

**Women and the Informal Economy in Palestine:
A Feminist Critique¹**

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Introduction

In this paper I hope to contribute to the ongoing process of defining and articulating a feminist approach to Palestinian women in society. I will do so by first outlining some of the characteristic features of the feminist debates on women in developing economies. Then I examine the relevance of theory to the Palestinian experience. To elaborate on the process of gender construction and gender relations in Palestine I will focus on the concept of the gendered informal economy, particularly the phenomenon of income generating projects (IGPs).

While this paper does not claim to provide a comprehensive analysis of all forms and structures of gender oppression, it does attempt to provide a theoretical framework for contextualizing gender relations and comprehending gender construction. Gender relations will be analyzed within the framework of the social, economic, political and ideological forces which shape and reshape these relations. I will begin with a gender critique of development approaches employed in the Occupied Territories. I will argue that the liberal (WID) approach to development currently in place is flawed and poses more problems than solutions to women's development.

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Women and Development: Aspects of the Debate

The feminist literature on development highlights three major approaches to dealing with women in developing economies: WID (women-in-development), WAD (women and development) and GAD (gender and development). These are three relatively new approaches which derive their wider theoretical contexts from three existing feminist approaches; liberal, Marxist and socialist feminist.

It is widely acknowledged that Ester Boserup's seminal work, **Women's Role in Economic Development** (1970) was the impetus for the emergence and development of the WID approach. Following criticisms directed at development projects carried out in the developing countries, most international agencies began to adopt the slogan of the WID approach which equates women's integration in the economy with socio-economic development (according to the WID approach, to attain development women have to be integrated in the economy). Since the 1970s concerted efforts on the part of private, UN and NGO bodies were focused on devising plans, projects and schemes to integrate women in their respective economies.

The WID approach has adopted the modernization theory notion of "incremental growth" which seeks to encourage capitalist investment in the Third World as the only means for the latter's development and integration into the world (capitalist) market economy. As WID programs began to proliferate but with little or no results, planners and programmers began to change their strategy and call for women's participation/integration in other aspects of social life. In the late 1970s and early 1980s, WID planners began to identify other social and cultural obstacles to women's fuller integration. As a result, the call for institutional reforms began to accompany most WID projects.

The range of programs targeted by WID have since expanded to include almost all areas of social life including education, nutrition, family planning, income generation, training and employment. Recently, some WID programs have begun to adopt the "basic needs" approach targeting poor women. The UNDP, for example, argued that "development will be slowed down unless there is a greater participation by women in all areas at all levels..." (in Maguire, 1984:21) Similar arguments were made by other UN agencies including UNCTAD (Vickers, 1991).

Nonetheless, as critics have pointed out, the WID approach suffers from fundamental lacunae. Most notably is WID's ideological or theoretical framework.

WID derives its ideological framework from liberal feminism. Traditional liberalism or the theory of "equilibrium" conceives of the capitalist market economy as a sound and in fact ideal system for human development. For developing nations to follow the West, it is argued, they need to emulate the capitalist path of development. The liberal ideology perceives problems or conflicts which may arise in the system as aberrations or deviations from the norm. Fixing these problems through ameliorative measures will restore the system to its normal state of equilibrium.

Because of its ideological stand, liberal feminism fails to see contradictions as inherent to the capitalist system. It fails to see conflictual structures of gender, class, race and nationality as endemic to the market economy; therefore, as most critics have observed, this approach is incapable of conceptualising structures of oppression. (Stamp, 1989; Sen and Grown, 1987; Worldwatch, 1992).

Despite their attempts at integrating women in different sectors of the society, and their diversified approach to women's roles, WID efforts are largely hampered by the very premise of their own theoretical approach. This is exemplified in the philosophy of most international agencies: the multilateral conglomerates (e.g., IMF, World Bank); bilateral corporations (e.g., CIDA of Canada, SIDA of Sweden, NOVIB of the Netherlands), and U.N bodies (e.g., UNDP, UNCTAD). They all continue to conceive of development in terms of returns on investment, cost-effectiveness and openness to the world market. Commenting on changes in WID strategies, The World Bank noted (1979a) "...leaving questions of justice and fairness aside, women's disproportionate lack of education, with its consequences in low productivity, as well as for the nutrition and health of their families, has adverse effects on the economy at large." Similar reasons for diversifying women's activities were reiterated four years later in a 1983 USAID report which prophesied that securing women's presence in a range of human resource development programs would "ultimately result in the critical national benefit of a healthy, well trained productive workforce." (cited in Maguire, 1984:22).

Liberalism, which focuses on the individual and sees society as an aggregate of atomized subjects, is incapable of providing solutions to problems which are structural in essence. As the above reports suggest, the interest of capital outweighs any considerations for genuine change and development.

Realizing the inherent problems of WID and in an attempt to provide alternative approaches to dealing with women in development, two approaches emerged: WAD

and GAD. WAD, also known as "Third Women's perspectives on development," is associated with the DAWN (Development Alternatives with Women for a New Era) group. The principles of this approach are laid down in Sen and Grown's (1987) **Development, Crises, and Alternative Visions**. In this work, the authors criticise the liberal theory of development for ignoring the main victims, namely the poor and particularly women. WID's failure to do that, Sen and Grown argue, lies in the former's inability to see exploitation and inequality as a global phenomenon. WAD adherents see local and national inequalities as integral parts of the international system of market economy in which the First World dominates and subordinates the Third World. Equality and social justice is possible, they argue, when the global system of exploitation is altered.

The WAD approach focuses on changing international relations as a condition for attaining gender equality. Sen and Grown speak of two strategies for changing women's conditions: a long-term strategy and a short-term strategy. The long-term strategy is concerned with "control of multinationals... which have been instrumental in diverting resources from basic needs towards commercialization, exports, and militarization." (Sen and Grown, 1987:84) They call for the need to reorient economic planning to meet the needs of the poor. This must be accompanied by national "liberation from colonial and neocolonial domination, and national self-reliance, at least in basic requirements such as food and energy sources, health care and water provision, and education." (Sen and Grown, 1987: 83).

For the WAD approach, demilitarization is an essential requirement to alleviate the fiscal burden and indebtedness of most Third World countries. Its adherents emphasise the links between militarization, dictatorial regimes, the suppression of civil freedoms, and the further subordination of women.

As for short-term strategies, WAD adopts the approach recognized by WID adherents advocating changes in "laws, civil codes, systems of property rights, control over our bodies, labour codes, and the social and legal institutions that underwrite male control and privilege..." (Sen and Grown, 1987:81).

The WAD approach bases its theoretical foundations on a variety of Marxist approaches. An element of traditional Marxism is visible in their emphasis on class analysis. In a piece by Lourdes Beneria and Gita Sen (1982) the authors criticise Boserup and international WID agencies for the latter's modernization approach which masks class differences between women. Alternatively, Beneria and Sen emphasise

taking poor women as a vantage point particularly for organizational purposes.

Yet, unlike traditional Marxism, WAD adherents recognize the roles different cultures and national concerns play in shaping gender inequalities. WAD proponents also draw special attention to the role of reproduction in directly and indirectly contributing to the production process (see Beneria and Sen, 1982). The WAD approach also draws on dependency theory and the world system approach. In fact, a close examination of the WAD conception of change recalls Samir Amin's development strategies in *Delinking* (1985). Nonetheless, WAD's overriding concern with the international sphere overshadows the internal dynamics of social contradictions, particularly around issue of the sex-gender division of labour and its role in shaping women's lives.

The WAD approach is problematic on two fronts: first, by claiming to present a "Third World perspective", WAD claims a number of generalizations which expose it to the pitfalls of WID's Eurocentrism, replacing the latter with some form of Third World essentialism; second, WAD proponents locate themselves more at the practical organizational level of the poor sectors, leaving little if any efforts to developing a coherent conceptual framework. Their position on major issues such as patriarchy, capitalism, and feminism is expressed in terms of a political-ideological stand rather than in analytical-conceptual terms.

Similar to WAD, the GAD approach has also emerged as a critique of and response to the WID approach. The conceptual framework of the GAD approach is articulated by Kate Young in the following propositions: (i) "that women are incorporated into the development process but in very specific ways; (ii) that a focus on women alone is inadequate to understand the opportunities for women or agency or change; (iii) that women are not a homogeneous category but divided by class, colour and creed; (iv) that any analysis of social organisation and social process has to take into account the structure and dynamic of gender relations; (v) that the totality of women's and men's lives has to be the focus of analysis, not merely their productive, or their reproductive activities; and (vi) that women are not passive, nor marginal, but active subjects of social process." (Young, 1993:134)

While assuming gender relations--in their hierarchical structure--as an impediment to women's development, the relationship between men and women are seen as only one set of power relations (Young,1993:135). Similar to WAD proponents, GAD feminists refuse the liberal ideology on which current development

plans and projects are premised. Commenting on the concept of development currently in circulation, Young observes: "we understood the term development to be a shorthand for the process of social and economic change involved in the creation of a (global) market economy and a class society." (Young, 1993: 135).

"True development", Young adds, is

a complex process involving the social, economic, political and cultural betterment of individuals and of society itself... Betterment...mean[s] the ability of the society to meet the physical, emotional and creative needs of the population at an historically acceptable level, and to free human labour time from the incessant treadmill of basic needs production... Within this process, women and men [are] viewed as active agents in and not passive recipients of development... (p. 136).

Despite the claim for GAD's "holistic approach" to social development, Young leaves a number of issues unanswered. For example, she defines gender as a social construction based on two components, ideology and material practices. Yet, at the same time she contends that "central to [social relations of gender] are culturally specific notions of masculinity and femininity, and around these notions appropriate behaviours for each of the genders are socially constructed." (Young, 1993:138). Young does not explain what she means by culture nor does she explain the relationship between ideology and culture. Moreover, the GAD approach pays lip service to the geo-political context at both the regional and international levels. This is particularly relevant to the Middle East, the economy and polity of which is heavily dependent on the US.

Although I have presented the three movements as separate approaches, these are not necessarily mutually exclusive modes of strategies. There is, rather, an overlap between WAD and GAD at least in terms of their political stance and overall vision of social change. Moreover, despite the political ideological difference between these two on the one hand and WID on the other, WAD and GAD proponents accept WID initiatives, especially the more recent ones which associate institutional reforms with an emphasis on gender training and awareness. They both see these efforts as a useful step in overall structural change at the societal level.

The Feminist Debates: Relevance to the Palestinian Context

In the following discussion I will try to assess the relevance of the above debates to the Palestinian context, and will focus on Palestinian women's integration in economic development through their participation in income generating projects.

Women's involvement in WID economic projects is quite widespread in Palestine. Almost all women's organizations in the West Bank and Gaza Strip, whether the grassroots *utur* (women's committees affiliated with political parties and movements), the "independent" women's research centres, and other women's charitable organizations, have in one form or the other taken part in WID programs contracted by various multinational, state, or UN agencies including UNRWA, UNDP, USAID, NOVIB, and Save the Children. Although their involvement has been varied, a major part has revolved around income generating projects (IGPs) and other related economic projects, such as establishing business credit centres (e.g., UNRWA projects) or "credit and loan centres" (e.g, NOVIB and Canada Fund projects). Comprehensive research is undoubtedly needed to assess these phenomena. For the purposes of this paper, I will use available data to shed some light onto the workings of these projects.

By the term IGP I refer to women's involvement in a particular form of productive activity. As a phenomenon, these activities mushroomed during the Intifada, particularly during the first two to three years. These include women's cooperatives (operated inside or outside the household), home economy projects, and individual/group/neighbourhood business projects. All of these productive activities are classified as part of the informal economic sector. Excluded from my discussion in this paper are productive projects conducted by long-time existing charitable organizations operating on traditional lines. A comprehensive feminist analysis of the workings and dynamics of the latter, while very crucial, is not directly relevant to this paper. Instead, my analysis will focus on projects initiated, run, and managed primarily by the progressive women's movement through the *utur* and centres.

For the illustration of my critical appraisal of Palestinian women's IGPs I will use the study prepared by Save the Children and Shu'un il-Mar'a, Gaza (July, 1992) entitled **Evaluation of Women's Income-Generating Projects in the Gaza Strip**, which is an appraisal of fifteen IGPs in the area of Nablus and Tulkarem conducted by Nadia Hamdan from Shu'un al-Mar'a, Gaza (1993); and **The Intifada and Popular**

Development by Izzat Abdul-Hadi, the director of the Bisan Centre for Research and Development (1992). To these I will add my own research findings, which were submitted in a report to the International Development Research Centre (IDRC, along with some unpublished evaluative reports prepared by Bisan and the Women's Studies Centre-Jerusalem.

All available information seems to be unequivocal on the weakness or rather the failure of these activities. The study conducted by Hamdan has in fact suggested that over 80% of all IGPs have failed to survive, often shutting down operations not long long after their establishment. A similar conclusion was reached by most other reports. *Notwithstanding this, a thorough social-gender analysis of the phenomenon is still pertinent, particularly now as Palestine's informal sector appears to attract various kinds of investments by donor agencies, notably UN and other national and international NGOs, as well as private investment such as Israel's subcontracting industry.*

Except for Hamdan's very brief study on the social impact of IGPs on women, most studies which aimed at reassessing and reevaluating IGPs were themselves conducted from the WID approach. As a result, they all tended to adopt a micro-level analysis focusing on the detailed and technical aspects of the projects. Moreover, as those studies/reports were conducted with a WID eye to revamp, at least in principle, the idea of IGPs, they tended to focus on the economic and technical aspects such as training, marketing, managing and financing, overlooking, and in fact ignoring, the wider gender, social, and political context. It is not surprising therefore that most reports/studies have reached similar conclusions, and have consequently proposed similar recommendations.

Among the conclusions and recommendations reached by most reports/studies, the following needs were often highlighted: (a) better coordination of objectives between the donor agency and IGP managers; (b) further skilling and training for women; (c) more efficient planning and management; (d) proper production and quality control; (e) better supervision and monitoring; and (f) the need to expand the market. These recommendations correspond directly to what the assessors see as areas of trouble and weakness in these projects. Most reports and studies of IGPs have largely been *technical in character and descriptive in approach*; when gender-social issues are mentioned, mere lip service is paid to these dimensions.

The micro-level approach taken by most studies/reports makes the phenomenon

of IGPs look like it is operating in a social vacuum. Nowhere has there been a discussion, not to mention analysis of, the socio-economic and political context within which these projects operate. An exception here is Abdul-Hadi's work (1992) which examined IGPs from a wider perspective, placing them within the context of the Intifada. His study, like those of Kuttab (1989;1990) and Johnson and Giacaman (1990) have highlighted the role of political-ideological factors which made these projects recruiting grounds for political groups. These studies have also identified the role of these activities in promoting nationalism, the national economy, national self-reliance and national resistance. The prioritization of the national over the gender characterises most of these studies.

Abdul-Hadi's extensive study is useful in its descriptive account of the various forms of IGPs, their rural-urban characteristics, male-female membership, and how labour is divided on gender lines, particularly in the village. However, the descriptive nature of this study and the static approach used to describe gender differences make it difficult to understand why, for example, the gender division of labour has not changed, and what are the forces which contribute to the maintenance or even reproduction of structures of gender oppression in the village, camp or town. This study, in other words, provides no conceptual framework for understanding gender relations and gender inequalities.

Hamdan's (1993) brief analytical account of why most IGPs have failed socially and from a gender perspective is a step in the right direction. Yet this piece which surveys 15 women's IGPs, six of which belong to charitable organizations, has also failed to identify the relationship between structures of oppression in general and forms of oppression related to these undertakings. In none of the above mentioned studies, for example, has there been a definition of the concept of "work." All of these studies use the term work to refer to wage labour, to what women do outside of the reproductive sphere.

The lack of gender analysis in studies and reports prepared on women in the informal economy does not represent women's lack of interest or awareness in gender issues as some reports claim (see **Street Peddlers** July,1992: Women's Studies Centre). In fact, by 1992, rank and file women as well as leaders in the women's movement had already begun re-evaluating their social gender priorities in the struggle for equality. Gender consciousness was among the most hotly debated issues discussed in a workshop on "Gender and the Economy" conducted in the summer of

1993. In 1992, the UNDP, for example, stopped supporting IGPs in general and began to reorient its research projects towards gender issues. Hence the emphasis on new approaches promoting gender-sensitive methods such as "consulting with the women in the field," emphasising participatory research and shifting research emphasis towards social policy.

Despite this, as we shall see shortly, the approach of most funding agencies (UNRWA, UNDP, NOVIB, Canada Fund, etc.) remains flawed for the very same reasons the WID approach has not been successful. Before elaborating further, I would like first to reiterate a point mentioned earlier, that is, that women who were involved in various income-generating projects were not necessarily incapable of articulating the social and gender problems they faced when taking up another working load. Quite to the contrary, these women, as the following two examples demonstrate, are well aware of the presence of oppressive structures impeding their movement. In a workshop sponsored by UNRWA and designed to discuss the establishment of women's business centres for women involved in IGPs in the Nablus area, I noticed that the local coordinators-organizers were basically promoting the idea of the "centre" with little attention paid to anything else.

Women's concerns, raised during many hours of discussion, were varied and most enlightening to hear. Yet, the report which came out of the workshop (June 12 1993) has basically confirmed the WID approach which sees these centres as an enhancement to women's productivity and their integration in the economy. As the report of the workshop failed to address women's concerns, I thought to myself: what a waste of time! The report could have been written without even bothering to consult women and, at the time, also risking Israeli harassment.

But that is only one aspect of my experience. In fact, I came to learn that these workshops can provide the bases for the development of the movement's conceptual and theoretical framework. For example, when one woman complained about men's attitudes, saying, "even if I go to the market the businessman does not take me seriously nor will I be able to obtain material at competitive prices like he does," she was raising an important conceptual issue. This woman was questioning WID's liberal wisdom, or in fact lack of it, which conceives of women as the sole agents of their destiny and considers gender as an individual instead of a relational concept. And, when another woman asked, "I find it difficult to go to the market and leave my children even when my husband is at home not working!," she was also raising a

theoretical question. This woman was challenging the WID emphasis on the public realm and its neglect of the domestic or family sphere.

Women's research centres which try to implement projects designed by donor agencies, UN-affiliated or otherwise, do not only sidestep gender and social issues. In some cases, they actually fail to comprehend the politics behind such projects. For example, in a workshop sponsored by UNRWA to study the possibility of a women's business centre in Askar Refugee Camp, the camp women were adamantly against such a project. They questioned UNRWA's motives in shifting emphasis from "aiding" camp refugees to being involved in commercial centres outside the camp. For this and other reasons, Askar women responded negatively to establishing such a centre and decided not to vote or take part in any preparatory committee to oversee such a centre. Ironically, however, the organizers, instead of respecting the women's decision, decided to go ahead with the designed project, despite the fact that the majority of women voted that there should not be a centre. In a move to justify their decision, the organizers wrote: "It was pointed out to the meeting that they [the women] had simply voted on their own involvement/representation in the centre and that the centre would be progressing in any event." (Women's Business Centre-Nablus Askar Camp- June 12th 1993, a report prepared by Bisan Centre). The subjects of IGPs, namely, the women for whom these projects are to be established, are not only not consulted, they are not even taken seriously and in fact some of these activities are more disempowering to women than anything else.

There is another problem associated with IGPs, particularly concerning the cooperative movement which mushroomed in the first years of the Intifada. This concerns the tendency to romanticize these cooperatives. Cooperatives were described as the means for women's social, economic and political liberation. This romanticization, however, fails to place IGPs within the informal sector as the most exploitative sector of the economy. Moreover, a romanticized vision of the cooperatives fails to situate the Palestinian dependent economy within the wider context of the world capitalist market economy. As this sector of the economy depends on unorganized cheap labour power, it exposes its employees/workers to overexploitation, while guaranteeing investors, private or UN affiliates, superprofits.

An historic and dynamic approach to gender and development ensures the lifting of the limited micro-level analysis of women and labour in general, and their involvement in IGPs in particular into the macro level. It also ensures that the colonial

history and its lingering effects on different aspects of development are highlighted. Such an approach is crucial to the Palestinian case. For, after many years of Jordanian, Egyptian and most painfully Israeli colonization--to mention Palestine's recent history alone-- the Occupied Territories have become depleted of their basic natural resources including land, water and energy. The socio-economic status of the Occupied Territories was further ruined as a result of the Israeli occupation which has turned the the West Bank and Gaza into a pool of cheap labour power, transforming the Palestinian society into Israel's major consumer market. (Hilal, 1975; Tamari, 1980; Samara, 1989).

Emphasizing the historic dimension is all the more important as the impact of colonialism is never over with the official termination of colonial rule. In Palestine, the colonial legacy lingers on in terms of more than just a past history. The very forces and conditions which have led to the Oslo Agreement, producing an entity which lacks the very basic components of a sovereign nation, carry with it the seeds for Palestine's further dependency and underdevelopment. The legacy of the past is most likely to be reproduced, albeit in different forms.

Finally, a historic dynamic analysis of gender and development needs to account for the regional inequalities which are also characteristic of Palestine's dependent and underdeveloped economy. For example, the total dependency of the refugee camps on UNRWA services and the absence of employment sources there are different than, say, the relative availability of agricultural work in the village or the relative availability of employment in the town. Regional differences are also present at other levels, such as cultural and social-familial structures which may impede women's employment. (Geir Ovansen: FAFO, pp. 186-187) As the example of Askar Camp mentioned above shows, a project which may work, say in Nablus, may not be perceived as necessary in the neighbouring area of Askar. Local and regional variations must be taken into consideration whenever we study women's involvement in the informal economy.

The above discussion has focused on a very small section of the economic sector. In this sector, defined by the state as informal so that capital could exploit labour power without having to recognize its existence, rural women in particular are integrated and take part in multiple forms of productive activities. One such form on which further research is needed is the area of subcontracting, as the latter places very specific forms of oppression on the women women involved in it (on the special

problems of women working in the subcontracting sector, see Siniora, 1989; Rockwell, 1985).

Although a comprehensive study of the different forms of women's labour/work, particularly in rural areas, is yet to be conducted, available data strongly suggest that women are involved in different forms of productive activities. The key issue, therefore, is not integrating women to equalize them in the exploitative system, but rather asking why, how, and under what conditions structures of oppression are maintained and reproduced. What we need to do is try to find alternative means to the existing structures which devalue women's work, deny them recognition and impede the realization of their full potential.

In conclusion, I would like to assert that the above critique of gender approaches to development in Palestine should not be construed as an outright rejection of all ongoing development projects. Keeping in mind the descriptive nature and technical character of most assessment/evaluative reports which, consequently, inhibit a meaningful analysis of women's conditions, some WID reports can be of significant value. Three development projects in particular come to mind; the first refers to the work initiated by the Women's Affairs Technical Committee, which later appeared in the form of a UNDP Proposal for funding entitled "Promotion of the Role of Women in the Palestinian Society and Economy" (Jerusalem, 1993); the second refers to Marianne Heiberg and Geir Ovensen's (1993) edited book, **Palestinian Society in Gaza, West Bank and Arab Jerusalem: A Survey of Living Conditions**, known otherwise as the FAFO Report; and the third is the most recent comprehensive report entitled **At the Crossroads: Challenges and Choices for Palestinian Women in the West Bank and the Gaza Strip** (UNDP, 1994).

Here and despite the absence of a conceptual analytical framework, all three undertakings have proved extremely useful in the area of data collection, the collection of statistics on fields of women's involvement otherwise totally neglected, and in terms of providing basic knowledge on untapped research areas. As reports on women's legal status prepared by the Women's Centre for Counselling and Legal Aid demonstrate, research in this area is indispensable for any consideration of reforms or changes in women's legal status. Similarly, the FAFO and the UNDP reports can serve as background information for further analytical work. To put it differently, while we do need basic data on all aspects of gender relations and women's involvement in the wider society--a task performed by commissioned reports

and surveys--we equally need a comprehensive understanding and a theoretical framework to place these data in their socio-economic, political and ideological context.

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