

Executive Summary

This report is the fourth of its kind in a longitudinal, empirical study of how Palestinians in the West Bank (WB) and Gaza Strip (GS) cope with the effects of the Israeli-Palestinian conflict. The previous reports offer a rich description of and insight into how Palestinians have adapted to a rapidly-changing socio-political and economic landscape, whilst land confiscation, settlement expansion and other colonising practices continue. In the context of the lengthy period of sustained socio-economic and political pressure on Palestinians in the WBGS and the growing numbers of WB households which have fallen below the poverty line (56% as per UNDP, 2007), this study seeks to look more closely at how Palestinians are adapting at the household level and specifically at the gender differences within households, as well as how different coping strategies affect the household resource base in terms of sustainability.

The report draws on both one hundred individual and group interviews in five communities in the West Bank and on burgeoning literature from the Middle East (Abu Nahleh, Hoodfar and Singerman, Kuttab, Taraki, and Wikan) which views household coping strategies as forms of resistance during times of crisis. Coping strategies are not homogenous and differentially affect a household's resource base, social networks and individual members. During times of crises, the immediate needs of households are frequently prioritised by aid agencies. However, this paper also attempts to move beyond an examination of immediate consumption needs by probing the longer-term coping strategies which households use to meet their more-costly, occasional needs, such as building housing, paying for higher education or for getting married.

Palestinian households use a combination of coping strategies and when possible diversify the mix of strategies to spread risk. However, many households are relying on strategies which reduce and in some cases, even deplete their resource base – entailing a narrowing in the range of options and coping strategies available to them for the future and undermining their ability to care for their members. There was, however, only some evidence of regenerative coping strategies where households rebuild or build up their resource base. Particularly disconcerting is the continued phenomenon of indebtedness of households; 65% of West Bank households are indebted and 25% of indebted households have debts of over 20,000 ILS (approx. \$5,160USD). Palestinian Authority (PA) employees, frequently viewed as the backbone of the Palestinian economy, have also joined the ranks of the indebted, and many reportedly pay fifty

percent of their salaries and more to the banks to cover loan payments. The social networks and resource bases of households exhibit signs of stress and erosion.

Despite the fettered Palestinian economy and the financial burdens which many households bear, Palestinians in the West Bank continue to prioritise investing in higher education for their members. Significant social change has occurred in the West Bank over the past two decades regarding women's roles and the norms which govern those roles. Some two decades ago, girls and women were generally socialised to become mothers and wives whose roles focused on caregiving within the family and on household production. Today, however, young and married women are encouraged to pursue higher study and seek paid public sector employment. Women's families, in-laws and spouses clearly accept that these women study and hope that these educated women will eventually find public sector work and contribute an income and work-related benefits. The financial pressure on households has led to a situation in which few households can rely on a single income. Women who pursue higher education have the potential of becoming income-earners in the public sector.

Amongst young men in their twenties and early thirties, however, desperation was witnessed as they sought decently-paid work opportunities which do not exist in sufficient number in the Palestinian economy. Part of the drive to find such work is to enable them to save money to set up their own households and start their own families. The lack of decently-remunerated opportunities in the Palestinian economy and difficulty of getting a permit to work in the better-remunerated Israeli labour market pushed some young men to pursue work inside Israel without permits and despite the risks of imprisonment and high fines.