**	**103,100**	**22,500**	**125,600**	**512,800**	**119,700**	**632,500**

Note: M stands for males, and F stands for female.
Source: PCBS 2011, "Informal Sector and Informal Employment, Survey October-December 2008, Main Findings". P. 52.

In table (4), "Formal Economy" refers to all workers in the formal economy institutions whether they were formally employed; that is with legal contracts and regulations or informally employed; that is with no contracts, financial papers or tax records. The opposite goes for the "Informal Economy".

Table (4) illustrates many facts, the most important of which are:

1- The percentage of people working in the informal economy to those working in the formal economy is about 24.78%. This indicates that the informal economy is important in the Palestinian economic context.

2- The female - male percentage in the formal economy is 19% to 81% while it is 18% to 82% in the informal economy. This indicates that men constitute the majority

of the working force in the informal economy. This might go back to the nature of work, the Palestinian traditions and the education levels.

3- Employment in the informal economy is quite different from that in the formal economy. 125,600 laborers work in the informal sector. There is an informal employment within the formal economy. This means that an additional 263,600 workers are also categorized as informal workers. As such, the total number of laborers whose employment is categorized as informal is 389,200. Thus, employment in the informal economy constitutes19.86% of the total labor force while the informal employment makes up to 61.53% of the total employed persons. In other words, there is a high degree of informality even in the formal economy.

The same study also shows that workers in the informal economy with an educational level of associate diploma and above represent 14.84% of the total informal employment while they constitute 45.79% of the formal employment laborers. This indicates that a high percentage of highly educated employees fall into the category of formal employment. There is a positive relationship between the low educational level and informal employment in Palestine.

It should be pointed out that 58.6% of the informal economy's projects depend on personal savings which is considered the building block for investment when discussing the economic development of any nation. For any development revolution to happen, there has to be a good percentage of personal savings which eventually leads to physical capital accumulation and thus to investment. Besides, this is an important indicator that this important type of economy is being neglected by the banks and lending institutions (PCBS 2011).

There are some statistics conducted by the municipalities of Ramallah and Al-Bireh about the main informal economy's topic of this study, i.e. the street traders. The street traders working in Ramallah and Al-Bireh in 2012 were categorized according to their permanent residence place as follows (Ramallah and Al-Bireh Municipality

2012): 26% in Ramallah city, 22% in Beitunia, 18% in Hebron, 17% in Ramallah's villages, 10% in Al-Bireh, 4% in Jerusalem and 3% in the North.

As illustrated through the mentioned percentages above, about 75% of the workers in street trading are from the governorate of Ramallah and Al-Bireh. This is a good indicator, since it conveys that there are good job opportunities somehow in each governorate for its citizens. However, this indicator reflects the bad conditions and the high cost associated with transportation between the governorates, since Ramallah is considered the commercial center of Palestine, but still only 18% of the vendors come from the Southern governorates and 3% from the Northern ones reflects a small percentage.

It is important to mention that only 39% of street traders come from villages of the total number of traders in the governorates. This indicates that the cities in Palestine are the centers of the commercial activities. Besides, the share of traders living in Ramallah is high compared to those living in Al-Bireh in spite of the fact that most of the street trading activities take place in Al-Bireh. Although the reasons for this phenomenon is not studied yet, it might be related to the closeness of the twin cities, Ramallah and Al-Bireh, geographically speaking along with the high rents in Al-Bireh compared to Ramallah.[5]

3.2.4. Survival Strategies Adopted by Workers in the Informal Economy in Palestine

A recent study conducted by Ladadweh (2012) analyzes several coping strategies adopted by the Palestinian employees in response to the delayed salaries. It is important to focus on the fact that the formal and informal economies in Palestine are interrelated. Both are exposed to the same circumstances and culture. As such, both of them will try, more or less, the same survival strategies.

[5] The rents in Ramallah and Al-Bireh start at $120 per room.

The study addresses four types of strategies that were mentioned by Moser (1997) which are: individual strategies (individuals within the households), intra-households (the family as a whole), inter-households (different families) and community-level strategies (the entire society).

The coping strategies were heavily adopted by the families with income that didn't exceed NIS4,000. A little bit above 45% of the households are partially dependent on the government salaries and about 50% of the households are fully dependent on them. Although the amount of food consumed remains the same, the quality provided decreased when prices were considered.

Another strategy emerged when payments for utilities were delayed, so some families started spending their savings or taking loans from the credit institutions. Families relied on their friends, relatives and neighbors for financing.

The community level strategies were the least applied due to the absence of the governmental and non-governmental institutions' support to the studied households. The only exception was the Palestinian Monetary Authority (hereafter PMA). It requested the adjustment of loan installments deductions for the governmental employees to the transferred part of their salaries.

In the light of the difficult living conditions, families adopted short-term strategies. Some families purchased food on credit while others postponed the payment of the utilities. The households included in study could hardly survive another month or two without any external support.

Since the formal and the informal economies in Palestine share many similarities, as described earlier, it could be said that the adapting strategies mentioned earlier can be somehow applied to the workers in the informal economy.

4. Methodology, Results and Discussion

4. Methodology, Results and Discussion

This chapter shows and explains, as well as descriptively analyzes the main results that were found from the data collected by the questionnaire and analyzing the data using the statistical package for the social sciences (hereafter SPSS). The main results, which are concerned with answering the study' questions, will be presented in this chapter, whereas the rest of tables will be presented in the appendix later.

4.1. The Methodology

The methodology that this study applies is quite different from any other studies in the field. The PCBS is a good source of information concerning the informal economy. Still, it lacks data concerning the street trading activity and there is no database for street traders.

Basically, this study focuses on the process of street trading and the operations included. A questionnaire is conducted to collect data regarding several questions and variables in the study. After the data were collected, the value added by the street trading activities was estimated and compared to the size of the commercial sector of Ramallah and Al-Bireh. Then, it was generalized for the whole Palestine. Then, several tests are made to connect some variables to the ADI, which is the most important variable in the study.

There are several approaches to estimate GDP, such as; the expenditure approach, the income approach and the production or value added approach.

The Expenditure Approach

This approach uses the addition of the market value of all the goods and services produced in a single year. The following equation is used in this approach:

$$GDP = C + I + G + (X - M)$$

Where,

C is the Personal Consumption Expenditures,

I is the Gross Private Fixed Investment,

G is the Government Expenditures and Investment,

X is the Net Exports and

M is the Net Imports.

The Income Approach

This approach aims to add the income received by the households and firms. This approach depends on the following equation:

GDP = W + I + R + P + SA

Where,

W is the wage paid for the worker,

I is the interest paid for the capital,

R is the rent paid for the land,

P is the profit paid for the entrepreneur and

SA is the statistical adjustments (corporate income taxes, dividends and undistributed corporate profits).

The Value Added Approach

This method is also called the "Net Product" or the "Production" approach. It mainly consists of three stages: first: the gross value of all the sectors is estimated. Second: the intermediate costs, like the costs of materials, supplies and services used for production are calculated. And finally, the intermediate costs are subtracted from the gross production. This can be summarized by the following figure:

Figure 1: The "Net Product" or "Value Added" Approach

The approach used in this study will be the third one, the value added approach. The first approach is too complicated since it includes the personal consumption. The government expenditures on the street trading economy are not calculated by the PCBS. The fixed capital investment is almost equal to zero, as well as the exports of this economy, and the products are imported from Israel.

The second approach is also impossible to be applied on the street trading activities, because all the incomes are connected and linked. So, that leaves the researcher with the third approach to measure the effect of street trading activities on the GDP.

4.1.1. The Questionnaire

A questionnaire was developed to collect the required data through brain storming sessions between the researcher and the supervisor. Other meetings were held with

officers in the PCBS and officers observing the informal economy in the municipalities of Ramallah and Al-Bireh cities. These meetings enriched the design of the questionnaire. It should be pointed out that the questionnaire used in this study was designed in the light of the questionnaire designed by the Palestine Economic Policy Research Institute (hereafter MAS) which was used through the study conducted by the Institute on the informal construction sector in Palestine in 2006.

4.1.2. The Population of the Study

This study aims to measure the effect of street trading activities on the GDP. The study population consists of more or less than 400 street traders; fixed locations and rangers, according to the estimated data provided by the municipalities of Ramallah and Al-Bireh.

The street traders aim at finding good locations to practice their trading activities. They know that location is an important factor that can highly influence their income. As such, street traders concentrate on finding centric spots for work in order to increase their daily income. Since both Ramallah and Al-Bireh are the most economically active cities in Palestine, where many street traders practice their activities, this study focuses on these two cities mainly.

4.1.3. The Sample of the Study

Following the adopted statistical tables for determining the sample size of a given population with a certain error percentage/margin, the sample size has to be 196, with a confidence level of 95% and a margin of error + or - 5%.

4.1.4. Data Collection

As suggested by Tissington (2009), snowball sampling is applied in this study. This methodology was chosen to help the researcher in establishing good rapport with the street traders and thus overcoming any communication barriers. The officer in charge

of supervising the street traders in the central market of Al-Bireh was very cooperative and offered help. The process was started in November 2013. In other words, the duration of the data collecting process was a little more than one month.

The first day was the most difficult since the researcher was expecting many difficulties in this field of work, considering the nature of the sample of the study whose cultural, educational, social, financial and legal status is various. The supervisor officer support was quite helpful since he accompanied the researcher on the first day. Many traders won't have provided the researcher with the information needed if the supervisor hadn't accompanied him.

Throughout the data collection' days - between the 1st of November and the 10th of December-, the researcher managed to establish a good rapport with the street traders, and won their trust gradually. Conducting the survey was completed in phases, in each phase a group of street traders in one location was done. The fact that certain street traders in one location observed their colleagues talking to the researcher made it easier for him to win other street traders' trust.

The researcher had to meet the street traders daily so that they can fill the questionnaires. The process took much time since they weren't convinced to provide the researcher with the data at the start. The fact that they work in the morning, made it difficult to convince them to dedicate some of their time to fill the questionnaire. Besides, when the researcher tried to arrange for meetings in the evening, it was almost impossible to find them or to arrange meetings with them. Another fact that made the process hard is that the supervisor officer wasn't available all the time to join the researcher which was another barrier as some traders were suspicious of the goal of the study.

Typically, the process of icebreaking and establishing good rapport might take three to six months. However, the researcher managed to do so in a month. The researcher was quite involved with the nature of life of the street traders and discussed many

life-living issues with them even after the questionnaires were filled. This enriched the researcher's knowledge of the topic and enabled him get all the information needed.

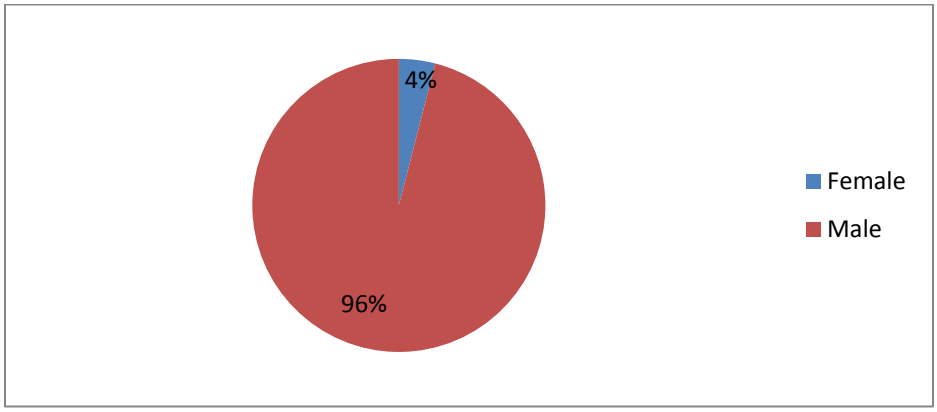
4.2. Results and Discussion

This study is concerned in some characteristics of the street traders. These characteristics were grouped into three main groups: demographic, social and economic.

4.2.1. Demographic Characteristics of Street Traders

Descriptive data analysis of the demographic factors shows that 188 of the sample are males and only 8 are females. This indicates that the street trading business in Palestine is a male business since, as figure (2) shows, 96% of the sample workers in this sector are males while only 4% are females.

Figure 2: Distribution of the Sample According to Gender



Data analysis also shows that the age of street traders ranges from 16 to 85 years, with an average age of about 37 years.

Table (5) shows that more than half of the sample are 34 years old or more. This might indicate that street trading is considered a stable and permanent job for many of

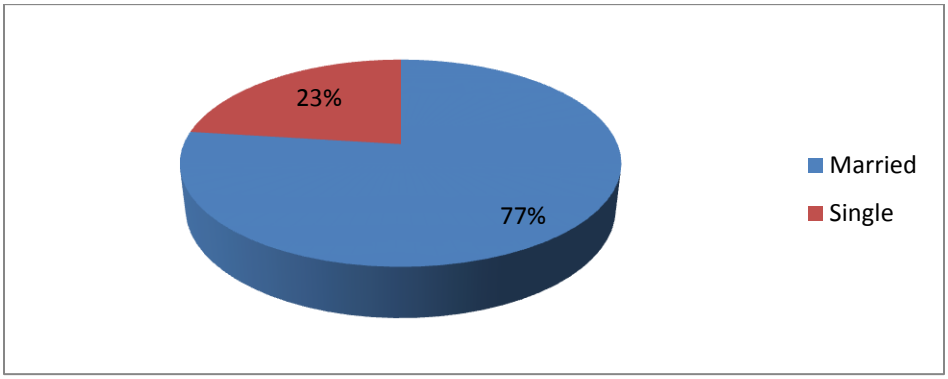
those who work in it. The age group (25-34) has the highest frequency, whereas the age group (55 and more) has the lowest.

Table 5: Distribution of the Sample According to Age

Age Group	Frequency	Percentage
16-24	44	22
25-34	49	25
35-44	47	24
45-54	29	15
55 and more	27	14
Total	196	100

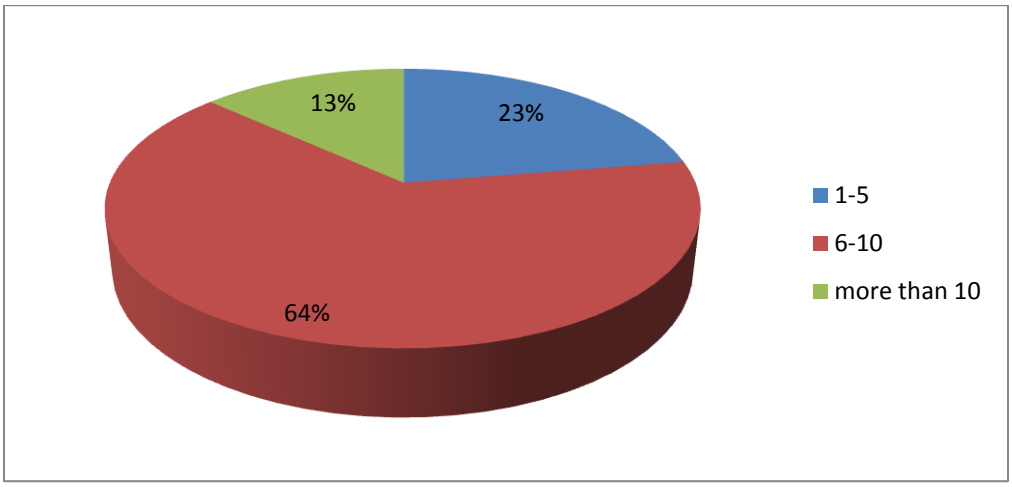
The results also show that 145 of the respondents are married. This makes about 77% of the respondents. On the other hand, the results show that 50 of the respondents are single. This makes 23% of the respondents, as figure (3) shows. These results also indicate that street trading business might be considered as a stable (permanent) business for those engaging in such business, and they consider it as the main source of their income.

Figure 3: Distribution of the Sample According to the Marital Status



The results also show that 126 of the respondents have 6-10 dependents. This makes about 64% of the respondents. On the other hand, the results show that 44 of the respondents have 1-5 dependents. This makes 23% of the respondents, whereas 26 of the respondents have more than 10 dependents, as figure (2) shows. The average number of dependents is approximately 8 reflecting a large family size. This goes back to the traditions of the Palestinian people and other religious issues. The average number of workers in families besides the respondents is nearly 2, of which 43% work in the informal economy. This indicates that the street trading business can't be relied on as a sole financial source of living in Palestine.

Figure 4: Distribution of the Sample According to the Number of Dependents



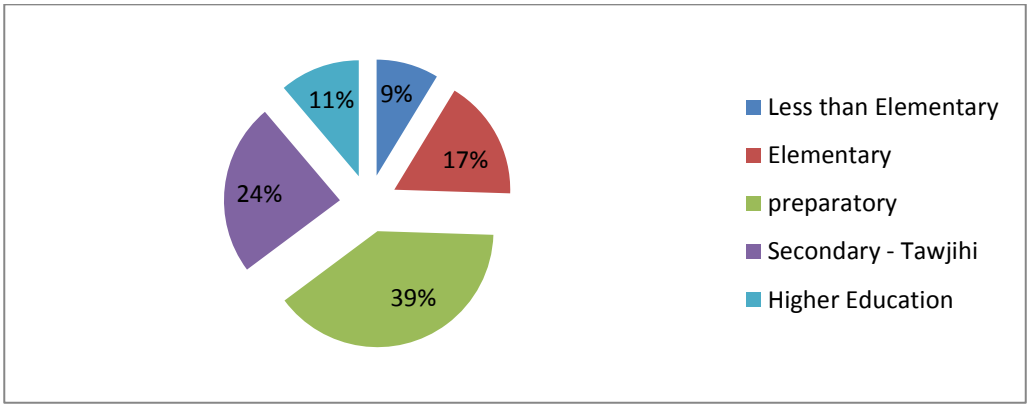
The average number of dependents in schools is 3, 1 at college and 2 in universities. 52% of the respondents have dependents that are still young and should go to school, yet, they didn't send the children to any schools. This means that education is not a priority for those families, because when they strive for their living, little portions of their concerns will be focused on education.

4.2.2. Social Characteristics of Street Traders

As far as educational level, the results show that 17 of the respondents had lower education than elementary. This makes about 9% of the respondents. The results also show that 33 of the respondents had finished the elementary level at school. This makes about 16.8% of the respondents. On the other hand, 77 of the respondents had finished the preparatory level. This makes about 39.3% of the respondents. The results also show that 47 of the respondents have a high school degree "Tawjihi". This makes about 24% of the respondents. Finally, the results show that 22 respondents had college or university degrees. That is 11.2% of the respondents; 6.6% had associate diploma and 4.6% had a bachelor degree.

As illustrated through the provided percentages, over 24% of respondents finished their elementary or preparatory education, which means that this category of traders had to drop off school, mostly at the age 13- 16, to financially support their families.

Figure 5: Distribution of the Sample According to the Educational Level



The results also show that 45 respondents, which makes 23% of the 196 sample members, who lived close to their work place - the market -. However, 151 respondents, about 77%, travel from their villages and towns to the central market of Al-Bireh. 70 of the 151 respondents go back by transportation to their home villages and towns by the end of the day while 81 of them rent places to live in. Of the 81

respondents who rent places, 55 stay for more than six months in the rented flats, which means that they have become residents of the Ramallah and Al-Bireh governorate. 26 of the 81 respondents keep traveling daily to the central market of Al-Bireh and back home. It should be pointed out that only 17 of the 81 respondents travel from country sides to the cities.

The results also show that, before engaging in such business, 117 respondents used to live in the country side against 79 in the city. Nowadays, 135 respondents live in the country side against 61 in the city. This uncovers an interesting fact of an inverse internal immigration (i.e. emigration from the city back to a rural area). The reason contributing to this phenomenon might be related to the high rates of rent in the city which pushes the residents of the city to seek living in villages near the cities where they work.

Concerning the 55 respondents who permanently changed their residence place, table (6) shows the different reasons that explain the rationale of such movement.

Table 6: Reasons for Changing the Permanent Residence Place

Reasons for Changing the Permanent Residence Place	Percentage (%)
Economic	56
Family-Related	22
Social	16
Political	16
Other	2

Note: some respondents chose more than one reason.

Table (6) shows that permanently changing the place of residence is due to economic factors (56%), family-related factors (22%), social factors (16%), political factors (16%) and other factors (2%). The economic reasons are simply presented by better working and marketing conditions. Family-related reasons are presented by the family's pressure placed on the respondents to move closer to them (within the same region in the province). The social reasons include but not limited to marriage or

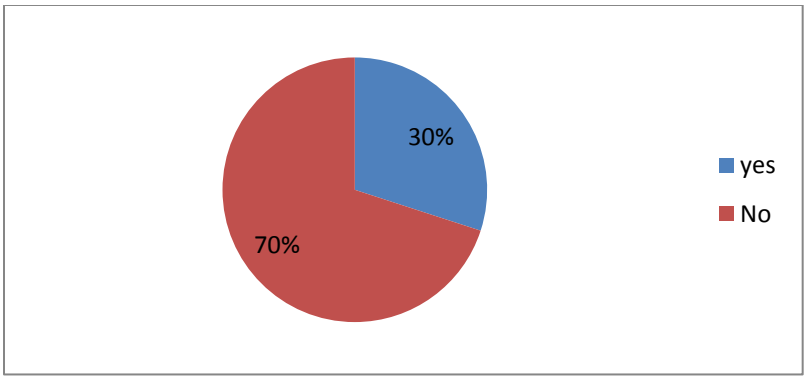
social problems and conflicts in the original place of residence. Political reasons present the escape of regions of conflict, whether they are caused by Israel or between national parties. Other reasons are not clarified by the respondents because of their personal nature.

4.2.3. Economic Characteristics of Street Traders

The working hours for the street traders lies in the range between 2.5 and 24 hours a day, with an average of 11.5 hours per day. It should be cleared out that the working hours per a day which equals 24 hours are not carried out by only one street trader, but with the help of his associates or family members, who can divide the 24 hours of the day into three working periods. The working days per week lies between a day and 7 days, with an average of 6 days. The working period for traders extends from less than one year to 55 years, with an average of 12.36 years.

The results show that 59 of the respondents have another family member at least working with them. That is 30% of the respondents. On the other hand, 137 of the respondents don't have another family member working with them. That is 70% of the respondents. The 30% is quite high which indicates that the business is, somehow, a family based business.

Figure 6: Distribution of the Sample According to Other Working Family Members



The results show that 165 respondents own their business. That is about 84.2% of the respondents. This is due to the low costs associated with the business. On the other hand, 31of the respondents were wage paid workers. That is a little less than 16% of the respondents.

The license payment period varies according to the location, where the street traders work, the size of their business, as well as the party they pay to, which could be the municipality that collects monthly or yearly, or the land owners, who collects daily. Some traders pay daily, others monthly and some pay yearly. The average daily license payment is NIS90.56 - which presents 71% of the ADI - while the annual one is NIS 6,100. Because of the restrictions and high costs of licensing, only 59 respondents, which is 30%, have licenses. About 71 respondents, that is 36%, transport their own goods whereas 125 respondents, that is 64%, pay for goods' transportation.

About 124 of the respondents, which is 63%, were selling fresh fruits and vegetables alone or besides something else, which may reflect the high vulnerability of the non-food traders against the food traders, which contradicts the results of Brata's study (2007), but there is an agreement with his study regarding the location and its positive impact on the business' income.

The ADI of street trading activities is NIS127.8, or NIS38,544.48 per year (127.8 – ADI * 302 - working days per year). The average family income from other financial sources is NIS3,289.17 monthly, or NIS39,470.04 per year. As such, the income generated from street trading business is about 97.66% of the family's other income sources. That is, the income generated from street trading is approximately equal to that generated from other resources. It constitutes 49.41% of the total family income. In other words, street trading is a major income source for families engaged in this activity in Palestine.

The results of this study highlight the fact that the agricultural sector is suffering. Based on data collected, 131 of the 196 respondents sell fresh fruits and vegetables, which is 67% of them. Of the 131 traders, only 5% produce what they sell while 2% of them either produce or buy domestic agricultural products and sell them in the local market. The rest, however, buy their products from Israel through the wholesalers. This indicates the fact that the agricultural sector is neglected and that it is highly dependent on the Israeli economy.

As for financing the business, 115 of the respondents, that is 59%, have arrangements with the suppliers to take the products, sell it and payback when it is all sold. Otherwise, the products are returned to the supplier. These arrangements minimize the risk that the trader may be exposed to. However, such arrangements can be made only when there is a good relationship between the supplier and the street trader. On the other hand, 33 of the respondents, that is 17%, sell the products and pay the supplier later. Still, they don't have the privilege of returning the unsold goods, the results show that 29 of the respondents, which are 15%, depend on their savings when the business goes down, while 14 of the respondents, that is 7%, rely on debt and 2% depend on their families.

It should be pointed out that 95 of the respondents, which is 48.5%, work in this business because they could not find any other alternative job opportunity. On the other hand, 17 of the respondents, that is 8.2%, work in street trading only because of health issues (like Herniated Disc or Diabetes) while 25 of them (12.8%) got into the business because of their families - it looks like as if they inherited the job -. The rest of respondents have other reasons, such as: it is a profitable business and being the boss of themselves. Traders' age, low educational level, preferences along with the political context were stated to be other factors behind the street trading phenomenon.

The results of the study show that 87 of the respondents, which is about 44.4%, have no problems with their street trading business. On the other hand, 56 of the

respondents - 28.6% - complained of the police and the municipality's officers, who won't let them stay in their work places. About 20 of the respondents, which is 10.2%, complained about the customers and their ugly habits, like: touching the goods (touching fruits and vegetables spoils them) and bargaining the prices too much. The rest of respondents complained about various problems including the chaos in the market, cars parking, instability, the lack of legal protection, and so on.

Most of the respondents recommend the construction of a new market place so that all street traders can be placed there. It is suggested to choose a good location for the market, e.g., near the center of the city. Half the respondents demand to decrease the current license fees for all the unlicensed traders, in order to legalize their business, but the others - the legal or the licensed traders - rightly argue that the cheaper the license is the more traders there will be, which would reduce their income due to competition.

4.2.4. Street Trading Share in the GDP of the WB

Although the data were collected in November and December of 2013, the estimations of the impact of street trading on the Palestinian economy will be linked to the GDP of 2012 because the complete set of data by the PCBS was not yet available for 2013. The estimation mechanism is detailed in figure (6).

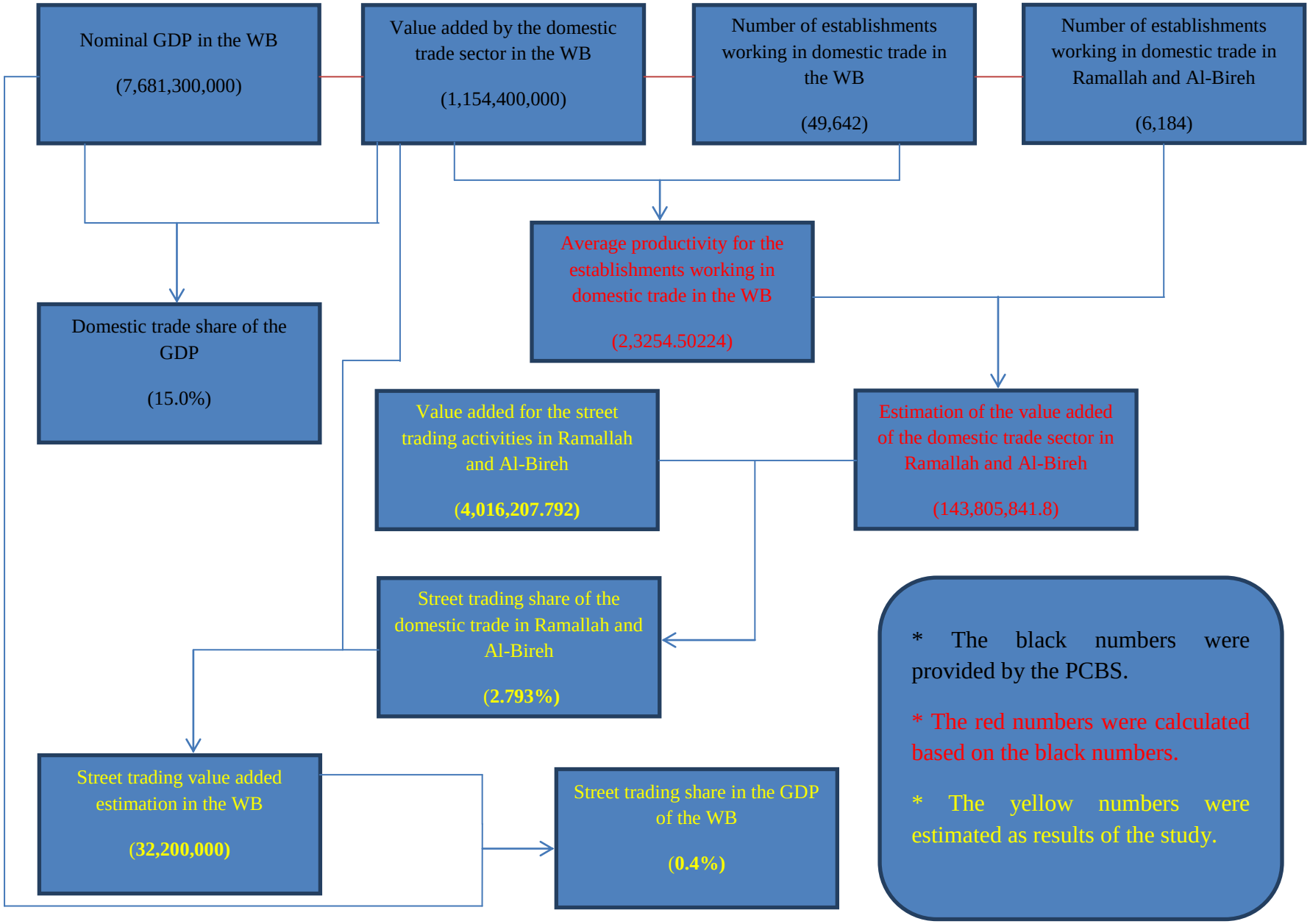
Table 7: Economic Indicators used to calculate the "Street Trading Share in the GDP of the WB"

Economic Indicators	**Value**
Nominal GDP in the WB	$7,681,300,000
Value added by the domestic trade sector in the WB	$1,154,400,000
Number of establishments working in domestic trade in the WB	49,642
Number of establishments working in domestic trade in Ramallah and Al-Bireh	6,184
Average productivity for the establishments working in domestic trade in the WB	23,254.5$
Estimation of the value added by the domestic trade sector in Ramallah and Al-Bireh	$143,805,841.8
* Value added by the street trading activities in Ramallah and Al-Bireh	**$4,016,207.792**
* Street trading share of the domestic trade in Ramallah and Al-Bireh	**2.793%**
Domestic trade share of the GDP	15.0%
* Street trading value added estimation in the WB	**$32,200,000**
* Street trading share in the GDP of the WB	**0.4%**

Note: * Stands for the numbers estimated by the researcher

Source: www.pcbs.gov.ps

Figure 7: Estimation Mechanism for "Street Trading Share in the GDP of the WB"



After consultation with the officer of the Constructions and Industries Department in the PCBS, the "average productivity of the establishments working in domestic trade in the WB" was estimated by dividing "the value added of the domestic trade sector in the WB" by "the number of establishments working in domestic trade in the WB". Then, "the average productivity of the establishments working in domestic trade in the WB" was multiplied by "the number of establishments working in domestic trade in Ramallah and Al-Bireh" to estimate "the value added of the domestic trade sector in Ramallah and Al-Bireh".

"The value added for the street trading activities in Ramallah and Al-Bireh" was calculated in NIS. Then, it was converted to US dollars according to the recurrent exchange rate. The outcome was then divided by "the value added of the domestic trade sector in Ramallah and Al-Bireh" to find out "the street trading share of the domestic trade in Ramallah and Al-Bireh". It was around 3%.

"The street trading value added estimation in the WB" is calculated by multiplying "street trading share of the domestic trade in Ramallah and Al-Bireh" by "the value added of the domestic trade sector in the WB". In other words, "the value added of the domestic trade sector in the WB" is divided by "the value added by the domestic trade sector in Ramallah and Al-Bireh". Then, the outcome was multiplied by "the street trading value added in Ramallah and Al-Bireh".

Finally, through dividing "the street vending value added estimation in the WB" by the nominal GDP value, "the street trading share in the GDP of the WB" was calculated, which is 0.4%.

4.3. Differences between the ADIs of Street Traders

This part of the research examines several variables and their relationship with the main variable in question, which is the ADI. Precisely, the study tests if the ADIs of the street traders vary due to some important variables including: sex, age, marital status, educational level, place of residence, number of dependents, number of workers in the family, years of working in street trading, license' status and value of the family total income of other resources.

Two types of analysis are conducted to test if there are significant statistical differences between the ADIs of street traders due to the referred to important variables. The analysis includes: the t-test and the analysis of variance (hereafter ANOVA). The CHI-squared test is used to determine the association between two categorical variables. Thus, it can't be applied.

4.3.1. Differences in the ADIs According to Gender

Table (8) shows that the ADI of the males is NIS127, which is less than that of the females - NIS138 -. Accordingly, one might wonder whether there are significant statistical differences between the ADIs according to gender. The t-test is applied to test whether gender has an influence on the ADI.

Table 8: The ADI According to Gender

Gender	Frequency	Percentage	Mean - NIS	Standard Deviation
Males	188	95.9%	127.3856	109.25017
Females	8	4.1%	137.5000	130.24702
Total	196	100.0%	127.7985	109.81318

According to table (19) - presented in the appendix - the significance value is equal to 0.799, which is greater than 0.05. This statistical evidence shows that there are no differences in the ADIs between males and females. This might be due to the fact that street trading is a male job in Palestine. The females only presented 4.1% of the sample.

4.3.2. Differences in the ADI According to Age

Table (9) divides the sample of the study into different age groups.

The table shows that the ADI of those whose age falls into the category 16 - 24 is NIS139. The 25-34 years group gains an ADI of NIS140, whereas the 35-44 years group gains NIS130. On the other hand, the oldest groups have the lowest ADIs: NIS109 for the 45-54 age group and NIS104 for the 55 years old and above. The ADI obviously decreases as the age increases. Whether there are significant statistical differences between the ADIs according to age is tested through applying the ANOVA.

Table 9: The ADI According to Age

Age Group	Frequency	Percentage	Mean - NIS	Standard Deviation
16-24	44	22.4%	138.5455	96.76427
25-34	49	25.0%	140.1020	159.76053
35-44	47	24.0%	129.6809	88.63337
45-54	29	14.8%	109.4828	69.55657
55 and Above	27	13.8%	104.3519	85.41075
Total	196	100.0%	127.7985	109.81318

According to table (20) - presented in the appendix - the significance value is equal to 0.547, which is greater than 0.05. In other words, the age of traders is statistically proved to not have an influence over their ADI.

4.3.3. Differences in the ADI According to Marital Status

Table (10) classifies the sample of the study into two categories; "Never Married" and "Married". The first category's ADI is NIS132, whereas the second category has an ADI of NIS126. This raises a question about the presence of significant statistical differences between the ADIs according to the marital status. The t-test is conducted to answer this question.

Table 10: The ADI According to the Marital Status

Marital Status	Frequency	Percentage	Mean - NIS	Standard Deviation
Never Married	45	23.0%	132.2444	99.25109
Married	151	77.0%	126.4735	113.34559
Total	196	100.0%	127.7985	109.81318

According to table (21) - presented in the appendix - the significance value is equal to 0.758, which is greater than 0.05. This means that statistically, there are no differences between the ADIs due to the marital status.

4.3.4. Differences in the ADI According to the Educational Level

Table (11) shows the ADIs of the respondents according to their educational levels. The table shows that those who have an education level less than elementary school receive an ADI of NIS106, whereas those who have an elementary education receive NIS112 as an ADI. The

respondents who have a preparatory education receive NIS146 as an ADI, and those who have a secondary education receive an ADI of NIS117. Respondents who have an associate diploma receive NIS114, whereas those who have bachelor or higher degrees receive NIS148 as an ADI. The table results highlight the question "Are there significant statistical differences between the ADIs of the respondents of different educational levels?" The ANOVA is applied to find out.

Table 11: The ADI According to the Educational Level

Educational Level	Frequency	Percentage	Mean - NIS	Standard Deviation
Less than Elementary	17	8.7%	105.5882	55.16686
Elementary	33	16.8%	112.2727	83.59212
Preparatory	77	39.3%	145.6494	135.15671
Secondary	47	24.0%	117.3085	105.15483
Associate Diploma	13	6.6%	114.2308	87.22209
Bachelor or Higher	9	4.6%	148.3333	69.55214
Total	196	100.0%	127.7985	109.81318

According to table (22) - presented in the appendix - the significance value is equal to 0.507, which is greater than 0.05. As such, there is a statistical evidence that the ADI doesn't vary according to educational levels.

4.3.5. Differences in the ADI According to the Place of Residence

Table (12) shows that 69% of the respondents live in the cities, whereas 31% of them live in places other than the cities (villages, towns or camps). The table also shows that the ADI is NIS119 for those living in the cities. The number increases to NIS132 for those who don't. To find out whether there are significant statistical differences between the ADIs of the respondents who live in different places of residence, the t-test is applied.

Table 12: The ADI According to the Place of Residence

Region	Frequency	Percentage	Mean - NIS	Standard Deviation
Village, Town or Camp	135	31.1%	131.7296	118.72341
City	61	68.9%	119.0984	87.18041
Total	196	100%	127.7985	109.81318

According to table (23) - shown in the appendix - the significance value is equal to 0.457, which is greater than 0.05. In other words, ADI is not influenced by the place of residence.

4.3.6. Differences in the ADI According to the Number of Dependents

Table (13) shows that NIS105 is the ADI for the respondents who have 1-5 dependents. The respondents who have 6-10 dependents receive an ADI of NIS137. The table also shows that the respondents who had more than 10 dependents receive NIS123. To find out whether there are significant statistical differences between the ADIs of the respondents who have different numbers of dependents, the ANOVA is applied.

Table 13: The ADI According to the Number of Dependents

Number of Dependents	Frequency	Percentage	Mean - NIS	Standard Deviation
1-5	44	22.4%	104.7955	81.55597
6-10	126	64.3%	136.7262	124.90095
More than 10	26	13.3%	123.4615	57.14489
Total	196	100%	127.7985	109.81318

According to table (24) - presented in the appendix - the significance value is equal to 0.247, which is greater than 0.05. This means that the ADIs of the respondents don’t vary according to the number of dependents.

4.3.7. Differences in the ADI According to the Number of Workers

Table (14) shows the ADIs of respondents who have different number of workers in their families - other than themselves -. As illustrated in the table the respondents who have one worker in the family receive an ADI of NIS140. The respondents who have two workers in their families receive NIS122, whereas those who have three or more receive NIS321 as an ADI. The ANOVA is applied to find whether there are significant statistical differences between the ADIs of the respondents of different numbers of workers in their families.

Table 14: The ADI According to the Number of Workers

Number of Workers	Frequency	Percentage	Mean - NIS	Standard Deviation
1	34	57.6%	139.9265	122.31740
2	18	30.5%	121.9444	74.69819
3 or More	7	11.9%	321.4286	317.35514
Total	59	100.0%	155.9746	156.14429

According to table (25) - presented in the appendix - the significance value is equal to 0.009, which is lower than 0.05. Thus, statistically, there are differences between the ADIs due to the number of workers in the respondents' families.

The number of workers in the family - other than the street trader - is statically significant at 0.05 and makes differences in the ADI of the family. This connection may be related to the fact that the more workers there are in the family, the more income is generated through other types of work. In other words, the more financing channels the street traders can find, the more innovation and development in business they can achieve. On a simpler level, one can say that the family's need for income is positively associated with the number of its members and workers. On the other hand, one can say that the more workers there are in the family, the larger its social network would be. As such, street traders can drive more customers.

4.3.8. Differences in the ADI According to the Years of Work

Table (15) shows the ADIs of the respondents who have different years of work in street trading. The table shows that the street traders who have been working for five years or less receive NIS102 per day, while those who have been working from six to nineteen years receive NIS144

per day and those who have been working for twenty years or more receive NIS132 as a daily income. The ANOVA is applied to find out whether there are significant statistical differences between the ADIs of the respondents of different ranges of years of work in the street trading.

Table 15: The ADI According to the Years of Work

Years of Work	Frequency	Percentage	Mean	Standard Deviation
5 or Less	57	29.1%	101.7281	68.31937
6-19	97	49.5%	141.4433	131.75490
20 and More	42	21.4%	131.6667	94.50556
Total	196	100%	127.7985	109.81318

According to table (26) - presented in the appendix - the significance value is equal to 0.092, which is greater than 0.05, but lower than 0.10. This variable is considered insignificant at 5%, but significant at 10%. Thus, statistically, there are differences between the ADIs of the respondents of different number of years of work in street trading. "Years of working in street trading" is logically connected to the ADI. The longer the street traders have been working in street trading, the larger customer networks they can establish, and so the more income they can generate. Of course this effect does not last for those who have been working for twenty years or more. For them, the ADI decreases but it continues to higher than that of the beginners.

4.3.9. Differences in the ADI According to the License' Status

This variable - shown in table (16) - simply refers to whether the street trader has a valid license for street trading or not. The table shows that street traders who have a valid license receive an ADI of NIS147, whereas those who don't have a valid license receive NIS120. It is obvious that the street traders who have a valid license receive more than those who don't, so the t-test is applied to find out whether there are significant statistical differences between the ADIs of the respondents according to the license' status.

According to table (27) - presented in the appendix - the significance value is equal to 0.084, which is greater than 0.05, but less than 0.10. The variable is insignificant at 5% but significant at 10%. In other words, there are significant statistical differences between the ADIs according to

the license' status. This simply reflects that the existence of a license allows street traders to work freely. They won't be accused of violation to law by officers of the municipality or the police.

Table 16: The ADI According to the License Status

Have a License?	Frequency	Percentage	Mean	Standard Deviation
No	136	70%	117.9963	79.51172
Yes	59	30%	147.4746	157.15382
Total	195	99.5%	126.9154	109.39588

* One data entry is missing

4.3.10. Differences in the ADI According to the Family Income

Table (17) shows the value of the family's total income per month - other than the street trading income -. The values of this variable were classified into five categories. According to the table, the street traders whose families' total income is NIS1500 or less have an ADI of NIS95. The street traders whose families' total income ranges from NIS (1501-2500) have an ADI of NIS104. The street traders whose families' total income ranges from NIS (2501-3000) have an ADI of NIS139. The street traders whose families' total income ranges from NIS (3001-4000) have an ADI of NIS105. Finally, the street traders whose families' total income is NIS4000 or more have an ADI of NIS282. The ANOVA is applied to find out whether there are significant statistical differences between the ADIs of the street traders whose families' total monthly income varies from one another.

According to table (28) - presented in the appendix - the significance value is equal to 0.033, which is lower than 0.05. Statistically, there are differences between the ADIs of the street traders whose families receive different ranges of total monthly income. The significant statistical differences may be related to the fact that a family with more income can go for more financing opportunities. Such a family can take risks in starting a new business or even developing and expanding the one in hand.

Table 17: The ADI According to the Family Income

Family Income	Frequency	Percentage	Mean	Standard Deviation
1500 or Less	9	18.8%	95.0000	52.55949
1501-2500	14	29.2%	103.5714	68.20299
2501-3000	8	16.6%	139.3750	105.40526
3001-4000	8	16.6%	105.0000	40.62019
More than 4000	9	18.8%	281.6667	290.07542
Total	48	100%	141.5625	151.03598

5. Conclusions and Recommendations

5. Conclusions and Recommendations

This study aims to estimating the street trading's contribution to the GDP in the WB. It also aims to describing the demographic, social and economic attributes of the street traders, as well as how the street trading phenomenon emerged in the Palestinian market. The study also tries to find a link between street trading to the internal immigration. It also seeks to find out the impact of several independent variables on the ADI - as the main dependent variable of the questionnaire-.

5.1. Conclusions

About half of the respondents work in street trading because of the unavailability of any other working opportunity, health issues or because of family-related issues. The Palestinian hard economic situations, because of the Israeli oppression intensified following the first Intifada that broke out in 1987, reinforced the phenomenon to spread out.

Street trading in Palestine is a male family business. Most of street traders are married at their mid-thirties. The street traders' educational level is low, secondary school or below. The average number of family dependents is approximately 8. Half of the respondents have school-age children. Yet, half of them don't send their children to schools.

There is an "inverse internal immigration" phenomenon in Palestine. The reason behind this phenomenon might be the high rate of flat rents in the cities. This pushes the residents of the cities to seek living in villages close to the cities where they work.

The street trading business has different financing sources. 76% of the traders make an arrangement with the supplier to trade with the products. 15% of them depend on their savings, 7% of them rely on debt and 3% depend on their families. Still, there are no permanent financing sources for the street trading activities.

The ADI from street trading activities is NIS128, which is NIS38,544 per year. The average family income of other sources is NIS3,289 per month, which is NIS39,470 per year. The income generated from the street trading business is about 98% of the family's other income sources. It makes up 49% of the total family income.

The value added for the street vending activities in Ramallah and Al-Bireh is $4,016,208. Street trading share of the domestic trade in Ramallah and Al-Bireh is 3%. Street trading value is estimated to be $32,200,000 of the GDP in the WB, which is approximately 0.4%.

5.2. Recommendations

Based on the results of the questionnaire, the study's main recommendation is that the street trading activity must be encouraged by the government and local authorities. The results show that the street trading value is estimated to be $32,200,000, which is about 0.4% of the GDP of the WB. 77% of the respondents are married, which indicates that the street trading activity is considered a stable source of income to the families of the street traders. The number of dependents that rely on the street traders is approximately 8, which constitutes another reason why this sector of the informal economy is important. The results also show that 49% of the respondents work in street trading because they could not find any other alternative job opportunity, whereas 8% chose this work because of health issues. So, 57% of the street traders would be unemployed if they weren't street traders. In other words, street trading is reducing the unemployment in the WB. According to the given results, the street trading is vital to the Palestinian economy and it must be encouraged.

The street traders might be divided into two categories; those who consider street trading as a permanent job and those who consider it as a temporary job. The first category includes: the street traders whose ages are above 25 years, the street traders who have been married, the street traders whose educational level is low - secondary education or lower -, the street traders who live in the cities, the street traders who have high number of dependents and the street traders who have been working in street trading for more than five years.

On the other hand, the second category might include: the street traders below the age of 25 years, the street traders who have not been married, the street traders whose educational level is high - associate diploma or higher -, the street traders who live outside the cities, the street traders who have low number of dependents - five or less - and the street traders who have been working in street trading for five years or less.

There are several policies and recommendations that can be implemented to improve the living conditions of the street traders at the economic, social, financial and educational levels. Such policies are divided according to street traders' category.

Permanent street traders:

First: Distributing publications and holding several conferences to raise the social awareness of the street traders. This shall contribute into raising the awareness of the street traders of the importance of educating their children and using birth control to lower the number of their new born. However, this might bring up a difficulty, because when there are no other forms of social security available, such awareness would not lead to a reduction in birth rates because the children are needed for survival and insurance purposes.

Second: Encouraging private small business and financing organizations to support the street traders. Besides, some associations might be established to support them. The government can also encourage the banks to support the street traders with small loans to help them start their businesses or carry on with them when the living situations are hard.

Third: The government could establish a well centered market where all street traders can work. This will create equal opportunities of competition for all street traders.

Fourth: A special approach might be followed with the unlicensed traders so that they will register their businesses and become legitimate business traders, mainly because large portion of the street traders are complaining about the police and municipality officers.

Temporary street traders:

First: Training the street traders, especially in vocational training, and redirecting them to several other jobs. This includes the street traders, whose ages are below 25 years, or those who have not been married or those who have low number of dependents. These street traders are, mainly, young and have high productivity, so, they will be of much use to the economy if they were working in another economic sector.

Second: Encouraging the street traders who live outside the cities to engage in the agricultural sector, as agricultural workers or as self-employed investors in this important sector. This will

improve the Palestinian economy and enhance the Palestinian products against the Israeli products.

Third: Facilitating the reach to financial resources. This aims to encourage the street traders who want to leave street trading to start their own businesses with minimum costs. This step might include: decreasing the interest rates imposed on loans or the tax reduction on such businesses.

Fourth: Training the street traders who have high educational levels in their fields, and redirecting them to the labor market.

The suggested improvements, although minimal and of low costs, can improve the status of the street traders economically and thus increase their contribution in the GDP in the WB. After the establishment of the central market and licensing the unlicensed street traders, there can be a good opportunity to organize the street trading activities in the WB.

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Appendix

Appendix

Appendix 1: The Study' Questionnaire

استبانة البسطات في محافظتي رام الله والبيرة

الباحث: أنس أسامه جمل - طالب دراسات عليا - جامعة بيرزيت تلفون: 0599963460

.....

القسم الأول: الأسئلة الديموغرافية

1) الجنس: 1- ذكر 2- أنثى

2) العمر: .....

3) الحالة الاجتماعية: 1- أعزب 2- متزوج 3- غير ذلك

4) المؤهل العلمي: 1- دون الابتدائي 2- ابتدائي 3- اعدادي 4- ثانوي 5- دبلوم 6- بكالوريوس فأعلى

القسم الثاني: الأسئلة الاجتماعية

5) مكان الاقامة الحالي: .....

6) مكان الاقامة السابق: .....

7) هل تتنقل في مكان اقامتك بين القرية والمدينة؟ 1- نعم 2- لا

8) اذا كان الجواب "نعم"، ما هو عدد مرات التنقل؟ 1- يوميا 2- أسبوعيا 3- شهريا

9) هل كان هذا الانتقال دائما؟ 1- نعم 2- لا

10) اذا كان الجواب "نعم"، فما هي أسباب الانتقال؟ 1- اقتصادية 2- اجتماعية 3- عائلية 4- سياسية 5- غير ذلك

11) عدد المعالين: .....

12)عدد العاملين في الأسرة؟ .....

13) عدد المعالين الذين يدرسون في المدرسة أو في الجامعة؟ 1- في المدرسة: .....

2- في الكلية المتوسطة: ..... 3- في الجامعة: .....

14) من هم المعالين الذين لا يدرسون؟ .....

القسم الثالث: الأسئلة المتعلقة بالبسطات

15) نوع البضاعة التي تبيعها حاليا: .....

16) اذا كانت الاجابة "خضار وفواكه طازجة"، هل هذه البضاعة من انتاجك؟ 1- نعم 2- لا

17) كيف حصلت على التمويل للمشروع للمرة الاولى؟ .....

18) هل هناك تمويل مستمر للمشروع؟ 1- نعم 2- لا

19) اذا كانت الاجابة على السؤال السابق "نعم"، ما هي مصادر هذا التمويل؟ .....

20) عدد أيام العمل في الأسبوع: .....

21) معدل عدد ساعات العمل اليومي: .....

22) ما طول المدة الزمنية منذ بدأت العمل في البسطة؟ .....

23) هل يعمل معك - في البسطة - أي من أفراد الأسرة؟ 1- نعم 2- لا

القسم الرابع: الأسئلة الاقتصادية

24) حجم المبيعات المحصلة في اليوم الواحد؟ .....

25) هل أنت بائع مرخص من البلدية؟ 1- نعم 2- لا

26) ما هو المبلغ المدفوع كترخيص يومي؟ .....

27) ما هو المبلغ المدفوع كترخيص سنوي؟ .....

28) اذا لم تكن مرخص من البلدية، ما هو المبلغ المدفوع كترخيص للجهات الأخرى؟ .....

29) ما هي تكلفة البضاعة اليومية؟ .....

30) هل تصل البضاعة من تاجر الجملة الى البسطة؟ 1- عن طريق صاحب البسطة 2- نقل مدفوع الأجر

31) اذا كان الجواب "نقل مدفوع الأجر"، فكم يساوي هذا الأجر؟ .....

32) هل تمتلك هذه البسطة؟ 1- نعم 2- لا

33) اذا كان الجواب "لا"، كم تتقاضى كأجر في اليوم الواحد؟ .....

34) ما هي مصادر دخل الأسرة؟.....

35) كم يبلغ الدخل الاجمالي للأسرة من مصادر غير البسطة؟ .....

القسم الخامس: الأسئلة الانشائية

36) لماذا اخترت العمل في مجال البسطات؟.....

37) ما هي المشاكل التي تواجهها في العمل؟.....

38) ما هي مقترحاتك للتغلب على هذه المشاكل؟.....

ملاحظة: تم اعداد هذه الاستمارة بالاستعانة باستبانة دراسة واقع قطاع الانشاءات غير المنظم - معهد أبحاث السياسات الاقتصادية الفلسطيني – ماس، بالاضافة الى استمارة البسطات – بلدية رام الله.

Appendix 2: Statistical Definition of Informal Employment

If we want to take a look on a more specified international definition of the informal employment than that in the previous table, there is "(t)he Guidelines Endorsed by the Seventeenth International Conference of Labor Statisticians" (2003), which can be summarized in the following table:

Table 18: Conceptual Framework: Informal Employment

Production units by type	Jobs by status in employment								
	Own-account workers		Employers		Contributing family workers	Employees		Members of producers' cooperatives	
	Informal	Formal	Informal	Formal	Informal	Informal	Formal	Informal	Formal
Formal sector enterprises					1	2			
Informal sector enterprises[a]	3		4		5	6	7	8	
Households[b]	9					10			

Source: Hussmanns, R. 2004. "Statistical definition of informal employment: Guidelines endorsed by the Seventeenth International - Conference of Labor Statisticians (2003)". International Labor Office. 7th Meeting of the Expert Group on Informal Sector Statistics (Delhi Group), New Delhi.

(a) As defined by the Fifteenth International Conference of Labor Statisticians (excluding households employing paid domestic workers).

(b) Households producing goods exclusively for their own final use and households employing paid domestic workers.

Note: Cells shaded in dark grey refer to jobs, which, by definition, do not exist in the type of production unit in question. Cells shaded in light grey refer to formal jobs. Un-shaded cells represent the various types of informal jobs.

Informal employment: Cells 1 to 6 and 8 to 10.

Employment in the informal sector: Cells 3 to 8.

Informal employment outside the informal sector: Cells 1, 2, 9 and 10.

But such a definition is very vast, so it can't be applied by this study.

Appendix 3: Statistical Tests Tables

Table 19: Independent Samples Test - Gender

t-test for Equality of Means						
					95% Confidence Interval of the Difference	
t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
-.255	194	.799	-10.11436	39.73768	-88.48770	68.25898

Table 20: Independent Samples Test - Age

			Sum of Squares	df	Mean Square	F	Sig.
ADI * age group	Between Groups	(Combined)	37237.529	4	9309.382	.768	.547
	Within Groups		2314254.760	191	12116.517		
	Total		2351492.290	195			

Table 21: Independent Sample Test - Marital Status

t-test for Equality of Means						
					95% Confidence Interval of the Difference	
t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
.309	194	.758	5.77093	18.69380	-31.09824	42.64011

Table 22: Independent Sample Test - Educational Level

			Sum of Squares	df	Mean Square	F	Sig.
ADI* Educational level	Between Groups	(Combined)	52237.010	5	10447.402	.863	.507
	Within Groups		2299255.280	190	12101.344		
	Total		2351492.290	195			

Table 23: Independent Samples Test - Region

t-test for Equality of Means						
					95% Confidence Interval of the Difference	
t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
0.745	194	0.457	12.6313	16.96084	-20.82004	46.08257

Table 24: Independent Samples Test - Number of Dependents

			Sum of Squares	df	Mean Square	F	Sig.
* ADI Number of Dependents	Between Groups	(Combined)	33813.865	2	16906.9	1.408	0.247
	Within Groups		2317678.424	193	12008.7		
	Total		2351492.29	195			

Table 25: Independent Samples Test - Number of Workers

			Sum of Squares	df	Mean Square	F	Sig.
Number of Workers *ADI	Between Groups	(Combined)	221226.487	2	110613.243	5.193	.009
	Within Groups		1192873.725	56	21301.317		
	Total		1414100.212	58			

Table 26: Independent Samples Test - Years of Work

			Sum of Squares	df	Mean Square	F	Sig.
ADI * Years of Work	Between Groups	(Combined)	57428.983	2	28714.491	2.416	.092
	Within Groups		2294063.307	193	11886.338		
	Total		2351492.290	195			

Table 27: Independent Samples Test - License' Status

t-test for Equality of Means						
					95% Confidence Interval of the Difference	
t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
-1.738	193	.084	-29.47825	16.96581	-62.94046	3.98396

Table 28: Independent Samples Test - Family's Income

			Sum of Squares	df	Mean Square	F	Sig.
ADI * Family's Income	Between Groups	(Combined)	227114.509	4	56778.627	2.889	.033
	Within Groups		845043.304	43	19652.170		
	Total		1072157.813	47			

Appendix 4: More Detailed Results of the Questionnaire

Current Residence Place

مكان الاقامة الحالي

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ام الشرايط	1	.5	.5	.5
	اريحا	1	.5	.5	1.0
	الارسال	1	.5	.5	1.5
	الامعري	25	12.8	12.8	14.3
	البيرة	22	11.2	11.2	25.5
	التحتا	8	4.1	4.1	29.6
	الجلزون	10	5.1	5.1	34.7
	الجيب	3	1.5	1.5	36.2
	الخضر	1	.5	.5	36.7
	الخضر- بيت لحم	3	1.5	1.5	38.3
	الرام	9	4.6	4.6	42.9
	الساوية-نابلس	2	1.0	1.0	43.9
	الشارع	1	.5	.5	44.4
	الشرفي-رام الله	1	.5	.5	44.9
	الطيرة	3	1.5	1.5	46.4
	المزرعة	3	1.5	1.5	48.0
	المصيون	1	.5	.5	48.5
	ام الشرايط	6	3.1	3.1	51.5
	بني نعيم - الخليل	1	.5	.5	52.0
	بيت دجن	1	.5	.5	52.6
	بيت دجن - نابلس	1	.5	.5	53.1
	بيت عنان-رام الله	1	.5	.5	53.6
	بيت عور	2	1.0	1.0	54.6
	بيت لقيا	2	1.0	1.0	55.6

بيتونيا	29	14.8	14.8	70.4
بير نبالا	1	.5	.5	70.9
بيرزيت	3	1.5	1.5	72.4
حلحول	1	.5	.5	73.0
خربثا	1	.5	.5	73.5
دورا	1	.5	.5	74.0
دير السودان - رام الله	1	.5	.5	74.5
دير دبوان	1	.5	.5	75.0
رافات	1	.5	.5	75.5
رام الله	22	11.2	11.2	86.7
رام الله التحتا	1	.5	.5	87.2
سريس-جنين	1	.5	.5	87.8
شقبة	1	.5	.5	88.3
عسكر-نابلس	1	.5	.5	88.8
عين قينيا	3	1.5	1.5	90.3
عين مصباح	1	.5	.5	90.8
عين منجد	1	.5	.5	91.3
قدورة	2	1.0	1.0	92.3
قدورة - رام الله	3	1.5	1.5	93.9
قلقيلية	1	.5	.5	94.4
قلنديا	1	.5	.5	94.9
كفر عقب	3	1.5	1.5	96.4
كفر عين	1	.5	.5	96.9
كفر نعمة	1	.5	.5	97.4
مزارع النوباني	1	.5	.5	98.0
نابلس	1	.5	.5	98.5
نزلة عيسى	1	.5	.5	99.0
يبرود	1	.5	.5	99.5
يتمة - نابلس	1	.5	.5	100.0
Total	196	100.0	100.0	

Previous Residence Place

مكان الاقامة السابق

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		105	53.6	53.6	53.6
	ارتاح - طولكرم	1	.5	.5	54.1
	اريحا	1	.5	.5	54.6
	الاردن	1	.5	.5	55.1
	الارسال	1	.5	.5	55.6
	الامعري	3	1.5	1.5	57.1
	البيرة	5	2.6	2.6	59.7
	التحتا	2	1.0	1.0	60.7
	الجلزون	1	.5	.5	61.2
	الخليل	2	1.0	1.0	62.2
	الرملة	2	1.0	1.0	63.3
	السموع	2	1.0	1.0	64.3
	السموع-الخليل	6	3.1	3.1	67.3
	الشرفي	1	.5	.5	67.9
	الظاهرية - الخليل	1	.5	.5	68.4
	القدس	1	.5	.5	68.9
	اللد	4	2.0	2.0	70.9
	المزرعة	1	.5	.5	71.4
	ام الشرايط-رام الله	1	.5	.5	71.9
	برقة - رام الله	1	.5	.5	72.4
	بلاطة	2	1.0	1.0	73.5
	بني نعيم	3	1.5	1.5	75.0
	بني نعيم - الخليل	1	.5	.5	75.5
	بيت ايل	1	.5	.5	76.0
	جماعين-نابلس	1	.5	.5	76.5
	دورا	4	2.0	2.0	78.6

دير دبوان	1	.5	.5	79.1
رام الله	2	1.0	1.0	80.1
سعير	10	5.1	5.1	85.2
سعير - الخليل	1	.5	.5	85.7
سعير-الخليل	1	.5	.5	86.2
عمان	4	2.0	2.0	88.3
عين مصباح	2	1.0	1.0	89.3
غزة	3	1.5	1.5	90.8
قباطية	1	.5	.5	91.3
قلنديا	2	1.0	1.0	92.3
مصر	1	.5	.5	92.9
نابلس	2	1.0	1.0	93.9
نحالين-بيت لحم	1	.5	.5	94.4
نعلين	1	.5	.5	94.9
يطا	10	5.1	5.1	100.0
Total	196	100.0	100.0	

The Dependents that Do Not Study in Any Educational Institute

من هم المعالين الذين لا يدرسون

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		11	5.6	5.6	5.6
	5ابناء\ 4زوجات ابناء\ 14	1	.5	.5	6.1
	2	1	.5	.5	6.6
	2 عاطلين	1	.5	.5	7.1
	4عاطلين\ 3 وزجات	1	.5	.5	7.7
	5	1	.5	.5	8.2
	6	1	.5	.5	8.7
	7 بنات	1	.5	.5	9.2
	اب\ اخ\ ام	1	.5	.5	9.7

اب\ اخ\ اولاد اخ	1	.5	.5	10.2
اب\ ام	2	1.0	1.0	11.2
اب\ ام\ 2	1	.5	.5	11.7
اب\ ام\ 2 عاطلين	1	.5	.5	12.2
اب\ ام\ 4 اخوات	1	.5	.5	12.8
اب\ ام\ اخ	1	.5	.5	13.3
اب\ ام\ اخت\ زوجة\ طفل	1	.5	.5	13.8
اب\ ام\ اخت\زوجة\ اعاقة	1	.5	.5	14.3
اب\ ام\ زوجة\ 1	2	1.0	1.0	15.3
اب\ ام\ زوجة\ 2	1	.5	.5	15.8
اب\ ام\ زوجة\ 3	1	.5	.5	16.3
اب\ ام\ زوجة\ اخت\ 2	1	.5	.5	16.8
اب\ ام\ زوجة\ اطفال	1	.5	.5	17.3
اب\ زوجة اب\ زوجة\ 2	1	.5	.5	17.9
ابن\ بنت\ زوجة ابن	1	.5	.5	18.4
ابن\ زوجة ابن\ زوج\ احفاد	1	.5	.5	18.9
اخ	1	.5	.5	19.4
اخت\ زوجة\ ام\ 2	1	.5	.5	19.9
ام	3	1.5	1.5	21.4
ام\ 1	1	.5	.5	21.9
ام\ 2 اخوة\ 2 بنات	1	.5	.5	22.4
ام\ 2 بنات\ زوجة\ 2	1	.5	.5	23.0
ام\ 6 بنات\ 1	1	.5	.5	23.5
ام\ اب	4	2.0	2.0	25.5
ام\ اب\ 1	2	1.0	1.0	26.5
ام\ اب\ 2	1	.5	.5	27.0
ام\ اب\ 2 اخوات\ 2	1	.5	.5	27.6
ام\ اب\ 2 اخوة	1	.5	.5	28.1
ام\ اب\ 2 اخوة\ زوجة\ 2	1	.5	.5	28.6
ام\ اب\ 3 اخوات	2	1.0	1.0	29.6

اما اب\ 4 بنات	1	.5	.5	30.1
اما اب\ 4 عاطلين	1	.5	.5	30.6
اما اب\ 5	1	.5	.5	31.1
اما اب\ 6	1	.5	.5	31.6
اما اب\ 8 بنات	1	.5	.5	32.1
اما اب\ اخ\ اخت	2	1.0	1.0	33.2
اما اب\ اخ\ اخت\ زوجة اخ\ ابن اخ	1	.5	.5	33.7
اما اب\ اخ\ زوجة اخ	1	.5	.5	34.2
اما اب\ اخوة	1	.5	.5	34.7
اما اب\ اخوة\ ابناء اخوة	1	.5	.5	35.2
اما اب\ زوجة	2	1.0	1.0	36.2
اما اب\ زوجة اخ\ اخت	1	.5	.5	36.7
اما اب\ زوجة\ 2	2	1.0	1.0	37.8
اما اب\ زوجة\ 7	1	.5	.5	38.3
اما اب\ زوجة\ اخت	1	.5	.5	38.8
اما اب\ زوجة\ اخت\ 3	1	.5	.5	39.3
اما اب\ زوجة\ اخت\ 4	1	.5	.5	39.8
اما اخ\ 3 اخوات	1	.5	.5	40.3
اما اخ\ زوجة اخ	1	.5	.5	40.8
اما اخ\ زوجة\ 4	1	.5	.5	41.3
اما اخت	3	1.5	1.5	42.9
اما اخت\ زوجة\ 2	1	.5	.5	43.4
اما جدة	1	.5	.5	43.9
اما زوجة\ 1	2	1.0	1.0	44.9
اما زوجة\ 2	2	1.0	1.0	45.9
اما زوجة\ 2 اخوات\ 2	1	.5	.5	46.4
اما زوجة\ 6	2	1.0	1.0	47.4
اما عم	1	.5	.5	48.0
زوج	1	.5	.5	48.5
زوج\ احفاد\ زوجات ابناء	1	.5	.5	49.0

زوج\ كنة\ 5	1	.5	.5	49.5
زوجة	24	12.2	12.2	61.7
زوجة (3)\ 1	1	.5	.5	62.2
زوجة \ 3	1	.5	.5	62.8
زوجة 2\ 3 بنات	1	.5	.5	63.3
زوجة\ 1	18	9.2	9.2	72.4
زوجة\ 13	1	.5	.5	73.0
زوجة\ 14	1	.5	.5	73.5
زوجة\ 2	10	5.1	5.1	78.6
زوجة\ 2 اخوات	1	.5	.5	79.1
زوجة\ 2 اخوات\ 1	1	.5	.5	79.6
زوجة\ 2 اخوات\ 2	1	.5	.5	80.1
زوجة\ 2 عاطلين وزوجتيهما	1	.5	.5	80.6
زوجة\ 3	6	3.1	3.1	83.7
زوجة\ 3 بنات\ 1	1	.5	.5	84.2
زوجة\ 3 خريجات	1	.5	.5	84.7
زوجة\ 3 عاطلين\ داخل الاخضر\ في الخارج	1	.5	.5	85.2
زوجة\ 4	3	1.5	1.5	86.7
زوجة\ 5	4	2.0	2.0	88.8
زوجة\ 5 عاطلين	1	.5	.5	89.3
زوجة\ 6	1	.5	.5	89.8
زوجة\ 6 بنات عاطلين	1	.5	.5	90.3
زوجة\ 6 عاطلين	1	.5	.5	90.8
زوجة\ 7	1	.5	.5	91.3
زوجة\ 8	1	.5	.5	91.8
زوجة\ ابن\ زوجة ابن\ 2 بنات\ 3	1	.5	.5	92.3
زوجة\ ابن\ زوجة ابن\ 3	1	.5	.5	92.9
زوجة\ اخت	1	.5	.5	93.4
زوجة\ ام	1	.5	.5	93.9
زوجة\ ام\ 3	1	.5	.5	94.4

	زوجة\ ام\ اب\ زوجة اخ\ 6	1	.5	.5	94.9
	زوجة\ بنت	1	.5	.5	95.4
	زوجة\ بنت\ عاطلة	1	.5	.5	95.9
	زوجة\ طفل	1	.5	.5	96.4
	زوجة\ عاطل	2	1.0	1.0	97.4
	زوجة\1	1	.5	.5	98.0
	زوجو\ 3 اطفال	1	.5	.5	98.5
	طفل	2	1.0	1.0	99.5
	عاطل\ زوج\ 3 اعاقات	1	.5	.5	100.0
	Total	196	100.0	100.0	

Current Type of Goods That the Street Trader Is Selling

نوع البضاعة التي تبيعها حاليا

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	2.6	2.6	2.6
	cd	1	.5	.5	3.1
	اجبان	3	1.5	1.5	4.6
	احذية	6	3.1	3.1	7.7
	احذية\ عطور	1	.5	.5	8.2
	ادوات منزلية	3	1.5	1.5	9.7
	اكسسوارات	4	2.0	2.0	11.7
	الكترونيات بسيطة	2	1.0	1.0	12.8
	تمر	1	.5	.5	13.3
	تمور	2	1.0	1.0	14.3
	تموين	1	.5	.5	14.8
	حلويات	1	.5	.5	15.3
	خضار وفواكه طازجة	114	58.2	58.2	73.5
	خضار وفواكه طازجة+زيت+اجبان	1	.5	.5	74.0
	خضار وفواكه طازجة+زيتون	1	.5	.5	74.5

زيتون	1	.5	.5	75.0
سكاكر	1	.5	.5	75.5
سكاكر - بهارات	1	.5	.5	76.0
شتل	1	.5	.5	76.5
عدد	2	1.0	1.0	77.6
عربة - نقل	1	.5	.5	78.1
عطور	1	.5	.5	78.6
قهوة-شاي	11	5.6	5.6	84.2
كعك	9	4.6	4.6	88.8
مشاوي	2	1.0	1.0	89.8
مفتول / زعتر	1	.5	.5	90.3
ملابس	16	8.2	8.2	98.5
مواد تنظيف	1	.5	.5	99.0
مواد تنظيف\ احذية\ ملابس	1	.5	.5	99.5
نايلون\ بلاستيك	1	.5	.5	100.0
Total	196	100.0	100.0	

Note: 1 in the first column is Also “Fresh Fruits and Vegetables”.

Other Sources of Family Income

ما هي مصادر دخل الأسرة

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	152	77.6	77.6	77.6
NGO	1	.5	.5	78.1
اسرائيل	3	1.5	1.5	79.6
اسرائيل\ اجير	1	.5	.5	80.1
الارض	1	.5	.5	80.6
البلدية	1	.5	.5	81.1
البلدية\ مخبز	1	.5	.5	81.6
الحسبة	1	.5	.5	82.1

بائع	1	.5	.5	82.7
بسطات	3	1.5	1.5	84.2
بسطة	5	2.6	2.6	86.7
بسطة\ اغنام	1	.5	.5	87.2
بسطة\ عامل	1	.5	.5	87.8
بناء	2	1.0	1.0	88.8
بناء\ بستنجى	1	.5	.5	89.3
تبريد\ منجرة	1	.5	.5	89.8
تمريض	1	.5	.5	90.3
حرة	1	.5	.5	90.8
خاص	1	.5	.5	91.3
خاصة	1	.5	.5	91.8
دهان\ بناء	1	.5	.5	92.3
دولة	1	.5	.5	92.9
سكرتيرة	1	.5	.5	93.4
شؤون	1	.5	.5	93.9
شرطة	1	.5	.5	94.4
شرطي	3	1.5	1.5	95.9
شرطي\ بنك	1	.5	.5	96.4
شفير	1	.5	.5	96.9
عسكري	1	.5	.5	97.4
محل	1	.5	.5	98.0
نادل\ عامل	1	.5	.5	98.5
ناطور	1	.5	.5	99.0
ناطور 2	1	.5	.5	99.5
وزارة الصحة	1	.5	.5	100.0
Total	196	100.0	100.0	

“Why Do You Choose to Work in Street Trading?”

لماذا اخترت العمل في مجال البسطات؟

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	لا بديل	95	48.5	48.5	48.5
	1 + اكاديمي	1	.5	.5	49.0
	1+ العمر+ اسباب صحية	1	.5	.5	49.5
	1+ حب التجارة+ العمر+ مربح+ اكاديمي	1	.5	.5	50.0
	1+ عائلي	1	.5	.5	50.5
	1+اسباب امنية	1	.5	.5	51.0
	1+اسباب صحية	4	2.0	2.0	53.1
	1+عائلي	4	2.0	2.0	55.1
	1+مربح	1	.5	.5	55.6
	اجارات رخيصة	1	.5	.5	56.1
	اسباب سياسية	2	1.0	1.0	57.1
	اسباب صحية	16	8.2	8.2	65.3
	اسرائيل سكرت	4	2.0	2.0	67.3
	اكاديمية	1	.5	.5	67.9
	العمر	1	.5	.5	68.4
	العمر + اسباب صحية	2	1.0	1.0	69.4
	توافر المياه	1	.5	.5	69.9
	جيد	3	1.5	1.5	71.4
	حرية	6	3.1	3.1	74.5
	حرية\ سجن\ 1	1	.5	.5	75.0
	حفاظ على الارض	1	.5	.5	75.5
	دفع يومي	1	.5	.5	76.0
	سياسية	1	.5	.5	76.5
	عائلي	25	12.8	12.8	89.3
	عائلي\ اكاديمي	1	.5	.5	89.8

عمل جيد	1	.5	.5	90.3
عمل مؤقت	1	.5	.5	90.8
مربح	1	.5	.5	91.3
مربح\ 1	1	.5	.5	91.8
مربح\ حرية	1	.5	.5	92.3
مربح\ حرية\ اسباب صحية	1	.5	.5	92.9
مربح\ هواية	1	.5	.5	93.4
مربحة	4	2.0	2.0	95.4
مربحة+ اسباب صحية	1	.5	.5	95.9
مربحة+ حرية	1	.5	.5	96.4
مزارع	1	.5	.5	96.9
هواية	6	3.1	3.1	100.0
Total	196	100.0	100.0	

Note: 1 in the first column stands for "No alternative".

Problems Related to Street Trading

ما هي المشاكل لتي تواجهها في العمل؟

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		87	44.4	44.4	44.4
	البلدية والشرطة	56	28.6	28.6	73.0
	1+ اصحاب المحلات	1	.5	.5	73.5
	1+ الجو	1	.5	.5	74.0
	1+ الوضع الاقتصادي	1	.5	.5	74.5
	1+ قلة التنظيم	1	.5	.5	75.0
	1+ مشاكل زراعية	1	.5	.5	75.5
	1+الزبائن	2	1.0	1.0	76.5
	1+المحلات	1	.5	.5	77.0
	الارهاق	2	1.0	1.0	78.1
	الازدحام + النظافة	1	.5	.5	78.6

الاقتصاد	1	.5	.5	79.1
التجار الكبار	1	.5	.5	79.6
الجيران + الزبائن	1	.5	.5	80.1
الزبائن	20	10.2	10.2	90.3
الزبائن +1	1	.5	.5	90.8
الزبائن\ النفايات\ البلدية	1	.5	.5	91.3
الزبائن\ قلة تنظيم	1	.5	.5	91.8
الزعران	1	.5	.5	92.3
السيارات ليست لها مواقف	1	.5	.5	92.9
المستوطنين	1	.5	.5	93.4
المكان غير مناسب	1	.5	.5	93.9
تجار - ربح عالي	1	.5	.5	94.4
تنظيف\ مرافق صحية	1	.5	.5	94.9
حسد	1	.5	.5	95.4
غير محمي قانونيا (الارض للاوقاف)	1	.5	.5	95.9
غير مستقر	1	.5	.5	96.4
قلة التنظيم	1	.5	.5	96.9
قلة الدخل	1	.5	.5	97.4
قلة الربح	1	.5	.5	98.0
قلة الزبائن	2	1.0	1.0	99.0
لا مظلات	1	.5	.5	99.5
منافسة\ البسطات غير النظامية	1	.5	.5	100.0
Total	196	100.0	100.0	

Note: 1 in the first column stands for “Police and Municipality”.

Suggestions to Overcome the Problems

ما هي مقترحاتك للتغلب على هذه المشاكل؟

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		113	57.7	57.7	57.7
	سوق	21	10.7	10.7	68.4
	1- فرص عمل لذوي الكفاءات 2- سوق مرخص 3- مؤسسات اجتماعية اقتصادية لمساعدة التجار فى الاسواق ذات الدخل	1	.5	.5	68.9
	1+ تنظيم	1	.5	.5	69.4
	1+2	8	4.1	4.1	73.5
	1+توزيع البائعين	1	.5	.5	74.0
	ترخيص	25	12.8	12.8	86.7
	2+ مظلات	1	.5	.5	87.2
	2+ وظيفة افضل	1	.5	.5	87.8
	2+1	1	.5	.5	88.3
	ازالة البسطات غير النظامية	2	1.0	1.0	89.3
	اعادة تاهيل + تنظيم	1	.5	.5	89.8
	البلدية تعمل سوق منظم	1	.5	.5	90.3
	التنظيم + النظافة	1	.5	.5	90.8
	السلطة تساعد على التسويق	1	.5	.5	91.3
	الشرطة تنظف الزعران	1	.5	.5	91.8
	الغاء الترخيص	1	.5	.5	92.3
	ايجاد مرافق + تنظيم من البلدية	1	.5	.5	92.9
	تامين وترخيص من البلدية	1	.5	.5	93.4
	تخفيض الترخيص	1	.5	.5	93.9
	تخفيض الترخيص + مظلات	1	.5	.5	94.4
	ترخيص لمواد مختلفة + تخفيض	1	.5	.5	94.9
	تعاون البلديتين لازالة البسطات غير النظامية	1	.5	.5	95.4
	تغيير السلطة	1	.5	.5	95.9

تنظيف	1	.5	.5	96.4
تنظيم الفوضى	1	.5	.5	96.9
توزيع البسطات + تخفيض الترخيص	1	.5	.5	97.4
توزيع بسطات القهوة	1	.5	.5	98.0
حل السلطة	1	.5	.5	98.5
عمل موقف	1	.5	.5	99.0
مساعدات من السلطة	2	1.0	1.0	100.0
Total	196	100.0	100.0	

Note: 1 stands for “New, Organized and Well-Located Market”.

2 stands for “Granting An Easy Trade License”.