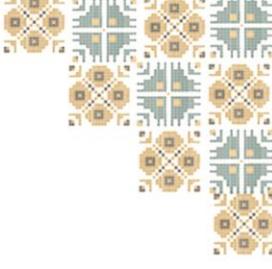


Ministry of Women`s Affairs

The Reality of Women in the Palestinian Economy 2026 on the eve of 8th of March

March 8, 2026



Minister`s Statement

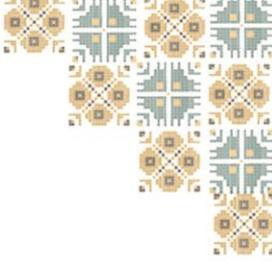
On the occasion of the eighth of March, International Women`s Day—an annually renewed national and rights-based milestone—and in light of the profound political and economic transformations shaping the Palestinian reality as a result of occupation and settlement policies, the issue of women and the economy emerges as a strategic priority inseparable from the broader trajectory of national resilience and reconstruction. The Palestinian economy continues to face compounded pressures resulting from occupation, movement restrictions, economic contraction, and fiscal crisis. These conditions have directly impacted the labor market, poverty levels, and social protection systems.

At the heart of these transformations stands the Palestinian woman—not merely as one affected by these crises, but as a central economic actor and a key driver of community initiatives, entrepreneurship, local value chains, the green economy, and digital labor. Nevertheless, her participation continues to face structural challenges, including informality of employment, the gender wage gap, limited legal protection, restricted ownership of assets, and inadequate financial inclusion.

From this perspective, the National Observatory constitutes a central instrument for analyzing these gaps, monitoring patterns of economic exclusion and economic violence experienced by women, and transforming data into evidence-based policies. Systematic monitoring of indicators related to employment, asset ownership, access to finance, and social protection enables decision-makers to move from generalized responses to targeted and precise interventions.

Enhancing women`s economic participation is not limited to increasing participation rates; rather, it requires transforming the quality of participation from precarious and vulnerable engagement to secure, productive, and sustainable involvement. In this regard, the importance of a supportive legislative environment becomes evident, alongside the protection of inheritance rights, the expansion of genuine financial inclusion, and the development of flexible financing instruments that do not exclude women due to the absence of conventional collateral.

In this context, the government`s launch of the Economic Empowerment Initiative comes as a practical executive step toward translating the concept of an inclusive Palestinian economy into tangible reality. The Inclusive Palestinian Economy Initiative 2025–2030 does not focus solely on job creation; rather, it seeks to support women-led small and medium enterprises, strengthen local value chains, integrate women into promising sectors such as the green economy and digital transformation, and expand



financial literacy and inclusion programs—particularly for women breadwinners and heads of households.

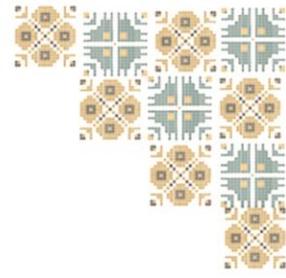
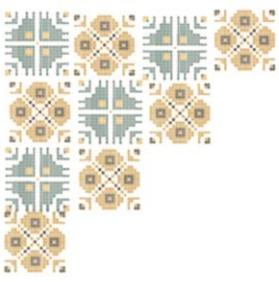
Moreover, the initiative underscores partnership among the government, the private sector, the Monetary Authority, and civil society to ensure that economic empowerment constitutes a comprehensive national pathway rather than an isolated program.

This paper derives its significance from providing an analytical reading of the status of women within the Palestinian economy, linking field data, institutional monitoring, and ongoing governmental policies within the framework of a vision toward an inclusive and equitable Palestinian economy. Such an economy ensures equitable access to resources, strengthens women’s ownership of assets, integrates them into the digital economy, supports community initiatives and the green economy, and places social protection at the core of the growth equation.

Investing in women is an investment in the stability of the entire national economy. Every policy that strengthens women’s economic independence, protects their rights, and expands their access to finance and technology contributes to building a more resilient, more equitable, and more sustainable economy—grounded in the understanding that social liberation lies at the very core and ultimate objective of women’s economic empowerment.

Accordingly, this paper constitutes an analytical contribution to the national dialogue on the future of the Palestinian economy and a clear call to institutionalize women’s economic empowerment as a national priority—supported by institutional monitoring, political will, and practical implementation.

Mona Al-Khalili
Minister of Women’s Affairs



Analytical Paper: The Status of Women in the Palestinian Economy (2025–2026)

Executive Summary:

The report documents the profound deterioration in the economic conditions of women in both the West Bank and the Gaza Strip, amid rising unemployment rates, widening gender wage gaps, and the expansion of informal employment where women lack adequate legal and social protection. It further highlights weak financial inclusion and limited asset ownership as structural barriers to women's economic empowerment, particularly in light of restricted access to formal financing.

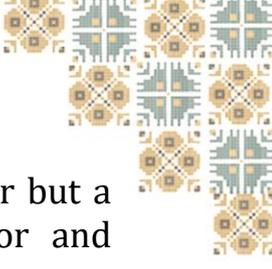
In the Gaza Strip, the severe economic collapse has resulted in widespread income loss, increased rates of forced female breadwinners, and deepening food insecurity. These conditions have significantly intensified the burden of unpaid care work and further undermined women's economic independence and resilience.

❖ Labor Market Structure in the West Bank

Data from the fourth quarter of 2025 indicate a statistical paradox: although the female unemployment rate decreased by approximately 3.3 percentage points, this decline does not necessarily reflect "empowerment," but may rather point to women being compelled to accept any economic activity to survive.

The dilemma of "prolonged waiting" and blocked pathways is evident: the duration of unemployment for women reaches 12 months, a period significantly longer than that for men. This figure reflects subtle "employment discrimination," as employers tend to favor men to avoid labor law obligations (such as maternity leave), making young women's entry into the labor market "delayed and arduous." In refugee camps, unemployment reaches 38.7%, turning these communities into hubs of systematic economic exclusion.

Unregulated Private Sector Lacking Protection: The reality that 41.5% of female workers are employed without contracts, and 30% under verbal agreements, means that nearly two-thirds of the female workforce falls outside the scope of legal protection.

- 
- 
- **Wage Gap (₪118.1 vs. ₪141.2):** This is not merely a number but a societal signal that diminishes the value of women’s labor and contributes to the accumulation of “female poverty” over time.
 - **Maternity Rights:** Only 47.2% of women are entitled to paid maternity leave, representing the biggest barrier to job stability, often pushing women to either exit the workforce prematurely or accept marginal employment.

Female unemployment in the West Bank decreased by approximately 3.3 percentage points in Q4 2025 compared to the previous quarter. However, it remains high in refugee camps at 38.7%, with the duration of unemployment in Q4 2025 reaching 12 months for women compared to 10.5 months for men. This reflects blocked pathways for first-time entry and prolonged waiting periods, especially among young women. When women do find employment, it is often insufficiently protected: in the private sector, 41.5% work without contracts and 30% under verbal agreements, while only 35.8% of employees (both genders) have access to pensions or end-of-service benefits. Paid maternity leave is available to only 47.2% of female wage earners, alongside a daily wage gap of ₪118.1 for women versus ₪141.2 for men¹. These conditions push women either to withdraw from the labor market or accept jobs within the informal sector, where legal protection for their rights is lacking.

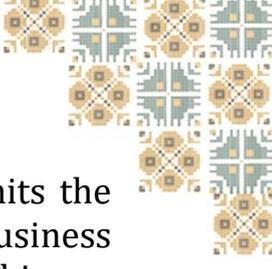
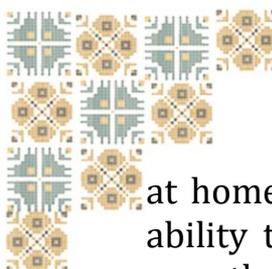
Entrepreneurship and Savings: Women entrepreneurs and business owners constitute 15.0% of employed women in Q4 2025, up from 11.9% in Q4 2024. Meanwhile, 66.8% of women save at home in the West Bank.

Data from the Palestinian Central Bureau of Statistics indicate that the share of women working as self-employed or business owners in the West Bank reached 15% in Q4 2025 (12.9% self-employed and 2.1% employers). While this improvement may reflect efforts by some women to generate income through small-scale or independent activities, sustainability and expansion remain dependent on financial inclusion and the ability of these projects to access regular financing.

In this regard, results from the Financial Inclusion Survey (MAS, 2023)² show that formal savings among women remain limited, with 66.8% saving

¹ Palestinian Central Bureau of Statistics (PCBS). (2025). *Labour Force Survey, Q4 2025*. Retrieved from: https://www.pcbs.gov.ps/portals/_pcbs/PressRelease/Press_Ar_LFSSYQ42025A.pdf

² Palestinian Economic Policy Research Institute (MAS). (2023). *Roadmap: Gender for Enhancing Financial Inclusion* [Study for the National Financial Inclusion Committee in Palestine]. Retrieved from: https://mas.ps/cached_uploads/download/2023/05/31/broadening-finance-gender-2023-arabic-1685522196.pdf



at home compared to only 23.3% through bank accounts. This limits the ability to build a financial record that supports borrowing and business growth. The gap is further exacerbated by limited asset ownership, as women represent only 7.7% of holders of agricultural holdings (Agricultural Census, 2022)³, indicating restricted access to productive assets.

Additionally, occupation-related obstacles constitute a major challenge for women entrepreneurs and business owners, due to arbitrary restrictions such as ongoing closures, checkpoints, and barriers—over 849 obstacles in total, including 288 iron gates in the West Bank—which increase transportation costs and hinder access to markets and supply chains (OCHA, 2025)⁴.

Occupation, A Constraint on Economic Growth and a Limitation of Opportunities:

The occupation constitutes a structural and direct barrier to achieving an inclusive and equitable economy. Its measures exacerbate poverty and the collective exclusion of all Palestinians, disproportionately affecting women, through land confiscations and movement-restricting checkpoints, which weaken women's participation in the labor market.

Moreover, the occupation creates abnormal conditions of insecurity, ranging from personal safety risks to economic insecurity, including heightened investment risks and the collapse of projects—particularly small and medium-sized enterprises.

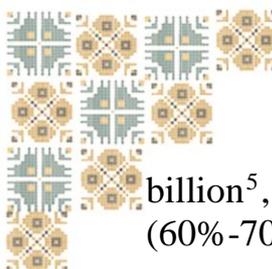
The crises resulting from the occupation erode the Palestinian labor market and the economy's foundational elements, as economic opportunities diminish in the face of these challenges, leading to rising unemployment rates and increased poverty levels.

As the financial crisis deepens, the burdens on female-headed households are increasing

The Israeli occupation's withholding of clearance revenues, which constitute 70% of the Palestinian Authority's general revenues, and the failure to transfer them to the Palestinian treasury, has created a severe liquidity crisis for the Palestinian government. The amount withheld reached approximately ₪13

³ Palestinian Central Bureau of Statistics & Palestinian Ministry of Agriculture. (2022). *Press Release on Agricultural Census*.

⁴ United Nations Office for the Coordination of Humanitarian Affairs (OCHA). (2025). *West Bank Movement and Access Update, May 2025 (Factsheet)*. Retrieved from: [https://www.ochaopt.org/sites/default/files/Factsheet%20Booklet Movement and Access.pdf](https://www.ochaopt.org/sites/default/files/Factsheet%20Booklet%20Movement%20and%20Access.pdf)



billion⁵, restricting government spending and forcing partial salary payments (60%-70%).

This, in turn, has affected household incomes and increased the burdens on women heading households—approximately 12% of all households—who are responsible for managing daily living expenses and caregiving for their family members. Furthermore, the market's capacity to provide employment in sectors dependent on women and their small enterprises has diminished, leading these women to resort to microloans or informal work, resulting in lower income and weaker legal and social protection.

Economic Collapse in Gaza and Its Implications for Women:

83% Contraction and Unemployment Exceeding 80%, with Approximately 57,000 Women Heading Households in Harsh Conditions

The war of mass devastation that began in October 2023 led to an economic contraction of approximately 83% in the Gaza Strip during 2024, reducing its contribution to around 3% of the Palestinian economy. Widespread production stoppages and price increases of over 300% within a single year forced thousands of women out of any regular income (World Bank, 2025)⁶.

In parallel, UNCTAD estimates indicate that unemployment in Gaza exceeded 80% and that the entire population fell below the poverty line, pushing many women into irregular and informal work or reliance on support from other family members (UNCTAD, 2025)⁷.

UNFPA data further show that more than 57,000 women became household heads, facing extremely difficult living conditions (UNFPA, 2026)⁸.

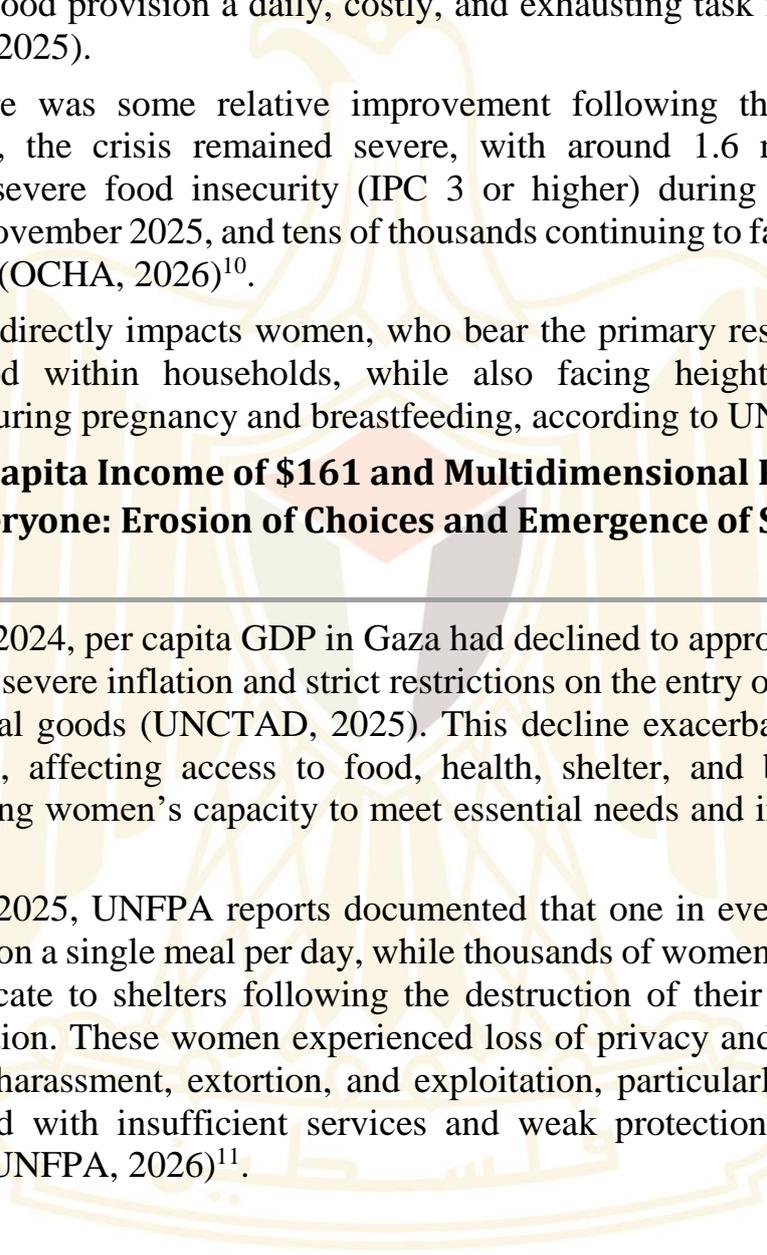
Less than 5% of Land Available for Agriculture and a 450% Increase in Food Prices: Daily Burden Intensifies for Women

⁵ Wafa News Agency. (2026, February 2). *Press Conference by the Minister of Finance*. Retrieved from: <https://www.wafa.ps/news/2026/2/12/%D8%B3%D9%84%D8%A7%D9%85%D8%A9->

⁶ World Bank. (2025, February 18). *Report: Assessment of Damages, Losses, and Needs in Gaza and the West Bank (Press Release)*. World Bank / United Nations / European Union. Retrieved from: <https://www.worldbank.org/en/news/press-release/2025/02/18/new-report-assesses-damages-losses-and-needs-in-gaza-and-the-west-bank>

⁷ United Nations Conference on Trade and Development (UNCTAD). (2025). *Report on UNCTAD Assistance to the Palestinian People: Developments in the Economy of the Occupied Palestinian Territory (2025)*. UNCTAD. Retrieved from: https://unctad.org/system/files/official-document/tdb72_d3_ar.pdf

⁸ United Nations Population Fund (UNFPA). (2026). *Palestine Situation Report: October–December 2025 (Situation Report #20)*. UNFPA. Retrieved from: <https://palestine.unfpa.org/sites/default/files/pub-pdf/2026-01/Palestine%20Situation%20Report%20Oct%20Dec%202025.pdf?utm>



Local food production capacity deteriorated, with only 4.6% of cultivated land remaining available for agriculture by April 2025, over 80% of agricultural lands damaged, and access to most areas restricted (Food and Agriculture Organization, 2025)⁹. At the same time, food prices rose by approximately 450% within a single year, making food provision a daily, costly, and exhausting task for households (World Bank, 2025).

Although there was some relative improvement following the ceasefire in October 2025, the crisis remained severe, with around 1.6 million people experiencing severe food insecurity (IPC 3 or higher) during the period 16 October–30 November 2025, and tens of thousands continuing to face catastrophe levels (IPC 5) (OCHA, 2026)¹⁰.

This situation directly impacts women, who bear the primary responsibility for managing food within households, while also facing heightened risks of malnutrition during pregnancy and breastfeeding, according to UNFPA reports.

Annual Per Capita Income of \$161 and Multidimensional Poverty Affecting Everyone: Erosion of Choices and Emergence of Social Risks

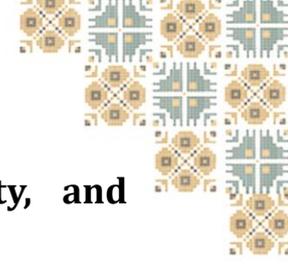
By the end of 2024, per capita GDP in Gaza had declined to approximately \$161 per year, amid severe inflation and strict restrictions on the entry of humanitarian and commercial goods (UNCTAD, 2025). This decline exacerbated household poverty levels, affecting access to food, health, shelter, and basic services, thereby reducing women's capacity to meet essential needs and increasing their daily burdens.

In November 2025, UNFPA reports documented that one in every four people was surviving on a single meal per day, while thousands of women and girls were forced to relocate to shelters following the destruction of their homes by the Israeli occupation. These women experienced loss of privacy and became more vulnerable to harassment, extortion, and exploitation, particularly where acute need coincided with insufficient services and weak protection and response mechanisms (UNFPA, 2026)¹¹.

⁹ Food and Agriculture Organization of the United Nations (FAO). (2025, May 26). *Deterioration of Agricultural Infrastructure in Gaza, Less than 5% of Land Available for Agriculture* [News/Geospatial Assessment in collaboration with UNOSAT]. FAO. Retrieved from: <https://www.fao.org/newsroom/detail/gaza-s-agricultural-infrastructure-continues-to-deteriorate-at-alarming-rate>

¹⁰ United Nations Office for the Coordination of Humanitarian Affairs – Occupied Palestinian Territory (OCHA oPt). (2026, January 5). *Humanitarian Response During the Second Month of the October 2025 Ceasefire (11 Nov–10 Dec 2025)*. Retrieved from: <https://www.ochaopt.org/content/report-humanitarian-response-un-and-humanitarian-partners-during-second-month-october-2025-ceasefire>

¹¹ Same source as above



Financial Inclusion and Asset Ownership: Land, Property, and Inheritance

Financial inclusion among women in Palestine is directly linked to asset ownership: those who do not own land or property lack collateral, and without collateral, they are excluded from formal financing or limited to small, high-cost loans. The problem begins with inheritance and property registration, then extends to access to financing and investment. When women are deprived of actual ownership or pressured to relinquish it, they lose a crucial gateway to income and independence.

It is important to emphasize that financial inclusion facilitates access to essential services such as health, education, and social protection, and helps reduce the gender gap by leveraging digital services, which are increasingly low-cost, secure, and standardized for both men and women. Financial inclusion is thus a key tool for achieving an inclusive and equitable economy.

Key Statistics:

- Women own only 7.7% of agricultural holdings (Agricultural Census, 2021).
- Approximately 13% of women nationally own registered property in their names, dropping to less than 8% in rural conservative areas.
- 65% of women without bank accounts cite the lack of assets/property as the reason.
- 32% of women entitled to inheritance in property do not actually receive it.
- In digital financial inclusion, women hold 19% of electronic payment accounts, and women received 55% of secured loans under a program in 2023 (Financial Inclusion Study, 2023).

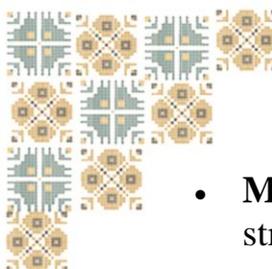
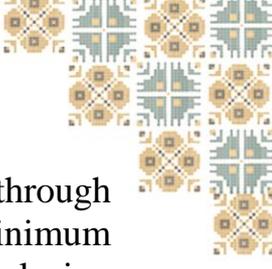
Future Vision and Policy Recommendations

Practical Recommendations within the Framework of an Inclusive Palestinian Economy

Achieving an inclusive and equitable Palestinian economy requires restructuring the relationship between women, the labor market, asset ownership, and financing, so that women's participation becomes a cornerstone of growth rather than a marginal component. Accordingly, the paper proposes the following interventions:

1. Fair Access to the Labor Market within an Inclusive Economy

An inclusive economy relies on equal opportunities; thus, protecting women in the labor market is a prerequisite.

- 
- 
- **Mandatory written contracts** as a gateway to economic justice through strict national oversight to ensure written contracts and enforce minimum wage, recognizing that informal work constitutes economic exclusion incompatible with an inclusive economy.
 - **Reducing the gender wage gap** as a tool to combat women's poverty and linking government incentives to companies' adherence to the principle of equal pay for equal work.
-

2. Expanding Asset Ownership as a Condition for Economic Inclusion

An inclusive economy cannot be built without expanding asset ownership.

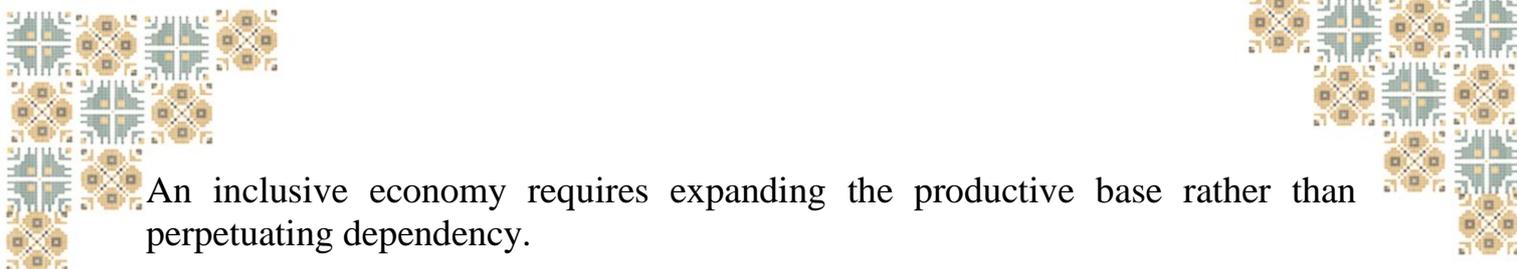
- **Protecting inheritance rights** as an entry point to financial inclusion by linking property registration and official transactions to verification of women's legal shares, and criminalizing forced relinquishment of inheritance.
 - **National program to increase asset registration in women's names**, through campaigns registering property and agricultural holdings, as ownership is a gateway to financing and investment.
 - **Integrating women into agricultural value chains** by providing agricultural and financial support to women owners or workers in small holdings within the framework of a green economy.
-

3. Financial and Digital Inclusion as a Pillar of an Inclusive Economy

An inclusive economy cannot be achieved without a financial system that includes women.

- **National strategy for women's digital financial inclusion**, targeting higher rates of bank and electronic wallet accounts, especially in refugee camps and Gaza.
 - **Flexible financing products without collateral**, by developing instruments based on cash flow and behavioral records instead of asset pledges, to integrate women-led small projects into the formal economy.
 - **Formalizing household savings** by linking digital wallets to social support programs and building a digital credit history for women.
 - **Integrating financial literacy** into all empowerment programs as an economic protection tool to enhance women's ability to make independent and sustainable financial decisions.
-

4. Supporting Women's Entrepreneurship and Community Initiatives within a Productive Economy



An inclusive economy requires expanding the productive base rather than perpetuating dependency.

- **Women-focused business incubators linked to value chains**, establishing incubators specializing in women's entrepreneurship, the green economy, and digital transformation.
- **Gender-sensitive government procurement incentives**, allocating a portion of tenders to women-led projects, promoting their integration into the formal economy.
- **Supporting the women-led green economy**, by financing sustainable agriculture, recycling, and renewable energy projects led by women to create decent and sustainable jobs.

5. Economic Recovery Interventions in Gaza within the Inclusive Economy Framework

An inclusive economy in Gaza requires transitioning from relief to production.

- **Cash-for-work programs for women-headed households** in early recovery sectors: community health, education, home-based food manufacturing, and urban agriculture.
- **Women's project reactivation fund**, through small grants to relaunch affected projects and link them to local markets.
- **Supporting food security** through home production projects: home gardens, small-scale food processing, and short supply chains led by women.

6. Governance and Monitoring to Ensure the Sustainability of an Inclusive Economy

An inclusive economy requires accurate data and accountability mechanisms.

- **Monitoring economic violence** via a national observatory to measure informal work, wage gaps, asset ownership, and financial inclusion.
- **Integrating gender indicators into economic planning**, requiring all ministries to include measures of women's participation in their plans and budgets.
- **Annual reports on women and the economy** to track progress toward achieving an inclusive Palestinian economy.