



# Rural Woman and Local Development

Tunisia, Palestine and Jordan

Regional Synthesis Report



The Regional Economic Empowerment of Women Project (REEWP)

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# **Rural Woman and Local Development**

Tunisia, Palestine and Jordan

**Regional Synthesis Report**

**Rural Woman and  
Local Development**  
**Regional, Analytical and Evaluative Study:**  
Tunisia, Palestine and Jordan

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Regional Report  
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This report is published in the framework of the Regional Economic Empowerment of Woman Project (REEWP), a project undertaken with the support of the Government of Canada through the Canadian International Development Agency (CIDA). The content, opinions and interpretations expressed within this publication are the sole responsibility of the authors unless specifically stated otherwise. It can in no way be taken to reflect the views of the Government of Canada or OXFAM-Québec or CAWTAR



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## Acronyms

<b>AED</b>	Academy for Educational Development
<b>AMENCA II</b>	Australian Middle East NGO Agreement Phase 2
<b>ARIJ</b>	Applied Research Institute of Jerusalem
<b>ASALA</b>	Palestinian Businesswomen's Association
<b>AWID</b>	Association for Women's Rights in Development
<b>AWLN</b>	Arab Women Legal Network
<b>AWP</b>	Annual Work Plan
<b>AWSO</b>	Arab Women Speak Out
<b>BDS</b>	Business Development Service
<b>BoD</b>	Board of Directors
<b>CA</b>	Contribution Agreement
<b>CAWTAR</b>	Center of Arab Women for Training and Research
<b>CBO</b>	Community Based Organization
<b>CDC</b>	Community Development Center(s)
<b>CEDAW</b>	Convention for Elimination of all forms of Discrimination Against Women
<b>CESVI</b>	Cooperation Esvi Luppo (Italian NGO)
<b>CIDA</b>	Canadian International Development Agency
<b>CoC</b>	Chambers of Commerce
<b>CPO</b>	Project Officers/KP
<b>CRTD-A</b>	Collective for Research and Training on Development-Action
<b>CSO</b>	Civil Society Organizations
<b>CSW</b>	Commission on the Status of Women
<b>CSW56</b>	The 5th Commission on the Status of Women
<b>EEW</b>	Economic Empowerment of Women
<b>EnACT</b>	Enhancing Trade Capacity Project (executed by ITC-International Trade Centre)
<b>EPP</b>	Emergency Preparedness Plan
<b>ESCD</b>	Economic and Social Development Center
<b>EU</b>	European Union
<b>FAO</b>	Food and Agriculture Organization
<b>FCIL</b>	Fonds Canadien d'Initiative Locale
<b>FDD</b>	Fonds de développement durable - Oxfam-Québec
<b>GBV</b>	Gender Based Violence
<b>GDFA</b>	Groupement féminin de développement agricole
<b>GEWOG</b>	Gender Working Group (European Union)
<b>GIZ</b>	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)
<b>GO</b>	Governmental Organization
<b>GSF</b>	Gender Social Fund (CIDA / Jordan)
<b>GSVC</b>	Gender Sensitive Value Chain
<b>HQ</b>	Headquarters
<b>HR</b>	Human Resources
<b>ICT</b>	Information Communication Technology
<b>IFES</b>	International Foundation for Electoral Systems
<b>IGPs</b>	Income Generating Projects
<b>ILO</b>	International Labour Organization
<b>INGOs</b>	International Non-Governmental Organizations
<b>IRDU</b>	Information and Research for Development Unit (IRDU) – JOHUD/Jordan
<b>JCA</b>	Joint Communication Activity
<b>JNCW</b>	Jordan National Commission for Women
<b>JOHUD</b>	Jordanian Hashemite Fund for Human Development
<b>IGTN</b>	International Gender and Trade Network
<b>KPOs</b>	Key Partner Organizations
<b>L1, L2</b>	Locality 1, Locality 2



<b>MAFFEPA</b>	The Ministry of Women, family and Children and the Elderly
<b>M&amp;E</b>	Monitoring & Evaluation
<b>MEG</b>	Middle East Golf
<b>MENA</b>	Middle East and North Africa
<b>MOAg</b>	Ministry of Agriculture (Lebanon)
<b>MOJ</b>	Ministry of Justice
<b>MOL</b>	Ministry of Labour (Jordan)
<b>MoPIC</b>	Ministry of Planning and International Cooperation (Jordan)
<b>MoSA</b>	Ministry of Social Affairs (Lebanon)
<b>MoSD</b>	Ministry of Social Development (Jordan)
<b>MURWC</b>	Marketing Unit of Rural Women Cooperatives (Lebanon)
<b>NATO</b>	North Atlantic Treaty Organization
<b>NWEC</b>	National women Employment Committee (Palestine)
<b>NGOs</b>	Non-Governmental Organisations
<b>OECD</b>	Organization for Economic Cooperation and Development
<b>OI</b>	OXFAM International
<b>OQ</b>	OXFAM-Québec
<b>PA</b>	Palestinian Authority
<b>PAM</b>	Palestinian Monetary Authority
<b>PIC</b>	Project Implementation Committee
<b>PIP</b>	Project Implementation Plan
<b>PMF</b>	Performance Measurement Framework
<b>PO</b>	Project Officer
<b>PoA</b>	Plan of Action
<b>POM</b>	Project Officers Meeting
<b>PSU</b>	Jordan-Canada Program Support Unit
<b>PCEIS</b>	Phoenix Center for Economic and Information
<b>PBYC</b>	Princess Basma Youth Center
<b>PSC</b>	Project Steering Committee
<b>Q 1,2,3,4</b>	Quarter 1,2,3,4
<b>QR</b>	Qualitative Research
<b>RBM</b>	Result-Based Management
<b>R&amp;KO</b>	Research and Knowledge Officer
<b>RWCs</b>	Rural Women Cooperatives
<b>REEWP</b>	Regional Economic Empowerment of Women Project
<b>SBDC</b>	Small Business Development Center (JOHUD / Jordan)
<b>TOR's</b>	Term Of References
<b>TOT</b>	Training of Trainers
<b>TP</b>	Tools and policies
<b>UN</b>	United Nations
<b>UNWOMEN</b>	United Nations
<b>UNFPA</b>	United Nations Population Fund
<b>UNDP</b>	United Nations Development Program
<b>UNRWA</b>	United Nations Relief and Work Agency
<b>WBF</b>	Women Business Forum
<b>WEP</b>	Women Empowerment Program at ZENID
<b>WEEI</b>	Women Economic Empowerment Indicators
<b>WEE</b>	Women Economic Empowerment
<b>WIDE</b>	Women In Development Europe
<b>WLP</b>	Women learning Partnership
<b>SWOT</b>	Strengths Weakness Opportunities Threat
<b>ZENID</b>	Queen Zein Al-Sharaf Institute for Development (Jordan)

## I. Introduction

### 1. Research objectives

The research conducted for the “Rural Woman and Local Development” study has been designed as part of the Regional Economic Empowerment of Woman Project (REEWP), which aims to provide rural woman with an environment conducive to sustainable economic development. The main objective set for this study was to provide support to woman’s economic empowerment in the region, in general, with a specific focus on the situation and conditions of rural woman in Tunisia, Palestine and Jordan, in particular. Towards these objectives, researchers in each of the three countries prepared a detailed, qualitative study on ‘Rural Woman and Local Development’ in the three areas of Wadi Sbaihia in Tunisia, Khalidya<sup>(1)</sup> in Jordan, and Asira ash-Shamaliya<sup>(2)</sup> in Palestine<sup>(3)</sup>.

A comparative approach was adopted in this study in order to better understand the interdependencies between rural woman’s conditions and local development, and to produce more in-depth knowledge on the fundamentals and the mechanisms that impact woman’s empowerment. This approach also aims to allow for analyses that more closely links local development to contributions and benefits.

At the macro-level, the three reports present an overview of rural woman’s participation by addressing the more general economic and political conditions that impact the rural areas under examination. At the micro-level, the reports present the specific factors impacting these rural woman, in an attempt to better understand mindsets, incentives and obstacles in the path towards economic empowerment, while extrapolating conclusions on the changes that are occurring, and have already taken place, and to better understand processes such as identity-building and decision-making.

The research was conducted according to two interdependent focuses: the socio-economic, which provides an analysis of the economic empowerment of rural woman relative to the manner in which they interact with local development, according to a gender-based evaluative approach; and, the socio-anthropological, which seeks to study the relevant groups in the three areas selected for the samples used in this study.

Finally, another major objective of this research was to provide those working on implementing the REEWP a clear and operative set of qualitative and quantitative indicators, specific to rural woman and to gender in the areas under study.

1. Khalidya is a town belonging to the territory of nomads, north of Mafraq Governorate in Northern Jordan, interval between Mafraq and Zarqa.it’s population is around 70,000
2. Asira ash-Shamaliya is a Palestinian town in the Nablus Governorate, located 6KM north of Nablus (Northern West Bank). According to the Palestinian Central Bureau of Statistics, the town had a population of approximately 12,000 inhabitants in 2009; [www.palestineremembered.com](http://www.palestineremembered.com)
3. UNDP 1992 Annual Report defines sustainable development as an operation that needs to be considered in its economic, financial, commercial, agricultural and industrial context in a manner that leads to long-lasting and enduring development at the economic, social and environmental levels.

## 2. Research methodology

The study uses a qualitative approach extrapolated from quantitative and qualitative research. On the quantitative level, a questionnaire was developed that focused on compiling data on specific indicators including: education, income level, social status, average family size, affiliation to an association or political party, access to public services such as electricity, water and internet, access to public transport, and the presence of effective communication networks or services. In addition to the data compiled using the questionnaire, official statistics were gathered from the Department of Statistics in Jordan, the Palestinian Central Bureau of Statistics, the Regional Commissariat of Agricultural Development of Zaghouan and the National Agricultural Institute in Tunisia. This quantitative data effectively contributed to supporting the qualitative analysis used in the study.

The research began in Tunisia in the framework of the Regional Economic Empowerment of Woman Project (REEWP), project managed by OXFAM-Québec and undertaken with the financial support of the Government of Canada provided through the Canadian International Development Agency (CIDA), and under the supervision and coordination of the Center of Arab Woman for Training and Research (CAWTAR), which oversaw the methodology and the various phases of implementing the research.

In Wadi Sbaihia, located in the Tunisian Governorate of Zaghouan, the specific characteristics of the local community were examined in all their human, social, cultural, social and economic components, within the natural environment, and by studying the extent to which this setting impacts these components. This part of the research was conducted with the participation of many local actors and higher education institutions, such as the Institut Supérieur des Sciences Humaines de Tunis (High Institute of Human Sciences of Tunis) and the April 9 Faculty of Humanities. Students of sociology, social sciences and development studies were also recruited to participate in the research within the framework of their master's theses and doctoral dissertations. The Institut de Recherche sur le Maghreb Contemporain (Contemporary Maghreb Research Institute) (IRMC) was asked to contribute and participate in the study by providing scientific and academic guidance to the research.

Consultations that took place between all the parties involved in implementing the research and CAWTAR resulted in the adoption of a qualitative approach as the main framework for the study, in addition to utilizing quantitative data that would allow researchers to measure and examine material and tangible factors specific to rural woman on an economic, social and political level, as well as the relationships between these factors and empowerment. The latter included assessing citizens' access to drinking water, electricity, employment and loans, as well as other components specifically related to the living standards of rural woman in Wadi Sbaihia. The research in this locality would also pay special heed to the extent to which the Woman's Group for Agricultural Development <sup>(4)</sup> in Wadi Sbaihia plays a role in rural woman's social and economic empowerment. CAWTAR provided logistical support by assisting in the coordination of field visits.

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4. Groupement féminin de développement agricole (GFDA)



After the initial exploratory phase, a methodology identification workshop was organized in which interview guidelines were designed and developed, and where challenges and obstacles related to issues of privacy were identified. This phase was followed by testing the interview guidelines. Subsequently, revisions and adjustments were incorporated into the final interview questionnaire and to the manner in which it would be applied on a sample of woman beneficiaries and non-beneficiaries. In parallel, an interview questionnaire was developed and prepared that would be used specifically with men. Finally, a one-day workshop was organized for supervisors, and the youth and students recruited to help with the research, to determine the analysis matrix. This workshop also invited researchers to begin drafting their analyses and reports, according to each researcher's specific area of study.

The Khalidya area in Jordan is located in the Mafraq Governorate in the West Badya District. It is also 15 kilometres from the East Badya District. The area is named after the Bani Khalid tribe, which settled in the area many years ago. The Jordan Hashemite Fund for Human Development (JOHUD) was the main partner in conducting the research required for the Jordanian part of this study.

Established in 1977, JOHUD is a non-profit organization that promotes sustainable human development through the implementation of various developmental initiatives and programmes across a network of over 50 community development centres located throughout the kingdom.

The Jordanian part of the research was modelled on a theoretical approach, based on the premise that achieving economic empowerment for rural woman in Khalidya, and indeed, the rest of the Hashemite Kingdom of Jordan, requires a serious review of the prevailing reality, which is anchored in the culture, behaviour and lifestyles inherent to Jordan's social fabric, in its entirety, and inclusive of all segments of society and individuals, and across both genders. This premise also maintains that initiatives aimed at empowering rural woman will not have any real and tangible impact in Jordan if they do not include woman as main and active partners and actors in the development processes targeting them. According to this rationale, all the processes involved in recommending, designing, establishing and implementing development initiatives require reconciling the needs of the local community and the character of this community within its social, cultural, geographic, economic and demographic reality, on the one hand, and the needs of woman, on the other hand.

In Asira ash-Shamaliya, which lies six kilometres north of the city of Nablus in Occupied Palestine, the study was carried out in coordination with the Palestinian Businesswoman's Association (ASALA). Established in 1997 in the West Bank and Gaza Strip, Asala is a non-profit organization that provides micro-finance services to small Palestinian businesses, owned and managed by woman. As an organization, it works to support, guide and train Palestinian woman and woman entrepreneurs.

In the Palestinian part of the study, a qualitative approach was adopted as the main methodology for the research and for compiling gender data and information, through a series of in-depth interviews conducted with woman beneficiaries. Focus groups were also employed to enable researchers to conduct more in-depth discussions with woman targeted by development interventions, in order to better understand and examine the positive impact of these interventions, as well as the challenges and obstacles faced by woman, and the solutions to overcoming these challenges and obstacles.

The survey developed for the Palestinian component of the study was sent to organizations and institutions directly engaged in the field of rural development. It included questions related to the challenges faced by rural development initiatives and aimed to gather information on the kinds of appropriate interventions that have been used, or could be used, towards the goal of economic empowerment in rural areas. The Palestinian survey and research also sought to collect in-depth information on the impact of development initiatives and interventions on the empowerment of rural woman, as well as on their conditions, status and participation in family and public life. Additionally, the Palestinian part of the study focused on providing an analysis of specific development projects that are currently being implemented by several local community organizations, which specifically target woman. Finally, it also provided an analysis of how economic empowerment has been reflected in transforming social roles, in identity-building based upon gender, and in participation in public life.

In order to achieve the objectives set forth by this study, and in order to respond to the questions and investigations posed by its framework, a "gender-based" approach was adopted as the basis for analysing and understanding the reality of rural woman, and for examining the impact of such approaches on improving woman's status and access to better and more progressive development services. In this context, the definition of "gender", as presented by the United Nations Development Programme (UNDP), is described as follows "Gender is the interdependent relationship between woman and men, as governed by various economic, social, cultural, political and environmental factors... and the impact of this relationship on the status of woman and men in society".

### **3. Research samples and definitions**

In Khalidya, Jordan, the research sample included 40 woman and their husbands. The criteria for the Jordanian sample included woman who were beneficiaries of specific components of OXFAM-Québec projects, or of projects carried out by other local, civil society organizations. It also included the husbands of these specific beneficiaries. Also included in the sample were woman who are not beneficiaries of any specific project, and the husbands of these woman, who are 18 years of age or above and who reside in Khalidya.

In Wadi Sbaihia, Tunisia, the sample included 52 woman and their husbands, between the ages of 23 and 65 years, and included woman and the husbands of woman from the "douars"<sup>(5)</sup> in the area.

In Asira ash-Shamaliya, the study sample included 31 woman from the village. Four local rural development organizations were interviewed. The local mayor of Asira ash-Shamaliya was also interviewed, in addition to five men whose wives work for specific development initiatives.

During a meeting held at the Center of Arab Woman for Training and Research CAWTAR (Tunis) in November of 1995, experts and participants agreed to the following definition of the term "gender" as representing "role differentiation (rights, duties and obligations), relationships, responsibilities, images and the status of woman and men as socially and culturally determined by the historical evolution of a given society and which are susceptible to change". Within this definition, the difference between gender and "sex" becomes clear, as the term "sex" is defined and represented by biological characteristics that cannot be changed.

The fundamental messages conveyed and supported by the concept of "gender" relate to the need for actual and real equality between woman and men, and the need for improving the status and condition of woman by ensuring their participation in development, and ensuring that woman benefit from development. Further to the latter, the concept of gender is inclusive of both woman and men, equally, and at the same time; it is inclusive of both woman and men living in the same society; and, finally, it is inclusive of the perspectives and views held by both woman and men on developmental issues that are important and of interest to that same society. In other words, according to gender, the term "equality" expressly means that there should be no discrimination and differences made between individuals based on sex, particularly in relation to resource and revenue distribution, or in the provision of services, or in rights and duties, or in opportunities between all the individuals of a society.

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5. Douar is a term used to represent small neighbourhoods that are comprised of between five and 20 families. There are nine douars in Wadi Sbaihia.



## II. Cognitive framework and general context

### 1. The Arab woman, her environment and social context

The traditional Arab family is generally characterized as being patriarchal in nature. It is rooted in practices that draw from customs, traditions and conventions that perceive and determine the social status of men as superior and the social status of woman as inferior. This prevailing status quo has been the result of many social, economic and cultural factors, as well as an engrained misinterpretation of the religion's position on the status of woman<sup>(6)</sup>. Although the situation has changed somewhat, due to certain economic and non-economic developments that have occurred in Arab society, there is no actual or functioning equality between the status of men and the status of woman, due to the substantive conditions within which the traditional Arab family lives, and due to the fact that in the vast majority of Arab families, the father remains at the top of the hierarchical pyramid and exercises his authority over all the other family members, including his wife. In this context, the Arab father expects obedience, respect and compliance without any discussion of what he deems appropriate. He provides orders, instructions, advice and guidance to all the members of the family; in return, the latter are expected to react with compliance, agreement, obedience and respect. (Barakat, 2008)

During the last decade, the Middle East and North Africa (MENA) region has been able to achieve significant achievements in reducing inequalities that exist between the sexes in relation to the distribution of assets and resources. This success can be attributed to governmental initiatives and to the responsiveness of civil society organizations that are concerned with woman's development. Certain MENA countries have also specifically invested in the education of females, some have invested in applying important reforms in their civil status codes and personal status laws, while others have invested equally in both domains.

Woman's economic participation has also generally improved despite some major disparities that continue to exist between certain regions and between different social groups. However, and despite this progress, the lack of equal opportunity and access to principal assets and resources remains an obstacle to both woman and men in the region, as a whole, and to a greater degree for woman, in general, and rural woman, in particular. Certainly, woman still suffer from fewer privileges, benefits and opportunities than men, particularly in accessing assets and resources such as land, funding, political authority and education. The situation is particularly exacerbated and protracted by several factors, the most important of which include rural poverty, the effects of economic liberalization, and social practices and codes, which are structured on the assumption that men are primarily and wholly responsible for supporting and providing for their families.

6. There are conservative currents in Arab society that argue that Islam equates between woman and men, but that it favours men over woman in certain domains, such as in positions of leadership and of command and other areas related to social life. Meanwhile, reformist liberation movements believe in the necessity of liberating woman from injustice and oppression and in the necessity of recognizing all the roles of woman: reproductive, productive and societal.

Furthermore, woman in Arab countries still suffer from discrimination and inequality between the sexes – a fact that has come to represent one of the most important obstacles to human development in the Arab world. Additionally, and despite legal safeguards that have been put in place to guarantee the right of woman to political and economic participation, deeply-rooted gender roles and stereotypes remain profoundly entrenched and continue to limit employment and other opportunities for woman, as well as woman’s participation in decision-making processes, which remain amongst the lowest rates in the world. Also, despite efforts put forth by civil society organizations that advocate for woman’s political rights in all the countries in the region, Arab woman remain significantly underrepresented. Finally, in times of crisis, Arab woman are confronted with compounded complications, where they are not only victims of deprived rights but also of violence.<sup>(7)</sup>

The importance of this study also lies in the fact that it was conducted during a critical historical milestone experienced by the Arab region, commonly known as the Arab Spring, the Arab Renaissance, the Arab Awakening or the Arab Revolutions. Undoubtedly, the main impetus behind these Arab revolutions has been the demand for improved economic conditions, decent employment opportunities, a dignified life, and fair and equitable development for all segments of society. Furthermore, woman in these countries have stood at the fore and at the front lines of these popular movements demanding social justice and equitable economic development.

However, these same woman, today, fear that uprooting Arab dictatorships will prove easier than uprooting the domination of men in these societies. They also fear losing hard-earned rights and gains made in the past, with the emergence of currents that are now advocating that Arab woman return to their homes and relinquish their rights, and that their participation in public life be limited by repealing certain measures such as representative quota systems. Such tendencies and manifestations have even led to physical, verbal and psychological abuse of woman activists, who are trying to defend woman’s rights, and who are advocating and insisting on keeping the issue of woman’s rights at the fore.

The oppression that plagues the Arab woman, and which plagues her at all levels, can be attributed to her status in Arab society, which is conditioned by her place within prevailing social structures and within the divisions of labour espoused by society, as well as her role in the means of production and her marginalization from public life. Indeed, the condition of the Arab woman is endemically part of the general condition of Arab society, where the strong dominate the weak. Furthermore, the Arab woman is an entity that is defined not by her, but by others. Her identity is characterized by her existence as the wife of this or that man, or as the daughter or sister of this or that man. Her position and her status are also inherently linked to prevailing class structures. And, when class relations in society are determined by the dynamic of “master and those who serve the master”, it becomes very difficult for the woman to find her real freedom or to regain her humanity. In this context, the Arab woman suffers dual alienation: alienation in her socio-economic class and alienation within her own family structure. (Barakat, 2008)

7. Arab Human Development Report 2005: Towards the Rise of Woman in the Arab World

From the interviews conducted in all three studies, the inferior perception of the woman's social status clearly emerges. One of the interviewees in Khalidya, Jordan, affirms this prevailing perception when she says, "In our society, the woman works or she becomes a burden on society. There are men who insist that they cannot marry a woman who does not work ..." (Al-Awaouda, 2012: 32)

What is even more dangerous in these perceptions of inferiority is that they will transcend the point where there is no longer any appreciation for the economic and social contribution of the woman, in general, and of the rural woman, in particular. These same perceptions were reflected by responses given by female interviewees from Wadi Sbaihia, in Tunisia, where women live in spatial isolation that is symbolic of their real isolation. Indeed, the women of Wadi Sbaihia are absented from any legal representation or any form of civic participation, which is more often than not internalized by absenting themselves through self-deprecation or rationalizations that "this is the norm, the natural state of things, and the fate of all women living in rural areas". (Helouas, Ghorbel & Chokri, 2012: 46)

In Asira ash-Shamaliya, the woman's role and her contribution towards family income are recognized; however, many reservations continue to persist. There remains an insistence on the place where the woman belongs, on the centrality of the role of the man in the family, and on the superiority of the man's role, as expressed by the following response: "The fact that women have a source of income does not mean they have control over the reins, or that they control the household, without the husband. The weakness of some men's personalities will allow some women to gain total control over everything, because in all cases, women like to dominate. And, we (men) reject that men be demeaned by a condescending partnership with the woman..." (Kutab & Riahi, 2012: 65)

All of the above exposes the reality that, in general, women in Arab society suffer from isolation and marginalization. These conditions are even more exacerbated in the case of rural women, where in Arab countries – as is the case in most developing countries – they are the most impoverished and possess no more than 10% of any income earned. The vast majority of women in rural areas are indeed marginalized, and confronted by great challenges that impede their ability to exercise their human rights, attain personal growth and realize their aspirations.<sup>(8)</sup>

Also, today, women in the Arab countries that have witnessed the most radical changes to their countries' regimes and power structures are struggling to safeguard rights and gains attained in the past. Meanwhile, women across the Arab world still struggle to amend or enact laws to address the many violations of their basic rights, such as protecting them from domestic violence and abuse in the workplace, and granting them social security and the right to give their nationality to their children.

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8. From the message given by UNESCO Director-General Irina Bokova on International Woman's Day, 2012



In Jordan, the government has enacted certain measures intended to accelerate the integration of the national economy into the global economy. It has implemented structural reform and adjustment programmes and has privatized key sectors in the economy; and, on some levels, these changes have successfully created new opportunities for Jordanian woman. But, they have also challenged woman's economic participation due to the reduction of the direct economic role of the Jordanian state, the shrinking public sector and the economic liberalization policies put in place to assist Jordan's transition into a market economy. Indeed, one of the most important negative impacts of such economic liberalization processes is the deterioration of the economic status of woman and the marginalization of their role. (Shteivi, 2008)

In Tunisia, where major political upheaval has led to total regime change, human rights activists are trying to safeguard the personal status laws and codes enjoyed by woman since the 1950s, including marriage and divorce laws that are considered very progressive relative to other Arab countries. The latter is notwithstanding the access Tunisian woman have had to family planning services in the past. At the same time, the new government is trying to focus on improving the economy and on providing jobs. In Occupied Palestine, the Palestinian Authority (PA) suffers from an economic crisis that is the outcome of continuous and recurring budgetary crises. For example, although the PA has received over 20 billion U.S. dollars from donor countries<sup>(9)</sup>, this support has not contributed to achieving any progress on the level of the economic empowerment of citizens.

Simultaneously, the Israeli occupation continues to work towards preventing any form of sustainable development in the occupied territories by controlling primary resources, such as water and land, and by neglecting infrastructure. Under these conditions, Palestinian woman under occupation have borne the largest brunt of the burdens accompanying these complex social and political circumstances, which further complicate woman's chances at socio-economic empowerment.

Furthermore, the political oppression suffered by men under occupation is the same as that suffered by woman under occupation. However, the political oppression of woman in Occupied Palestine has been further compounded by social oppression, due to the patriarchal system that dominates the political, economic and social institutions that these woman live under – particularly the institution of the family, where woman occupy the lowest rank in the hierarchical pyramid. Woman also suffer from discrimination based upon their sex in the work place and in the labour market, where woman are exploited economically, or their access to employment is limited and all commitments to their rights are neglected.

Although the definition of a "rural area" is fairly relative and varies from one country to another, there is a common conception or understanding that a rural area is that of an area where agriculture is considered the primary activity performed by its population. Expressly, it is an area characterized by a predominantly agricultural economy or means of production and by a lack or absence of basic infrastructure, services or amenities.

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9. "How is Palestinian money spent?", refer to the following link: <http://alresalah.ps/ar/index.php?act=post&id=59056>

A “rural woman” is defined as a woman who lives within a rural setting or environment where agriculture and agricultural production is the main activity. The woman in a rural area toils at arduous farming and agricultural activities and is responsible for performing domestic work, which is constant and continues inside and outside of her home. Generally, this vast spectrum of arduous labour is considered one of the constants and prevailing characteristics of the rural woman’s life and the most important determining factor attributed to woman living in different rural areas, where institutional facilities and services are absent.

Finally, the environment in which these woman live is a sharply male-dominated setting, where woman are in position of economic dependency that is also reflected in her being absented from any decision-making processes. The rural woman is indeed an entity distinctly marked by the reality of her way of life, her work, problems, burdens, concerns and needs.

## 2. Rural woman and their social environment

On average, rural populations make up half the population of most Arab countries, with some Arab countries’ populations being almost 70% rural. Although precise data on the role of woman in agriculture and in the Arab rural sector does not exist, whatever reports are available confirm that woman play an important role in and actively contribute to Arab agriculture, with woman making up almost 50% of the Arab agricultural labour force on average. This rate significantly increases in the lower income Arab countries, which are highly dependent on agriculture. (Raja Statistics)

However, despite the importance of the rural woman’s contribution and work in agricultural production, she lacks any form of equality with the man. This discrimination can be attributed to several factors, with the lack of woman’s rights to own land and property being at the fore of the leading factors. Rural woman also lack access to public resources and to appropriate agricultural equipment, tools, services and technologies. They have little to no access to training, counselling or advisory services or to agricultural funding. They also suffer from low standards of education. Meanwhile, studies have shown that when appropriate resources, services and technologies have been made available to rural woman, they produce as much as men; and, when these same woman receive at least a primary education, they have proven to be even more productive than men.

In recent years, the situation of woman in Arab countries has tangibly improved when it comes to education and health, and particularly reproductive health, prenatal care and medically-supervised delivery. This significant progress has been the outcome of different socio-economic variables that have contributed towards changing and improving conditions for woman, and have contributed towards raising their awareness and their levels of education. Also contributing to these positive improvements are the increased levels of print and audio-visual media and the improved dissemination of information, as well as an increased openness and greater integration with the world and with the global economy.

Reports confirm that positive developments have also occurred on the level of woman's participation in the economy and in civil society institutions. They have been better integrated in development and their numbers in the work and labour force have increased for females over 15 years.

A special effort is required to remove entrenched social barriers to woman's entrance to high productivity jobs<sup>(10)</sup>. For despite the tremendous spread of girls' education in Arab countries, woman continue to suffer more than men do from a lack of opportunities to acquire knowledge. This occurs despite the fact that girls excel in knowledge pursuits, outstripping boys in competitive academic performance. In terms of basic indicators, the Arab region has one of the highest rates of female illiteracy (as much as one half, compared to only one third among males). It also displays one of the lowest rates of enrolment at the various levels of education.

Female enrolment in university education has risen, yet woman are still concentrated in fields such as literature, the humanities and the social sciences where they constitute the majority. These are the subjects in least demand by employers. By contrast, enrolment rates for females in fields that lead to jobs, such as engineering and science, are noticeably lower. Discrimination against woman in Arab countries continues to limit their access to knowledge despite the mass of statistical and other evidence indicating that Arab girls are the better learners, especially on the first rungs of the educational ladder<sup>(11)</sup>.

The main factors affecting employment of woman are related to cultural norms. The structure of the labor market and the economic environment are not welcoming for woman to enjoy job opportunities, More generally, and according to the World Bank, woman in the MENA region are facing higher unemployment rates due to their increased activity and participation, and their unemployment increases with their level of education (World Bank, 2007)<sup>(12)</sup>. Hence, unemployment often wears a female face in the Arab World since unemployment rates for Arab woman are higher than those for Arab men, and among the highest in the world. This reflects more than the failure of Arab economies to generate sufficient jobs; it points as well to entrenched social biases against woman<sup>(13)</sup>.

Woman are still facing high barriers to entry to labor markets in the region, despite some slight recent progress (ILO, 2009) and Labor force participation in the Arab world remains low (one third on average of the working age population), and this is mostly due to the low participation rates among woman<sup>(14)</sup>. About one in three young Arab woman between the ages of 23 and 29 participate in their country's labor force versus about eight in 10 young Arab men. This gender gap is generally consistent across the 22 Arab countries and territories, but young woman's labor force participation is slightly higher in low-income countries than in higher income countries<sup>(15)</sup>.

10. AHDR 2009, p. 13

11. AHDR 2005 (executive Summary)

12. P. 20, AHDR Research Paper Series 2010

13. P. 12 AHDR

14. P. 14 'Job Creation in the Arab Economies: Navigating Through Difficult Waters', AHDR, Research Paper Series (Jad Chaaban) UNDP 2010

15. April 2, 2012; Gallup surveyed in 2011

On the other hand, the number of rural woman who have become the sole providers for their families has increased, which, in turn, has led to a rise in the number of self-employed woman. Simultaneously, there is a significant absence of support services available to these woman, with what little support they do receive coming in the form of woman's charitable associations or activities that provide primary health care, or help employ them on projects related to embroidery, crafts or the production of simple agricultural and livestock by-products. While acknowledging the importance of these types of activities, the role of these woman could be significantly improved by better integrating rural woman into the development of the agricultural sector and in rural projects, and enabling them to become true and active partners in these processes. (Arab Organization for Agricultural Development, 2009)

At another level, the few reports and statistics that do exist show that the poverty rate<sup>(16)</sup> has increased in many Arab countries, albeit to varying degrees. For example, in 2003, 35 % of the population of twelve Arab countries was documented as living below the poverty line. Of all those living below the poverty line (urban and rural), 66% were rural dwellers. In other words, 44.6% of the total rural population lives under the poverty line.

Several interrelated factors have converged to entrench poverty in certain Arab countries. Reports have shown that policies, programmes and projects in many Arab countries did not pay enough heed to sustainable rural development. For various political, social and economic reasons, many Arab countries focused their attention on developing urban areas, thus accelerating the deterioration of conditions in rural areas, especially in terms of infrastructure, basic services, and social and health care facilities. The latter combined with the weakness of local institutions has invariably led to decreased production and living standards, with a significant increase in migration from rural areas to urban centres.

Woman also suffer from local norms and conventions that discriminate between them and men. In Tunisia, for example, tradition encourages woman to waive their rights to their share of inheritance to the males in their families, so that an inheritance does not become dispersed, particularly to a woman's in-laws when she marries and leaves her paternal tribe. Furthermore, due to a lack of official or recognized land titles and property deeds, it is very difficult for woman to access or obtain credit or bank loans. They also suffer from being dominated by tribal traditions and notions of communal property that invariably discriminate against woman. (Helouas, Ghorbel and Chokri, 2012: 18)

The three studies also show that rural woman are in need of more training and capacity-building programmes, development interventions and opportunities, which may contribute to achieving improved levels of economic empowerment for these woman.

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16. There is no comprehensive or agreed definition for the term "poverty"; however, there is a consensus amongst the various definitions that poverty is the state in which the individual is unable to attain his/her basic needs of food, clean water, shelter and clothing, as well as basic education and health services.



### 3. Targeting rural woman in development

When development policies and programmes first began to emerge in the 1940s, 1950s and 1960s, planners viewed woman merely as mothers and housewives. The economic role and activities of woman were ignored. Their contributions were not assessed because development planners only considered men as key factors to development, and development programmes were set accordingly. However, during the UN Decade for Woman (1975-1985), conferences were organized that focused on different woman's issues. An agreement was subsequently reached, the crux of which expressed the need for propagating radical change in the way economic, social and political issues and conditions were dealt with in developing countries, and stressed upon the necessity of achieving equality between woman and men. The agreement also focused on the need to improve the condition of woman through their participation in and benefit from development planning and programming.

For example, the Food and Agriculture Organization of the United Nations (FAO) set an action plan for integrating woman in the development process (1996-2001), which was endorsed by FAO's 28th Session (November 1995). This plan presented a framework for integrating objectives related to both woman and men within the organization's programmes and activities. The fundamental goal of this plan was to stimulate development that was also just and equitable, in juxtaposition with poverty alleviation and achieving food security in rural areas, by providing sufficient, equal opportunities and access to resources related to production, and by providing basic support services to both rural woman and men.

The FAO plan also identified the role the organization would play in supporting and guiding the efforts exerted inside the organization and with its partners, at the national level, to overcome obstacles and to take advantage of opportunities available to accelerate the participation of rural woman and men in agricultural and rural development. This was contextualized on the basis that both woman and men are contributors to economic, social and political development, and thus, both must be beneficiaries of this development. The plan also responded to international initiatives linked to rural woman as set forth in the prospective strategies developed in Nairobi and in the action plan set by the Fourth World Conference on Woman (FAO, 1999).

The outcome of all these meetings was different and improved development approaches, based on lessons-learned from previous approaches, which would emerge in the form of three major approaches towards woman in development. The "Woman in Development" (WID) approach emerged in the 1970s, based on the premise that woman were completely absent from the thinking of planners in the field of development. According to the WID approach, woman were only integrated in development activities that focused on their productive role, which consequently led to the failure of development projects, as the latter sought to integrate woman in development programmes and projects by targeting woman in activities that made them more productive on the level of executing their existing, traditional roles.

In the early 1980s, the Woman and Development Methodology (WAD) emerged, responding to other issues and in reaction to what it perceived was the WID's neglect of certain matters. The WAD approach premised itself on the principle that development planners had already integrated woman in development processes, but not as equals to men. Thus, the WAD approach would be fundamentally constructed on the premise that development processes would be better served and would be more effective if they valued the efforts exerted by woman both inside and outside the home. Indeed, many projects based on this approach helped improve health conditions, raised incomes and improved access to resources. But, it was unable to put limits on any of the inequalities that continued to exist in the relations between woman and men. Furthermore, interventions based on this approach would not pay enough heed to the socio-economic oppression that woman suffered from, and neglected the reality of the multiple roles that woman assumed and performed.

In response to the shortcomings of the WID and WAD approach, the Gender and Development (GAD) emerged, based on the belief that the other approaches neglected the importance of the relations between woman and men, and neglected to analyze the causes behind society's constant identification and allocation of secondary and inferior roles to woman relative to men. Accordingly, the GAD approach would evolve from the premise that focusing on woman alone ignores the fundamental problem, which is related to the inferior status assigned to woman relative to men. Thus, this approach would advocate alternative strategies that would focus on a limited number of projects, which aimed to empower woman and combat the systems that discriminate against woman. Finally, the GAD approach would pay adequate and equal attention to all three roles that woman perform: reproductive, productive and social.

In the Khalidya area, researchers found that a woman setting up a productive small enterprise did not entail her being exempted from all her other duties, such as taking care of the children and the majority of domestic chores, as well as serving her husband and meeting his demands. This reality would explain why the vast majority of beneficiaries in Khalidya established projects that they could perform from their homes – so that they could also carry out all the other tasks assigned to them in their traditional roles in parallel with their new work. Also due to deteriorating economic conditions, researchers confirmed that it was becoming more widely accepted that woman work outside their homes, but only on the condition that they continue to carry out all the other tasks and duties that correspond to her being a "female". (Al-Awaouda, 2012: 27)

Due to a marked absence of men, the rural woman in Wadi Sbaihia have found themselves solely responsible for improving the living conditions of their families. They manage the family's farming needs and find themselves having to make decisions and carry out tasks that the men carried out in the past. (Helouas, Ghorbel and Chokri, 2012: 46) Alternatively, these conditions have also presented an opportunity for woman to assert themselves and prove their ability to act and perform as well as men. In parallel, the Woman's Group for Agricultural Development has helped

improve not only the conditions of woman on an economic level, but also on a social and personal level. Indeed, it has played a role in building the personal capacities by using specific strategies, which have helped foster and improve levels of self-confidence amongst the woman, as well as their ability to interact and to affect social and cultural change in their local communities. In other words, development projects in Wadi Sbaihia have used and tried to attain a combination of the three approaches (WID, WAD, GAD) together.

In the village of Asira ash-Shamaliya, where both woman and men live under the shadow of a most complex socio-political situation, woman bear a particularly heavy burden and the brunt of many problems, which complicate efforts to improve their socio-economic empowerment. With the rising poverty and unemployment rates that are an outcome of the oppressive measures used by the Israeli occupation, it is has become increasingly difficult to meet even the most basic needs. Thus, economic empowerment projects in Asira ash-Shamaliya based on micro-finance have produced modest returns and levels of production. It can also be argued that the development projects in this village have responded, to some extent, to the GAD approach, as the research conducted there clearly points to the manner in which development projects have contributed to improving the active and effective participation of woman in public life, and where woman have come to enjoy significant recognition in the village. (Kutab & Riahi, 2012)

The United Nations Development Programme (UNDP) has also supported the Woman's Empowerment and Gender Equality in Arab Countries programme through the application of a number of different themes, which include woman's rights and their economic, social and legal empowerment, in cooperation with the Center of Arab Woman for Training and Research (CAWTAR). This cooperation has produced important results and knowledge-building in the fields of training, documentation and research, which supports policy development with the participation of civil society organizations. It has also led to other projects, which have set budgets that are sensitive to the gender-based approach, in addition to working with civil society and governments to identify opportunities and financial resources that work towards the empowerment of woman.

With the support of the UNDP, the Programme on Governance in the Arab Region (POGAR) has also launched an initiative that targets gender and citizenship, with the objectives of improving woman's political participation and raising public awareness about practices entrenched in existing legislation that discriminate on the basis of sex. CAWTAR was also one of the partners involved in the implementation of this initiative.

### III. Research analysis using the gender-based approach

#### 1. Gender, practical and strategic needs

The use of gender as a tool for analyzing issues related to the role of woman and men in development would become increasingly recommended. This concept would also later evolve into a reference for generating development indicators and criteria for development processes at various stages, such as planning, implementation and evaluation. With time, approaches based on the gender perspective would become universally recognized as a comprehensive framework for building the foundations, criteria, indicators and tools and mechanisms for development processes.

The concept of gender is based on the premise that woman represent half of society. Accordingly, if the role of woman in society is not effectively engaged, then society is squandering half its potential and strength. At the same time, engaging the role of woman is seen as both an end and a means. It is an "end" because it grants woman, who actively participate in society, a sense of self-fulfilment; and, it is a "means" because, through this active and effective participation and engagement of woman, society reaps the benefits from the other half of its available potential and strength. Finally, if this premise is adopted and applied, then decisions and policies will be developed based on the capacities of every part of society, and will reflect the priorities and the interests of society, as a whole, and not merely half of society.

Gender needs are also conceived in the principle that woman and men perform different roles and, thus, have different needs. This principle also attributes the concerns and interests of woman and men to being a product of their social status. Subsequently, responding to practical needs in development projects on the basis of gender will facilitate the ability of individuals to perform their traditional roles, as it will facilitate their ability to carry out their socially-recognized responsibilities and activities.

Strategic needs are also conceived in the principle of gender, through the strategic gender-needs approach, which includes applying legislative and political changes that will guarantee and enable full equality by also providing equal opportunities to access, manage and govern resources. In other words, projects that aim to address and meet strategic gender needs contribute to improving the social conditions and status of woman so that they are better able to make decisions and, thus become more effective and active agents in society. These needs have been met through gender-based interventions that have evolved over decades.

The three studies have shown that development projects targeting woman fundamentally contribute to meeting the practical needs of woman, while addressing certain strategic needs. For example, in Asira ash-Shamaliya, development projects owned by the woman in the village barely

met basic daily needs, and sometimes even met less than these needs. However, the beneficiaries still expressed great satisfaction with the fact that they owned their own projects, due to the positive changes these initiatives made in their lives, at the family level and at the level of society. (Kutab & Riahi, 2012)

Furthermore, persons active in the domain of development do not make a distinction between economic empowerment and the need to eliminate forms of discrimination that assign inferior status to woman relative to men. Indeed, these actors in the development field try to design development projects that work at meeting the practical needs of rural woman, in the first phase of a process that concludes with meeting their strategic needs in the last phase. Within these processes, a real framework for economic and political empowerment is formed.

Economic contributions are also viewed as an appropriate entry point into researching case studies that are aimed at achieving social and rights-based change. Economic factors and contributions are tangible and can be measured; and, they positively contribute to changing the role and status of woman inside their families or, at minimum, contribute to this end – if the subjective requirements of sustainability are met, because impact ends when a project ends.

In Wadi Sbaihia, the study analyzed the role of woman in decision-making processes before and after the Woman's Group for Agricultural Development was established. Indeed, for many years and until very recently, the family was subjected to the authority of males in the family, who monopolized decision-making under the premise that the father had full authority over the family and was solely responsible for managing its affairs.

Consulting the woman in matters related to private affairs is not perceived as being a right, but rather a token of the man's "generosity and benevolence". This inherited social and cultural norm, which considers the father the pillar of the family, still prevails today. However, it has changed to some extent due to the fact that woman have penetrated the labour market outside the home, and have consequently become more integrated in public life. Accordingly, woman's roles in decision-making processes related to the family have also increased and, in all likelihood, will continue to increase as long as woman's economic contributions towards resources and income expand. (Helouas, Ghorbel & Chokri, 2012: 34)

## 2. Gender-based interventions

Over the past few decades, a wide range of developmental institutions have translated development approaches into applied projects and interventions. This synergy has produced many interventions including the "social welfare intervention", which focuses on meeting the practical needs of woman as mothers and housewives. It also led to the emergence of the "anti-poverty intervention", which sees poverty as a problem of development and, thus, focuses on



meeting woman's practical needs by increasing their productivity. Anti-poverty interventions also address the issues of dependencies and subordination of poor woman.

"Equity interventions", grounded in the principle of fair, just and equitable development for woman, have also emerged. This specific intervention seeks to achieve justice and equality for woman to ensure that development is attained by granting woman the same and equitable opportunities to participate, so that they can carry out their three roles (reproductive, productive and social) successfully. The equity intervention also specifically responds to the strategic needs of woman, as well as practical needs. However, its application is often met with less than enthusiastic governments, which view this form of intervention as challenging existing policies and prevailing norms and conventions.

In the 1980s and in the 1990s, the "efficiency" approach emerged, as a result of the economic crisis and the reform programmes that were conceived as an outcome of this crisis. During this period and in juxtaposition with calls for reform, there were calls for increasing and improving the contribution of woman in development processes by exerting more effort to provide better services. This particular intervention seeks to meet the strategic needs of woman and, thus, is not met with much enthusiasm from governments, which view it as another attempt to change prevailing social norms and structures.

At the end of the 1980s, the "empowerment intervention" emerged and is considered the most recent approach to be used in the integration of woman in development. Today, it remains the most widely used approach, as it recognizes woman as active actors and components in development, seeks to eradicate all forms of discrimination against woman, and works specifically towards meeting their strategic needs. Again, for this reason, it is not very popular amongst governments and traditional planners.

Interventions related to rural development have emerged as part of the planning and implementation of all programmes, projects and processes developed and implemented for the purposes of affecting social change and for employing all available local resources in society – and, developing these resources to the greatest extent possible, based on integrating complementary efforts at the local and governmental level. (Boutalib, 2005) In this sense, rural development has been given significant priority and attention, as it is considered part of the plan for developing local communities and societies, in all their different components, segments, resources and sectors, by expanding the participation of individuals. This approach to rural development is carried out in cooperation and coordination with all the partners and institutions involved and intervening in rural areas and communities, and should be implemented as part of an overall strategy that aims to: improve the social welfare of all of society's individuals, to eliminate poverty, to achieve efficiency, justice and equality, to empower individuals so that they can attain and enjoy a better standard living, and to affect change in rural society on the intellectual, behavioural and material level.

The three studies reveal that development projects of an economic nature that target rural woman have become more diversified in general. However, these projects remain limited to woman's experience and skill sets and, for the most part, are merely an extension of their domestic work.

More often than not, in principle, the objective of these projects has not been to extricate woman from the traditional roles in which they have become entrenched over many years, but rather are applied at the level of activities and work that is usually performed by these woman.

Also, for the most part, the institutions and the beneficiaries implementing these projects selected projects that avoid risks. For example, in the village of Asira ash-Shamaliya, projects focused on the work that these woman usually perform, because the institutions implementing these projects chose a participatory approach that invited woman to help identify projects. In turn, the woman selected projects that fell within their usual scope of work, mostly in order to avoid taking the risk of entering into enterprises that required skills and experience they did not possess. This strategy was also used as the fundamental objective of these projects was not to eliminate poverty but to alleviate it. (Kutab & Riahi, 2012: 15)

### **3. Gender-based diagnosis and analysis**

Diagnosing key gender-based issues and problems facing woman requires knowledge of how roles are distributed. It also requires knowledge about which individuals work in the family, what kind of work these individuals do, and when, where and with whom they work. Based on this diagnosis, gender issues are then analyzed in a methodical manner that examines the roles and responsibilities of both the woman and the men in society.

This analysis then examines respective access to and control over resources, and how the benefits from this access and control are allocated. Furthermore, knowing who has access to and control over resources can be deduced from the following questions: Who uses what? Who decides what resources will be used? And, what resources are used and how?

The gender-based approach allows for a better understanding of the differences and the gaps between woman and men, and allows for attaining better knowledge of how development projects impact both woman and men differently. A social analysis is then concerned with actions and manifestations that are produced as a result of the interaction and mutual relations between individuals in a society, through a comprehensive study that highlights the social changes and transformations that arise and occur within a society as an outcome of development projects, and the impact that these have on the evolution of social relations.

In general, the analytical tools of the gender-based approach are used for the following objectives:

- To reduce the gap between woman and men relative to meeting their practical and strategic needs;
- To arrive at the best means to achieving equality between woman and men in all aspects of life and, in turn, to achieve equal participation in decision-making and personal decision-making in matters related to the individual's private and social life;
- To expand the opportunities and choices available to woman and men in a just and equitable manner related to all aspects and levels of empowerment: in education; on the level of economic knowledge and information; on the legislative and socio-political level; and in health, in general, and in reproductive health, in particular;
- To remove and eliminate hurdles and obstacles that prevent woman from enjoying opportunities and resources and hinder them from contributing in an equal manner to men in development;
- To provide the tools, mechanisms and means to achieve these objectives and to monitor their implementation.
- The interviews conducted with both woman and men in the three case studies reveal that, in some cases, the views of woman differed from that of men when it came to their expectations and when it came to how they evaluated the extent to which development projects met their objectives.

In Asira ash-Shamaliya, woman were of the view that their conditions had improved, and that woman had become more positive as a result of their interaction with local institutions, and as a result of the social and legal changes in their lives, which they felt were tangible and measurable. Meanwhile, men presented many criticisms about the limited income generated by the economic projects in addition to their lack of diversity. (Kutab & Riahi, 2012)

In Wadi Sbaihia, the gender-based analysis revealed a shift from hierarchical to horizontal relations between woman and men. It also showed that woman had come out of their homes and had left behind their routine to experience the outside world and something "different". It also showed that the "male-dominated" community in Wadi Sbaihia had accepted this new reality in which woman play an economic role and share in men's work outside, in return for their contribution to domestic work. (Helouas, Ghorbel & Chokri, 2012: 46)

On the other hand, in Khalidya, the role of development projects in woman's social empowerment was analyzed according to the equity intervention approach. In Khalidya, the projects were not just about woman performing their conventional roles or performing what was possible, but rather that they play an active and effective role at an equal footing with the roles that men performed; and that the woman perform these roles, side by side with men, fairly; and, finally, that woman find satisfaction and contentment with these roles. (Al-Awaouda, 2012: 40)

## 4. Gender and development indicators

As previously discussed, to meet the objectives of this study, a gender-based approach was used to set the framework for analyzing and understanding the reality of rural woman. It was also deemed most appropriate for measuring the impact of this reality on woman benefitting from the development services offered, and subsequently, the impact of these services on their socio-economic integration.

For these purposes, the study used gender-based qualitative and quantitative research to enrich its analysis of the rural woman's economic empowerment reality. The qualitative and quantitative research was conducted as follows:

The qualitative method was used to examine the social, economic and demographic characteristics of rural woman in the three areas covered by this research. The economic empowerment process was analyzed using a gender-based approach in order to better clarify the capacities of rural woman to access and have control over resources. Using a gender-based approach also allowed the qualitative research to better examine social relations and the distribution of roles, as well as control over the distribution of these roles. It also assessed the availability of choices and the ability to make informed choices, contributions to decision-making processes, and the relationships between woman and civil society organizations. This approach also facilitated the identification of the challenges and obstacles that hinder the processes of economically empowering woman in rural areas.

In addition to using the set of indicators used in Khalidya, the study in Asira ash-Shamaliya also used data collected on woman's income and the extent to which woman govern and control this income as indicators of economic empowerment. The study in Khalidya then examined what relationship these indicators had on stimulating woman's social and political role. In addition to the above methods, in Wadi Sbaihia, the impact of the project on identity-building was also examined, as were loyalties, affiliations and conflicts in relationships with institutions. (Kutab & Riahi, 2012)

In Khalidya, in addition to the previously mentioned indicators, there was also a focus on relations of solidarity, relations between neighbours and between groups, support between neighbours, and relations with institutes including attendance, trust and feelings of exclusion.

Quantitative research was also used to analyze the general context in the areas under study using tables specifically related to the economic, social and demographic contexts of the communities in these areas. In Wadi Sbaihia, the quantitative research produced precise data on the following key themes: the material conditions of rural woman as part of a farming family, both inside and outside the home, with a specific focus on living conditions (nutrition, hygiene, maintenance,

transport and household utilities), and the main characteristics of the family farm itself. The tables used in the quantitative approach supported a better understanding of the prevailing situation in which rural woman live.

Gender indicators measure the gender gap on the premise that prevailing gender realities and relations negatively impact the global market and that the full participation of woman in society is indispensable. Therefore, woman have to be empowered, and a commitment to gender equality must be upheld in order to overcome this gap. These efforts require that stakeholders in all economic, social and political domains encourage supporting the participation of woman in decision-making, and support their contribution to all aspects of society, at every level, in order for average growth rates to be measured within the capacities and resources that are truly available to society. Only then can the gender gap be progressively reduced and definitively bridged. (GGGI 2010) <sup>(17)</sup>

## 5. The gender gap

The gender gap is a manifestation of the inequality that exists between the woman and men, which has emerged and evolved over time as a product of the vast majority of countries' cultures, beliefs, religions, nationalisms, traditions and customs, amongst many other factors.

Gender gap indicators are adopted in order to shed light on gender, by using data related to the sets of variables used in the domain of development. Gender gap indicators highlight the extent of the gaps that exist between woman and men, on all levels (access to resources, capacities to govern resources and to benefit from resources), and that emerge as a product of gender discrimination and violence (including physical and economic violence) against woman, which have negatively impacted development processes. This negative impact has clearly been reflected in many domains such as health, education, employment and political participation.

Gender gap indicators have been divided according to the following classifications:

**Quantitative gender gap and indicators:** Statistical data available for both males and females as related to several domains such as education, employment, income, ownership of property, political and social participation, etc.

**Qualitative gender gap indicators:** Non-statistical information related to differences in legislation in areas such as personal status laws, nationality laws, income and taxes, and even in the criminal code. Qualitative gender gaps emerge from and are attributed to discrimination between individuals based on sex, which allows for different treatment of woman relative to men. In Arab societies, the vast majority of these forms of discriminatory practices begin at birth, where the prevailing standards of preference clearly favour males over females, which hinder woman and prevent them from accessing resources, benefits and services.

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17. The Gender Global Gap Index is published annually by the World Economic Forum to shed light on gender gap in four basic fields: opportunity and economic participation, scientific achievement, health and life, and political empowerment.

For instance, the vast majority of the woman examined in the three studies suffer from poverty and a lack of education and skills. Thus, they were basically forced to accept the micro-credit loans offered to them, even if the projects related to these loans took them outside the context of their homes, which only added to their burdens.

Indeed, the projects did and will not lead to a review and reassessment of the divisions of labour based on gender, but rather and instead, only reinforce these gender-based divisions. (Al-Solh, 2001) However, woman accept all these terms in order to extricate themselves from their cycles of poverty, which not only affects them but also their children. The objective should be to bridge the gap and not the prevailing standards of preferences that favour one sex over another. Most of the official statistics and data used for quantitative analyses of the working conditions of rural woman in agriculture neglect any form of gender analysis.

For example, rural woman's participation in the Palestinian labour market is higher than their counterparts in urban centres and refugee camps. Indeed, according to the Palestinian Central Bureau of Statistics, this participation has reached 17%, with the majority of these woman working in the agricultural domain. However, these statistics, which are considered positive from a quantitative perspective, do not provide an adequate picture of these woman's working conditions, where some Palestinian farmer woman in the northern West Bank work in neighbouring farms for a daily wage of not more than five dollars a day, in return for arduous work conditions and long working hours.



## IV. Gender and the economy

### 1. Indicators of successful development

Research studies on social diversity and development have confirmed that successful development depends upon the personal contribution and initiative of both individual woman and men. The latter emphasizes the importance of social participation in development processes and the importance of the role that social work and associations play in development. In this sense, rural development has been granted great importance, as it is considered a planned process to develop local communities, inclusive of all its actors and sectors, by expanding the role of every individual, by cooperating with organizations and institutions that have interventions in rural areas, in order to propagate change in the ways of thinking, behaviour and material conditions in rural society.

The concept of rural development, as it is currently used, is meant to refer to the set of programmes, projects and operations, which are planned and implemented to produce social change, and to employ and develop available local resources to the maximum extent possible by relying on complementary and combined local and governmental efforts. Local development is built upon the principle of "participation" by the public sector, the private sector, civil society and citizens, and it employs all of society's sectors - economic, social, cultural and environmental. (Helouas, Ghorbel & Chokri, 2012: 14)

In general, researchers working in the domain of development have reached a consensus that, for local development to succeed in achieving the economic empowerment of rural woman, this development must be characterized by the following features (UNIFEM, 2005):

- Active participation by both woman and men as partners in developing and improving policy and development programmes.
- Recognition of the importance of both sexes in contributing to development and reaffirming the importance of distributing resources, opportunities and benefits equally between both sexes.
- Shared responsibility by society in planning and implementing development projects, and the participation of planners, implementers and beneficiaries in decision-making processes related to development projects.
- Development of human resources for the sustainable continuation of development projects, and the provision of the required monetary mechanisms and human resources required to ensure the continuity of the development process, including support from leadership at both the local and national level for the development projects.
- A minimum level of knowledge, as a poor and scarce knowledge base will create obstacles in development and will hinder the integration of woman (within their rural space).

- Ensuring productivity; and, recognizing that productivity is achieved by creating the right conditions for human beings so that they can increase their productivity by participating in an active and effective manner in income generating, wage-earning processes; and recognizing this component of economic growth is but one of many models of human development.
- Ensuring equality and social justice for all human beings, and equal access by all human beings to the same opportunities. To achieve the latter, obstacles hindering the development of all components in society and all opportunities related to development – including economic, social, political and cultural development – must be removed.
- Ensuring sustainability; and ensuring sustainability that includes the ability of individuals to access opportunities to development without neglecting the needs of future generations. The latter means endorsing the principle of intergenerational solidarity and cooperation in formulating development policies. This, in turn, requires the institutionalization of development as a holistic and comprehensive concept, by building and strengthening the capacities of governmental and non-governmental institutions in a manner that permits them to contribute to the sustainability of development.
- Empowerment; and recognizing that empowerment can only be achieved when development is borne of individuals and not merely for them – indeed, a process which is contingent upon their full participation. For this participation to be successful, the capacities of individuals must be built, at all levels and in all aspects, with the objective of each individual in society being able to control their own destiny.
- Ensuring the subjective conditions required for the sustainability of development projects are maintained so that the impact of projects do not end when projects end.

## 2. Desired change from development projects

From what has been previously noted, the dynamics of desired change emanating from development projects become clearly reflected on several levels, the most important of which include:

1. The type of gender relations that tie the woman with the man, and particularly the husband, in rural domains; and, the framework of the research, and the manner in which this is reflected in changing and creating a new image for the “participating” rural woman inside her family and within society.
2. The extent of the rural woman’s self-confidence, and how her capacities and sense of initiative have changed; and, the manner in which this change has been reflected on the degree of respect shown to her by her family members, and particularly the male members of the family.

The most notable change to emerge from the research conducted in the three studies is related to these woman's relationships with their social environment. Indeed, the changing shape of the relationship between the woman and the man from being a hierarchical, vertical relationship to a relationship that is more horizontal is a testament to some form of progress. The fact that society and, particularly, the males in society have accepted that women are playing and will play an economic role, and will share in the man's work outside the home, in return for her participation in domestic work, is also another sign of this success. For this reality to be reflected on the relationships that exist between women and men is, in fact, the noted and/or desired change.

Furthermore, despite the modest nature of this change, the progress and evolution of the relationships between spouses and the participation of the woman in decision-making in certain matters, at many levels, can be accounted for as credits for the woman. Indeed, in the quite recent past, she was unable to even give her opinion in domestic and family matters, or to take decisions related to her own personal affairs, such as choosing her husband or her type of work.

For example, in Wadi Sbaihia, despite the fact that women ostensibly embody the prevailing culture of rural communities, or a male-dominated culture, there is a different reality inside the nuclear family. Within the family structure, relations between the man and the woman appear to be more harmonious and appear to be more characterized by genuine cooperation between the spouses – a reality which has been imposed by the destitution within which most families live. Thus, women are more able to "vacillate" between the prevailing culture and another sub-culture; and, in that sense, they have attained a certain (pragmatic) dual identity. (Helouas, Ghorbel and Chokri, 2012: 47)

Development projects have also produced palpable change in the life of rural women when it comes to identity-building, and where new references for their identity have emerged. In Wadi Sbaihia, for instance, rural women no longer identify themselves through their husbands and sons, but rather through their projects, achievements and their feeling of self-development. (Helouas, Ghorbel and Chokri, 2012: 47) In Khalidya, the projects launched by the rural women encouraged them to benefit from their spare time, which was mostly devoted to housework. The project broke the routine in these women's lives and made their spare time beneficial and more fruitful. (Al-Awaouda, 2012: 4)

Alternatively, in projects that aimed at empowering women economically, the work performed within these projects corresponded to experience and skills the women already possessed. Some researchers view this approach as reproducing stereotypes about women, where their roles are limited to certain traditional domains, such as sewing, producing food products, handicrafts, or skills and activities that are typical to the stereotypical reproductive roles that women perform in the home.

Furthermore, these types of activities do not require new skills or higher educational levels. And, although these projects may produce certain levels of economic success, they do not bear the components required for positive change in social roles because they merely re-divide traditional

roles and tasks imposed upon woman by their families and society and state, at large. In this sense, one can conclude that these types of contributions by woman in the labour market do not reflect positively in terms of changing woman's self-awareness or in changing society's awareness and perceptions of woman.

### 3. Economic empowerment of rural woman

Woman's economic empowerment is not limited to merely accessing economic resources, but extends to the ability of woman to have control over these resources. Economic empowerment also entails woman having choices in order to make informed decisions, to make an impact on the family, and to affect change at the local and national level. (Ben Hadid, 2010)

For the purposes of the research approach used in all three studies, the concept of empowerment was defined as being "the ability of woman to access and have control over resources and to make informed choices and decisions that will an impact on domestic, family, local and national affairs". This definition became part of the framework for practically conceptualizing the progressive economic empowerment of woman, which was agreed upon by all the principal partners in the Regional Economic Empowerment of Woman Project (REEWP) in Tunisia, Jordan, Lebanon and Palestine.

Providing economic opportunities, capacity-building and initiating income-generating projects should generate and leave a positive impact not only materially and financially, but socially as well. As many woman interviewed in the study in the village of Khalidya have affirmed, such positive results have allowed them to be more daring and resilient, as well as more communicative with others. It has also helped them in building their sense of self-worth and sense of essence. The woman also felt that there was more interest in them and appreciation for them by the males in the family, particularly their husbands.

These changes have altered much of the way that their husbands deal with them and the way that society and their social environment also view them. Finally, the woman felt that there was a positive change and impact on the family, which was reflected in closer and more supportive family relations. (Al-Awaouda, 2012: 35)

Despite the steps and progress achieved by these projects, existing stereotypes continue to prevail because the activities these woman perform are still traditional; and, "the process of integrating the woman in development did not contribute to extracting her from the various axes of the stereotype that surrounds her, but rather added new burdens to her existing responsibilities, with these projects and with producing and selling in juxtaposition to her usual, traditional role that she has always performed and is still expected of her in the home". Furthermore, the woman leaving the home is still regarded as a temporary measure, tied to the more immediate need of bringing in another source of income for the family.

Thus, the understanding of the concept of empowering woman through their work, as one of the pragmatic themes in the economic empowerment process, in its comprehensive sense, suffers from a vacuum at its very core for rural woman in the area of Khalidya. Indeed, it must be conditional upon how far this empowerment is reflected primarily on these woman's families, their children and their siblings, as well as on the survival and sustainability of their projects. (Al-Awaouda, 2012: 36)

In Wadi Sbaihia, there was success in meeting the objective of encouraging woman to apply for loans and establish small projects and enterprises, which allowed for their integration and contribution to the overall development process in the area. Furthermore, the Woman's Group for Agricultural Development has been successful in playing a significant role in training and guiding woman prior to their projects' implementation. On the other hand, the types of projects implemented in Wadi Sbaihia, which were deemed viable, were of a farming nature, such as raising livestock and agricultural by-products; and, woman were not able to invest in other economic domains. (Helouas, Ghorbel & Chokri, 2012: 32)

The Woman's Group for Agricultural Development also played an important role in empowering woman and building woman's capacities prior to implementing their projects. Rural woman's empowerment in Wadi Sbaihia has also been based on a variety of tools and mechanisms that went beyond improving these woman's economic conditions, and thus, also improved their social conditions.

It built their capacities by adopting strategies, which may have appeared to be simple, but which were significant and important because they did successfully contribute to woman's economic and social empowerment by building their capacities, self-confidence and ability to take action, particularly in terms of affecting social and cultural change in their local community. These "simple" strategies included supporting micro-credit loans, providing support and income-generation for certain woman, as well as training, guidance, awareness and sensitization. (Helouas, Ghorbel & Chokri, 2012: 48)

Meanwhile, in the Khalidya area, men still view woman leaving the home to work as a temporary measure tied to increasing household income. However, despite this perception, woman who were able to contribute to the family's income in juxtaposition to their husbands or other males in the family, are enjoying better attention and more appreciation from these males. These improvements can be considered important indicators, which support the concept that empowerment of woman is indeed one of the important paths to achieving improved conditions for woman not just materially, but at the social level, as well. (Al-Awaouda, 2012: 35)

## 4. Gender, microeconomics and macroeconomics

**Gender and microeconomics:** Micro-credit programmes have gained increasing popularity and progressive support due to their positive economic impact and the belief that these programmes do empower woman. For the most part, woman in impoverished families are not able to access loans and thus, are less able to initiate income-generating activities. As micro-credit programmes provide low-income families with the possibility of accessing loans, and because they target woman, in particular, these programmes have been able to achieve the objectives of both alleviating poverty and empowering woman. However, basic tenets differ. Some argue that woman are the poorest and the weakest amongst the disadvantaged. Others believe that investing in woman's capacities enables them to choose – and, the ability to choose is, in itself, significant, and contributes to improving economic growth and development.

**Gender and macroeconomics:** Macroeconomics deals with the economy from a broad perspective. It deals with capital, flows of commodities and economic services related to one or a group of countries. It studies national economies based on gross domestic product (GDP) as related to the production of the public and private sectors, government expenditure, private investment and consumption. It also considers the rates of return on the various sectors of production, such as labour and revenues. On the basis of these classifications, macroeconomics is used to measure GDP, economic growth, changes in GDP over time, investment, savings and balances of payments.

Macroeconomics is one of the fields where the importance of gender-mainstreaming has still not been elucidated sufficiently and, until recently, neither macroeconomic analysis nor macroeconomic policy has paid much heed to social justice in its considerations. However, since "human development" has increasingly become a major policy objective for populations and countries, there have been attempts at better integrating social justice and including the goal of poverty alleviation and eradicating gender inequality into macroeconomics.

At the same time, these economic policies, which are seen as being "gender blind", are not necessarily so. Although it may appear that macroeconomic policy does not deal directly with gender issues, it will produce various outcomes for gender at both the meso- and micro-level.

Nevertheless, the means to dealing with the needs of gender-mainstreaming and other social justice issues will require more long-term investment and commitment from policy-makers. There is increasing awareness amongst economists that sensitization to gender is important, and that gender, economics and economic productivity are interdependent; and, that these considerations should become much more integrated into budgetary policy when designing internal domestic programmes. With this recognition, the importance of certain gender approaches has and will play a greater role, will improve gender equality and will ensure more integrated economic development that focuses on human development and resources. Indeed, today, of the greatest challenges facing economic development, as is the case in many other fields, is the ability to translate the research and knowledge gained about gender at the micro-level into institutional and developmental policy and planning at the macro-level.



Conclusively, macroeconomic policy-making and formulation should include more defined targets, with two-fold objectives:

- **First**, to integrate achieving social justice into the substantive context and content of macroeconomic policy;
- **Second**, to ensure that the success of macroeconomic policy objectives is measured by setting new standards defined by the criteria of social justice.

## 5. Gender and international conventions related to economics

Gender equality is a universal objective enshrined in many international agreements such as the 1948 Universal Declaration of Human Rights and the 1979 Convention on the Elimination of Discrimination against Woman (CEDAW). In 1995, the Fourth World Conference on Woman in 1995 also adopted the Beijing Declaration and Programme, which referred to a set of strategic objectives and activities, particularly in relation to the economic role of woman.

The Beijing Declaration also identified the need for further research on the impact of globalization on woman's economic conditions. It set forth recommendations for numerous initiatives that would reinforce the rights and economic independence of woman, including the right of woman to work, to have appropriate working conditions and to have access to and control over economic resources. It further recommended that governments work towards ensuring that national policies related to international and regional trade agreements do not negatively impact both new and traditional economic activities undertaken by woman.

Later, the Millennium Declaration of 2000, which was endorsed by heads of states at the Millennium Summit, would underscore and affirm the prioritization of poverty alleviation and gender equality as development objectives. It affirmed certain existing international instruments as tools for monitoring the specific impact of gender on trade policies and agreements, and placed the responsibility on governments to fulfil these obligations and commitments to gender equality and to woman's empowerment:

The Convention on the Elimination of Discrimination against Woman (CEDAW): In 1979, the UN General Assembly adopted the Convention on the Elimination of Discrimination against Woman, which came into force in 1981. All Arab states, with the exception of Sudan and Somalia<sup>(18)</sup>, ratified the convention with reservations. Djibouti was the only Arab country to endorse the convention without reservations. Endorsing the provisions of the convention would mean that the rights of woman would be considered equal to the rights of men in relation to economic activities and would entail specific commitments and obligations under CEDAW, such as:

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18. 187 out of 193 countries have ratified CEDAW. Only six have not ratified this convention, including the United States, Sudan, Somalia, Iran and two small Pacific Island nations (Palau and Tonga); refer to the following link: <http://www.womanstreaty.org/index.php/about-cedaw/faq>

- Article 11: To eliminate all forms of discrimination against woman and guarantee woman the same rights of men to employment. Article 11 stipulates and guarantees the equality of woman with men in accessing the same employment opportunities, and the right to choose a profession, and the right to equal job benefits and work conditions, as well as equal rights to vocational training and equal wages for work of equal value.
- Article 15: To ensure equality between woman and men before the law, in particular, guaranteeing that woman have the same legal rights and capacities to enter into contracts and manage property.
- Article 14 (2c): To ensure that rural woman are treated on an equal basis with men in the field of agricultural reform in accessing agricultural loans, and in accessing marketing and technological facilities and services.
- Article 14 (2d): To ensure that rural woman enjoy appropriate living conditions, particularly in relation to housing, health, sanitation, electricity, water and transportation.

## 6. Divisions of labour, tasks and distributions of roles in rural areas

Gender roles are determined by society as these roles are tied to society's expectations of the individual based on that individual's sex. Thus, roles are defined that are determined to be specific to males, and roles are defined that are determined to be specific to females. Each of these roles is then tied to a certain code of conduct and set of behaviours, which in turn express and reflect the prevailing set of values society has ascertained in relation to the woman and the man; and, society will judge and measure the success of the man and the woman according to the manner in which each performs his/her role as defined for them.

Thus, analyzing gender roles requires that the following questions are asked: Who performs what duties and tasks; how; when; where; and, with whom? In this context, gender roles are defined by three principal themes, which are:

- **Reproductive role:** The reproductive role represents tasks and activities tied to reproduction, which propagate into numerous domestic and familial responsibilities and activities that are performed mostly by woman. This role involves the responsibility of reproducing and safeguarding the labour force, of bearing, delivering and raising children, as well as taking care of the individuals in the family, taking care of the household and carrying out domestic chores. Despite the importance of this role, it is rarely thought of as being a "real job" or "real work", but rather part of human nature and instinct, particularly for woman. "Reproduction" is still regarded as the main responsibility of the vast majority of Arab woman. It remains the one role that society has recognized for woman and the main standard by which woman are judged by society.

From an early age, girls are prepared to understand their primary social place as being a wife and mother, and to view bearing and raising children as the main path for ensuring that she is respected and recognized by society. Indeed, in the three areas where the studies were conducted, and despite the achievements made by woman in their projects and on the level of economic integration, their reproductive role remains the most important role ascribed to the woman relative to the prevailing patriarchal male image and authority.

- **Productive Role:** Despite the fact that the productive role is considered a role performed by woman and men for pay or for barter, it is socially recognized as being a man's role. There still remains a clear division of this role between woman and men, with some roles recognized as female roles while others are recognized as being male roles, with the knowledge that these divisions are constantly changing and affected by numerous factors.

Rural woman's productive roles include duties and tasks she performs that are related to their familial role, and to agriculture and farming such as raising livestock and poultry and servicing the land. Woman's productive roles also include assisting male members of the family in producing handicrafts and other traditional forms of production. In the vast majority of Arab countries, official statistics and data ignore unpaid female labour despite its importance; and, this form of labour becomes "obscured" and "concealed" due to a lack of recognition and lack of appreciation for it, as it falls outside the framework of a "formal role".

- **Community role:** is an extension of the reproductive role. The focal point of this type of role and work is based on safeguarding the community; and, thus, shifts attention from the family to society. Performing this role is voluntary and requires managing and organizing scarce resources for the use of society, as well as providing the kinds of services that help society survive and evolve.

Both woman and men perform the community role; however, the tasks and duties attached to these roles are distributed between woman and men based on society's prevailing values and social understanding of these roles. For the most part, woman perform this role and fulfil the tasks and duties assigned to this role. For example, woman organize informal groups that are created to serve the neighbourhood, to obtain better services, or to bring water in the case of rural areas. These kinds of tasks performed by woman clearly emerged in the three studies, particularly after woman became better integrated in the local institutional framework.

For instance, in Khalidya, despite clear benchmarks that divide roles on the basis of sex, many men have begun to share, to various degrees, in domestic tasks such as housework and child-rearing. Meanwhile, many woman have begun to more actively participate in public and political life (which some felt required inventing a fourth role for woman: a political role). However and despite this progress, these sets of roles lack clarity and definition, as the former (domestic work and child-rearing) is still considered the responsibility of the woman, and the latter (public and political life) is still considered the responsibility of the man, in the vast majority of societies. (Al-Awaouda, 2012:36)

In general, the roles of woman and men change and become redefined according to a diverse range of variables and factors, which include: the urban or rural environment, economic and work conditions, education and literacy levels, economic and social class, the country's historical background and context, the legal and legislative framework in the country, prevailing customs and traditions, and norms and conventions versus cultural and intellectual movements.

The ability of the woman to access loans in order to finance her own private project is an indicator of economic empowerment. However, in Khalidya, this access is tied to certain conditions, the most important of which is the husband's approval, or the approval of another male in the family. Getting the approval of men was also fundamental to establishing development projects that are specific to woman in Asira ash-Shamaliya. (Kutab & Riahi, 2012: 16).

In addition to the latter, the role divisions and distributions in the projects are still based on considerations that view the woman's role as secondary and thus, limit her to selling, keeping things orderly, and administering the project inside the home. Meanwhile, tasks related to dealing with traders, buying and selling and procurement of goods outside the home remain limited to the men in the families. The woman also suffered from an absence of professional direction and of information resources related to the projects they established.

Much of the above was affirmed by most of the men in the Khalidya study, who stressed that their wives' roles in the projects were roles that naturally emanate from their being female, or that these roles were deemed appropriate and complementary to the woman's nature or femininity, as well as her physical capacity. Alternatively, for the most part, the men feel they are responsible for the project's management, particularly when the projects are agricultural, because they own the land. (Al- Awaouda, 2012: 38)

In addition to domestic affairs and housework, the woman in Wadi Sbaihia also performed the task of managing the loans that they received from the Woman's Group for Agricultural Development. It is the woman that manage the administrative affairs and transactions related to the framework provided by the Woman's Group, which includes preparing files, signing receipts and instalments, banking and cash transactions, and ensuring the financial viability and overall success of their projects. Meanwhile, the task of marketing the products produced in the projects remained vested in the men. Finally, and although often woman inherit land from their families, the land is difficult to exploit because of the small size of plots or incomplete or unrecognized land deeds and titles. (Helouas, Ghorbel & Chokri, 2012: 39)

The Woman's Group for Agricultural Development also significantly contributed to altering the traditional divisions and distributions of roles and responsibility-sharing inside the family in Wadi Sbaihia, so that the home was no longer the only place where woman could be active. Woman went out to work in the fields, in factories or at the Woman's Group premises.

At the same time, husbands and children began to help the woman with their housework, while woman have begun to contribute to the family's income and spending, and to improving the family's material conditions, where once men were considered solely responsible for working outside the home, bringing in income and providing for the daily needs of the family. The socio-economic change that took place in this area has indeed produced cultural change, different relational exchanges and sharing of familial responsibilities. (Helouas, Ghorbel & Chokri, 2012: 41)

On the other hand, in Asira ash-Shamaliya, because of the losses to businesses and employment as an outcome of the siege imposed by the occupation, which has led to a rise in unemployment and in poverty levels, woman are burdened with the responsibility of creating new work opportunities and thus, generating income, which sometimes represents half of the family's income. However, despite these significant contributions by woman, most of the time, men still monopolize decision-making in affairs related to the family's future. (Kutab & Riahi, 2012)

## 7. Monitoring and evaluation

In order to improve development projects and their efficacy in achieving objectives set to meet the needs of individuals in society, projects must be well planned and constructed upon sound, scientific foundations. Project planning is essential to meeting objectives and to propagating the desired change for the development and evolution of society, including the implementation of development projects that provide and stimulate excellent socio-economic returns and results.

Planning for monitoring project activities and their implementation is equally important. Effective monitoring will ensure that activities are following the framework developed for the project and its activities, without deviating from the set objectives. To complete an effective monitoring process, a well-designed system of accurate and precise data collection must be put in place, which also ensures that work flows and project activities are carried out in a timely manner. These measures will also ensure that appropriate decisions are made on all the different administrative levels inside the implementing organization to assist in managing activities, problem-solving and overcoming obstacles that may hinder the path of activities implementation in an appropriate and timely manner.

The evaluation process is also important as it helps determine the extent to which actual project activity implementation corresponds to planned objectives. It also measures the impact of the outcome of project activities on target groups and communities. Evaluation is often conducted by either external or internal evaluators, and sometimes in partnership between both, at different stages and levels of the project, to review and assess milestones such as project development, organization and preparation, how needs of target groups and communities were assessed and/or met, project activity planning, project implementation and methodologies used in project applications.

## V. The rural woman's reality

### 1. Conservative social environment

In general, rural woman in the Arab World live in an environment dominated by a conservative character, where the degrees of conservatism and conservative behaviour vary from one area to another. For example, in Khalidya, Jordan, families live in permanent housing with high walls that safeguard the privacy and autonomy of the home to the utmost degree. Even olive trees and livestock are kept inside walled areas so that families can access what they need without venturing out beyond the walls surrounding their homes. (Al-Awaouda, 2012: 19)

Meanwhile, in Wadi Sbaihia, rural woman live in difficult conditions and face difficulties and obstacles to achieving or improving levels of development. These difficulties and obstacles are natural, demographic, political and legislative, and particularly economic, where local economies survive on primitive farming. These factors are all directly and indirectly linked to the social and cultural obstacles facing rural woman in this area.

For example, the decisive difference in functional plans and planning in Wadi Sbaihia are attributed to the legal constraints on woman's status there, where prevailing norms, conventions, customs and traditions still play a significant role in determining the extent of a woman's ownership of land and property. Alternatively, woman effectively run the pragmatic and daily administration and management of the family farm, which was clearly affirmed by woman's quantitative and qualitative participation in their families' farms. (Helouas, Ghorbel and Chokri, 2012: 29)

### 2. Poverty and deteriorating standards of living

Rural development is essentially a strategy aimed at eradicating poverty and achieving better standards of living in rural areas. The three areas in this study all suffer from widespread poverty, where families live below the poverty line and below the minimum standards of living. Subsequently, development projects in these areas have prioritized meeting basic needs. The situation gets increasingly difficult for woman heading single-parent or single-income households, due to the absence of husbands or due to high unemployment. Although the "feminization" of poverty – which is indicative of the absence of equal opportunity in education and employment – was not assessed in the three studies, this condition is clearly prevalent in the areas under study and emerges in certain quantitative statistics.

Experiences working in the development field have shown that unequal access to opportunity between woman and men is one of the major factors impeding progress towards achieving the Millennium Development Goal of eradicating poverty. This reality is clearly evident in rural areas, where woman participate in productive work, in general, but lack the ability to access key assets that would allow them to perform an active and effective role. Due to this imbalance, rural woman are also more exposed to poverty than rural men. (Prato)



The Palestinian Central Bureau of Statistics (PCBS) showed that, in 1997, poverty was higher amongst men than woman. However, by 2010, a dramatic change revealed higher rates of poverty amongst both woman and men. In fact, poverty amongst woman in 2010 would increase to 30%, whereas, in 2009, poverty amongst woman was no more than 20.6%. The PCBS reports, however, do not indicate what factors have led to these increases in poverty amongst woman in Palestinian society.

In Khalidya, the poverty rate has reached 39.4% (with the average poverty rate in Jordan being 13.3%). Also, certain analyses have shown how poverty negatively impacts rural woman, where a lack of income and shortages in money impacts the sustainability of woman's work and related development processes. Indeed, an absence of liquidity prevents woman in Khalidya from buying the materials they need for their development projects. (Al-Awaouda, 2012: 33)

In Wadi Sbaihia, housing was linked to the poor living conditions of residents and to the widespread poverty in that area. These conditions have led woman in Wadi Sbaihia to focus on work that improves their housing conditions, as one woman confirmed in her interview, saying, "Each of us tries to improve our homes by construction and repairs... to no avail, because the problem is the lack of drinking water, unemployment and poverty, in general..." Thus, housing in Wadi Sbaihia remains below the acceptable standards of hygiene. (Helouas, Ghorbel & Chokri, 2012: 24)

### **3. Marginalization of the economic role of rural woman**

The economic and social contributions of rural woman are considerably undervalued and underappreciated. Despite the strategic importance of the role that rural woman perform in ensuring the survival of rural communities, their efforts and sacrifices are not properly valued, because of the manner in which free market economies work, on the one hand, and because of the value systems that prevail in rural communities, on the other hand.

Furthermore, rural woman live in spatial isolation that is symbolic of their overall isolation, which is characterized by a lack of legal representation and lack of participation as citizens. Woman also suffer from difficulties in land ownership because of the conventional rules and norms that prevail in rural society, as well as social representations that have limited woman through their dependencies on men (the father, husband, brother, etc.).

This suffering leads to a compounded crisis that is the product of a vicious cycle of marginalization and subjugation in which rural woman are caught. When woman are seeking their rights to work and their rights as working persons to no avail, they suffer from marginalization. The same is true for woman when they are not allowed to seek these rights due to social taboos and familial restrictions. Thus, in the case where a woman does find the opportunity to work, it is more than likely she will not enjoy all her labour rights, or will accept this "absence of rights" under the pressure and duress of financial need, or under the same pressures that push her to seek liberation from certain social taboos and to form a more independent social and psychological character. In all these cases, the woman will suffer from cycles of subjugation.

Perhaps, the most powerful and indicative representation of this marginalization and subjugation is embodied by the danger that many woman will internalize their own “self-deprecation” and lack of self-worth with the rationalization that this is “the natural order of things and that this is the fate of all woman who live in rural areas”. Consequently, rural households that are headed by woman are considered of the most fragile amongst the 1.4 billion people who live in extreme poverty in developing countries.

In the past few years, the seeds of change are beginning to emerge in Wadi Sbaihia, where rural woman have established their ambition to be part of a sustainable development process and asserted their desire to end their marginalization, so that they can become “active agents” of social change. In Wadi Sbaihia, woman have decided to break their isolation and step out of the shadows by joining the Woman’s Group for Agricultural Development, which is considered the first entity of its kind in rural Tunisia. (Helouas, Ghorbel & Chokri, 2012: 45)

Examining the structures of social and economic relations in the communities under study helped explain the causes of the gender marginalization of woman in the economic domain, and the causes and outcomes of the economic subjugation of woman. It is also clear that existing and official legislation (theoretically) protects woman economically but does not differentiate between woman and men. Furthermore, social codes and normative laws – which have developed over time and which gradually developed into a “value system” that is also the outcome of the interaction of social relations – have undermined and prevailed over official legislation or state law. Additionally, the lack of adherence to and the application of the law, particularly in the private sector, and the fact that the informal job market is not subject to any legal restrictions further complicates and exacerbates these problems.

#### **4. Rural woman’s access to and control over economic resources**

The language of “access” in this context refers to the ability to use a given resource, whereas “control” refers to the ability to identify and take decisions, and to undertake the responsibilities and obligations related to the use of resources. Additionally, the distribution of roles and responsibilities between woman and men has had a direct and differentiated impact on the levels of resource access and control. Specific factors and variables impacting the distributions and divisions of labour have been identified, including: (UNIFEM 2005)

- The values the culture grants the roles and responsibilities that are considered “male” or “female”.
- The different degrees of access to and control over resources, which extend beyond resources that are social or are related to the household.
- These resources, in the aggregate, include those essential to survival and those resources that are related to improving and safeguarding social, economic, political and human rights... for the individual (man and woman) and for groups and for society, in general.

Woman's control over economic resources is defined as being the extent of the possibilities and/or the extent of the actual access of woman to material economic wealth or assets (salaries, loans, capital, cash holdings in banks, etc.), and to in-kind wealth and assets (land, realty, equipment, means of transportation, etc.). It is also defined by the extent of woman's abilities to have control over this wealth and these assets for the longest period of time possible, as well as the social, economic and political instruments, tools and means that woman actually possess that will ensure and guarantee abilities and capacities. In this sense, control over economic resources is linked to the macroeconomic structure and to the functional role of woman in this structure. Control is also linked to legal and legislative structures, which regulate labour and work conditions and property and ownership rights, as it is equally linked to prevailing social values.

For example, in Jordan, amongst woman aged 15 years and above, the proportion of females who own land is estimated at 4.9% and females who own residential apartments is estimated at 15.9%. Additionally, females that own agricultural plots are represented by a mere 2.7%, with 76% of these females owning less than 20 dunums (with one dunum equivalent to 1000 m<sup>2</sup>). (Shteiwi, 2008)

In Arab countries, the imbalance in economic structures has produced weak and unequal control over economic resources, where woman have not been granted fair or equitable control, and have been excluded from the management of economic resources. At the same time, woman are employed as a component in the management of these resources. The substantive outcome of this loss and lack of control over economic resources has been the total exclusion of woman from economic decision-making at both the micro- and the macro-level – a fact that has led to weakened economies throughout the Arab world.

Consequently, woman have do not have positions of economic power, and have been transformed from being active and effective components in economic processes to being passive and reactive. To a fundamental degree, woman's loss of control over economic resources has led to a distortion in the economic income and returns of woman relative to men (in terms of salary distribution, benefits, returns, profits and ownership, etc.). Business and investment laws in most Arab countries are gender-neutral, and woman have the right to apply for loans and access credit, to own property, and to enter into legal contracts. However, financial initiatives and facilities supporting woman entrepreneurs are still limited. Several culturally rooted traditions restrict woman's actual control over and management of assets. As a result, woman often do not have the collateral necessary to access commercial loans.

This is because laws in other areas may be "gendered" (e.g. personal status laws and labour laws which contain gender-specific provisions) which may reinforce gender-based perceptions, thereby influencing the implementation and interpretation of economic related laws (Chamlou, 2008).

Furthermore, poverty, illiteracy, unawareness of economic rights and patriarchal traditions limit their ability to do so in practice, In to the fact that woman are regarded as the weaker sex, unable

to deal with financial matters. Central to this belief is the notion that the world of money belongs to men and not to woman. Hence, woman entrepreneurs often start on the micro-enterprise level and operate below the micro-finance ceiling (OECD 2011).

It is likely that the increasing loss of control over economic resources by Arab woman will lead to an almost total “deprivation” from these resources. Expressly, this loss of control over economic resources is equivalent to what is considered in economic development literature as the “economic marginalization” of the woman. And, economic marginalization can be identified, from a theoretical perspective, by the following indicators:

1. Declining participation and contribution rates in economic activities, in general.
2. Declining returns and lower per capita income for the individual in free market sectors.
3. Increased concentration of individuals working in informal and services sectors.
4. Increased professional divisions between woman and men, with lower-status professions being allocated mainly to woman.
5. Widening of the gender gap in the labour market.
6. Higher unemployment rates for woman relative to men.

Knowing the extent to which woman have access to and control over economic resources is necessary for understanding the extent of the marginalization of woman. Indeed, the relationship between control and marginalization is a relationship that is inversely proportional. A decrease in control over economic resources will lead to an increase in marginalization, and vice versa. Thus, degrees of marginalization can be deduced from the degree of loss or weakness of economic control over resources.

In Asira ash-Shamaliya, the vast majority of the woman work on their family’s land (the husband’s land or land owned by the husband’s extended family) or land leased by the woman’s family from other farmers, with the knowledge that the majority of the woman under study do not possess property titles or deeds for agricultural plots. Most of the woman interviewed confirmed that they did not own any agricultural land (either by inheritance, direct purchase, or land being registered in their name by their husbands or fathers). Thus, woman contribute to agriculture mainly from within the framework of the family’s work in this domain, and at all levels, from ploughing land, planting and harvesting crops to preserving and producing agricultural by-products. (Kutab & Riahi, 2012)

Exacerbating matters, many woman waive the rights to their share of properties and land to the males in the family. And, perhaps, the greatest obstacle preventing woman from claiming or reclaiming their land or property rights is linked to the woman’s need for support and protection from her family. When a woman waives her rights to her inherited share to her brothers, she is reasserting and reaffirming family ties as a source of strength. When a woman asks for her share of the inheritance, these ties are immediately severed. Thus, the ability of rural woman to secure basic assets in an independent manner is limited, and will expose them to being more negatively impacted by changes taking place in rural markets, structures and institutions. (Prato)

## 5. Rural woman and ownership over the means of production

Ownership over the means of production and over capital, and control over resources are considered of the most important indicators of a woman's social status and of her economic power. However, in general, it is difficult to precisely ascertain the status of a woman relative to her ownership and control, due to the lack of accurate data derived from standard research criteria. For example, in Jordan, there are no detailed records or data available from institutions that are linked to natural resources, capital ownership and means of production in the public and private sectors. Whatever data is available shows that Jordanian woman own less than 20% of the country's livestock. (Shteivi, 2008)

Despite similarities in experiences in all three case studies, the issue of land ownership in Asira ash-Shamaliya is a particularly complicated problem, as is the case with land ownership all over the Palestinian territories. Many families do not own any plots of land and some do not even own a residence, as most were forcibly exiled from other villages at the hands of Zionist gangs in 1948.

Furthermore, the Israeli occupation continues to confiscate Palestinian agricultural lands. In addition, due to widespread poverty, some farmers have had to sell their land to the wealthy; and, thus, whatever is left of agricultural lands in Occupied Palestine is monopolized by large, rich families. In fact, the only cases where woman own land in Asira ash-Shamaliya are cases where woman's husbands have died or in the rare case where woman have taken a share of land through inheritance. (Kutab & Riahi, 2012)

Meanwhile, in Wadi Sbaihia, woman suffer from the problem of land ownership due to the prevalence of certain customs and tradition, as well as problems with legal issues related to property ownership, such as absent or unofficial land and property titles and deeds. The latter is notwithstanding the issues of tribal domination and the prevalence of the tradition of collective ownership. (Helouas, Ghorbel & Chokri, 2012: 18)

## 6. Rural woman and their relations with the local institutions

In Wadi Sbaihia, belonging to the Woman's Group for Agricultural Development has not helped. Indeed, participating in certain activities, benefiting from loans and attending meetings and training sessions have helped foster friendships amongst the woman. However, the beneficiaries view their relationship with the Woman's Group as being one motivated by self-interest. In other words, affiliation to this institution merely achieved "functional integration" or a "closed internal integration", whereas a more "interactive or communicative integration" appears to be absent or weak, at best, in the daily lives of the people in the community. (Helouas, Ghorbel & Chokri 2012: 49)

Meanwhile, in Asira ash-Shamaliya, as in the rest of Occupied Palestine, most women belong to different political parties. Charitable societies and associations also advocate and encourage participation in elections, while women's economic empowerment projects have encouraged women to more actively participate in public life in a manner where women have become quite well-known in their communities. (Kutab & Riahi, 2012)

In Khalidya, the level of women's satisfaction with institutions was linked to the nature of the relationship the women have with the staff at these institutions (the directors, teachers, administrative staff, etc.). They also linked this relationship with financial or material interests. The location and presence of these institutions also had a direct bearing on the effect of these institutions on these women's lives. The impact of an institution appeared clearer on women who lived in proximity to the institution, and weak public transport hindered other interaction with institutions located further away. Alternatively, during intensive discussion groups, men in Khalidya indicated that the current role of existing local institutions had not reached acceptable levels. (Al-Awaouda, 2012: 55)

## 7. Rural woman and decision-making processes

Despite the elevated status of the traditional position of the father inside the Arab family, the patriarchal system in Arab families has been affected by fundamental transformations and structural changes taking place within Arab society, including the emergence of the nuclear family (in lieu of the extended family), and women working for an income, as well as rising levels of education amongst females and increased immigration. The patriarchal nature of Arab families is currently facing and undergoing a period of transition. There is an increasing level of democracy in the relationship between the husband and wife, particularly when it comes to decision-making, child-rearing and managing the affairs of the family. Consequently, the status of women has changed as a result of these transformations in social structures and systems, including changes in the ownership over the means of production, in divisions of labour and in levels of participation in public life and income-generating productivity. (Barakat, 2008)

The study also shows that, in Jordan, the rural woman has come to enjoy an extensive role when it comes to making decisions related to her person; and, sometimes she participates in decision-making related to her children and the family, in general. However, she rarely participates in decisions related to her husbands. For example, the woman in Khalidya has no say in whether or not the husband decides to take on another wife, or invites his friends over to their home. She also has little say in whether he completes his studies, what job he chooses, or when he decides to visit friends, as well as whether or not family property, possessions or land will be sold. (Ghaboush, 2005) On the other hand, there is a strong and direct correlation between the woman's income and her status within the family, where the more her income increases the more her status improves, and vice versa. (Salim, 2001)



In light of the fact that economic standards have decreased for families in Khalidya, Asira ash-Shamaliya and Wadi Sbaihia, the revenues generated by woman's projects are used to meet their family's needs. However, for the most part, husbands are responsible for deciding how the wife's income is spent. (Al-Awaouda, 2012: 39)

In Jordan, a wide spectrum and number of development initiatives and interventions have attempted to spread and entrench the notion of woman's rights, in all its various components, in general, and in Khalidya, in particular. Training programmes and advocacy campaigns, as well as campaigns for mobilizing support were organized to reinforce rights and to translate these rights into reality for all. However, a segment of the woman covered by this study have indicated that the vast majority of woman in Khalidya had not gained their rights in full, particularly rights related to inheritance and to participating in decision-making. The latter is notwithstanding the fact that most woman are still not aware of all their rights, in any case, especially in matters related to financial issues. Alternatively, another group of woman covered by the study disagreed, asserting that "woman had attained their rights, but not as equals to men, but rather comparatively, if one considers the situation of woman in the past and the situation of woman today". (Al-Awaouda, 2012: 61) In all cases, inside the family in Khalidya, deliberations and decision-making, in general, and decision-making related to spending, in particular, remain centralized and monopolized by the men.

In the same context, the Woman's Group for Agricultural Development in Wadi Sbaihia appears to have helped improve woman's participation in decision-making processes, which was once a solely male prerogative. This change, in turn, has also produced certain transformations in the nature of marital relations, which were once based on demand and obedience between spouses into relations that are increasingly based on reaching consensus and reciprocal agreement through dialogue and discussion. However, at the same time, men have enjoyed absolute authority in the past and thus, have not ceded the social status they have always enjoyed, nor have they compromised on the role awarded them by prevailing value systems and moral standards, which still grant men the right to make decisions on behalf of their wives and children, and to determine their destiny. These men will not share their status as heads of the family with their wives. Subsequently, one will find that the man will accept discussion and dialogue with his wife when it comes to specific family affairs, and issues related to the children, and reaching an appropriate decision about what are the best interests of the family. However, taking final decisions remains the prerogative of the husband, particularly in important matters. Woman have been given full authority only to take decisions on the more simple matters in life, particularly those related to the household, such as buying inexpensive basic necessities for the household, clothing or certain household appliances. (Helouas, Ghorbel & Chokri, 2012)

Alternatively, and in the absence of men, rural woman in Wadi Sbaihia have found themselves in a position of responsibility, where they are singly managing the family farm and taking decisions and action on matters that were once the sole prerogative of the man. By virtue of this reality, woman in Wadi Sbaihia have also been given an opportunity to assert themselves and to prove that they are capable of taking action or acting in the man's place. (Helouas, Ghorbel & Chokri, 2012: 37)

In the village of Asira ash-Shamaliya, the number of woman who have received loans to deal with financial issues that concern their families' well-being has increased. However, this increased access to loans has not been reflected on the ability of woman to purchase new assets, whether or not this asset is land or a new home, or even new furniture. At another level, 57% of the woman interviewed for this study did indicate that they had become more active and effective when it comes to social issues that concern the family. (Kutab & Riahi, 2012)

Alternatively, despite the income generated by their projects, woman still consider their husbands as the primary breadwinners in their families. Meanwhile, woman who were able to achieve a steady income from their projects also saw that their ability to contribute to their families was an important mean of supporting the needs of their family members, as well as their own needs. However, this was viewed as only being possible when projects were actually productive and successful. Furthermore, income generated by projects owned by woman has been consistently viewed within the context of meeting needs. Thus, for the most part, the husband is still seen as having the right to decide on how to spend this income, and has maintained the right to impose the decision that this income be spent on household needs before the specific or personal needs of the woman.

Many of the men interviewed for this study have recognized the contribution of woman in meeting the needs of their families. Consequently, they also recognize that woman now carry certain responsibilities in this regard. The latter is in despite of the fact that these men were critical of the types of projects that were established, their lack of diversity, as well as their limited returns. On the other hand, woman were of the view that the modest income generated by their projects was, in fact, unimportant. They were not looking for quick or great profits. Indeed, for the majority of these woman, their projects represented the first time that they worked for pay and the first time they were granted the opportunity to interact directly with society. Thus, this work should be viewed within the context of woman producing and affecting economic transformations that have only just begun.

## VI. Positive impact of local economic development projects

The most significant impact of the development projects that targeted woman in the three areas under study can be summarized in the sentiment held by these woman: That, until now, they have been awarded and have held a secondary status in society and that they are working towards improving this status. Indeed, the importance of the development projects researched in the three reports is that they have extended beyond the issue of economic empowerment, or from merely earning money, to encompassing a more vast significance and wider meaning to include both social and economic empowerment. These projects have succeeded in initiating processes where individual capacities are improving and confidence in the ability to propagate and affect social and cultural change in one's local community has grown. Where, for the most part, development work targeting woman is seen as only just beginning, it is still possible to deduce the following positive outcomes and significant changes reflected by this study in the three areas:

### 1. Improved standards of living

The development projects targeting rural woman in the three areas fundamentally assisted in reinforcing and bolstering these woman's financial capacities, which, in turn, reinforced their capacities to better meet a wider range of their families' needs. The latter, in themselves, have had an impact on improving the quality and type of life these woman live.

Woman's contributions to spending on their families have also consolidated the woman's role in decision-making processes that are related to family expenditures, which, in turn, has contributed to reinforcing the value and status of the woman in her family and in her society. These have also been clearly reflected in these woman's abilities to manage their small projects, using tools and mechanisms that ensured their projects' sustainability, including being sensitive to and aware of the needs of the local community, and being able to identify the products that were appropriate for meeting these needs, as well as building the capacities to manage and preserve the project's capital and savings, while maintaining the availability of continuous stocks of product.

One of the woman interviewed for this study highlighted the economic impact of the development project on her life and on the life of her family, as well as on her relationship with her husband, through her contributions towards meeting financial commitments required for her and for her family, as follows, "I stopped borrowing money from people. And people stopped looking at me with pity. I have become able to honour my obligations to my neighbours, to my parents and to my family. I share special occasions with them and I am generous with them. I also bought a plot of land, and have only JD 1,500 (US \$2,250.00) left to pay before I can register it in my name". One of the males interviewed for this study also expressed his sentiments about the economic impact that the development project had on his family, as follows, "My son learned to work from his mother and we now feel much closer as a family. We help and support each other through the project". (Al-Awaouda, 2012: 32)

## 2. Improved social relations

The improved economic standards for families that resulted from these woman's income-generating projects have also led to improved social relations between family members, even if financial returns were modest or limited. In this regard, one of the woman interviewed in the study, says, "I did not receive a financial return, but I have come to feel the strength of my character and I feel more relaxed; and, I now know how to deal with people". On the other hand, certain cases also showed that woman were exploited and economically abused. One of these woman says, "The project provided good financial returns. My morale, my social status and my status in the family all improved to the point that I now can contribute to spending on his (her husband's) second family". What is even more evident in this case is that this woman does not feel she is being economically exploited. (Al-Awaouda, 2012: 30)

Clearly, the social impact of the projects established by the woman covered in this study has been differentiated and diverse – whether this impact was on the family or on the woman and her personality. For instance, some of the outcomes of the project include the woman feeling more daring, more strength of character and an improved ability to communicate with others. Many of the woman expressed these sentiments; one says, "Until now, I haven't achieved a financial return but I feel more confident and strong; I feel less stressed; and, I am now more able to deal with people". (Al-Awaouda, 2012: 32).

Institutions also helped reinforce these woman's feelings of self-confidence, strength character and an improved sense of integrity and self-respect through educational seminars and lectures. These educational series varied, sometimes aiming to increase awareness or focusing on issues such as how to foster social relations with customers and using these relations to attract customers and improve sales. These kinds of capacity-building initiatives are another means of ensuring the sustainability of these woman's projects using their own personal abilities and points of view. (Jordan)

The woman covered by the study in Asira ash-Shamaliya also expressed great satisfaction with the fact they were now owners of their own personal projects. They feel that these projects have made a difference in their lives with their families and with society, and that they have become participants to a much greater degree in public life, on the one hand, and have become recognized in their village, on the other hand. (Kutab & Riahi, 2012: 13)

The positive impact of these woman's affiliation with non-profit organizations and other associations has also clearly emerged. Through these affiliations, the woman have learned to discover skills they already possess as well as acquire new ones. One of the woman in Asira ash-Shamaliya, who registered for a course that trained her for a new job, says, "When I took the course, the Woman's Union took note of how I work and how energetic I am; and, they offered me a job to work for them as the director of their union in Asira ash-Shamaliya". (Kutab & Riahi, 2012: 66)

Most people working in development today do not differentiate between economic empowerment as representing the urgent need to combat poverty and ensuring livelihoods and the need to eradicate all forms of discrimination, which relegate woman to a status of inferiority relative to men. It has also been recognized that continued and sustainable development entails overcoming the many forms of discriminatory social relations that exist between woman and men and between woman and society. Indeed, if economic empowerment is not tied to social and political empowerment, it cannot be effective in reproducing healthier gender relations both on the family level and on the level of society. Indeed, economic empowerment should be viewed as an entry point to both. (Kutab & Riahi, 2012:7)

### 3. Progressive steps towards empowerment

Despite the absence of men, and driven by the motive to improve their lives, rural woman in Wadi Sbaihia welcomed the development projects suggested to them by the Woman's Group for Agricultural Development. And, in light of these woman's needs, the Woman's Group chose to follow a strategy based on progressive stages and step-by-step processes for integrating the woman of Wadi Sbaihia into the path of development. (Helouas, Ghorbel & Chokri, 2012:30)

In general, all the projects in the three areas would afford rural woman greater opportunities and possibilities for movement, and for exiting their homes to work outside their domiciles. Until the very recent past, woman were not able to do so, as indicated by one of the beneficiaries interviewed in Asira ash-Shamaliya, who says, "At first, I could not move or go anywhere without my husband. But, now, I can move around and can meet my needs". (Kutab & Riahi, 2012: 66)

### 4. Improvements on the personal level

On a personal level, these development projects have allowed rural woman to achieve a certain balance in their lives, and have enriched woman in terms of their self-development, growth, independence, personal empowerment and character building, especially as these woman have become better at assessing needs. In other words, these projects have helped woman elevate their economic and social conditions and circumstances and have helped reinforce their sense of belonging. Today, these woman also see themselves as the owners of their own productive projects and that they are in more control of these projects, compared to their work in the agricultural field, where woman's work is viewed as being part of the woman's contribution to the family's livelihood, which is unpaid and which does not afford woman the chance to participate in public life. Finally, the manner in which these woman perceive themselves today has improved due to a stronger sense of self-fulfilment. (Kutab & Riahi, 201: 16).

## VII. Obstacles and challenges

From all of the above, one can conclude that rural woman still lack many of the capacities and resources and the adequate awareness about appropriate approaches and means for sustaining development. They are still confronted by obstacles to becoming better informed and to gaining access to clear guidance and direction on environmental protection and on how to achieve sustainable development.

However, the importance of the role of woman in this context has been reaffirmed by many development reports and studies, which have consistently shown that relying on woman in development projects is, indeed, one of the pillars of comprehensive and sustainable rural development. In turn, comprehensive and sustainable rural development will contribute to combating poverty and ignorance, and will contribute to achieving food security. The 2002 Arab Human Development Report explicitly confirms that woman's empowerment has been one of the major shortcomings in fundamental and institutionalized structures that have impeded the process of building human development in the Arab region. It further states that development, which does not include the participation of woman, is development that is at great risk of failure. Furthermore, according to the standards and criteria developed by the UNDP, the Arab countries fall in the second to last rank when it comes to woman's empowerment. The 2002 report also recommends that to overcome the current human development crisis in the Arab region, woman's empowerment must be considered a fundamental pillar in the foundations set for rebuilding Arab societies.<sup>(19)</sup> Finally, the major obstacles identified in the three studies can be summarized in the following:

### 1. The absence of effective mechanisms and institutions to capitalize on benefits yielded from development projects

The problem of rural development can be attributed to and summed up in a lack of planning at the central level and in the weak coordination between all the major actors of civil society, the private sector and the government. Furthermore, rural areas and communities are usually targeted by development, but they are not partners in development. These areas and communities also suffer from a brain drain and weak grassroots organizations.<sup>(20)</sup>

In Khalidya, there is a lack of strategy and lack of any comprehensive action plan for economic empowerment on the part of the state, as well as an absence of legislation supporting such processes. (Al-Awaouda, 2012: 37)

In Wadi Sbaihia, woman do not enjoy strong relationships with the institutions because, basically, there are no governmental institutions available to produce the kinds of documents and information regularly required by citizens. Residents in this area are forced to travel to the city of Zaghuan to obtain legal documents, certificates and other official documents and to deal with many issues.

19. "Role of Arab Woman in Sustainable Development and Environmental Protection in the Arab World" (In Arabic), Naima Rokbani, Arab Agricultural Development Organization, 14 March 2011; refer to the following link: <http://www.4geography.com/vb/showthread.php?t=7812>

20. Munjid, Abou Jeitch is the director of Support in Farm Relief; he also manages productive project loans that target woman.

The problem of “cronyism” and “nepotism” is also prevalent in the funding of projects. However, despite all this, the situation in Wadi Sbaihia is still relatively better off than the other areas covered by this study. In large part this is due to the presence of the Woman’s Group for Agricultural Development, which contributed to woman’s empowerment not only from an economic standpoint, but also at the social and personal level, by simultaneously providing loans, sources of income, capacity-building, guidance and raising levels of awareness and sensitization.

However the Woman’s Group for Agricultural Development cannot, in itself, replace the absence of other types of institutions. To date, the only institutions with a presence in the area are the Woman’s Group and a clinical dispensary. Otherwise, there is an almost total absence of institutions that offer health, education and administrative services – all of which is reflected in the feeling of exclusion and marginalization amongst the rural woman of Wadi Sbaihia. (Helouas, Ghorbel & Chokri 2012: 51)

Despite international studies that point to the success of projects based on cooperative models and cooperative production, in Asira ash-Shamaliya, individual projects turned out to be the more successful approach, thus far, as the social culture is based more on individualism. Indeed, many problems can arise in cooperative or communal work; and these approaches require more administrative and monitoring capacities and efforts. In other words, more work is required to foster a culture of community and cooperation. (Kutab & Riahi, 2012)

## **2. Poor management of administrative matters**

Many woman covered by the study, and especially the woman residing in Asira ash-Shamaliya, reported great difficulties and often, the impossibility, of acquiring commercial and trading licenses. Woman in Asira ash-Shamaliya and in Wadi Sbaihia also highlighted and emphasized the absence of legal constraints or institutional protection that can safeguard and defend the rights of woman, who are the owners of small- and medium-sized enterprises. There are also no educational institutions that assist in producing new generations with the capacities and abilities needed to establish successful commercial projects. Finally, cooperation with the private sector is not worthy of any mention, particularly when it comes to institutions such as chambers of commerce or of industry. (Kutab & Riahi, 2012)

In Occupied Palestine, small and very small projects are funded by Palestinian civil society and non-governmental organizations, due to the absence of any special funds for rural development. Furthermore, commercial banks in Palestine prohibitively restrict funding small projects related to rural development by imposing complicated criteria and procedures that make it impossible for woman to comply. Clearly, there is a need to provide better guidance when it comes to understanding the specific mechanisms of credit and loans. Such guidance would mitigate many of the conflicts that arise and negatively impact social cohesion and hinder local development. (Kutab & Riahi, 2012)



Many Palestinian woman have attended endless series of workshops related to social and legal rights, without these interventions producing any serious or tangible results that truly impact the lives of these woman. Meanwhile, many Palestinian civil society and non-governmental organizations logically argue that the process of social change cannot be measured in such relatively short periods of time. Furthermore, in general and for the most part, these interventions have focused largely on rights as a subject that is not inclusive of rights to national independence and economic and political development.

It is difficult to address woman's rights in a context where human rights are wholly violated by occupation. Indeed, this is another dilemma that has plagued many woman's groups and human rights organizations. Meanwhile, many woman covered by this study have stressed the fact that they have found difficulties doing the simplest administrative and official tasks, such as obtaining a document or a signature, in addition to other tasks which require a bare minimum of training. (Kutab & Riahi, 2012)

Additional problems are linked to realty issues and other legislation and legalities related to property, where, for example, official or recognized land and title deeds are absent, which makes it very difficult to obtain a bank loan. The latter are notwithstanding property issues that are dominated by tribal interests and a communal ownership mentality. (Helouas, Ghorbel & Chokri, 2012: 18)

### **3. Poor infrastructure and services**

Poor infrastructure is a major factor behind to the limited growth and the scarcity of productive activities in rural areas. Furthermore, poor infrastructure and services do not produce an environment conducive to woman's active integration into the economic arena. In Asira ash-Shamaliya, Palestinian families suffer many difficulties due to the policies of the Israeli Occupation, which are aimed at suffocating the Palestinian economy by controlling infrastructure, resources and services. For example, Israeli control over all the water resources and Israel's policy of confiscating agricultural lands for building new settlements have led to terrible losses in the livelihoods of many Palestinian farmers. (Kutab & Riahi, 2012)

In the case that services are available in Occupied Palestine, they are usually hard to access because they are prohibitively expensive or insufficient, for political reasons fundamentally linked to the control and presence of the occupation. Israel controls all services and sells these services at a very high price to Palestinians and in very limited quantities, particularly water and electricity. And, although the Internet is very important to servicing development projects and in seeking new sources of information that can benefit the work, in Asira ash-Shamaliya, a landline is very expensive. Thus, most woman only access the internet at the organizations or associations in which they have membership. Furthermore, Asira ash-Shamaliya is geographically located in Area 'C', in the classifications of the Israeli Occupation, which means that any infrastructure project requires prior approval and permits from the occupation's authorities. (Kutab & Riahi, 2012: 34)

## 4. Social obstacles

The vast majority of the woman examined in the three studies have affirmed that without the approval of the male members of the family, it would be very difficult to start their own projects. In Khalidya, 11 woman in the study were supported by their husbands, while 17 woman said that support for their project came from other members of their families (such as the father, mother, brothers and even sisters). They all agree that traditional social customs and norms are still the most important obstacles to rural woman being able to access public and official institutions and non-governmental and unofficial organizations.

Interviews with the men reveal that they are more inclined to talk about the projects within an economic framework and within the context of income rather than highlighting the other social transformations witnessed and lived by woman. On the other hand, the men did concede that the seeds of social transformation – although such transformation is a progressive and cumulative process with conditions that require much time to develop – had begun to take root. Additionally, many of the men were of the view that the role of the woman inside the home had truly changed relative to the past. They recognized that woman had begun to transition from being financially dependent on the husband to becoming major contributors to meeting the needs of the family. The aforementioned was confirmed by men, who were interviewed individually and by men who participated in focus groups. However, it is important to note that these observations by the men were also accompanied by concerns and reservations about the relationship between the woman and man, the status of the woman in the home, and a focus on the central role of the man in the family and his superior status.

In the village of Asira ash-Shamaliya, the greatest obstacle in the path of rural woman is access to public and official institutions and non-governmental and unofficial organizations. Additionally, woman in Asira ash-Shamaliya are of the view that to improve and bolster their role in political life, society's and men's negative perceptions towards woman have to change. Meanwhile, the men placed special emphasis and stress upon their belief that a woman working does not automatically imply the control of the man over the family has been reduced, by any means. This kind of masculine discourse strongly emerged to emphatically underscore this belief and view. Furthermore, despite an acknowledgement that work is the right of a woman, the men stressed that they worried about the risk that the man may be robbed of his historical status in the family, which he rightly inherited as a member of Arab society. Additionally, although men showed their satisfaction with the way woman had become better integrated in development projects, for them, this did not necessarily mean that woman had also become principal contributors to decision-making on family affairs. Finally, the more financial returns and income that a woman can provide, the more positive the men are towards their work and their participation in public life, even if that involvement means that woman become members or have affiliations with organizations and association inside and outside the village. (Kutab & Riahi, 2012)

Meanwhile, the social oppression that Palestinian woman suffer from is a more complicated matter. In addition to being socially oppressed by a patriarchal system, which prevails over all political, economic and social institutions – the most important of which is the family where the patriarchal structure is markedly present and where the woman's position is at the bottom of the pyramid –, the woman in the village of Asira ash-Shamaliya also suffer from the same national oppression as men and as all Palestinians living under the Israeli Occupation. However, even in this capacity, the impact of the occupation on the woman's social reality has differed from that of men. (Kutab & Riahi, 2012: 10)

The entry of rural woman into the labour and job market has not completely changed social structures, particularly those related to the role of men, who insist that they "have not lost their role as the primary decision-makers, and often the sole decision-makers, when it comes to family affairs and the family's future. And this is in spite of the great contribution of woman to the family's income, which sometimes can amount to covering half of the family's total expenditures". (Kutab & Riahi, 2012: 11-12)

## 5. Poor transportation and access to markets

Of the other major factors that cause rural woman difficulties, particularly when it comes to marketing and selling their products, are poor transportation and access to markets, as well as exploitation by middlemen, who take advantage of these woman's lack of knowledge and awareness about the market. In Wadi Sbaihia, for example, transportation expenses rank fourth in the list of the family's total expenditures, with 18.66% of the family's income spent on transportation. These high expenditures are attributed mainly to poor infrastructure and the absence of public and alternative means of accessible, affordable transportation. (Helouas, Ghorbel & Chokri, 2012: 26)

Rural woman in the Khalidya study also pointed to how poor services and particularly, the lack of public, affordable and accessible transportation, have prevented rural woman from their right to freedom of movement and to being able to travel easily – although 25 out of 40 woman interviewed did indicate that they had freedom of movement and were able to access affordable transportation. Finally, in Asira ash-Shamaliya, many of the woman reported that marketing and the quality of their products were the major obstacles impeding the success of their projects. (Al-Awaouda, 2012: 45)

## 6. Increased burdens on rural woman

Producing products in a small project or productive enterprise, which is based outside the home, has added new burdens to the lives of rural woman. Woman often neglect themselves and think only of their children and husbands to the point of their psychological and physical exhaustion, as has been shown in many studies. (Woman's Studies Institute, 2010)

In addition to working on these projects, rural women continue to perform the same work they did in the past; and, domestic work and the household remain the primary responsibility of women, with some minor assistance from the men. For the most part, men also continue to believe that domestic work and taking care of the household is the sole responsibility of the woman. Therefore, whatever assistance they do give their wives is just that, "assistance". It is not adopting a new way of thinking or taking on new roles that may include domestic chores and assisting in housework. The latter is further reinforced by the men's focus on their role as the primary breadwinners in their families.

Women are confronted by this prevailing dual reality in their lives, with work outside the home and work inside the home, and almost all that is related to these tasks being her responsibility. This dual reality is a distinct feature shared by all the women working within small development projects. Thus, women whose development projects are based from their homes are considered slightly better off, as all their work is confined to the context of their homes.

This reality explains why some women will consider a loan a curse rather than a blessing, as it adds new burdens to their lives. Furthermore, loans can often exhaust a family's income and whittle away at any profits generated by the projects. In these cases, loans become transformed into a new economic burden, particularly if a project fails and the family is required to pay off loans in the absence of an exit strategy or "rescue plan".

## 7. Compatibilities between projects and skills and culture

The lack of integration of rural women in their environment and surroundings combined with persistent poverty and destitution has led to many problems that jeopardize local development in Wadi Sbaihia. Perhaps the most serious problem is that development projects are not consistent or compatible with the culture. This lack of coherence has led to an incompatibility between development projects that have been recommended for women in the area and these women's capacities and skills, as well as inconsistencies in the visions and rationales of development projects, which has led to an "intellectual struggle" between development institutions as funders and their beneficiaries. The latter has also raised fundamental concerns regarding the rationale behind establishing the Women's Group for Agricultural Development in Wadi Sbaihia. (Helouas, Ghorbel and Chokri, 2012: 48)

In Asira ash-Shamaliya, civil society organizations have adopted a participatory approach to determining the type of projects women wished to work in, and which also carried no risks. Thus, women resorted to asking for projects that were consistent with their prior experience, or projects that did not require many skills. This is with the knowledge that the women who benefited from these projects are essentially housewives. (Kutab & Riahi, 2012)

As agricultural and farm production offers a wide range of options, development projects that are based on agriculture were selected and established in Wadi Sbaihia and Khalidiya. However, agriculture and farming is no longer the main economic activity practised by the residents of

Asira ash-Shamaliya, as well as the rest of the Palestinian countryside, in light of the fact that funders do not want to encourage agricultural production in order to avoid angering the Israeli Occupation. (Kutab & Riahi, 2012)

## 8. Low standards of education

Research has shown a fundamental correlation between education and development, including socio-economic integration. Education is one of the most critical pillars of supporting empowerment initiatives and interventions targeting woman, in general, for all domains and at all levels. However, the serious lack of education amongst Jordanian rural woman is one of the most important impediments that hinder any form of progress for them. (Al-Awaouda, p.21)

In general, rural woman in the three areas covered by this study suffer from a lack of education and high illiteracy rates, with many of these woman having little more than a primary school education, at best. Finally, the absence of literacy programmes continues to hinder development and continues to impede the success of small projects.

The study in Asira ash-Shamaliya shows that the majority of the woman that benefited from development projects are housewives, who do not have a university degree or a diploma. Thus, they resort to these kinds of development projects because it is difficult for them to find employment in either the public or private sector. Thus, these types of project offer an opportunity to provide an additional source of income as well as an opportunity to work. Alternatively, the fact that 36% of the woman who work in micro-enterprises are holders of diplomas and bachelor's degrees also means that woman are not finding jobs and work opportunities that are compatible with their field of study. (Kutab & Riahi, 2012: 40) Meanwhile, in light of the educational levels that woman are "allowed" to get (because of their gender), basic and primary levels of education is the highest level of education that most rural woman have or can hope for. (Al-Awaouda, 2012: 22)

Finally, illiteracy was determined to be the single most important obstacle for rural woman in Wadi Sbaihia, where most of the woman there have very little, if any, basic education. (Helouas, Ghorbel & Chokri, 2012: 21). Indeed, for the woman owners of development projects, education is considered one of the most important pragmatic requirements for everyday life. (Helouas, Ghorbel & Chokri, 2012: 36)

## 9. Family relations and family size

Most rural families are still based on the extended family and are traditionally patriarchal. (Barakat, 2008) Most of these extended families also consist of three generations living together, including the grandparents, the married sons and their wives, and the grandchildren. In this type of family structure, the grandfather is considered the elder of the family, as well as the highest authority figure on the moral as well as financial level. Subsequently, he holds primary responsibility and is the highest authority when it comes to managing the family's affairs and when it comes to making decisions related to the family's future. (Helouas, Ghorbel & Chokri, 2012: 35)

However, a shift to the nuclear family has emerged with the rise of individualism in Arab societies, although family sizes remain relatively large. In a 2010 report entitled, "The Family in Jordan", the Jordanian Department of Statistics indicated that the average family size in Jordan is 5.4 individuals. Statistics also show that the families of rural woman have increased in size, including a clear increase in the size of families in Khalidya, where 32 families of rural woman covered by this study have more than four members in their families, in addition to the father and the mother. These family sizes have consequences on the economic, social and health conditions that impact the reality of the rural woman in this area. Finally, there is a definitive link between large family size and woman with little or low levels of education. (Al-Awaouda, 2012: 22)

In Asira ash-Shamaliya, as in most Palestinian rural areas, the extended family remains most prevalent, with sons living with their wives and children in the family's home with their parents – a reality which creates a greater scope for interference. Meanwhile, the woman covered by this study in Asira ash-Shamaliya have an average family size of 4.65 individuals, which is actually a decrease from the average family size of 6.4% in 1997. Analysts attribute this decline in the average size of the nuclear family as being at the expense of the extended family, as well as to a decline in the fertility rate. (Kutab & Riahi, 2012: 35)

Finally, in Wadi Sbaihia, the gradual shift from the extended to the nuclear family has also coincided with the establishment of the Woman's Group for Agricultural Development. (Helouas, Ghorbel and Chokri, 2012: 35)

## 10. Harsh natural environments

Widespread poverty is also the outcome of the geographies of the three areas covered by this study, which are predominantly characterized by harsh environments and poor natural resources, especially a scarcity of water resources. Under these kinds of conditions, woman are usually the first to be affected. For example, in Wadi Sbaihia, woman are responsible for carrying water from wherever they can find it, either on their backs or on the backs of pack animals. Furthermore, this particular task is taken on by females as soon as they are capable of performing it; and, it is arduous labour that creates great pressure on the daily agenda of the rural woman of Wadi Sbaihia, where they "waste" much time that they could have employed doing other things. The problem of water scarcity is a great obstacle for local development in Wadi Sbaihia, where many families take their daughters out of school because they just cannot afford the prohibitive cost of transporting water. (Helouas, Ghorbel & Chokri, 2012: 26)

Meanwhile, Khalidya is located approximately 15 kilometres from the northeast al-Badya area, which has an arid, desert geography that suffers from water shortages in addition to high unemployment. Homes in this area receive water supplies only once a week. (Al-Awaouda, 2012: 20)

## 11. Lack of awareness of rights and enduring stereotypes

Permitting woman to work in limited domains and in specific jobs, which are deemed acceptable by society and particularly the males in this society, affirms that stereotypical traditional perceptions still prevail about what is an acceptable job for a woman, or even what kind of small enterprise is appropriate for a woman, in the minds of the men in Khalidya. Furthermore, woman also view their opportunities towards economic empowerment and towards achieving their rights through the eyes of the men that surround them. (Al-Awaouda, 2012: 32)

In Wadi Sbaihia, stereotypes about woman have begun to change as a consequence of the shift from the extended to the nuclear family. This transition has granted woman more space and greater opportunities to extricate themselves from inherited stereotypes. Furthermore, civil society organizations have tried to change traditional stereotypes about woman through awareness campaigns, and have advocated against the rise of new currents in society that are threatening gains achieved by woman thus far and in the past. (Helouas, Ghorbel & Chokri, 2012: 34)

## 12. Funding and marketing challenges and difficulties

In general, rural areas and communities in the Arab world do not have access to many funding opportunities. The little funding that is available is complicated and rife with procedure. For instance, in Occupied Palestine, there are no banks or funds specialized in financing or funding rural development or that offer loan conditions which permit the poor to borrow. (Kutab & Riahi, 2012: 11) Furthermore, despite international, regional and local efforts towards woman's economic empowerment and job integration, indicators still confirm that the participation of woman in this context is still limited, and that this is particularly the case for rural woman. For example, in Jordan, woman's participation in the labour market is merely 14.2%; and this rate is even lower in the case of rural woman. (Al-Awaouda, 2012:10)

Additionally, in all three areas covered by this report, there is no single indication that any of the development projects were established based on an actual study of the economic feasibility of a project. There is also no indication that there was any type of monitoring of the projects' implementation or prior assessments made to evaluate and measure the potential for success or capacities for marketing products produced. Indeed, marketing activities related to poultry, sheep and other farmers' markets remain the prerogative of men, which makes opening these markets to new products and to products produced by woman less accessible and more difficult. (Helouas, Ghorbel & Chokri, 2012: 39)



### 13. Poor monitoring and evaluation

Despite the fact that policies are in place to encourage the economic empowerment of woman in Jordan, there are no effective or pragmatic monitoring and evaluation of the impact of these policies on woman's economic status and reality. In general and at best, the impact of these policies appears to be absent or weak. (Shteivi, 2008) Consequently, some woman have come to view loans as being a "curse" rather than a "blessing" because, in certain cases, these loans have increased rather than alleviated the burden of poor families.

Those working in development recognize the importance of monitoring and evaluation in increasing the efficacy and impact of development programmes, particularly in the management and administration of projects. Indeed, of the main objectives of monitoring and evaluation is to provide project administrators and managers with necessary and accurate information on project activities, in a timely and appropriate manner. These processes assist decision-making related to the allocation of human resources, action plans and schedules, resource mobilization and quality control, as well as competent and efficient administration of budgets and financial management.

## VIII. Analysis and diagnosis

The three studies have focused on trying to research the most important variables, characteristics and gender-related issues that pertain to the lives of rural woman in the three areas in order to better understand how distribution of labour and division of roles have emerged. A gender-based approach was used as the main research methodology and as the framework for analyzing and understanding the reality of rural woman, how rural woman benefit from development services offered, and how their socio-economic integration has been impacted by these services.

To this end, qualitative and quantitative research methods and tools were used to identify the social, economic and demographic characteristics and variables affecting rural woman. These methods were also used to analyze the status of rural woman's economic empowerment from a gender perspective, to determine the level of woman's access to and control over resources, as well as to research social relations, role distribution, decision-making and woman's relations with civil society in the three rural communities under study and, finally, to define the challenges and obstacles facing the process of economically empowering rural woman in these areas. The quantitative research was used to analyze the general context of the three environments using specific sets of data on economic, social and demographic conditions.

The questions posed about the changes produced by the development projects in these areas, in addition to the challenges presented in this domain contributed to determining the methodology used for the study. Many indicators were used including: measuring family income levels, the level of income provided by the development projects, the woman's role within the family after her integration into a development project, and how this integration impacted her level of participation in decision-making processes inside the family, in addition to the extent that husbands contributed to housework.

The gender-based approach helped in understanding the differences and gaps between woman and men, and how the various projects impacted both woman and men. Some of the men interviewed viewed the development projects carried out by the woman from an economic perspective, with the recognition that woman were contributing to household expenses; and, thus, she was granted some latitude in contributing to decision-making. As a result of their integration in development projects, woman achieved improvements on the level of refining their characters and personalities, becoming more bold when dealing with others, including customers and clients, and feeling more confident in themselves and in their abilities.

At the same time, men have insisted that they will not give up "the reins completely", particularly when it comes to decision-making and control over resources. They also continue to insist that they are the sole and principle breadwinners of their families, while, in their view, woman are solely if not almost totally responsible for the housework and domestic tasks assigned to her.

On the other hand, woman have seen the projects as an opportunity to get out of the house, to interact more extensively with other individuals in the community, as well as an opportunity to do work that is outside the framework of their conventional and traditional activities and tasks... and thus, as asserting themselves. At the same time, however, the development projects added to these woman's burdens; and, despite the fact that men offered "modest" assistance in helping with tasks and responsibilities traditionally assigned to woman, prevailing stereotypes and the clear division of roles remained the predominant feature prevailing over familial relations.

## IX. Findings and recommendations

The three studies have helped present a better overall understanding of the reality of rural woman living in the three areas under study. They also helped in providing better knowledge of this reality by assessing the development projects carried out by the woman, and examining the impact of these projects on these woman and on their relations with other members of their family and community. The study used two analytical tools from the gender-based approach to produce the findings of this study, which focused on divisions of labour and distributions of roles between woman and men in both public and private domains, as well as access to and control over resources. The study also adopted and followed an analytical-descriptive approach.

Based on these combined approaches, practical findings, recommendations and priorities were deduced to be presented to policy and decision-makers, as well as donors in each of the three countries. If enough heed is paid to these findings, recommendations and priorities, they can support efforts made to face the challenges and obstacles that hinder the economic participation and empowerment of rural woman, through right-based interventions in local development, which focus on certain rights, such as the right to participation and the right to inclusion.

The quantitative and qualitative indicators presented in the three studies lead to the conclusion that the fundamental motive behind the acceptance of development projects, by both woman and men, is poverty. Subsequently, this motive has been translated into an agreed need for woman to contribute to improving the living conditions and standards of the family and the need for them to contribute in meeting the family's basic needs.

At another level, the woman's work in these small enterprises remains linked to their reproductive role. Thus, the roles of woman and men are still defined by traditional social norms and customs, and the gender distribution of roles remains basically unchanged. Furthermore, decision-making authority remains primarily vested in the man, with only some latitude allowed for the woman's contribution, which further impedes the attainment of many aspects of empowerment for woman.

Empowerment helps people to gain control over their lives, and to be able to set and follow their own personal agendas. Empowerment allows people to acquire new skills or garner respect for the skills and expertise they already possess, as it improves self-confidence, problem-solving and self-reliance. It expands the woman's capacity and ability to make strategic life decisions in a manner denied them in the past. (Kabeer, 2001)

Amartya Sen<sup>(21)</sup> stresses upon the idea that societies need to view the woman less negatively when providing her with assistance and more dynamically when strengthening and readying her for social transformation. This view is strongly corroborated and supported by much evidence that points to the fact that a woman's education, employment and ownership of property strongly impacts her ability to govern her own environment and impacts her capacity to contribute to economic development. (Lopez-Carlos & Zahidi, 2005)

21. Amartya Sen is an Indian economist awarded the 1998 Nobel Memorial Prize in Economic Sciences for his contributions to welfare economics and social choice theory, and for his interest in the problems of society's poorest members.

The successes achieved by the rural woman working in these development projects have been: Improved standards of living and improved social relations, within the home and outside the home. These successes and improvements can be considered important steps towards empowering rural woman living in these areas and towards changing certain social customs, norms and traditions. Alternatively, many obstacles and challenges have been identified, which have limited the participation of woman and limited their contributions. These can be summarized as follows: An absence of effective mechanisms and institutions to ensure the benefits of development projects are exploited properly; difficulties in managing and dealing with administrative and financial measures and requirements; weak infrastructure and poor services; difficulties in movement, transportation and access to markets; social obstacles and challenges related to prevailing customs and tradition; an increase in the burdens on woman and on the responsibilities and tasks assigned to woman; low levels of skills and low standards of education amongst rural woman; little awareness amongst rural woman of their rights; persistent and entrenched stereotypes; and, finally, an absence of effective monitoring and evaluation of the projects.

These obstacles and challenges need solutions at three levels: At the macro-level, which means finding solutions at the national policy level, including legislation and demanding action from policy-makers and decision-makers; at the meso-level, which includes institutions from the public and private sectors; and, finally, at the micro-level, or at the level of the family and society.

## 1. Priorities for the economic empowerment of rural woman <sup>(22)</sup>

Based on the diagnosis and analysis presented in this study, the main priorities that have been identified for effectively integrating woman in economic development are all related to taking proper action and effective measures to narrow the gender gap that exists and continues to prevail between woman and men. This critical step can only be achieved by meeting the practical and strategic needs of both woman and men and, by seeking the best possible means to achieving equality between woman and men, in all matters and at all levels of life, including ensuring equal participation in decision-making related to people's lives at the individual and at the societal level.

These priorities can be met by expanding and increasing the opportunities and choices available to woman and men, equally, in all domains related to empowerment, such as in education, in access to economic data and information, in the law, in all socio-political matters, and in health, in general, and in reproductive health, in particular. Additionally, obstacles that impede and obstruct woman's access to opportunities and to resources must be eradicated. Finally, woman must be granted the right to contribute to development as equals to men.

In light of the aforementioned obstacles and challenges, the priorities that have been identified by this study require solutions, which will improve the reality of rural woman, through effective economic empowerment and through the establishment of development projects that have the

22. Some priorities and recommendations on women's economic empowerment at the regional and national levels were determined during the REEWP regional workshop held by CAWTAR on validating the studies of legislation, mechanisms, rural women's economic empowerment and local development held in Amman on March 5-7, 2012

potential of sustainability. These priorities have also been set based on a gender-based approach and analysis that accounts for the three principal roles performed by woman. This approach also rejects the notion of focusing on woman alone as being counterproductive, as it reinforces the fundamental problems linked to the woman being assigned an inferior status relative to men.

The priorities identified in this study also pay special heed to the practical needs of woman, as meeting these needs ensures the daily and basic requirements for survival are met. In parallel, these priorities also focus on development projects that target the strategic needs of rural woman, by improving the conditions and status of woman in society so that woman are capable of participating and contributing effectively at all levels in society, including decision-making. Thus, interventions and programmes must be designed to meet rural woman's main practical needs, in the first stage of a process that ends with meeting their strategic needs in the last stage – this will form an actual and effective framework for economic and political empowerment.

## **2. Granting rights to woman in general and to rural woman in particular**

Certain programmes targeting woman have contributed to enhancing and improving woman's awareness and knowledge. They have also succeeded in educating these woman about their rights and duties, and have provided woman with the information and skills required to better deal with their needs, relations and problems. What is required of programmes that target rural woman is to increase these woman's awareness of their social and economic rights by reinforcing their sense of initiative through cumulative training workshops, capacity-building, counselling and guidance.

Woman's rights activists should also be called upon to advocate for amending existing legislation and laws. It is necessary to assess existing laws in detail and clearly refer to specific provisions, which must be amended, and linking these to what can be changed through the law and through legislative measures. However, the law is a mean but does not represent change, in itself.

For example, enacting and enforcing laws that grant woman a greater role in municipal and village councils and in local associations and organizations will improve woman's status and will improve society at the same time. Similarly, for rural woman, it has become a necessity to enact mandatory laws on inheritance, which will spare woman from the conflicts with family and confrontations with siblings and other male family members that arise from woman claiming their rightful share of their inheritance.

## **3. Policies and programmes**

Rural woman are in need of more programmes and interventions that have the potential to contribute to achieving better levels of economic empowerment. The latter can be achieved by providing guidance and counselling, as well as awareness-raising and training that will contribute to building capacities and skills in a variety of productive processes in which rural woman are capable of performing essential and effective roles.

Support to rural woman in development can also be provided by encouraging and urging relevant governmental and public authorities to allocate parts of public budgets for rural development programmes and for the empowerment of rural woman, as part and parcel of a national programme and not as mere seasonal or temporary measures.

To improve the status of rural woman, in general, they must be supported in their representation in local councils and assemblies by applying quotas that ensure their representation. This kind of guaranteed representation will contribute to transforming the role of rural woman from being one that is defined as being female and limited, to one that is social and public.

#### **4. Administrative laws and measures**

Activities and programmes related to raising awareness will help safeguard the gains made by woman in the past on a legal and legislative level. These interventions are particularly important in light of the social and political changes currently taking place in Arab countries, and in light of the opportunities that are emerging to seek more rights that can be included in new constitutions.

In the case of Tunisia, which is currently experiencing a critical transformation, it is particularly important to work towards raising awareness with the aim of safeguarding gains made for woman on the legislative and legal level, as well as demand and attain new rights that can become enshrined in the new constitution. It is critical to encourage and support woman's rights activists in advocating for the amendment of laws, particularly those relevant to woman's economic rights.

#### **5. Increasing awareness**

Targeting both woman and men in raising their awareness about the role of development projects, which are based on foundations that include strategic changes in gender roles and relations, so that economic empowerment can become an entry point to social and political empowerment.

Strengthening the links between practical and strategic needs so that development projects become mechanisms for changing gender relations in family life. Working towards developing and strengthening the concept and practice of citizenship in society.

#### **6. Project monitoring and evaluation**

"... Is a structured, planned and ongoing process that is implemented in an organized, periodic and timely manner over a project's lifecycle to collect data on the operations, achievements and impact of a project; then, this is compiled and presented to the project's management and administration or any other project stakeholders in order to assist them in taking the appropriate decisions that will facilitate implementing the project efficiently and in a manner that will achieve the project's set objectives".

In other words, "... this is an ongoing, continuous process of collecting and analyzing information and data on projects and programmes in order to determine the extent to which the implementation of project or programme activities are in line with the project or programme plan in order to show the current status of the project, based on performance indicators".<sup>(23)</sup>

### 7. Training, capacity-building and technical assistance

- Training and capacity-building needs to target not only improving administrative skills, but also the technical skills required to enable rural woman to expand and diversify their production. There must be a focus on education, particularly education adapted to markets.

### 8. Focus on infrastructure

- Developing infrastructure, including health and education services, as well as basic infrastructure such as water supply, roads and transportation, in order to break the isolation of rural areas in a sensible, equitable and just manner, and in order to facilitate movement, particularly for woman.

### 9. Loan access and loan mechanisms

- Providing financial support to individuals through development funds that contribute to funding projects and enterprises through micro-credit and lower interest rates.
- Establishing banks and funds specialized in financing and funding rural development, where lending conditions are eased and facilitated so that woman, and particularly poor woman, can more easily access loans and meet loan requirements and commitments.

### 10. Networking

Exploiting the importance of woman's movements and networks as a means to demanding and guaranteeing woman's rights in different domains, including inheritance.

- Advocacy and awareness campaigns; partnering and working with the media to highlight the woman's reality and the conditions within which she lives.
- Upgrading and modernizing education and training curricula in a manner that meets the needs of the labour market.
- Encouraging and supporting micro-enterprises and small projects, which correspond with and are in line with the market and market needs.
- Contributing actively and effectively to changing traditional and prevailing stereotypes about woman and addressing certain currents and trends that are threatening the gains made in the domain of woman's rights.

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23. "Training on Monitoring and Evaluation Skills", Participatory Development Programme, Canadian International Development Agency (CIDA), 2010



- Improving and increasing counselling and supervision on loans and loan payment mechanisms in order to avoid potential disputes, which may negatively impact social cohesion inside local communities and which may impede local development.

## 11. Sustainability

- Designing and implementing successive and cumulative policy so that development programmes are built up progressively and gradually, by implementing stages at a specific pace and without sudden cuts, in order to ensure that the culture of independent development work takes root and is reinforced and entrenched.
- Ensuring that a sense of initiative is supported through successive and cumulative training workshops, guidance and counselling.
- Assessing and appraising natural resources, and integrating woman in processes that work towards preserving and protecting resources.
- Prioritizing financial independence as an important factor in ensuring empowerment and in ensuring the success of small enterprises, development projects and interventions.
- Establishing organizational structures that facilitate development and are based on participation and partnership.
- Linking services offered to woman with continued education and enrollment in literacy programmes.
- Training a national team of university graduates, who are unemployed, to provide literacy services and programmes.
- Enacting legislation that stipulates activating the role of public transportation.
- Assisting civil society institutions and organizations to adopt mechanisms that will enable them to extend their reach to local communities and target groups.

## X. Recommendations

In the context of this study and to reach a set of appropriate, relevant and necessary recommendations, the following questions need to be asked:

1. Have the development projects succeeded in eradicating poverty from the lives of woman and their families?
2. Have the development projects helped in propagating positive change in the relations that exist between woman and men?
3. Have the development projects helped woman become better integrated into their societies and more active participants in decision-making processes that affect their lives?
4. Have the development projects helped woman gain improved and increased access to and control over resources?

Understanding the legal, cultural and social environment and context within which woman live and work in a country will determine the extent to which social attitudes towards woman, and woman's attitudes towards themselves, will play a role and have an impact on the level of woman's economic participation in that country. The authors of this study believe that the more equitable, just and supportive this environment is, the more woman will be motivated and encouraged to increase and expand their role in a country's economic life –particularly if this role leads to financial and psychological benefits, and if this role positively responds to the following basic questions: "Why do I work, what work will I do, and how will I benefit from working?"

This environment will also determine the extent to which the citizenship of woman is realized and practiced, inclusive of all that citizenship entails in terms of rights and duties, not only as stipulated by the laws of a country but also from within the cultural and social context, which still produces stereotypes of woman and men according to prevailing dependencies and inequities.

Finally, to respond to all these questions, recommendations need to be constructed and produced at the macro-level, meso-level and micro-level.

### 12. At the macro-level

At the macro-level or at the level of national policies and legislation – or, at the level of reaching high level decision-makers – and in the context of the shift towards a market economy, states have begun to advocate the motto of "human development first". This means that the state must aim to attain two comprehensive achievements in two domains: economic development and social development, through gender-mainstreaming.

In other words, governments are aiming to increase the levels of national income and growth rates, and to distribute this income more equitably, and to achieve continued, sustainable improvement in the living conditions of the country's population. Expressly, gender-mainstreaming according to the United Nations definition is "the process of assessing the implications for woman and men of any planned action, including legislation, policies or programmes, in all areas and at all levels.

It is a strategy for making woman's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that woman and men benefit equally and inequality is not perpetuated". (The Economic and Social Council, 1997)

Indeed, gender-mainstreaming is not about adding a "woman's component" or even a "gender equality component" to an existing activity. It extends well beyond the issue of participation of woman to include using the experience of woman and men, their knowledge and their work to influence development agendas.

Gender-mainstreaming requires changes to the objectives, strategies and activities of development agendas so that both woman and men can influence development processes, participate in them and benefit from them. Accordingly, the goal of equitable gender-mainstreaming is to transform disparate and differing social and institutional structures into similar structures that are just for both woman and men.

In this sense, gender-mainstreaming is not only an issue of social justice, but also a necessity to ensure just and sustainable human development through the most effective and efficient means possible. It is comprehensive, holistic and multifaceted in its public and political and even personal levels. Objectives of gender-mainstreaming terms in trade agreements, for example, strive to achieve the following:

- Reducing gender inequalities that may emerge in a specific economic sector.
- Encouraging equal benefits for woman and men from opportunities and gains.
- Creating the conditions that will ensure equal opportunity in benefits from resources, assets and gains.
- Creating the conditions that will ensure equal opportunity in participating in decision-making processes.

### 13. At the meso-level

The meso-level level primarily includes the institutions of the public and private sectors and pertains to the need to adopt immediate economic policies that pay special heed to gender within comprehensive, equitable and just economic policies. Certainly, these policies must respect the environment surrounding the economic participation of woman at the legal, social and cultural levels.

In this sense, such holistic economic policies must improve and reinforce services that support woman's work, by conducting the required field work, and by producing and inventing appropriate mechanisms to assess actual levels of woman's contribution to the national economy and production – including their contributions to household economies and the informal job market.

### **14. At the micro-level**

The micro-level relates to needs at the level of the family and at the level of the community. It requires a wider understanding of the market and of the needs of the market, as well as how rural woman can gain access to this market, by investing in ongoing research and by understanding the practical and strategic needs specific to this access by rural woman. It is also necessary to strengthen and diversify partnerships at the governmental (national), local and international level with the aim of creating cooperative relations, which will enable activities that fortify and reinforce equality – from the level of decision-makers all the way to the practical, grassroots level.

The latter should also aim to transform participatory projects into opportunities that ensure participation in governance and in decision-making, and as a means to recognizing that inequality in access to resources between woman and men is just one of the socio-economic factors that lead to poverty in rural communities, and which must be addressed.

Finally, the potential and the possibilities of addressing issues related to empowerment and the redistribution of resources is grounded in the need to eradicate poverty in a sustainable manner. In turn, to eradicate poverty in a sustainable manner means to enable both woman and men in rural communities to benefit equally from opportunities towards eliminating poverty – instead of calling for equivalent or similar roles to be performed by both.

In other words, equality entails supporting the equal rights of individuals and groups to access the resources they need to perform an effective developmental role, while simultaneously respecting their current roles and their right to renegotiate what these individuals or groups may perceive as being just and sustainable in relation to socio-economic issues that impact their realities. In this sense, equality means equity and not equivalency.

## XI. Conclusions

Rural woman and girls represent one quarter of the world's population. However, with this astounding reality, we find rural woman and girls in the lowest ranks amongst all the economic, social and political indicators, beginning with income, education and health and ending with participation in decision-making processes. Indeed, discriminatory laws and practices do not impact woman alone, but also local communities and nations in their entirety.

One will find large numbers of malnourished children in countries that deny woman property rights or do not grant woman the means to access credit. Alternatively, empowering woman and enabling woman to benefit from productive resources would increase agricultural production by almost 4%, which is sufficient to help secure enough food and nutrition to extricate 150 million persons from the grips of hunger <sup>(24)</sup>.

Undoubtedly, the suffering of rural woman also reflects the plight of woman and girls in all segments of society. Indeed, despite the gains woman have achieved in commerce, politics and public administration, there is still a long way to go before woman and girls will be able to claim that they are now enjoying the basic rights, freedom and dignity, which are part of their natural rights acquired by birth, and which will ensure their well-being and the well-being of others.

The main objective of this study was to contribute to providing woman in the region with the necessary means and tools for their economic empowerment, identifying their needs, and the economic and political resources and the technical expertise to help woman make decisions and choices. This study also aimed to address the challenges these woman face, by identifying recommendations, on a regional level, to remedy the constraints impeding the economic integration of rural woman, on the one hand, and translating these recommendations into campaigns advocating for change, on the other hand.

For these purposes, the three studies were specifically carried out with the following objectives: To examine the manner in which rural woman can be integrated in local development; to stimulate this integration process in order to achieve economic empowerment that will ensure better standards of living and living conditions for rural woman; to enable woman to participate in decision-making processes by applying the holistic concept of empowerment, which is: The ability of the woman to access and have control over resources, and to make informed and deliberate choices and decisions that will impact her life at the personal, family, social, local and national level.

Finally, the ultimate goal of this study was to identify and examine the actual benefits yielded from the development projects carried out by rural woman; and, to what extent these experiences provided the means, tools and expertise required for woman to access an equitable and effective opportunity for economic empowerment.

24. Titles Translated from Arabic

The study further sought to understand the extent to which these economic projects helped improve the quality of life of these woman and their families; and, to what extent these projects helped produce certain manifestations of equality between the two sexes; and, to what extent these projects have improved woman's access to and control over resources; and, finally, to what extent did these projects improve the role of woman in making choices and decisions that impact themselves, their families and their society.

Without a doubt, woman, and rural woman, in particular, can contribute to the well-being and welfare of society, in its entirety. That is, if woman, in particular rural woman, are granted adequate and appropriate tools and means to become empowered, and real and equitable opportunities to access and control the resources that will enable them to become productive beings and active agents of change in society, and finally, individuals capable of controlling the paths of their own destinies.

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