Market Study in Saida:

Identifying creative entry points into the job market for women at risk

Ibtikar Research & Consulting, s.a.l. Sonya Knox Leila Zakharia Ilina Srour

September 8, 2012







Schweizerische Eidgenossenschaft Confédération suisse Confederazione Svizzera Confederaziun svizra

Swiss Agency for Development and Cooperation SDC

Table of Contents

| 1. | Exec | utive Summary | 1 |
|----|-------|---|----|
| | 1.1. | Recommendations | 2 |
| 2. | Purp | oose of the study | 5 |
| _ | - | | |
| 3. | | hodology | |
| | 3.1. | Quantitative market survey | |
| | 3.2. | Qualitative focus groups and stakeholder interviews | |
| | 3.3. | Limitations | 9 |
| 4. | Liter | ature review | 10 |
| | 4.1. | The data | 10 |
| | 4.2. | Demographic profile of women in Saida, in terms of employment | 10 |
| | 4.2.1 | . Age distribution | 11 |
| | 4.2.2 | . Marital status | 13 |
| | 4.2.3 | . Education levels | 14 |
| | 4.3. | Employment status of women | 17 |
| | 4.3.1 | . Lebanese | 17 |
| | 4.3.2 | . Palestinian | 19 |
| | 4.3.3 | . Women entrepreneurs in the South | 22 |
| | 4.4. | Women at risk | 25 |
| | 4.4.1 | . Vulnerability | 25 |
| | 4.4.2 | . Exploitation | 27 |
| | 4.4.3 | . Gender-based violence | 28 |
| 5. | Mar | ket Study | |
| | 5.1. | Introduction | |
| | 5.2. | Descriptive statistics | 30 |
| | 5.2.1 | . The institutions and their employees | 30 |
| | 5.2.2 | Employment patterns of women | 31 |
| | 5.2.3 | Occupations of women | 33 |
| | 5.3. | Paths to employment and announcement of vacancies | 34 |
| | 5.3.1 | . Vacancies for skilled worker positions | 34 |
| | 5.3.2 | . Vacancies for unskilled worker positions | 35 |
| | 5.3.3 | . How do women apply for jobs? | 36 |
| | 5.3.4 | . Current vacancies | 36 |
| | 5.4. | Characteristics of sought employees | 37 |
| | 5.4.1 | . Characteristics sought for skilled workers | 37 |
| | 5.4.2 | . Characteristics sought for unskilled workers | 38 |
| | 5.5. | What are the most required skills? | |

| 5.6. | Views on Women at the Workplace | .40 |
|----------|---|-----|
| 5.7. | Conclusions | .41 |
| 6. Qua | litative findings from key informants and focus groups | 43 |
| 6.1. | Key informants | 43 |
| 6.1.1 | . Yousra Hilal Taleb, Supervisor, UNRWA Employment Services Center | 43 |
| 6.1.2 | 2. Rashid Hamtou, Ahlouna | 45 |
| 6.1.3 | Zahi Chahine, General Manager, Chamber of Commerce, Industry & Agricultur | re |
| in Sic | don and South Lebanon | 46 |
| 6.1.4 | Alia Husseini, Director, Income Generating Activities and Social Solidarity | |
| (IGAS | SS) project, Palestinian Arab Women's League | 47 |
| 6.2. | Quantitative profile of participants in focus groups | .48 |
| 6.2.1 | . General information | 49 |
| 6.2.2 | 2. Education and vocational training | 49 |
| 6.2.3 | 8. Current employment | 51 |
| 6.3. | Focus Group findings | .52 |
| 6.3.1 | . Motivations to work | 53 |
| 6.3.2 | 2. Social and professional support for job-seekers | 55 |
| 6.3.3 | Locating and applying for employment | 56 |
| 6.3.4 | l. Obstacles to employment | 57 |
| 6.3.5 | 5. Working vulnerabilities | 63 |
| 6.3.6 | 5. Resilience and compensation strategies to increase employability | 65 |
| 6.3.7 | 7. External solutions to increased employability | 70 |
| 7. Reco | ommendations | 73 |
| 7.1. | Skillsets and training | .73 |
| 7.2. | Specific areas for training | .73 |
| 7.3. | Working with employers to decrease vulnerability | .75 |
| Referenc | es | 77 |

List of Figures

| Figure 1: Age distribution of Lebanese women in Saida | 11 |
|--|------|
| Figure 2: Age distribution of Palestinian women in Saida | 12 |
| Figure 3: Marital status of Lebanese women in Saida | 13 |
| Figure 4: Marital status of Palestinian women in Saida | 14 |
| Figure 5: Education levels of Lebanese women in Saida | 15 |
| Figure 6: Education levels of Palestinian women in Saida and Lebanon | 16 |
| Figure 7: Distribution of Lebanese women in Saida according to their primary econo | omic |
| activity | 18 |
| Figure 8: Sector of employment of Lebanese women in Saida | 18 |
| Figure 9: Employment status of working Palestinian women | 22 |
| Figure 10: Occupations of working Palestinian women in Saida | 22 |

| Figure 11: Number of employees in women-led enterprises in the South Governorat | te 23 |
|---|-------|
| Figure 12: Distribution of women-led enterprises in the South Governorate | 24 |
| Figure 13: Payment methods of working Palestinian women in Saida | 26 |
| Figure 14: Distribution of non-Lebanese women employed | 32 |
| Figure 15: Distribution of non-Lebanese women across occupation | 34 |
| Figure 16: Method of application by women | 36 |
| Figure 17: Minimum level of education required by employers for skilled positions | 37 |
| Figure 18: Years of experience required by employers for skilled positions | 38 |
| Figure 19: Perception of women's performance at work | 40 |
| Figure 20: Education levels of Lebanese and Palestinian participants in FG | 50 |
| Figure 21: Work status of women FG participants by education level | 50 |
| Figure 22: Details on vocational training of women participants in FG | 51 |
| Figure 23: Vocational training of women participants in FG by working status | 51 |
| Figure 24: Employment status of women participants in FG | 52 |
| | |

List of Tables

| Table 1: Employment status by age of economically active Lebanese women in Saida. | . 12 |
|--|------|
| Table 2: Employment status by age of economically active Palestinian women | . 12 |
| Table 3: Distribution of Lebanese women in Saida by marital status and primary | |
| occupation | . 13 |
| Table 4: Employment status of Palestinian women in Saida by martial status | . 14 |
| Table 5: Distribution of Lebanese women by employment status and education | . 15 |
| Table 6: Distribution of Palestinian women according to working status and education | ı 17 |
| Table 7: Unemployment rates of Lebanese women in Saida, South, and Lebanon | . 19 |
| Table 8: Nationality of women entrepreneurs in -the South Governorate | . 23 |
| Table 9: Institutions by sector of activity | |
| Table 10: Institutions by number of employees | . 30 |
| Table 11: Institutions by sector of activity and number of employees | . 31 |
| Table 12: Number of women employed | . 31 |
| Table 13: Employment of women by sector | . 32 |
| Table 14: Numbers of non-Lebanese women employed | . 32 |
| Table 15: Employment of women by occupation | . 33 |
| Table 16: Distribution of occupations across sectors of activity | . 33 |
| Table 17: Methods of announcing vacancies | . 34 |
| Table 18: Number of applicants for last two vacancies | . 35 |
| Table 19: Number of applicants for unskilled positions | . 35 |
| Table 20: Characteristics sought for skilled workers | . 38 |
| Table 21: Sought characteristics for unskilled workers | . 39 |
| Table 22: Important skills/traits sought for skilled professions | . 39 |
| Table 23: Important skills/traits sought for unskilled positions | . 40 |
| Table 24: General demographic information about women participants in FG | . 49 |
| Table 25: Employment of women participants in FG by marital status | . 52 |

List of Boxes

| Box 1: Studies of interest: Two studies on employment of youth and PWDs | 18 |
|---|----|
| Box 2: Queen gas station | 25 |
| Box 3: Studies of interest: WRC livelihood evaluation report, Syria | 26 |

1. Executive Summary

The "Market Study in Saida: Creative entry points to the job market" presents findings triangulated from a comprehensive literature review of all available data, a quantitative market survey of 47 institutions in Saida assessing market demand, and qualitative research with 78 women (Palestinian and Iraqi refugees and Lebanese women at risk) and key stakeholders assessing market supply.

The literature review brings together data and analysis from UN and governmental agencies and international and local NGOs. Where possible, findings were disaggregated by gender (for both Lebanese and Palestinian women), and localized to the city-level of Saida. Standard sources of statistical information on Lebanon, including UNDP and Fafo, are cited throughout the literature review, bolstered by the findings of local organizations. However, and uniquely to this report, original statistical analysis was also undertaken on national-level data sets: Unique data on Lebanese women, both at the governorate level and for Saida explicitly, were obtained from the National Household Living Conditions Survey of 2004, published by the UNDP, Ministry of Social Affairs (MOSA) and the Central Administration for Statistics (CAS) (UNDP et al, 2006); and unique data on Palestinian women, nationally and at the Saida-level, were obtained by the Survey of the Socio-economic Conditions of Palestinian Refugees in Lebanon, commissioned by UNRWA and conducted by the American University of Beirut (Chaaban et al, 2010).

The literature review begins with a demographic profile of women in Saida, and shows Lebanese and Palestinian women's age distribution, marital status and education, all in terms of their employment. Lebanese and Palestinian women's employment status in Saida is then reviewed, as are findings related to women entrepreneurs in South Lebanon. Finally, the different factors which place women at risk are explored, including vulnerability, exploitation and gender-based violence.

The quantitative Markey Survey includes findings from 47 institutions located in and around Saida. The institutions were selected following a process of convenience sampling undertaken by field workers familiar with the area, with a focus on including a wide range of sector of activity, as well as a wide range in the size of employment. Following statistical descriptions of the institutions, (including gender disaggregation of employees and types of employment), the paths to employment and current vacancies are reviewed, and employers' stated preferences for characteristics of employees, required skills and views of women in the workplace are discussed.

Of the 1,239 women employed by the surveyed institutions, a plurality (23%) is employed in services and sales; with an equal percentage (12%) working as managers and in elementary occupations. The largest number of women are employed in the

health sector; management positions for women are mostly within the NGO sector (at 36%); and professionals are almost evenly distributed between trade, health and NGOs. The majority of clerical positions, and the vast majority of services and sales workers, are within the trade sector. Only a small percentage of surveyed institutions had Palestinian employees, 30% of surveyed institutions placed a high importance on potential employees having Lebanese citizenship, however 56% placed no importance on nationality. Employers do not seem to recognize vocational training as providing any added value, and do not consider vocational training degrees as equivalent to advanced education. Additionally, although computer and language skills are always needed, they were not given as high an importance as expected; rather, skills related to professional behavior at the workplace were given the highest ranking.

A variety of themes emerged from the focus groups, with participants articulating a wide range of views, sometimes contradictory, always passionately. Participants discussed the motivations behind their will to work, including goals like: securing their livelihoods, gaining independence, gaining social status and equality, increased selfsatisfaction and benefiting society. They described the social and professional support available to job-seekers, and the process for looking for and applying to employment, including locating vacancies and preparing for interviews. Not surprisingly, given the nature of the study itself, participants cited a litany of obstacles to gaining employment, including: the lack of job opportunities, the influence of wasta, insufficient skillsets or competencies, discrimination (due to nationality, gender, the veil, politics), societal obstructions (like traditional attitudes and parental or spousal objections), safety concerns and the role of motherhood. Once working, many participants listed working conditions or incidents which increased their vulnerability, including: poor pay, long hours, exploitation and sexual harassment. But the same participants also listed proudly their resilience techniques and compensation strategies they use to gain and maintain employment: accept any job, be realistic, have standards and self-confidence, pursue education and training opportunities, gain multiple specializations and continue education and gain on-the-job experience. Finally, focus group participants explored problem solving solutions and made suggestions for external interventions to help improve the employability of women: increased institutional support, combat wasta and nepotism, protecting workers' rights and promoting the right to work and changing employers' awareness.

Recommendations

- Focus on providing training for women in transversal skills, and not for a specific type of job, thereby increasing their competitiveness.
- Given that 63% of all employees of the surveyed institutions are women, and that 159 of these women (12%) are in managerial positions, vocational trainings should not be limited to clerical and secretarial work; rather, they should

encourage women to "aim high" and provide commensurate training as their male counterparts.

- Promote the exploring of new fields of study and work.
- The skillsets most sought for both skilled and unskilled positions, as cited by employers, are those that fall within the rubric of "professionalism" and "life skills," with a focus on teamwork, conflict management and communication skills. Additionally, vocational training courses should include entrepreneurial training, including business management skills, marketing techniques and project management.
- Provide career counseling for all job seekers, including CV writing and interviewing skills, and offer training in how to approach potential employers, including communication, presentation and self-promotion. These should be provided by all vocational training and employment services centers.
- Provide training that reinforces and builds women job-seekers' self-confidence
- Explore the sectors of health and education for skilled and unskilled workers.
- Hold vocational training courses in:
 - Industrial sewing
 - Training for medical secretary/assistant work
 - Training in caregiving/medical support
 - Computerized accounting
 - Insurance (particularly for women with university degrees)
 - High quality computer skills
 - Entrepreneurial skills
- Do not engage in hairdressers, beauticians and food-caterers as the market is over-saturated. However, for areas of high interest, such as hair-dressing, supplementary classes (but not a field of specialization) can be added to vocational training curriculums to provide opportunities for the generation occasional income.
- Promote the safest, the most just and the most empowering employment options.
- Raise employers' awareness about the professionalism and advanced skillsets gained through a technical degree as provided by quality training institutions, particularly as many poor women cannot afford a university education.
- Project partners should also provide awareness-raising to empower women to recognize and address gender stereotyping in the workplace and on reducing behaviors of victimization.
- Project partners are encouraged to network with other vocational training and employment services centers and to proactively engage with each other, devising processes to better link job-seekers to employment opportunities. Particular attention should be given to all fresh graduates, regardless from where they have graduated, enabling them to access any available support and employment services.

• Ensure job placement services and vocational training courses include informational "workers' rights" lessons and that participants are made aware of legal support services already in existence to counter any corrupt employer practices.

2. Purpose of the study

Discrimination against women in general, and sexual or gender based violence (SGBV) in particular, are widespread phenomena in the Arab Region. Despite some advances in women's rights, discrimination against women and SGBV remain unaddressed concerns in Lebanon.

Lebanon is a signatory of the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), which was ratified in September of 2002 with a number of reservations (including Article 16). However, the enforcement of laws pertaining to women's rights remains challenging across much of Lebanon. Violence against women is even a more acute problem among displaced communities, mainly due to the legal vacuum they exist in (Lebanon did not sign the 1951 refugee convention) and their socio-economical vulnerability. Refugee women (Palestinians, Iraqis, and other nationalities) and Migrant Domestic Workers face particular protection risks.

Access to the market also is one of the most important challenges facing vulnerable women, particularly refugee women. Women in Lebanon are often denied access to the market, and they face different constraints than their male counterparts to enter markets and engage in gainful work.

The "Empowering women at risk in Lebanon" study, funded by the Swiss Agency for Development and Cooperation, managed by the Danish Refugee Council (DRC) and implemented by the Palestinian Women's Forum (PWF), aims to empower women at risk and/or victims of SGBV by prevention and a protection-oriented response based on livelihood support. It will help promoting economic and social self-reliance of 300 vulnerable women and raise awareness of duty-bearers about SGBV and human trafficking.

Within this project, Ibtikar Research & Consulting was hired to undertake the "Market Study in Saida: Identifying creative entry points into the market for women at risk."

The beneficiaries of this project have special protection concerns related to their refugee status or as survivors of discrimination and violence. These include the fact that most refugees do not have the right to work (or have limited access to their rights), women may suffer from refugee or SGBV "stigma," they are recovering from trauma as SGBV survivors, or their economic and social vulnerability places them at risk of SGBV. As such, the beneficiaries of this project face significant challenges to entering the labor market competitively.

Strengthening economic self-reliance will include: improving women's employability and their ability to connect to job placements; and Business/entrepreneurial development, including an improved understanding of the market within a given sector.

The objectives of this market study are to:

- Identify the opportunities to strengthen women's participation in Saida area labor market by focusing on "creative entry points into the market," with a protection focus on women at risk.
- Identify sectors that meet both market demands (where there are labor shortages or a large absorption capacity, avoiding labor market surplus and/or saturation) as well as beneficiaries' protection needs.
- Provide recommendations on vocational training sectors specifically designed for women at risk.

3. Methodology

This study, designed to identify creative entry points for women into the Saida job market, was grounded in addressing the questions of: Why are so few women hired? and How can women become more employable?

A variety of research methodologies were utilized in the research and analysis of finding. The study's literature review not only presents data from a variety of key local and international sources relating to Lebanese and Palestinian women's employment in Lebanon, but also includes unique original findings localized for Saida, determined through an independent analysis of the raw data sets from two national studies.

The findings from the literature review helped inform the subsequent design of the quantitative and qualitative research studies.

3.1. Quantitative market survey

A market survey of 47 large employers in greater Saida was undertaken to more closely analyze market demand. A four-page questionnaire of 25 questions was designed to explore employers': work-force and its make-up, the employment of women, skills sought and jobs offered, hiring practices and beliefs about women's employment (Annex 1). Close-ended questions addressed basic facts and statistics, with open-ended questions relating to topics of: views on women and the workplace and skills sought and preferred. A sample of 50 employers and institutions were was selected through the input of trained surveyors familiar with the topic and residing in Saida, with the added the criterion that selected institutions employ at least 10 - 15 workers. The selected institutions were also sampled across sectors of activity, such that the sample includes hospitals, schools, NGOs, shopping malls, large retails stores, tourist agencies, etc. Surveyors were trained in the questionnaire on June 18, 2012, and fieldwork was undertaken from July 1-16, 2012. Delays were encountered in starting the fieldwork (five days waiting for an official letter of introduction and explanation of the research). and six institutions refused to answer the questionnaire, three of which were replaced by other employers, brining the total to 47 institutions. Data were entered into a database and cleaned and reviewed, and then analyzed using SPSS software.

3.2. Qualitative focus groups and stakeholder interviews

In order to determine market supply, and more particularly the experiences and understandings of Lebanese women at risk and Palestinian and Iraqi refugee women, nine focus groups were held, with a total of 72 participants. Focus group were constructed to include job-seeking and employed women, with a mixture of educational backgrounds, as well as vocational training certificates. Focus group questions were designed to explore participants' experiences and understandings about: job opportunities in Saida, motivations to seek or engage in work, methods to locate employment, skills and preparations needed for employment, obstacles to employment, working conditions and difficulties encountered when working, and the compensation strategies undertaken by women to obtain and maintain employment in a very tough market.

All focus groups were conducted by a trained fieldworker, and eight out of nine were held in Saida (five in Ain el Helweh camp and three in Lebanese NGO premises in Saida). After the study's goals and methodology were explained, (and participants' consent gained – including informing them of their rights to anonymity and involvement in the study), participants were asked to fill out a one-page questionnaire concerning their nationality, civil status, educational attainment and employment status (Annex 2). A total of 58 questionnaires were completed by Lebanese and Palestinian women, representing seven focus groups. Data were entered into a database and cleaned and reviewed, and then analyzed using SPSS software; findings are summarized in Section 6 on qualitative findings. The focus groups were conducted in Arabic, and recorded, and ranged from 35 minutes to over two hours. The recordings were transcribed in English, and analyzed using the grounded theory approach.

Significant difficulties and delays were encountered in the organizing of the focus groups, in part due to a few project partners' misconceptions about the research study. Despite attempts to organize groups such that Palestinian and Lebanese women were separately divided by working and job-seeking, and by vocational training attendance and non-attendance, many focus groups included mixes of women from the above categories. Focus groups with Palestinians were held from July 11-13, 2012, and focus groups with Lebanese held on July 11, 13 and 24, 2012. Particular difficulty seemed to arise in the organizing of the Lebanese focus groups, such that only 15 Lebanese women eventually participated (versus 45 Palestinians, 1 Syrian and 2 women who did not state their nationality). A focus group of nine Iraqi refugee women was also held, but in Beirut, on July 9, 2012. Finally, the tenth focus group was never held, due to a misunderstanding on the part of the Lebanese partner; this, and the low number of women attending the Lebanese focus groups reduced our targeted number of participants from 100 to 72.

Four interviews with key stakeholders were held:

June 4, 2012: Representing Palestinian entrepreneurial supply for the market

• Alia Husseini, Executive Director, IGASS Program, Palestinian-Arab Women's League (PAWL).

July 24, 2012: Representing Lebanese and Palestinian supply for the market

- Rashid Hamtou, Ahlouna
- Yousra Hilal Taleb, Supervisor, Employment Services Center [Saida], UNRWA

July 31, 2012: Representing Lebanese market demand

• Zahi Chahine, General Manager, Chamber of Commerce, Industry and Agriculture in Sidon and South Lebanon

The stakeholders were asked about their impressions of the Saida job market for women, suggestions for sectors of activity to explore, skills sets to invest in for women job-seekers, and suggestions of entry points into the market. Detailed notes were taken during the interviews, and subsequently analyzed.

3.3. Limitations:

The sample selection of both institutions and focus group beneficiaries was not random, but was rather based on quotas. It should be noted, however, that random sampling was undertaken when possible, as for the Palestinian focus beneficiaries. However, the selection of all focus group participants was innately slightly biased, due to the study's emphasis on job-seeking and employed women.

Quantitatively, however, our findings are confirmed by findings just produced (not yet publicly available) by the Chamber of Commerce from a study of 5,703 institutions across Lebanon, including Saida (please see Section 6 for more information). Moreover, our qualitative findings – as triangulated between the information from the key stakeholders and the literature review – are also self-confirming, both in terms of the experiences of Lebanese women, Palestinian and Iraqi refugee women, as well as that of job seekers in Saida.

4. Literature review

4.1. The data

This literature review brings together data and analysis from UN and governmental agencies and international and local NGOs. Where possible, findings have been disaggregated by gender (for both Lebanese and Palestinian women), and localized to the city-level of Saida. Standard sources of statistical information on Lebanon, including UNDP and Fafo, are cited throughout the literature review, bolstered by the findings of local organizations. However, and uniquely to this report, original statistical analysis was also undertaken on national-level data sets.

National figures, figures at the governorate level, and more specific numbers on Lebanese women in Saida were obtained from the National Household Living Conditions Survey of 2004, published by the UNDP, Ministry of Social Affairs (MOSA) and the Central Administration for Statistics (CAS) in 2006 (UNDP et al, 2006). The national sample is composed of 55,972 individuals, 1,292 of which are located in city of Saida and form 2.3% of the total sample. The sample is distributed almost equally between males and females, which guarantees representative results when disaggregated by gender. The raw data used for the UNDP et al publication was analyzed at the Saida level for this report; these original findings are indicated in the following text as "original elaborations from the Survey of Household Living Conditions."

The survey of the socio-economic conditions of Palestinian refugees in Lebanon, commissioned by UNRWA and conducted by the American University of Beirut (Chaaban et al, 2010), provided national and Saida-level specific data. The sample is composed of 2,676 households and covers all twelve camps in Lebanon, as well as 20 gatherings located in five administrative areas in the country, namely the North, Central Lebanon, Saida, Sour and the Bekaa. Around 24% of the surveyed individuals are located in Saida, a sample of around 2,600 individuals. The sample is distributed almost equally between males (46%) and females (54%). The raw data used for the Chaaban et al publication was analyzed at the Saida level for this report; these original findings are indicated in the following text as "original elaborations from the Socio-Economic Survey of Palestinian refugees."

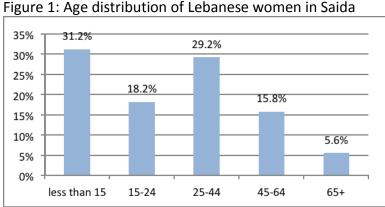
4.2. Demographic profile of women in Saida, in terms of employment

This section provides a statistical profile of both Lebanese and Palestinian women in Saida, in terms of their age distribution, marital status, educational levels and the relationship between these demographic factors – and the employment status of women in Saida. It also presents the latest available statistics on employment and unemployment rates of women in Saida. In addition, it briefly presents a profile of

women entrepreneurs in the South governorate (including Saida), and offers characteristics of women-led enterprises in the area.

4.2.1. Age distribution

According to data from the household living conditions report (UNDP et al, 2004), Lebanese women in Saida are generally young, and thus can form a significant part of the economically active population; however, at present around only 13% of women above 15 years old are part of the active labor force¹. Around one-third of women in Saida are between the age of 25 and 44, and 18.2% are between 15 and 24, which are the two age brackets commonly categorized as the prime working ages. Another third of women are less than 15 years old and not included in the analysis, as they are still of schooling age.



Source: Original elaborations from Household Living Conditions

Linking age to employment, the following table presents the distribution of the active Lebanese female labor force according to their age and employment status. The highest rate of employment is among the women between 25 and 44 years of age. Interestingly, the unemployment level of younger women is surprisingly high, at 54%. Very few women within the age bracket of 45-64 years are actually part of the labor force, (under 10 women) however, those interested in working have all found employment.

¹ Active labor force here is defined (as per ILO standards) as consisting of persons above 15 years of age, who are either employed or unemployed, and who are not attending an educational institution, who are not retired, who are not engaged in family duties or any other form of economic inactivity.

| Employment | 15-24 | 25-44 | 45-64 |
|------------|-------|-------|-------|
| Employment | yeas | years | years |
| Unemployed | 54% | 19% | 0% |
| Employed | 46% | 81% | 100% |
| Total | 100% | 100% | 100% |

Table 1: Employment status by age of economically active Lebanese women in Saida

Source: Original elaborations from Household Living Conditions

According to data from the socio-economic survey of Palestinian refugees in Lebanon (Chaaban et al, 2010), the age structure of Palestinian women is similar to that of the Lebanese population, also being a young population, where a total of 65% of women are within working age and active participants in the labor force.

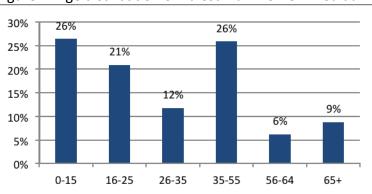


Figure 2: Age distribution of Palestinian women in Saida

Source: Original elaborations from Socio-economic Survey of Palestinian Refugees

In terms of their employment status, Palestinian women differ greatly from Lebanese women, as the active population of Palestinian women is mostly unemployed. The highest unemployment rate is among the women between the ages of 15 and 24, while the highest employment rate is observed for women aged between 25 and 44.

| women | | | |
|-------------|-------|-------|-------|
| Employment | 15-24 | 25-44 | 45-64 |
| Linployment | yeas | years | years |
| Unemployed | 93% | 86% | 89% |
| Employed | 7% | 14% | 11% |
| Total | 100% | 100% | 100% |

Table 2: Employment status by age of economically active Palestinian

Source: Original elaborations from Socio-economic Survey of Palestinian Refugees

4.2.2. Marital status

More than half of Lebanese women in Saida who are above 15 years old are married (53.7%). One-third of Lebanese women have never been married. Divorce and separation percentages are very low.

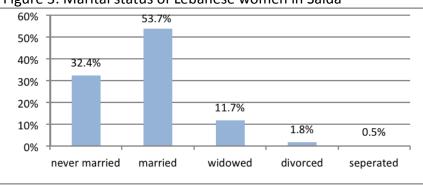


Figure 3: Marital status of Lebanese women in Saida

Source: Original elaborations from Household Living Conditions

In terms of the marital status of women and their primary occupation, most women in Saida undertake housework as their primary occupation (93% of married women, 63% of widowed, and 37% of divorced). Of the 6.66% of women in Saida who are working, the highest percentage (7.5%) of workers is found among those women who have never been married. Not surprisingly, a similar phenomenon is noticed for students, whereby 57.4% of female students have never been married.

| Marital status | Under school age | Working | Not working | Student | Retired | Occupied with housework | Unable to work | Total |
|-------------------|---------------------|---------|----------------|---------|---------|-------------------------------|-------------------|-------|
| Never married | 14.5% | 7.5% | 10.7% | 57.4% | 0.0% | 7.3% | 2.6% | 100% |
| Married | 0.0% | 5.9% | 0.0% | 0.42% | 0.0% | 93.7% | 0.0% | 100% |
| Widowed | 0.0% | 1.9% | 5.8% | 0.0% | 1.92% | 63.5% | 26.9% | 100% |
| Divorced | 0.0% | 25% | 12.5% | 0.0% | 0.0% | 25.0% | 37.5% | 100% |
| Separated | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 100% | 0.0% | 100% |
| Total | 7.7% | 6.7% | 6.4% | 30.8% | 0.15% | 44.27% | 4.0% | 100% |

Table 3: Distribution of Lebanese women in Saida by marital status and primary occupation

Source: Original elaborations from Household Living Conditions

As for Palestinian women in Saida, 46% of the women above the age of 15 are married, almost entirely to Palestinians, with 35% never married, and about 15% are either widowed, divorced, or separated.

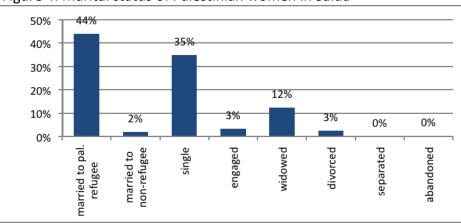


Figure 4: Marital status of Palestinian women in Saida

Source: Original elaborations from Socio-economic Survey of Palestinian Refugees

Assessing the marital status of Palestinian women in Saida in terms of their employment status, the highest percentage of working women are those who are never married (47%). Of all women who are not working, around 39% are women married, with 43% never married. The lowest shares of working women are found among those categorized as separated and abandoned, wherein basically none of these women are working.

Table 4: Employment status of Palestinian women in Saida by martial status

| Work status | Married to Pal. refugee | Married to non- refugee | Never Married | Engaged | Widowed | Divorced | Separated | Abandoned | Total |
|----------------|-------------------------------|-------------------------------|------------------|---------|---------|----------|-----------|-----------|--------|
| Working | 31.5% | 2.8% | 47.2% | 3.7% | 8.3% | 6.5% | 0.0% | 0.0% | 100.0% |
| Not working | 37.9% | 1.7% | 43.2% | 3.9% | 10.7% | 2.3% | 0.2% | 0.2% | 100.0% |

Source: Original elaborations from Socio-economic Survey of Palestinian Refugees

4.2.3. Education levels

As much as 14.3% of Lebanese women in Saida have never been to school. Around 12% have completed high school. Around 5% of them have vocational education (BP, BT, TS, and LT)², and only 4% have university degrees. These figures appear to be lower than the national averages for educational attainment of women. In addition, around 57% of the women in Saida are fluent in English, and 15% are fluent in French.

² The terms refer to: (1) Brevet Préparatoire (BP) a 2-year program following 7 years of formal schooling; (2) Baccalauréat Technique(BT), a 3 –year program following 9 years of formal schooling; (3) Technique Supérieure (TS), a university-equivalent program; and (4) License Technique (LT), also a university-equivalent program (Vlaardingerebroek, 2009).

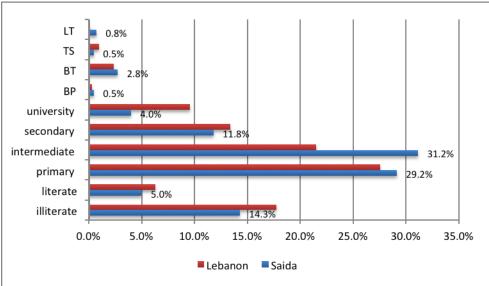


Figure 5: Education levels of Lebanese women in Saida

Source: Original elaborations from Household Living Conditions

According to UNDP, education has a direct correlation with female employment, with 34.1% of all working Lebanese women holding a university degree (UNDP et al, 2006). However, the findings differ somewhat at the Saida level. The table below provides a more detailed inspection of the relationship between education and employment for Lebanese women in Saida, according to our analysis of the Household Survey data, and shows that only 17% of working Lebanese women in Saida hold a university degree, 14% of working women have a secondary school degree, and 21% of working women have completed intermediate school. The fact that only 17% of working women in Saida have a university degree, versus 34% nationally, may indicate a mismatch between fields of study and the needs of the job market.

| Work status | Illiterate | Literate | KG | Elementary | Intermediate | Secondary | University | BP | BT | TS | LT | Total |
|----------------|------------|----------|------|------------|--------------|-----------|------------|------|-------|------|------|-------|
| Working | 0.0% | 0.0% | 0.0% | 42.9% | 21.4% | 7.1% | 14.3% | 0.0% | 14.3% | 0.0% | 0.0% | 100% |
| Not working | 0.0% | 7.1% | 2.4% | 14.3% | 21.4% | 14.3% | 16.7% | 2.4% | 11.9% | 2.4% | 7.1% | 100% |

Table 5: Distribution of Lebanese women by employment status and education

Source: Original elaborations from Household Living Conditions

Overall, the educational attainment of Palestinian women is lower than that of Lebanese women. Although only 11% of Palestinian women in Saida have never been to school, however a very large percentage of women started their middle or high school education, but did not complete it. The rate of completion increases in the more advanced levels of studies. The levels of educational attainment in Saida are slightly lower than the national average for Palestinian women in Lebanon.

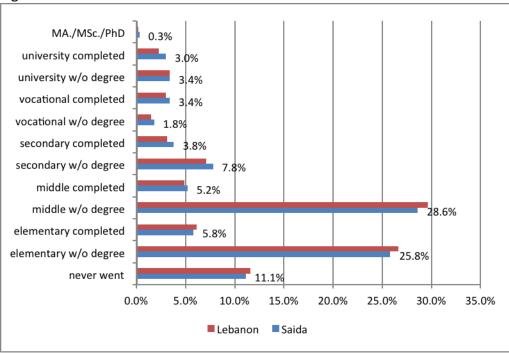


Figure 6: Education levels of Palestinian women in Saida and Lebanon

Source: Original elaborations from Socio-economic Survey of Palestinian Refugees

In terms of the relationship between education and employment for Palestinian women, an ILO review of studies on labor and employment among Palestinians in Lebanon indicated that higher educational levels among Palestinian refugees are not necessarily positively correlated with higher employment rates (ILO, 2010). The report showed that Palestinian levels of unemployment are fairly similar across different educational levels, with minimal advantage for refugees with secondary and higher education (Ibid).

However, our findings from the AUB/UNRWA data indicate that the relationship between employment and education differs within different levels of educational attainment. The table below shows the distribution of working and non-working Palestinian women according to their educational attainment in Saida. The findings clearly show that the completion of a vocation, a university or an advanced degree is more likely to result in employment than any other level of educational attainment – and thus there is a positive relationship between completing a higher level of education and obtaining employment. Moreover, there is also a larger impact in terms of employment from achieving these degrees, rather than merely starting the program.

| Work status | Never went | Element w/o degree | Element complete | Middle w/o degree | Middle complete | Second w/o degree | Second complete | VTE w/o degree | VTE complete | Uni w/o degree | Uni complete | MA./ MSc./ PhD |
|----------------|---------------|--------------------------|---------------------|-------------------------|--------------------|-------------------------|--------------------|----------------------|-----------------|----------------------|-----------------|----------------------|
| Working | 8.5% | 8.7% | 1.6% | 4.9% | 3.2% | 9.4% | 6.5% | 9.1% | 33.3% | 7.1% | 47.2% | 50% |
| Not working | 91.5% | 91.3% | 98.4% | 95.1% | 96.8% | 90.6% | 93.5% | 90.9% | 66.7% | 92.9% | 52.8% | 50% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Table 6: Distribution of Palestinian women according to working status and education

Source: Original elaborations from Socio-economic Survey of Palestinian Refugees

There is also evidence (from the Right to Work Campaign in 2011) that the correlation between higher education and employment becomes even more advantageous among young Palestinian females aged 18-29. The study on the potential of Palestinian youth shows that among young working women with a minimum of an intermediate education, 64% hold university degrees and 27% have attended vocational training or hold a vocational degree (Ibtikar, 2011).

4.3. Employment status of women

4.3.1. Lebanese

In 2002, Lebanon was ranked 153rd out of 163 countries in terms of women's rate of economic activity (ESCWA data, cited in CRTD-A, 2006). Although Lebanese women remain drastically under-represented in the labor force, statistical data indicates that their participation is improving and has risen from 24% in 2004 to at least 27.4% in 2008 (UNDP, 2009a). Moreover, according to the World Bank, the female labor force participation rate in 2006 was 37% (2008). By either measure, Lebanese women are more active in the labor force than most Arab women; however, this rate is still far less than the 55% of comparable upper-Middle Income Countries (Ibid.).

According to our analysis of the UNDP et al data, in Saida, about 7% of Lebanese women are working, while 44% are occupied with housework, and 30% are studying. Only 4% stated that they are unable to work.

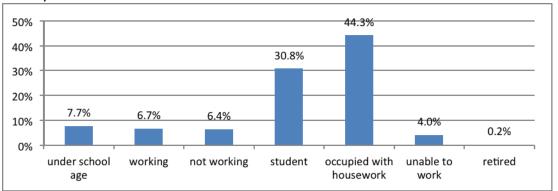


Figure 7: Distribution of Lebanese women in Saida according to their primary economic activity

Source: Original elaborations from Household Living Conditions

The vast majority of Lebanese women in Saida work in the private sector, and only 13.6% work in the public sector. Available statistics do not give details on the occupation categories of the working women; however, they show that 76% of the working women in Saida are monthly paid employees.

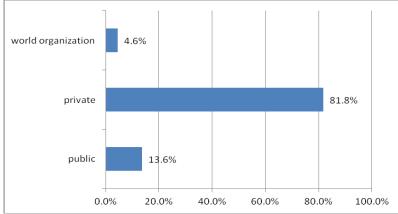


Figure 8: Sector of employment of Lebanese women in Saida

Source: Original elaborations from Household Living Conditions

Box 1: Studies of interest: Two studies on employment of youth and PWDs Youth Voice Project

The National Association for Vocational Training and Social Services, with NGO Cives Mundi and the Spanish Agency for Cooperation (AECID), conducted a survey of enterprises and their employment as part of the "Youth voice project." The survey included 102 SMEs, 40% of which employ only one person, and 75% of which employ at most five employees.

Despite the fact that the selected sample is skewed towards very small enterprises, it is worth noting that 40% of these enterprises stated that they needed at least one more employee, and the skills most needed were hairdressing (23%), electricity maintenance (11%) and sewing (10%).

Market Study on Jobs for Persons with Disabilities in Bekaa & South of Lebanon

The Lebanese Physical Handicapped Union (LPHU), with Movimento por la Paz and Spanish Agency for Cooperation (AECID), undertook a Market Study to determine specific orientations and advise a work program to undertake rehabilitation and training activities for Persons with Disabilities (PWDs) to help them engage in the labor market and meet their needs to lead a decent quality of life. The survey included 247 Lebanese PWDs and 245 Palestinian PWDs, as well as 57 Lebanese and 48 Palestinian employers.

Although not disaggregated by gender, the survey found that 47.5% of PwDs surveyed are either not working or unable to work, 45% are working and 7.5% are studying. The majority of sampled PwDs who are working have "oral contracts," with 71% of Lebanese and 85% of Palestinians. Moreover, 82% of Lebanese and 85.5% of Palestinians PwD workers are employed in the private sector, with 16% of Lebanese and 15.5% of Palestinians PwD workers in civil society.

In terms of unemployment rates for Lebanese women, overall unemployment in Saida (15%) is higher than the national rate of 7.9%. The unemployment rate of Lebanese women in Saida (24%) is significantly higher than the national rate unemployment rate for women, at 9.5%, as well as that of the total governorate, wherein the unemployment rate of women in the South Governorate is 13.4%.

| | Women's | Men's | Total |
|-------------------|--------------|--------------|--------------|
| Region | unemployment | unemployment | unemployment |
| | rate | rate | rate |
| Saida city | 24% | 13% | 15% |
| South Governorate | 13.4% | 7.1% | 8.5% |
| Lebanon | 9.5% | 7.3% | 7.9% |

Table 7: Unemployment rates of Lebanese women in Saida, South, and Lebanon

Source: Original elaborations from Household Living Conditions for percentages of Saida, and Household Living Conditions for South and Lebanon percentages

4.3.2. Palestinian

In terms of the total labor force participation rate for Palestinians (aged 15+) in Lebanon, according to the Right to Work Campaign study on Palestinian refugee contribution to the Lebanese economy, the rate was found to be 16% for women. This was more

recently confirmed by the UNRWA/AUB study, which showed that 13% of Palestinian women (aged 15-65) were working (Chaaban et al, 2010). Moreover, the PARALECO data also showed that Palestinian female labor force participation peaks twice across age groups, with 13.6% for the 20-24 age group, presumably before marriage, and after childbearing age at 17.5% for the 40-44 age group (Khalidi & Tabbara, 2009).

In addition to the generally low labor force participation rates among Palestinians, unemployment rates are high mainly due to the legal obstacles Palestinians face when seeking employment in Lebanon. Being stateless, Palestinians in Lebanon were not given the right to work due to a reciprocity ruling that is applied to foreigners working in Lebanon (and applied to Palestinian refugees despite being stateless). An amendment to the Lebanese Labor Law was passed in August 2010, wherein Palestinians were exempted from the reciprocity condition, as well as from paying work permits fees. However, this amendment is regarded as having a very limited effect, as it applies to a narrow range of professions and does not address the legal status of Palestinians in Lebanon (Ibtikar, 2011). Moreover, the amendment did not tackle the exclusion of Palestinian refugees from 30 syndicated professions, which are divided into two categories: (1) professions that are subject to the reciprocity clause, and (2) professions that are restricted to Lebanese citizens (for a list of these professions see Chaaban, 2010, p.13); therefore, Palestinian refugees' access to the majority of white-collar professions remains very limited, and they remain unable to benefit from fair working conditions and social protection (Ibtikar, 2011).

According to FAFO, Palestinian refugee labor in Lebanon is concentrated in trade, agriculture, manufacturing and construction, which provide jobs for 70% of the Palestinian refugee workforce. An additional 12% of Palestinian workers are employed in education and health; These two sectors are dominated by women (32% of women, as compared to only 8% of men). Of the total Palestinian labor force, 84% of men work in private companies, compared to 66% of women, who tend to be more involved in non-governmental organizations: INGOs and NGOs account for 24% of employment among women, in contrast to only 9% among men (FAFO, 2003).

Moreover, data compiled in 2008 by the Right to Work Campaign indicate that Palestinian women work mainly in services (63.6%) followed by trade (14.8%), industry (9.8%) and agriculture (5.7%). A higher proportion of women than men were found working in computer-related occupations (M 1.1% /F 3.8%). Although there is near parity between Palestinian men and women in high level occupations (M 1% / F 0.7%), women are three times as likely as men to work in middle level occupations, such as social work, nursing and education (M 10.1% / F 29.9%) (Khalidi & Tabarra, 2009).

The same data from 2008 also show that more than half of working women (56.6%) are employed by, or work freelance in, the private sector, and almost a quarter (24.3%) work with UN agencies, international and local NGOS. The remainder (19.1%) is employed by Palestinian institutions. The proportion of Palestinian women working in

establishments of more than 25 employees is twice that of Palestinian men (M 20% / F 44%). A majority of working women hold a permanent job (76.8%) and most receive monthly wages (71%), with 8.9% working less than 32 hours a week and likely to be holding part-time jobs. Daily wages are less frequent among working women than working men (M 32% / F 18%) and 19% of working women are self-employed (Ibid.).

Another study "Mapping Vocational and Educational Providers to Palestinian Refugees in Lebanon," conducted by Consultation and Research Institute (CRI) in 2010, looks at the employment status of Palestinian graduates from eight vocational training institutions over a period of ten years, and shows that 30.74% have found jobs in their field of specialty. In Saida, the rate is slightly higher, at 32%. Women who have specialized in education, mainly from the Sibline Technical Center, showed the highest employment rates, at 64.52%. Those who studied business and clerical courses were less successful, with only 18.77% securing jobs that matched their training. However, they earned better wages than average. This specialization was the most highly attended by women, with the highest numbers of students (male and female) concentrated in Saida. Interestingly, in the field of maintenance, some women chose to specialize in appliance and computer maintenance. However their success in finding jobs was very low, at 11.11%, due partly to social norms. The study attributes these low employment rates also to variations in the duration and quality of training. The beauty and hairdressing occupations are dominated by women, at 73.84% of students, but only 24.01% succeeded in securing jobs in their field of study, well below the general average of 30.74%.

Although Palestinian men and women tend to earn similar wages, the findings of the CRI study indicate that men are more likely than women to find jobs in their field of specialization, at 41.17% and 20.94% respectively. In addition, more women students than men students in the study had married since receiving their training and were not seeking employment, at 30.55% and 5.87% respectively.

According to a Fafo study undertaken in 2007, in the Ein El Helweh camp, the labor force participation of women is 13%. The rate was found to increase gradually with age, starting at 9% for the 15-24 age group, and reaching 21% for the 45-54 age group. Women's labor force participation was highest among previously married women, at 20%, and for single women, at 18%. Only 8% of married women participate in the labor force (Zhang & Tiltnes, 2009).

According to the UNRWA/AUB study, the employment rate of Palestinian women between the ages of 15 and 65 is 13%. Our findings show that Saida is no exception, where the employment rate of women in the city is also 13%. Working women in Saida are mostly private sector employees (53.7%), as shown in the figure below, with 19% self-employed and 13% working in the NGO sector.

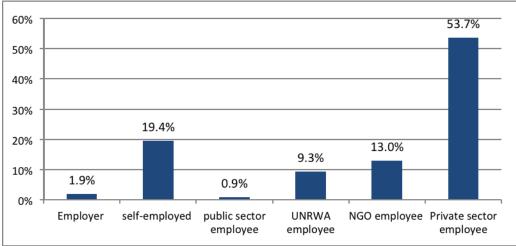


Figure 9: Employment status of working Palestinian women

Source: Original elaborations from Socio-economic Survey of Palestinian Refugees

The figure below shows the distribution of working Palestinian women across occupation categories. It is of interest that there are almost as many women working as professionals (27.5%) as there are women working in elementary occupations (30.4%). Additionally, 20% work in crafts and related trades and around 15% are service workers.

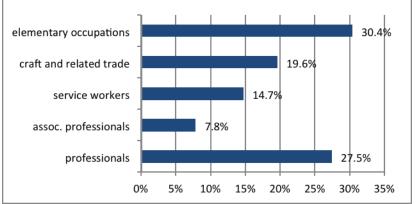


Figure 10: Occupations of working Palestinian women in Saida

4.3.3. Women entrepreneurs in the South

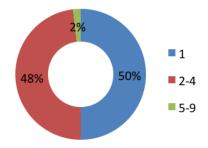
A study conducted by the Economic Research Forum (ERF) and Consultation and Research Institute (CRI) on Small- and Medium-Enterprises (SMEs) in Lebanon in 2005 presents findings on women businesses owners of all nationalities (CRI & ERF, 2005). The data is disaggregated at the level of the governorate, or "Mohafaza." Therefore, in this section we draw a brief of profile of women entrepreneurs in the South Governorate, which includes the area of Saida and its surroundings, and which represents 10% of the total sample. Out of the 1,514 surveyed SMEs, 160 enterprises,

Source: Original elaborations from Socio-economic Survey of Palestinian Refugees

i.e. 10.5%, are women-led. All data in this section comes from the CRI and ERF report of 2005.

As is shown in the figure below, all the enterprises owned and run by women are microenterprises, as they all employ less than 10 employees, and half of them employ only one person.

Figure 11: Number of employees in women-led enterprises in the South Governorate



Source: Original elaboration from Micro- and Small-Enterprises in Lebanon

In terms of nationality, the vast majority of women entrepreneurs in the South Governorate are Lebanese, while of the 9.8% of the non-Lebanese women entrepreneurs, Palestinian make up 8% and Syrian 1.8%.

| IC. | e of Nationality of Women entrepreneurs in the | | | | |
|-----|--|------------|--|--|--|
| | Nationality | Percentage | | | |
| | Lebanese | 90.2% | | | |
| | Syrian | 1.8% | | | |
| | Palestinian | 8.0% | | | |
| | Total | 100.0% | | | |

Table 8: Nationality of women entrepreneurs in -the South Governorate

Source: Original elaboration from Micro- and Small-Enterprises in Lebanon

The majority of women entrepreneurs operate within the trade sector (64.6%). Around one-third are in the services sector and a minority of 5% are in the industrial sector.

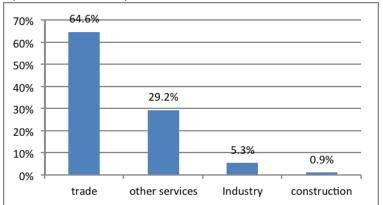


Figure 12: Distribution of women-led enterprises in the South Governorate by sector of activity

Source: Original elaboration from Micro- and Small-Enterprises in Lebanon

Only 8% of the women-led enterprises stated that they employ foreign labor. Up to 50% of the women-led firms employ women, where about 60% of them employ two women and about 18% employ three women. The share of women employed in women-led enterprises is quite significant since, as already mentioned, these enterprises are generally micro-enterprises that employ up to nine employees only.

Box 2: Queen gas station

Queen, the first gas station run and operated by women in Lebanon

Established in 2011, the Queen gas station is located in Saida's city center, and bills itself as a "a gas station with a feminine sensation." Its women attendants, wearing pink uniforms, fill gas tanks, run car washes and operate the gas station shop, which includes a Pain d'Or bakery and brand-name imported food and cosmetic items. The women employees earn minimum wage (\$600 per month for 6 days a week, 8 hours a day).

As quoted in The Daily Star, "At first it was hard to find employees, because as far as I know it's the first time there's something like this in the Arab world," said the gas station manager, Samar Dakdouk. "The concept is a VIP gas and car cleaning service by women. It's good for our patriarchal society."

The concept caused shock and initial concern, but then, according to one employee, people became used to the idea. "There's no reason why women shouldn't pump gas. Some people say it's shameful. But I think: why not? People need to get used to it."

Anderson, B. 4 January 2012. "Lebanese women pump it up at local gas station." The Daily Star. http://www.dailystar.com.lb/Culture/Lifestyle/2012/Jan-04/158818-lebanon-women-pump-it-up-at-local-gas-station.ashx#axzz22kDDctBj

- 4.4. Women at risk
 - 4.4.1. Vulnerability

Female-headed households (FHH), a key component in the feminization of poverty, are recognized as a vulnerable social group in Lebanon, and the Lebanese government has investigated ways to address the specific needs of these households, including through the targeted plans which emerged in 2007 from the Paris III conference (UNFPA and MOSA, 2007).

Female-headed households in Saida are no exception, with most widowed women (90%) and a quarter of divorced women being heads of their households. In fact, Lebanese women head 9.2%³ of the households in Saida, and our findings show that only 6.8% of women heads of households are employed. Moreover, as much as 68% of these FHH live on an average household income of less than LL800,000 per month. These households' vulnerability would be greatly reduced were the female heads of

³ Original calculations from Household Living Conditions

these households provided with adequate employment opportunities. The same observation is valid for the Palestinian women who head their households, where data from the Socio-economic Survey of Palestinians in Lebanon (Chaaban et al, 2010) shows that only 13% of the female heads of households are employed.

According to AUB and UNRWA (Ibid.), the vulnerability of Palestinian working women is also depicted through the fact that around 24% are daily paid workers, indicating that these women work in quite unstable conditions. In fact, the data also shows that as much as 82% of the working Palestinian women do not have a work contract, and 13% of the working women are seasonal workers (Ibid.).

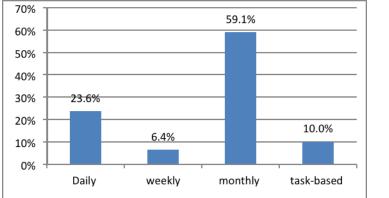


Figure 13: Payment methods of working Palestinian women in Saida

Box 3: Studies of interest: WRC livelihood evaluation report, Syria

Women's Resource Centre (WRC) Livelihood Evaluation Report - Syria

The Danish Refugee Council in Syria targeted two special needs groups for livelihood support: Women at Risk and Adolescents at Risk. Women at risk are empowered through 6-month vocational training, business management, cash assistance, took kits and, for some of them, micro-grants. In parallel, 460 out-of-school refugee adolescents do follow 6-month vocational courses (11 activities are offered) and social support in the Damascus Training Centre of UNRWA who remains the main implementing partner of DRC livelihood support projects.

An evaluation of the project determined that:

- Further work was required to establish a solid connection between improvement in social self-reliance and improved economic self-reliance for those who want or need it
- There is a lack of established connection between market demand and the vocational training (VT) courses offered at the Centre, the lack of staff expertise to provide technical livelihood support, and the lack of funding for advanced

Source: Original elaborations from Socio-economic Survey of Palestinian Refugees

livelihood support (grants, stipends, etc.).

- Beneficiaries who want to find work face additional challenges due to their gender or refugee status:
 - Beneficiaries' perception that jobs go to Syrians (which is true for most professions)
 - \circ $\,$ Beneficiaries' lack of experience in the sector in which they want to be employed
 - $\circ~$ This lack of experience precludes women's ability to start their own businesses in their VT sectors
 - Reluctance from beneficiaries' families to allow women to work far from home, after dark, or in some cases work at all

Key recommendations

- DRC should strengthen the connection between market needs and the vocational training courses offered at the Women's Resource Centre
- Strengthening economic self-reliance should focus on tailored livelihood support through a graduated approach
- DRC should build up community-based support groups for graduates to ensure more sustainable follow-up of both social and economic self-reliance.

In terms of the project's micro-grants, the key findings and recommendations included

- The micro-grant projects exposed the weak link between the Centre's vocational training courses offered and market demand.
- Grant recipients require further training in:
 - Business management financial literacy, business plans, feasibility studies, financial planning
 - Contingency planning and forecasting determining a break-even point, calculating savings, when to expect a significant salary and eventually profit
- DRC should tailor livelihood support to women's situations

The most important aspect of providing business creation or home-based income grants should be to emphasize self-defined livelihood plans

4.4.2. Exploitation

Qualitative and quantitative evidence from the present study, as well as previous studies, demonstrates a concerning level of possible exploitation of Palestinian women at the workplace. For instance, according to AUB and UNRWA (Chaaban et al, 2010), up to 20% of Palestinian working women work for more than 50 hours per week, and 6% work for more 70 hours. Findings from a study on Palestinian youth potential also shows high exploitation of Palestinian workers at all levels of occupations, especially among young women (Ibtikar, 2011). Among working youths, 88.3% of earnings (M 84% / F

95%) were below the Lebanese minimum wage, (USD 467 in 2011) and 10% ranged from USD 467 to USD 600 (Ibid.).

4.4.3. Gender-based violence

CEDAW defines gender-based violence as "any act that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life" (United Nations 1995: 15). It can be perpetrated within the family, within the community and by the state, including an occupying and invading power. In all situations, it is caused by normative and institutional denial of fundamental human rights, inequality, oppression and discrimination as well as by impunity and the absence of legal and social protection mechanisms

As documented in the 2005 and 2009 Arab Human Development Reports, violence against women in all forms is widespread in the Arab region, as it is in most parts of the world. Also, and as is common in much of the world, incidences of violence against women are drastically under-reported and under-researched. Moreover, "in societies where women are still bound by patriarchal patterns of kinship, legalized discrimination, social subordination and ingrained male dominance, women are continuously exposed to forms of family and institutionalized violence." (UNDP, 2009b, p. 78)

GBV in Lebanon

In 2002 in Lebanon, according to UNFPA data, 35% of women experienced some form of physical violence, and according to Save the Children data from 1998, 12 honor crimes a year were documented (both reports cited in UNDP, 2009b). It is presumed that both these figures are low due to non-reporting.

Moreover, the relegation of family matters in Lebanon to the different religious courts presents an added complication. Honor crimes and domestic violence against women and children, and crimes against foreign labor persist in the absence of adequate legislative framework and protection. The limited capacity of the state to enforce protection and its inability to claim a monopoly on the use of force in these spheres and others remains a source of concern (UNDP, 2009a, p. 28). Despite initial changes to the Lebanese penal code, and proposed draft laws addressing domestic violence, activists working to eliminate violence against women in Lebanon argue that existing laws themselves embody notions of honor, and thus are already compromised (CRTD-A, 2006, p. 16).

GBV in the Palestinian community

Association Najdeh assessed domestic violence in the Palestinian population in Lebanon through a random sample of 300 households in 2001, with follow-up in 2003 (Association Najdeh, 2004). Their findings showed that the beating of women or girls was not treated as taboo by nearly half of the respondents, that 18% reported being hit

in the three months prior to the survey and that at least half had experienced verbal abuse (Ibid.). According to Fafo data from 1999, 23% of Palestinian women in Lebanon had ever been physically abused by their current husbands, 30% of whom were kicked or hit by his fist (Jacobsen, 2004). In a study of Palestinian refugee women attending an antenatal clinic in Lebanon, 26.2% reported having forced sexual intercourse in the past year, with low educational levels one of the significant risk factors (Khawaja & Hammoury, 2008).

5. Market Study

5.1. Introduction

This section summarizes the findings from a market survey of 47 institutions located in and around Saida. The institutions were selected following a process of convenience sampling undertaken by field workers familiar with the area, with a focus on including a wide range of sector of activity, as well as a wide range in the size of employment. The intuitions were quantitatively surveyed from 28 June and 18 July 2012; of the 50 institutions approached, three were unwilling to participate in the survey.

5.2. Descriptive statistics

5.2.1. The institutions and their employees

The 47 institutions and firms employ a total of 1,951 employees, and are distributed across the different sectors, with the majority located in the trade sector, followed by health and tourism. For a complete list of the surveyed institutions see Annex 3.

| Sector of activity | Frequency | Percent | | | | |
|--------------------|-----------|---------|--|--|--|--|
| Trade | 24 | 51.1% | | | | |
| Health services | 6 | 12.8% | | | | |
| Tourism | 6 | 12.8% | | | | |
| NGO | 5 | 10.6% | | | | |
| Banking | 4 | 8.5% | | | | |
| Education | 2 | 4.3% | | | | |
| Total | 47 | 100.0% | | | | |

Table 9: Institutions by sector of activity

The following table shows institutions distributed according to the number of people they employ. The majority of the surveyed institutions employ 10 to 25 people.

| rable for institutions by number of employees | | | | | |
|---|-----------|---------|--|--|--|
| Number of | Frequency | Percent | | | |
| employees | | | | | |
| [0 -10] | 17 | 36.2% | | | |
| [10 - 25] | 20 | 42.6% | | | |
| [25 - 50] | 6 | 12.8% | | | |
| [75 - 100] | 1 | 2.1% | | | |
| > 100 | 3 | 6.4% | | | |
| Total | 47 | 100.0% | | | |

Table 10: Institutions by number of employees

In terms of sector of activity, the largest institutions are concentrated in the health and education sectors, as well as in the NGO sector, while the smallest institutions are within the trade sector.

| Number of employees | Trade | Banking | Tourism | Health | Education | NGO | Total |
|---------------------|-------|---------|---------|--------|-----------|-------|-------|
| [0 -10] | 58.8% | 11.8% | 11.8% | 11.8% | 0.0% | 5.9% | 100% |
| [10 - 25] | 55.0% | 10.0% | 15.0% | 10.0% | 5.0% | 5.0% | 100% |
| [25 - 50] | 50.0% | 0.0% | 16.7% | 0.0% | 0.0% | 33.3% | 100% |
| [75 - 100] | 0.0% | 0.0% | 0.0% | 0.0% | 100.0% | 0.0% | 100% |
| > 100 | 0.0% | 0.0% | 0.0% | 66.7% | 0.0% | 33.3% | 100% |
| Total | 51.1% | 8.5% | 12.8% | 12.8% | 4.3% | 10.6% | 100% |

Table 11: Institutions by sector of activity and number of employees

5.2.2. Employment of Women

Of the 1,951 individuals employed by the surveyed institutions, it is important to note that 1,239 are women. The majority of institutions employ up to 10 women (around 77% of the institutions), with only 4% employing more than 100 women. The findings also showed that, as in line with total employment trends shown above, the larger the institution, the more women it will employ.

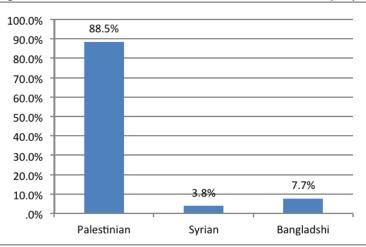
| Table 12. Number of women employed | | | | | |
|------------------------------------|-----------|---------|--|--|--|
| Number of employees | Frequency | Percent | | | |
| [0 -10] | 36 | 76.6% | | | |
| [10 - 25] | 4 | 8.5% | | | |
| [25 - 50] | 3 | 6.4% | | | |
| [75 - 100] | 2 | 4.3% | | | |
| > 100 | 2 | 4.3% | | | |
| Total | 47 | 100.0% | | | |

Table 12: Number of women employed

In terms of sector of activity, the largest number of women are employed within the health sector, i.e. in hospitals and medical centers. The education sector and NGO also tend to employ women. Interestingly, the trade sector seems to employ the least number of women.

| Number of women employees | Trade | Banking | Tourism | Health | Education | NGO | Total |
|------------------------------|-------|---------|---------|--------|-----------|-------|--------|
| [0 -10] | 55.6% | 11.1% | 16.7% | 11.1% | 0.0% | 5.6% | 100.0% |
| [10 - 25] | 75.0% | 0.0% | 0.0% | 0.0% | 25.0% | 0.0% | 100.0% |
| [25 - 50] | 33.3% | 0.0% | 0.0% | 0.0% | 0.0% | 66.7% | 100.0% |
| [75 - 100] | 0.0% | 0.0% | 0.0% | 0.0% | 50.0% | 50.0% | 100.0% |
| > 100 | 0.0% | 0.0% | 0.0% | 100.0% | 0.0% | 0.0% | 100.0% |
| Total | 51.1% | 8.5% | 12.8% | 12.8% | 4.3% | 10.6% | 100.0% |

Of the 1,239 women employed by the 47 institutions surveyed, 191 do not have Lebanese citizenship. In terms of non-Lebanese employment, around 50% of the institutions employ non-Lebanese women, the vast majority of which are Palestinian.





The numbers of non-Lebanese women employees are distributed up to 36 non-Lebanese women employees. The majority of institutions employ up to five non-Lebanese women.

| Number of non-Lebanese employees | Frequency | Percent |
|--|-----------|---------|
| 1 | 4 | 17.4% |
| 2 | 2 | 8.7% |
| 3 | 5 | 21.7% |
| 4 | 2 | 8.7% |
| 5 | 3 | 13.0% |
| 8 | 1 | 4.3% |
| 12 | 1 | 4.3% |
| 17 | 1 | 4.3% |

Table 14: Numbers of non-Lebanese women employed

| 18 | 1 | 4.3% |
|-------|----|--------|
| 25 | 1 | 4.3% |
| 27 | 1 | 4.3% |
| 36 | 1 | 4.3% |
| Total | 23 | 100.0% |

5.2.3. Occupations of women

The following table shows the distribution of employed women across the various occupations. Most women are employed as service and sales workers; interestingly, as many women are employed as Managers as are in the Elementary Occupations. A detailed list of the occupations is presented in Annex 4.

| Table 15: Employment of women by occupation | Table 15: Em | ployment | of women b | by occupation |
|---|--------------|----------|------------|---------------|
|---|--------------|----------|------------|---------------|

| Occupation | Frequency | Percent |
|--|-----------|---------|
| Managers (CEO, project coordinators and department chiefs) | 14 | 12.6% |
| Professionals (Doctors, etc; accountants) | 17 | 15.3% |
| Technicians and associate professionals (Lab technicians, executive secretaries, teachers) | 21 | 18.9% |
| Clerical support workers (Secretaries and administrative assistants) | 16 | 14.4% |
| Service and sales workers (Information clerks, reception and sales) | 26 | 23.4% |
| Craft and related trades workers (Cooks, tailors) | 3 | 2.7% |
| Elementary occupations (Cleaning) | 14 | 12.6% |
| Total | 111 | 100.0% |

Each level of occupation was divided across the sectors of activity. Findings of interest include: Management positions are mostly within the NGO sector (at 36%); Professionals are almost evenly distributed between trade, health and NGOs; the majority of clerical positions, and the vast majority of services and sales workers are within the trade sector.

Table 16: Distribution of occupations across sectors of activity

| | Trade | Banking | Tourism | Health | Education | NGO | Total |
|---|-------|---------|---------|--------|-----------|-----|-------|
| Managers | 14% | 14% | 0% | 29% | 7% | 36% | 100% |
| Professionals | 24% | 6% | 0% | 29% | 12% | 29% | 100% |
| Technicians and associate professionals | 5% | 10% | 0% | 57% | 0% | 29% | 100% |
| Clerical support workers | 56% | 6% | 19% | 13% | 0% | 6% | 100% |
| Service and sales workers | 73% | 0% | 15% | 0% | 0% | 12% | 100% |
| Craft and related trades workers | 33% | 0% | 0% | 0% | 33% | 33% | 100% |
| Elementary occupations | 29% | 14% | 14% | 21% | 14% | 7% | 100% |
| Total | 36% | 7% | 8% | 23% | 5% | 20% | 100% |

In terms of the areas of occupation for non-Lebanese women, it is of interest that Palestinian women work in various occupations, and contrary to expectations they are not concentrated in unskilled types of jobs.

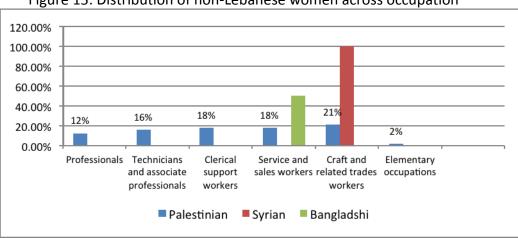


Figure 15: Distribution of non-Lebanese women across occupation

5.3. Paths to employment and announcement of vacancies

When institutions were asked how they announce their vacancies, it was determined that the majority of institutions look for employees through their personal contacts and relations, (i.e., informally). Surprisingly, employment agencies are rarely utilized by the surveyed employers.

| Table 17: Methods of | announcing v | acancies |
|----------------------|--------------|----------|
| Announcement | Frequency | Percent |
| Personal relations | 23 | 41.1% |
| Internet | 12 | 21.4% |
| Other | 11 | 19.6% |
| Newspaper | 7 | 12.5% |
| Employment agency | 3 | 5.4% |
| Total | 56 | 100.0% |

Table 17: Methods of appeurcing vacancies

5.3.1. Vacancies for skilled worker positions

The following table presents the numbers of male and female applicants for the last two vacancies for skilled positions posted by the surveyed institutions. Interestingly, more than 30% of the institutions had just one person applying for the position; and 23% of the institutions did not have any applicants for the last two posted vacancies.

| Number of applicants | Frequency | Valid Percent |
|----------------------|-----------|---------------|
| 0 | 9 | 23.1 |
| 1 | 12 | 30.8 |
| 2 | 4 | 10.3 |
| 3 | 1 | 2.6 |
| 4 | 2 | 5.1 |
| 5 | 1 | 2.6 |
| 7 | 2 | 5.1 |
| 10 | 3 | 7.7 |
| 11 | 1 | 2.6 |
| 21 | 1 | 2.6 |
| 30 | 2 | 5.1 |
| 37 | 1 | 2.6 |
| Total | 47 | 100.0 |

Table 18: Number of applicants for last two vacancies

In terms of women job seekers, in 59% of the last two vacancies, no women applied at all. In only 4.5% of the cases more than 10 Lebanese women applied. Overall, the findings show that the total number of non-Lebanese women applying is very low.

5.3.2. Vacancies for unskilled worker positions

As for the unskilled positions, in 38% of the cases no one applied, and the total number of applicants is generally lower than for the skilled positions.

| Number of applicants | Frequency | Valid Percent |
|-------------------------|-----------|---------------|
| 0 | 11 | 37.9 |
| 1 | 4 | 13.8 |
| 2 | 3 | 10.3 |
| 3 | 4 | 13.8 |
| 5 | 1 | 3.4 |
| 6 | 1 | 3.4 |
| 7 | 1 | 3.4 |
| 10 | 2 | 6.9 |
| 21 | 1 | 3.4 |
| 28 | 1 | 3.4 |
| Total | 47 | 100.0 |

Table 19: Number of applicants for unskilled positions

The numbers of women applicants for unskilled positions, both Lebanese and non-Lebanese, are very low, where up to only eight Lebanese and only two non-Lebanese women had applied for unskilled jobs. In 25% of the cases there were no women applicants at all.

5.3.3. How do women apply for jobs?

For skilled positions, most women, both Lebanese and non-Lebanese, apply by personally approaching the institution and asking for open positions (regardless of any vacancies posted). More Lebanese women than non-Lebanese send the CVs to the firm. Employment agencies do not seem to be utilized by women applicants.

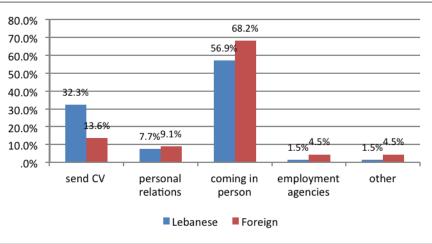


Figure 16: Method of application by women

The same dynamics are observed for women applying for unskilled jobs, where most women come in person to the institutions seeking employment. However, the total number of women applicants for unskilled positions is already quite low, so the results may not be representative.

Given that the main path to employment for both skilled and unskilled positions seems to lie through the personal initiatives of women (i.e., approaching institutions and requesting employment), presentation and initiative-taking are clearly skills worth developing for women.

5.3.4. Current Vacancies

The vast majority of the institutions (82%) stated that they do not have any vacancies at the moment. Only five institutions are currently hiring, and they are seeking the following positions:

- HR manager (for a hospital)
- Quality manager (for a hospital)
- Vocational training instructor (for an NGO)
- Sanitary plumbing technician (for a business firm)
- School English teachers
- Waitresses (for a restaurant)
- Kindergarten teachers

- Nurses (for a hospital)
- Electrician (for a hospital |)
- Air conditioning technician (for a hospital)

Of the institutions who stated they were hiring, vacancies are available in the education and health sectors. As schools and hospitals are the largest institutions in the sample, they are therefore the ones with the highest levels of demand.

5.4. Characteristics of sought employees

5.4.1. Characteristics sought for skilled workers

When asked about the important characteristics that employees in skilled positions should have, the institutions answered as follows:

- 68% of the institutions place an importance on education. However, almost half of the institutions did not specify the level of education required. Those who replied, specified that the minimum education levels required are a high school degree (25.5%) is necessary, and a university degree is very important (17%).
- Of interest is the lack of recognition by the institutions of the added value of a technical or a university technical degree (i.e., vocational training). Awareness-raising amongst employers about the skills offered in vocational degrees is clearly needed.

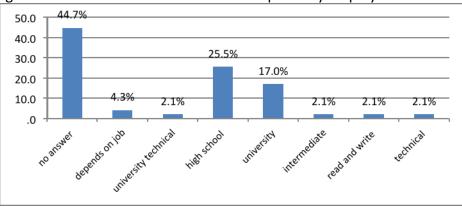


Figure 17: Minimum level of education required by employers for skilled positions

In terms of prior experience, 60% of the institutions gave high importance to prior experience, with around 40% of the firms requiring at least one year of experience.

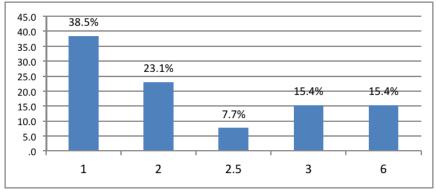


Figure 18: Years of experience required by employers for skilled positions

The findings also show that 30% of the institutions placed importance on age, where 31% of the firms stated the maximum acceptable age for prospective employees is 30 years. This finding is also in line with initial qualitative findings, which indicate an assumption that employers prioritize hiring young women (i.e., under 30).

Of most importance, however, is that 97% of the institutions placed the most importance for hiring on the personal traits of potential employees. They were then requested to list the three most important traits, resulting in: 57.1% of the respondents focused on the importance of professional behavior, and 18% placing commitment as the most important trait.

| | agint ior | skilleu wol |
|-----------------------|-----------|-------------|
| Trait | Ν | Percent |
| Professional behavior | 44 | 57.1% |
| Commitment | 10 | 13.0% |
| Organization skills | 9 | 11.7% |
| Communication skills | 7 | 9.1% |
| Appearance | 2 | 2.6% |
| Other | 5 | 6.5% |
| Total | 77 | 100.0% |
| | | |

| able 20: Characteristics sought for skilled workers |
|---|
|---|

5.4.2. Characteristics sought for unskilled workers

In terms of the unskilled workers, the following answers were obtained.

- Institutions did not place any importance on the education level of employees in unskilled positions.
- 30% thought that experience is important and the majority of them require at least one year of experience.
- 31% of the institutions placed importance on age, where the maximum acceptable age for 33% of the institutions is 35 years.

• 67% of the institutions also put a lot of importance on the personal traits of the unskilled employees. The following table presents these traits. The most important traits are professional behavior, organization, and appearance.

| Table 21. Sought characteristics for unskilled | | | | |
|--|-----------|---------|--|--|
| Trait | Frequency | Percent | | |
| Professional | | | | |
| behavior | 16 | 57.1% | | |
| Organization skills | 5 | 17.9% | | |
| Appearance | 5 | 17.9% | | |
| Commitment | 2 | 7.1% | | |
| Total | 28 | 100.0% | | |

| Table 21: Sought characteristics for unskilled workers |
|--|
|--|

5.5. What are the most required skills?

Institutions were questioned about the following professional skills, and asked to rank them in terms or importance. Of interest is the high percentage given to "skills of professionalism" (i.e., team work, conflict management, communication skills) rather than to traditional technical skills (such as language or administrative skills). Interestingly, unlike a perceived general understanding among job seeking women, the availability to work overtime and during weekends was not highly ranked by institutions.

| Table 22. Important skins/traits sought for skined professions | | | | |
|--|-----------|--------|---------------|--|
| Skill / trait | Skilled | | | |
| | Important | Medium | Not important | |
| Team work | 87.2% | 10.6% | 2.1% | |
| Conflict management | 86.7% | 11.1% | 2.1% | |
| Communication skills | 83.0% | 14.9% | 2.1% | |
| Languages | 67.4% | 23.9% | 8.7% | |
| Adaptation to job | 65.2% | 23.9% | 10.9% | |
| changes | | | | |
| Computer knowledge | 65.2% | 19.6% | 15.2% | |
| Computational skills | 61.7% | 23.4% | 14.9% | |
| Admin skills | 55.3% | 31.9% | 12.8% | |
| Availability overtime | 42.6% | 29.8% | 27.7% | |
| Lebanese nationality | 30.4% | 13.0% | 56.5% | |

Table 22: Important skills/traits sought for skilled professions

Interestingly, for the unskilled positions, institutions did not place a great importance on the proposed skillsets; however, the overall trend is similar to that witnessed for the skilled positions, with teamwork and conflict management ranking first. One deviation of note, however, is that although 30% of institutions ranked the Lebanese nationality as important for skilled workers, only 2.3% placed any importance on the Lebanese

nationality for the unskilled positions. Importance was also given to their ability to adapt to changes in their job and their availability to work overtime.

| Table 23. Important skins/traits sought for unskined positions | | | | |
|--|-----------|--------|---------------|--|
| Skill / trait | Unskilled | | | |
| | Important | Medium | Not important | |
| Team work | 35.6% | 2.2% | 62.2% | |
| Conflict management | 31.1% | 4.4% | 64.4% | |
| Adaptation to job | 28.9% | 4.4% | 66.7% | |
| changes | | | | |
| Communication skills | 28.9% | 4.4% | 66.7% | |
| Availability overtime | 22.2% | 4.4% | 73.3% | |
| Computational skills | 13.3% | 6.7% | 80.0% | |
| Languages | 8.9% | 6.7% | 84.4% | |
| Computer knowledge | 6.7% | 4.4% | 88.9% | |
| Lebanese nationality | 2.3% | 0.0% | 97.7% | |
| Admin skills | 2.2% | 8.9% | 88.9% | |

| Table 22. June and | ••••• | . . . | al.:!! a al a a!#! a a |
|--------------------|----------------------|---------------------|------------------------|
| Table 23: Impor | tant skills/traits s | sought for un | skilled positions |

5.6. Views on women at the workplace

When institutions were asked if they think that women are less focused at work, 89% answered no. Of those who answered yes, they mainly attributed their belief to a perception of women's lack of focus to their occupation due to their family and housework obligations.

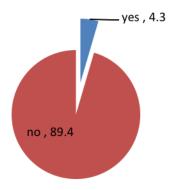


Figure 19: Perception of women's performance at work

When institutions were asked if there is a difference between the quality of work of men and women, 30% answered yes. They were then asked to explain such difference in terms of women's and men's separate strengths. Overall, the findings show that most institutions thought that women are better at jobs that require communication with clients, such as sales, and jobs that require care and affection, such as nursing and teaching. In general, they also stated that women are more lenient, better able to

endure difficult work conditions, and more organized in their work. On the other hand, however, a general opinion was shown that women are less suitable for jobs that require physical strength, equipment maintenance, and accounting.

60% thought that there are certain jobs that women cannot do, such as:

- Driver
- Security
- Electrical maintenance
- Storage supervisor
- Porters

22% of the respondents though that there are jobs that only women can do, such as:

- Child care
- Receptionist
- Sales
- Nursing
- Sewing
- Cashier

5.7. Conclusions

Forty-seven institutions were surveyed, showing 1,951 total persons employed, of which 1,239 are women and 191 are non-Lebanese women. The following conclusions and recommendations were gained by asking the institutions about: their employment structure, the skills required for potential employees, and their views on women in the workplace.

Of the 1,239 women employed by the surveyed institutions, a plurality (23%) are employed in services and sales; with an equal percentage (12%) working as managers and in elementary occupations.

Almost 50 of the institutions employ between 10-25 persons, and the size of the institution is directly proportional to the number of women employed. Although only a small number of Palestinian women are employed by the surveyed institutions, they are distributed across all levels of occupation, and not congregated in the unskilled sectors. In terms of women at risk, Palestinians represent 88% of all non-Lebanese women employed by the surveyed institutions placed a high importance on potential employees having Lebanese citizenship, however 56% placed no importance on nationality.

The largest number of women are employed in the health sector. Management positions for women are mostly within the NGO sector (at 36%); Professionals are almost evenly distributed between trade, health and NGOs. The majority of clerical

positions, and the vast majority of services and sales workers, are within the trade sector.

In terms of how employment is sought and obtained, most women's positions were obtained through directly approaching the institutions and not by replying to vacancy notices; however, most institutions rely on word of mouth to announce their vacancies, indicating a disconnect between paths to supply and demand. Neither employers or jobseekers seem to place great importance in utilizing employment agencies.

In terms of preferred skills and traits, employers do not seem to recognize vocational training as providing any added value, and do not consider vocational training degrees as equivalent to advanced education. Additionally, although computer and language skills are always needed, they were not given as high an importance as expected, nor as the skills related to professional behavior at the workplace.

Despite a general understanding that the labor market in Saida is not particularly robust, more than 30% of the institutions had just one person applying for the last two posted vacancies; moreover for 59% of the surveyed institutions, women did not apply at all for any of their past two posted vacancies.

Although most institutions do not find women to be less "focused on their work" than men, 30% indicated a gender-segregated view of women's occupations (such that women cannot be drivers or accountants, but make for very good nurses and receptionists).

6. Qualitative findings from key informants and focus groups

The qualitative finds are culled from interviews with four key informants, and focus groups with 72 women.

6.1. Key informants

Interviews were held on July 24 and 31, 2012. Key informants were asked to describe the employment services offered by their organization, including those for women, to offer their assessment of the Saida job market, and to suggest areas for training, sectors for further exploration and entry points for women into the Saida job market.

6.1.1. Yousra Hilal Taleb, Supervisor, UNRWA Employment Services Center

UNRWA has operated two Employment Services Center (ESCs) since 2009, to improve the access of Palestine refugees to decent, sustainable and high quality jobs. The ESCs also offer on alternative employment options, including self-employment and smallbusiness development. To help Palestine refugees access the labor market, the ESCs also offer job-coaching activities (i.e. workshop preparation for successful job seeking and job interviews), as well as an apprenticeship program, and short-term training to unskilled and low-skilled Palestinian refugees.

At the Saida ESC, two type of services are provided:

• Direct Placement:

The mechanism for direct job placement of Palestinian relies on a) contacting employers and 2) registering job seekers in order to match job vacancies with seekers. An UNRWA Outreach Officer works directly with companies and institutions to conduct a market analysis, to determine employment requirements and to investigate issues and attitudes related to nationality and gender. The Employment Services Center registers job seekers and determines the skill set of applicants and the extent to which they match available vacancies.

 Career Guidance/Counseling All job seekers are interviewed and offered guidance based on their education, skills and experience as well as to determine additional skills needs to improve their chances of employability.

Job seekers are offered the following support activities to improve their skills:

- Referral to VT Centers
- Internships targeting applicants with vocational training diplomas including Sibline students

• Three-month apprenticeships targeting job-seekers aged 16-25 with a low educational profile (brevet level or short-term technical training). Job seekers are placed directly with potential employers and receive on the job training in a particular skill or profession. UNRWA ensures that at least 20% of apprentices are women. Each apprentice receives USD 150/month over 3 months.

The ESC also offers marketing and motivational group sessions:

- <u>Marketing sessions</u> guide job seekers on the preparation of CVs, writing cover letters, on-line applications and interview preparation and behavior.
- <u>Motivational sessions</u> provide guidance on active job-seeking, taking into account that there are 7,000 employers in Saida, through the internet, newspapers, Chamber of Commerce, as well as through attendance of job fairs and University Career Days.

Additionally, the Center maintains regular contact with NGOs, distributes fliers, banners and posters in the camps. Every two weeks, it also sends vacancy announcements by email to all registered job seekers as well as all NGOs. Vacancies are also shared between all other UNRWA Employment centers in Lebanon. However, to date word of mouth seems to be the more effective method of announcing vacancies

For 2012 (as of July 13) a total of 1,002 job seekers were using the ESC services: 714 had received individual coaching services; 166 attended group workshops; 255 had worked on preparing their CVs; 453 were referred to job opportunities and 74 had received job offers. A total of 594 males and 408 females have used the center, and of the 74 job offers, 29 were for women candidates.

Overview of the Saida labor market for women

For the first half of 2012, UNRWA worked on 338 vacancies, of which 87 were jobs specific for women aged 18-40. These openings included positions in administration and management, customer service, finance and banking, healthcare, manufacturing and production, sales, education and engineering. Salaries ranged from 300,000 to 975,000 LBP. It is to be noted that while "administration" is the most open occupation for women, there is a tendency to employ them in the lower ranks.

In addition, there were 127 vacancies from different sectors for both genders. UNRWA gives priority to women with these kinds of vacancies. There were 138 vacancies only for men (in manufacturing, production, metalwork, carpentry, construction and electricity, some of which involved the positions foreman and or supervisor).

Top priorities for training women (skilled and semi-skilled)

- The hairdressing and beautician occupations should be avoided as the sector is oversaturated. This also applies to the food catering industry.
- Industrial sewing is in high demand from the clothing and fabrics industry in the Saida area. Training can be outsourced.

- The occupation of medical secretary/assistant for doctors clinics is also underserved and the job market in Saida can absorb large numbers in this field. UNRWA will be providing training for medical secretary positions in three phases:
 - o 3 months of English-Arabic medical terminology
 - 3 months lectures by AUH staff and doctors
 - 3 months job shadowing
- Computerized Accounting is in high demand, but needs an excellent training course
- Computer skills of high quality, especially in excel and access. None of the VT Centers in Saida are able to provide quality training in this area.
- Consider exploring training in mobile phone maintenance

6.1.2. Rashid Hamtou, Ahlouna

Among its social and development services, Ahlouna provides employment services to women through: 1) Household Services Program: Part-time flexible work (cleaning, cooking hospitality and elderly care) for women seeking jobs; 2) Agro-Food Production Facility: Job opportunities for women cooking sweets, chocolates, jams, pastries, etc.; and 3) Recruitment Office: Free job placement services.

Mr. Hamtou pointed out that Ahlouna, "works on a topic that people find difficult – getting women who have spent 20 years in the house out of the house and into the market – our niche is that we promote the type of work that they want to do, and so we are able to improve the quality of life for the family."

The Household Services Program and the Agro-Food Production are premised on the findings of a survey of 1,800 households in Old Saida and around the area of the Ain el Helweh camp. Focus groups were also held with 50 female heads of households to determine the sort of employment they wanted. The program had started with a focus on sewing, but it was determined that the market doesn't need those skills. That led to a switch to the food industry, and into the niche markets of catering and sweets.

The Agro-Food Production Facility employs 45 women. The work was described as having a high demand, as there is a focus on quality production. Ahlouna currently is the 2nd best small institution in producing sweets, and they are applying for ISO approval.

The Household Service Program mainly provides catering services, women hostesses and servers for funerals and weddings. The women Ahlouna works with like this type of employment as it is public, and not full time. Ahlouna provides training in: communication, personal hygiene, looks and presentation, income management and technical cleaning.

The main challenges for women's employment are:

• Lack of education, and wrong ideas/conceptions by job-seekers

- Social attitudes, i.e., the belief that if a woman works then she won't marry, or that she cannot work after she marries
- Training provided by NGOs is not sufficient, and certainly not enough to support entry into the market.
- Although there are not social prejudices in catering and cooking, they do exist in other spheres of work, where the veil maybe be viewed as a problem.
 - 6.1.3. Zahi Chahine, General Manager, Chamber of Commerce, Industry & Agriculture in Sidon and South Lebanon

The Chamber of Commerce does not offer "employment services" per se, but does cooperate extensively with local NGOs. Among its many other services for businesses and entrepreneurs, through EU funding, it runs a business incubator for small and medium enterprises, providing these entrepreneurs training, space and basic support (i.e., electricity) to grow their businesses. Additionally, with the GTZ, the Chamber is working on the accreditation of vocational training courses. The Chamber can also provide support services to vocational training courses, help locate and identify quality courses and trainers, and provide training space. The Chamber is happy to help support the Palestinian Women's Forum and the DRC in its current project.

The Chamber of Commerce completed a survey of 5,703 companies (factories, small medium and large enterprises) in Zahle, Tripoli, and the South and Saida in July 2012 (not available to the public).

In terms of the percentage of women employees, it was determined that

- 46.2% of enterprises employ less than 50% women
- 13% of enterprises employ more than 50% women
- 36.1% employ no women
- 4.7% employ all women

In Saida and the South, women's employment represented 14% of total employment, versus a national average of 24%.

According to the Chamber of Commerce, it is known that some business will hire women – but overall women's employment is still weak. It is also difficult for women to startup their own businesses. Beirut shows a higher percentage of women's engagement in the workforce, but Saida still trails behind. However, there seems to be a general trend across Lebanon that more office jobs are going to women; In the Chamber of Commerce for Sidon and South Lebanon, of the 30 employees, more than 75% are women.

Entry points in the Saida job market include:

• Real estate (residential and commercial)

- There a not many entry points for women in real estate as the system is still dominated by networks, and who knows whom, and wasta
- All kinds of food factories and especially sweets production
- Resale of agriculture (Saida's traditional largest area of business)
- Mainly small and medium enterprises clothes, shoes, equipment
- Insurance companies
 - Can be a good example of entry points for women (with university degree), as there is an increasing number of women working in the field of insurance
- NGOs especially with the Palestinian camps
- Government jobs
 - Also represent an entry point for women (with university degree)

The main challenge to increased women's employment in Saida is societal awareness, stereotypes which come from both men and women and limit women's options to work.

Training to increase women's employability should focus on:

- Computer skills (of an excellent quality)
- Technical skills (factories, electricity and ITC, industrial skills)
- Professional skills
- Communication skills
- Management and leadership

A key issue that employers cite is that often women employees do not know how to behave in the workplace, are uncertain of what "professionalism" means.

6.1.4. Alia Husseini, Director, Income Generating Activities and Social Solidarity (IGASS) project, Palestinian Arab Women League

PAWL's IGASS project is located in six Palestinian camps including Ain El Helweh and Mieh wa Mieh camps in Sidon. The objective is to improve living conditions for Palestinians through the provision of small and medium loans, technical assistance and business support services. The program targets small and medium entrepreneurs working in industry, agriculture, construction, and other non-trade based businesses and offers loans ranging from USD 2,000 to USD 40,000. PAWL also provides a group micro-lending scheme for small entrepreneurs starting at USD 500 up to USD 1,000.

According to PAWL, access to employment and successful self-employment for Palestinian women requires the development of business management skills, language and computer skills over and above their vocational training. Business management skills include book-keeping, financial and home management, business skills and marketing techniques. For Palestinian women who are considering self-employment and possess the skills to embark on entrepreneurship, the main obstacle is frequently lack of

capital. A "kick start" donation of about USD 500 is the most pressing need, especially among the poorest and most marginalized women. In addition women envisaging to open a small businesses should be inculcated in the fundamentals of basic bookkeeping and acquire a basic understanding of loss and profit. Among PAWL's female loan recipients, the acquisition of these fundamentals have transformed semi-literate and illiterate women into successful entrepreneurs with sharp business acumen equal to their more educated counterparts, male and female.

According to PAWL, the main challenges facing Palestinian women entrepreneurs across Lebanon, inside and outside the camps are:

- Lack of exposure to mainstream market needs and marketing approaches. As a result Palestinian women entrepreneurs are not sufficiently knowledgeable of the strategies employed by competitors and of consumer preferences and trends. PAWL has organized field visits to commercial centers across Lebanon in order to encourage innovation among loan beneficiaries. The visits have impacted positively on many, inducing them for example to improve their displays and to vary techniques for luring new clients.
- 2. Competition from non-Palestinian small entrepreneurs entering the Palestinian market, especially Syrians, who have access to cheaper goods, clothing for instance, and thus threaten the sustainability of Palestinian women's small micro-businesses inside the camps.
- 3. Limited ability of small entrepreneurs, especially those involved in production, to explore new markets and expand their businesses.

Top priority for entrepreneurial skills training

- Marketing techniques including utilization of the Internet and the media
- Market training tailored to diverse type of skills, ranging from teachers to seamstresses
- Regular field exposure to market trends

6.2. Quantitative profile of participants in focus groups

During the focus group (FG) meetings, women were asked to fill-out a one-page information sheet (Annex 2) asking general information (nationality civil status, children, etc.), as well as information about their attained education and employment status. A total of 58 women completed the form; 11 of them were Lebanese, 44 Palestinian, one Syrian and two did not answer (an additional nine Iraqi, four Lebanese and one Palestinian focus group participants did not fill out the information sheet). The section below illustrates the information gained and reflects the diversity of the profiles of women interviewed, which further confirms the representativeness of the focus groups, and strengthens the conclusions and recommendations coming from the focus groups. Annex 5 provides a list of all vocational training centers attended by focus group participants, and Annex 6 is a list of jobs held by focus group participants.

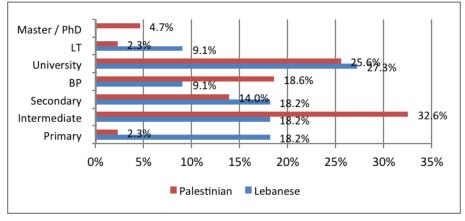
6.2.1. General information

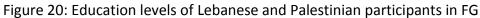
The table below depicts the demographic profile of the women who participated in the focus groups, both Lebanese and Palestinian. The sample of selected women captures a wide range of demographic profiles in terms of the participants' residence location, marital status, number of children and age.

| Description | Lebanese | Palestinian |
|--------------------------------|--|---|
| Residence location | Inside camp: 11% Saida outside camp: 44% Saida suburbs: 22% Other: 22% | Inside camp: 61% Saida outside camp: 30% Saida suburbs: 9% Other: 0% |
| Marital status | Never married: 18% Married to Palestinian: 0% Married to non-Palestinian: 55% | 11% |
| If married, number of children | Divorced: 2% None: 0% 1 to 3: 66% 4 or more: 34% | Divorced: 3% None: 33% 1 to 3: 52% 4 or more: 14% |
| Age | Less than 20: 0 % 20 – 30: 40% 31 – 40: 40% 41- 50: 20% 51 – 60: 0 % | Less than 20: 13% 20 – 30: 55% 31 – 40: 18% 41- 50: 13% 51 – 60: 3% |

6.2.2. Education and vocational training

The participants are distributed across all education levels, with the highest percentages being intermediate level (29.8%) and university (24.5%). Over 17% have a secondary school level vocational education (BP), and 5.3% have a university equivalent vocational education (LT).





In terms of their employment status, the highest percentage of working women are those who have a university degree (27%). A relatively high share of the working women are also those with an intermediate school education (23%).

| | 1 1 | |
|-----------------|-------------|---------|
| Education level | Not working | Working |
| Primary | 3.2% | 7.7% |
| Intermediate | 35.5% | 23.1% |
| Secondary | 12.9% | 15.4% |
| BP | 19.4% | 15.4% |
| University | 22.6% | 26.9% |
| LT | 3.2% | 7.7% |
| Master / PhD | 3.2% | 3.8% |
| Total | 100.0% | 100.0% |

Figure 21: Work status of women FG participants by education level

Regarding their experience with vocational training, 70% of all participants have been to a vocational training course (64% of the Lebanese and 73% of the Palestinian). All of them have obtained a certificate upon completing the training courses. Most of the trainings have been short courses, i.e. less than 9 months. A significant number of women (68%) have undertaken more than one training course (83% of the Lebanese and 66% of the Palestinian). A majority of Palestinian and all the Lebanese participants attended "short-term" vocational training courses of less than nine months.

| Vocational education details | Lebanese | Palestinian |
|--|--------------------------|-------------------------|
| Have you attended a vocational training course? | Yes : 64% | Yes : 73% |
| | No : 36% | No : 27% |
| Did you obtain a degree or certificate in the vocational | Yes: 100% | Yes: 100% |
| training course? | No: 0% | No: 0% |
| What was the duration of the vocational training? | Less than 9 months: 100% | Less than 9 months: 60% |
| | More than 9 months: 0% | More than 9 months: 40% |
| Did you take more than one vocational training course? | Yes: 83% | Yes: 66% |
| | No: 17% | No: 34% |

Figure 22: Details on vocational training of women participants in FG

Linking vocational training to employment, 56% of focus group participants who undertook training are not working, and 44% are currently working. A similar distribution is observed for those who have and have not attended vocational training courses. This indicates that among the interviewed sample of women, vocational training has had a relatively positive effect in terms of increasing their chances for employment.

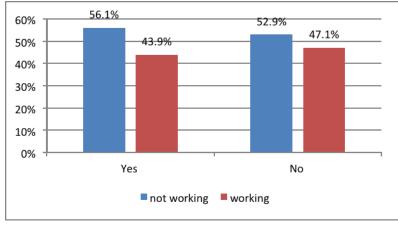


Figure 23: Vocational training of women participants in FG by working status

6.2.3. Current Employment

Of the 58 participants who completed the information sheet, 54% have worked at some point. At present, 55% of focus group participants are not working. The remaining half who are working are distributed between full time employees (15.5%), self-employed (12%), seasonal workers (10%) and part time employees (6.9%). The vast majority (93%) of those who are not working are currently seeking employment.

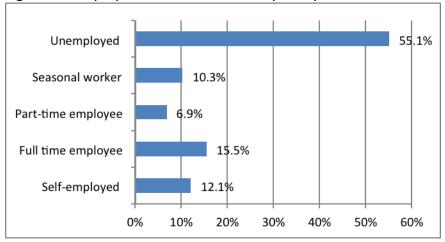


Figure 24: Employment status of women participants in FG

The highest percentage of working women are those who are divorced, and have since become the main breadwinners in their households. Surprisingly, more married than never-married women work (34.6% of the never-married are working while 43% of those married to Palestinians and 63% of those married to non-Palestinians are working). Of the 26 focus group participants who are working, 13 have children (eight have 1-3 children, and five have 4 or more).

| Table 25: Employment of women participants in FG by marital status | | | | | |
|--|-------------|---------|-------|--|--|
| Marital status | Not working | Working | Total | | |
| Never married | 65.4% | 34.6% | 100% | | |
| Married to Pal. | 56.3% | 43.8% | 100% | | |
| Married to non-Pal. | 36.4% | 63.4% | 100% | | |
| Divorced | 25% | 75% | 100% | | |

6.3. Focus Group findings

Nine focus groups were held with Lebanese women at risk and Palestinian and Iraqi refugee women, for a total of 72 participants. Focus group were constructed to target job-seeking and employed women, with a mixture of educational backgrounds, as well as vocational training certificates. Focus group questions were designed to explore participants' experiences and understandings about: job opportunities in Saida, motivations to seek or engage in work, methods to locate employment, skills and preparations needed for employment, obstacles to employment, working conditions and difficulties encountered when working, and the compensation strategies undertaken by women to obtain and maintain employment in a very tough market.

A variety of themes emerged from the focus groups, with participants articulating a wide range of views, sometime contradictory, always passionately. Participants discussed the motivations behind their will to work, including goals like: securing their

livelihoods, gaining independence, gaining social status and equality, increased selfsatisfaction and benefiting society. They described the social and professional support available to job-seekers, and the process for looking for and applying to employment, including locating vacancies and preparing for interviews. Not surprisingly, given the nature of the study itself, participants cited a litany of obstacles to gaining employment, including: the lack of job opportunities, the influence of *wasta*, insufficient skillsets or competencies, discrimination (due to nationality, gender, the veil, politics), societal obstructions (like traditional attitudes and parental or spousal objections), safety concerns and the role of motherhood. Once working, many participants listed working conditions or incidents which increased their vulnerability, including: poor pay, long hours, exploitation and sexual harassment. But the same participants also listed proudly their resilience techniques and compensation strategies they use to gain and maintain employment: accept any job, be realistic, have standards and self-confidence, pursue education and training opportunities, gain multiple specializations and continue education and gain on-the-job experience. Finally, focus group participants explored problem solving solutions and made suggestions for external interventions to help improve the employability of women: increased institutional support, combat wasta and nepotism, protecting working rights and promoting the right to work and changing employers' awareness.

6.3.1. Motivations to work

Most respondents were driven by more than one motivation to find or engage in employment. Financial need was the incentive articulated by nearly all women, but it was rarely the only one, with additional factors like self-fulfillment, satisfaction, independence appearing frequently, and the aspiration to demonstrate equality with men emerged as a cross-cutting motivational theme.

Secure livelihoods

The need to overcome poverty, including destitution, improve livelihoods and educate children was predictably cited in all focus groups as a major work motivation. Most women seek to supplement household incomes by "relieving" and "reducing pressure" on parents and spouses or at least by covering their personal expenses.

"Our life here is hard. Yes. Life is hard. For example we have 3 [persons working in the family], one works for paying rent and these things, and the others work for providing the rest" (Palestinian job-seeker with vocational degree).

The most vulnerable women were those driven unprepared to assume sole responsibility for the family or themselves. Among them, Samia, an Iraqi refugee, is alone in Lebanon and unable to survive on the \$150 monthly cash assistance from an aid agency. Another Iraqi began working after her husband was kidnapped. Similarly a Lebanese participant was forced to earn the household rent when her husband

suddenly became bedridden while, another Lebanese woman was compelled to find work after her husband deserted her: "The children, their father abandoned them and left the house. I don't have any parents so for 4 months I had to sleep at friends' houses. Of course [I have] good friends so I can protect myself."

Independence

Work was highly valued by many respondents because they gain control over money and are freed from reliance on father or spouse. For a Lebanese woman searching for work, it means gaining equality within the family and "independence from everything that has to do with you being under the wings of a man". For others, both seekers and workers, financial independence is a matter of self-esteem and pride, as with an employed Palestinian from Ein El Helweh who stated: "I am ashamed to ask for my allowance! I am 24 years old and I have graduated from university". A young Palestinian job aspirant from Ein El Helweh discussed dreams of leaving home and gaining independence in the work place to "have one's own desk to work on… by oneself". Additionally, mothers mentioned the wish to make independent decisions on household expenses, especially for their children's supplementary needs.

As for heads of households, self-reliance was considered vital and the only means of survival: "First of all I have to [work]. I am responsible for a house and children. So I have to be the man and the woman because I am divorced. And second of all, I wanted to make my own path by myself. Because neither a brother or father or anybody looks after you...it is you and yourself alone. You work, you eat. You don't work, you don't eat..."

Social status and equality

Social status was another prominent motivation for employment. Participants mentioned aspirations for respect and for a role in family and society. This was often associated with education. Women with diplomas emphasized that their studies could not be allowed to go to waste, while others asserted their determination to achieve their life goals through pursuing education as well as finding jobs.

"I had a goal to finish university and get a job. My ambition was to become someone. I wanted to work and not stay at home cleaning, taking care of the house and cooking. I didn't have the goal to get married. I had the goal of finding work. So I continued and finished university and started working not because I want to get married or help a man or anybody. Just because I want to work." (Lebanese accountant)

Many respondents were more explicit in linking social status with gender equality. An employed Palestinian, emphasized women's entitlement to employment because, "when a woman is educated, it is wrong for her to stay at home...no...it is also her right to work." This is reiterated by a Palestinian VT graduate searching for a job and aspiring

for a position in society: "I want to have a role, to be a woman just like the man, and prove myself and my existence."

Satisfaction

The quest for personal satisfaction was cited by many job seekers eager to practice their trade and apply their skills. A Palestinian participant who studied childcare hopes to find employment in her field of specialization, because, "the most important thing is for someone to work in something they love". Working women also expressed attachment to their jobs, despite difficult work conditions and low pay. They mentioned "peace of mind", personal comfort and self-realization. For example, one Lebanese participant was unable to consider the option of staying at home, even though she works both as a secretary and a hairdresser: "I love my work and it makes me feel good. Make me stay at home and I will feel like I have no value".

Benefiting Society

Given the high unemployment rates in the camp, several Palestinian respondents from Ain El Helweh expressed the wish to contribute to their community by finding work or by becoming a "purposeful members of society." They mentioned the happy and excited reactions of camp inhabitants when someone secured work, indicating that employment is valued both as a collective and individual achievement. For one Palestinian participant, with a social science degree, finding a job is essential "so that you are connected with your society and not isolated". The same applies to a Palestinian participant, who wishes to work as a teacher and "to apply what I have studied, gain experience, and benefit my society. There are a lot of people... that need to study [and gain an education]."

6.3.2. Social and professional support for job-seekers

Some job seekers are regularly supported by NGO centers, who alert them about vacancies and assist them in writing applications. Sometimes NGOs are venues for employment. Two working respondents, (teacher and administrator), secured their jobs while attending NGO workshops: Their performance impressed their hosts and they soon received job offers. "I attended a training course, the coordinator asked me if I wanted to work. I told him I was still studying. He said we will put you to work in the afternoon. When you finish, you can work in the morning."

Nevertheless, for the majority of job-seekers, support comes from informal networks of relatives, friends and acquaintances. Many stated that they had not encountered familial opposition and were actively encouraged by parents, spouses and fiancés, albeit conditionally. For instance, a Palestinian student gained the full endorsement of her fiancé who is helping her find work, insisting that, "it is unacceptable to leave school or not finish university..." Another Palestinian participant occasionally engages in freelance

photography work, although initially her parents disapproved of her late working hours: "Sometimes they would say something, sometimes not. The nature of the work, they got used to it... At first they weren't very pleased."

Several respondents perceived that female employment is becoming socially acceptable because of deteriorating economic conditions. According to a Palestinian with a business diploma, marriage is not as much of an obstacle as in the past: "The father can't meet the needs of the family and household, so the woman helps him a bit. She used to work only when she was single, but now it doesn't make a difference if she is married or single. I, for example, am married and have four children. So if I have a better chance, I would work."

However, as perceived by an employed Palestinian participant, this change in attitudes can sometimes mask opportunistic intentions towards women: "Today, you see young men around 20 years old. They say I want a woman who has studied, or employed at UNRWA. Why? So she can help me, so she can work with me, they have started looking at the working woman."

6.3.3. Locating and applying for employment

Searching for vacancies

Job-seekers use various approaches to locate jobs. Many rely on their own initiative making contacts with potential employers by telephone or in person. Some regularly consult the Internet and a variety of publications. They also rely on word-of-mouth from their immediate social entourage. Only a limited number consult formal and informal job placement centers.

Several participants mentioned that securing employment was a long and arduous process requiring initiative, patience and persistence. A Palestinian social science graduate emphasized the importance of self-reliance: "One should go and look for oneself and not get desperate". Another Palestinian job-seeker holding a teaching diploma, mentioned that she applies even when there were no vacancies. "If they don't want you now, maybe your turn will come, maybe this year, maybe next year they will call you."

Participants said that they frequently used the Internet and the media, but complained that advertised vacancies were mostly located in distant areas such as Hamra, Sin El Fil and Tripoli. Al Waseet newspaper was the most frequently cited publication. Another university graduate used the Yellow Pages by calling all listed social organizations in Saida and Beirut: "They tell me they don't want [to employ], but bring your CV in case we need someone. We will call you. My old job was obtained this way."

Few job-seekers mentioned that they had solicited the services of job placement offices. A Palestinian respondent remarked that they were too expensive, "before you start your first day, they want you to pay them one month's salary." Yet only a few Palestinian respondents have used the free assistance of the UNRWA Employment Services Center, and only one respondent reported being informed of a vacancy. She declined the offer because it was located in the Gulf and she did not want to travel and live abroad on her own.

A few participants mentioned that they depended only on word of mouth "from each other" to locate jobs or through announcements posted in markets. An Iraqi respondent said: "I ask, and search and tell people, some friends or Lebanese people, 'Tell me if there is a job opportunity'."

Application and Interview Preparations

Respondents spoke of their preparations for applications and interviews, highlighting that the CV was the "most important document." A Lebanese job-seeker stated that she felt happy when she was looking for a job, because it was an opportunity to display her qualifications, degrees and experience: "I do my CV, I prepare my degrees, my experience, I have everything on paper to help me get the job, and I apply..."

For interviews, participants discussed the need to anticipate questions, prepare answers, display a strong personality and show confidence. Some practiced in front of the mirror, others rehearsed with the help of a parent or a friend. Experienced job searchers mentioned that with time, they have become familiar with their weak points and have had the opportunity to work on them. A Palestinian job-seeker stated that she focused on her speech and negotiation style; another Palestinian participant with a degree in English literature prepares a detailed presentation in advance. A Palestinian trained psychologist mentioned that she concentrates on showing confidence in her qualifications and that, "my field of specialty allows me to have this job. Not to be hesitant about whether I will be able to answer the interviewer's questions or not. I should be prepared."

Many participants cited feelings of excitement in anticipation of an interview. An Iraqi participant said, "you are excited and feel there is a huge possibility that they would pick you" and a Palestinian social scientist stated that she "loved the idea" of applying because it was an opportunity to demonstrate her theoretical knowledge and to express how she intends to practice what she has studied.

6.3.4. Obstacles to employment

Lack of job opportunities

There was general consensus among all respondents that the labor market in Saida, unlike Beirut, was stagnant and weak with few companies and job opportunities. A Lebanese woman opined that, "Saida in itself is a closed circle. Every time somebody tries to open it, someone comes and pulls it back years behind." Many participants stated that they have found few viable jobs, especially "comfortable work for women" according to another Lebanese participant. A Palestinian university graduate confirmed that she has been unemployed for the past five years along with two other Palestinians who hold VT diplomas and have searched unsuccessfully "throughout the city, office by office, street by street."

Many participants mentioned that the market was over-saturated with university graduates, increasing competition and lowering salaries. A Palestinian English literature graduate and occasional teacher stated that, "Employers are now controlling the educated," and recounted that when she had requested a salary raise from a former employer, the reply had been, "there are a lot of people with a degree like you."

Participants also mentioned the effect of labor law restrictions on Palestinian women, limiting jobs in Saida to a few "clothing stores, cell phone stores, and pharmacies." They considered that work prospects inside Ain El Helweh were equally rare, with "a lot of competition as women will not go [and search] outside the Saida area," according to a Palestinian university and VT graduate searching for work.

<u>Wasta</u>

Participants considered that "wasta" or clientelism was a widespread obstacle to employment. It was felt that without connections there was little chance of finding work. Lebanese respondents stated that, "even if one has studied and has an education one still needs 'wasta' to find work at a company," adding that the first question asked at most job interviews was "who is your wasta?" Palestinian respondents believed that UNRWA hiring procedures also functioned under "wasta." An employed Palestinian teacher, who would like to work with UNRWA, stated that, "the opportunities at UNRWA are very little even for us with a university education. The whole thing goes by 'wasta'. If you have support, you are in."

Insufficient skills and competencies

Participants discussed the problem of matching experience and skills with market demand. Fresh graduates stated that they were hampered by the fact that employers demanded at least three years of experience. While a self-employed Lebanese participant wished for the opportunity to develop her computer and design skills so that she can establish a personal website and increase her clientele. Other self-employed Lebanese added that computer proficiency, along with language skills and basic accounting, were important pre-requisites for entrepreneurs. "If you have these three things, you can begin working. Of course working capital precedes all of those."

Iraqi participants described that they faced obstacles due to labor regulations, the absence of diploma equivalency and problems of dialect. One participant was told, "here the rules are different from those in Iraq, and the language too. Here, we talk in a language, and there you talk in another language. You have to see the situation here, take a course, and then look for work". Another applied for work in a Kindergarten and was advised to obtain a training certificate in childcare, only to discover that the course would cost \$600; She couldn't afford it and continues to search. Similarly, an Iraqi participant with a degree in chemistry described that she had tried to apply for several laboratory jobs, only to be informed that she has to work as an unpaid trainee for a period of six months before employment. Many Iraqi participants who attended training stated that Lebanese institutions had duped them with expensive and useless courses: "We went to a 4-day sewing course. What did we do? We sat at the machine, you learn how to thread a needle, you turn on the machine, and that's it. Over."

Many job-seekers with technical diplomas said that nowadays employers preferred to hire university graduates. According to a Palestinian participant with business training, "they want a university degree, even if it is for a kindergarten teacher, although I have experience... and experience is much more important than degrees and diplomas." On the other hand, teachers and university graduates complained that job opportunities often did not match with their specializations. For a Palestinian with a teaching diploma, her studies and learning could not be wasted on a saleswoman's job: "To work in a store to say this shirt costs this and this shirt costs that, no, I would be crazy."

Discrimination: Nationality, gender, veil, politics

Participants encountered a range of discriminatory attitudes among employers. They described contradictory requirements regarding attire, especially the wearing of the veil. It was conditional with some employers, but a basis for rejection by many others. Some jobs demanded skimpy clothing, while others enforced the *jilbab*. Political, religious or sectarian affiliation was frequently cited as an employer condition in institutions linked to political and religious groups. As expected, nationality was perceived as the main employment obstacle for Palestinian and Iraqi refugees.

Many participants stated that job opportunities were scarce for veiled women; that they are rejected upon sight to preserve the institution's public image and that interviews are immediately cancelled. On the other hand, veiled women are also unwelcome at some religious institutions if considered inappropriately covered, as described by a Palestinian respondent: "I applied for a job in Saida, and they said okay with degrees and everything [but they asked] why are you not dressed 'sharii'?" Another Palestinian participant, who is a trained teacher, said that she is considering the possibility of working with a religious institution, despite the imposition of the *jilbab*, "so maybe if they accept me, I can wear the *jilbab* at school, and in my normal life I take it off."

For Palestinian respondents nationality was the main obstacle to employment, with some recounting the loss of jobs because of their accent. They often encountered multiple discriminations. At times they are rejected because they are Palestinians and at others because they are veiled. Several respondents perceived that Palestinian institutions were sometimes discriminatory as well, with many preferring Lebanese employees. A Palestinian participant with a psychology major was shocked when she was refused by a Palestinian clinic because she was not trained in social work: "What really put me down and devastated me is that almost all of the employees are Lebanese. I was really hurt that they are saying they want to help Palestinians... We don't have jobs, there is poverty and unemployment. Our cure is to provide us with job opportunities. "

Iraqi participants cited similar discriminatory practices based on nationality, and expressed bitterness at the mistreatment they have encountered. One respondent shouted: "Don't believe; don't believe that there is a Lebanese who hires Iraqis. If they don't like [my work] they will even break down the door in my face."

Finally, many respondents spoke of employment obstacles based on political and religious affiliation, often accompanied by pressure to become adherents before and after employment. "They don't leave you alone," said several participants with one adding "they wanted me to become exactly like them". Participants discussed that pressures of this nature were manifest in many organizations both in the Palestinian camps and in Saida where sectarian overtones were more evident.

Societal obstacles: Traditional attitudes and parental / spousal opposition

Participants discussed how they are made to feel poorly by society for wanting to work and for finding employment. "I feel humiliated" when looking for work, a Lebanese participant explained. "I feel that women have no value whatsoever in this entire domain. They are taking advantage of her... and she has no dignity," added another Lebanese woman who has worked for a number of years. A self-employed Lebanese woman added that, "once I got divorced, the only job opportunities I got offered where cleaning, mopping...and I am not like that."

According to many participants, women are hesitant to work as waitresses, secretaries or in sales, as it is assumed that such work will "give them a bad reputation."

A Palestinian participant with a vocational degreed described how, if women like her promote themselves, "Well, you know how it is here in the camp. They say maybe she is selling herself," she said. "It all depends on the society and how we think."

Another Palestinian participant, who works full time, explained that, "They start talking about you if you don't stand up for yourself. There is talking that hurts the woman and her work. Even if you have opened a store, and you are sitting in your own store, they will find something to say, like, 'Why is she sitting all day in that store, with this person

coming, that person going...' Okay, there are people coming and going, but I have respect for myself."

Additionally, some participants described being forbidden by their husbands, sons or parents from working, and others discussed negotiation strategies employed to enter the workforce.

A Lebanese participant, who married her husband when very young, stated that not only does her husband not allow her to work, but that, "it may lead to a separation if I decided to look for work. Especially working for somebody." Another Lebanese woman described how a local NGO offered employment opportunities to her daughters, but they were until able to accept because, "their fiancés didn't agree." A Lebanese widow, who has run her household for over five years, added that, "even my son doesn't accept. He tells me, 'I'll kill you but won't let you go to work'."

Palestinian participants described similar responses. "I got an offer [for] a teaching job in Sibleen," described on Palestinian participant, "but at the time I had just gotten married and my husband didn't let me go." Another Palestinian graduate, who is actively looking for work, stated that, "it isn't that I am not finding work. I am finding a lot in accounting at restaurants and like that, but my parents don't accept. They want at an office, or company."

And some participants admitted to agreeing with societal restrictions on women working. A Lebanese head-of-household stated that once her daughter started working, "if I hadn't gotten her engaged, she would have been lost," she said. "My daughter went, she met a lot of girls and her mentality changed. She started smoking argile, and she got a phone secretly..." After this discovery, the mother described how she took her daughter out of work. A Palestinian participant, who works full time, stated that, given the difficult conditions women encounter when they work, "I think that if a woman's husband is providing her with all her needs, she is better off staying at home."

Other participants discussed ways they have navigated around society and familial pressure to not work. A Palestinian woman explained that, "honestly, my parents don't like a woman to work. That is why I work, but as a volunteer. They accept because it is with children and activities." Another Palestinian participant said that she works, but from home. "My parents don't allow me and my husband doesn't allow me," she said. "Now, he says, if you want to work, you can work from home or at your sister's.

A Lebanese woman with training in making sweets described bringing in outside support to promote her continued working. "I had stopped [making chocolates] for a while because my husband told me not to go anymore. But I really wanted to continue because I love working there, so I [asked my supervisor] to talk to him, and thank God she was able to convince him. So I continued." Another Lebanese participant explained that the nature of her work creates opportunities for her to work against her husband's wishes. "It's not that he doesn't allow me, but he doesn't like me to work, he doesn't support me. But, at the same time, he doesn't stop me if I get a good opportunity."

Finally, a Palestinian university graduate said that she considered her freedom to work as something unconditional. "I used to be engaged, and one of the reasons it ended is that he wanted me to work, but only in something specific, and not mixed with men."

Safety concerns and insecurity

Many participants described how they were prevented from working, or unable to hold on to their jobs, due to the instability and concerns about their safety.

Palestinians living inside of the Ain el Hilweh camp described how they are limited to job options near their families, inside the camp. One woman said that, "I found lots of work but the place isn't appropriate, or it is a night shift, and I don't want to work at night." Another explained that, "I want to work in Saida, but my family is in the camp. If they close the roads or some problems started, we can't get in or out."

Other participants noted that the security situation also results in employers being unwilling to hire them. "Sometimes distance is a problem," said a Palestinian university graduate still looking for work. "For example there was an organization in Beirut, they had accepted me and everything was set, but once they knew that I live in Saida, they apologized and didn't take me. They said it wasn't only about the transportation, but also the situation – if anything would happen you would be required to stay here."

Another Palestinian participant with a teaching degree described being fired from her job because of the unstable situation. "For example, you are working in a store, and there are bombs, or fighting between religious groups or something," she said, "and this thing affects your work. So you can't go to work anymore, and your employer lets you go saying that you don't commit to your job. Even though he knows about the situation, he still thinks you that you should come to work."

<u>Motherhood</u>

Motherhood was discussed by participants as an obstacle to work both in terms of employers' perceptions, and their own experiences as mothers.

A Lebanese participant with two children stated that, "when a woman gets married and has children she has fewer opportunities to find work." Moreover, she added, "there are a lot of work places that tell women they will be let go once they get married. Here in Saida. There are places here in Saida that tell women once they get engaged to be married, they will be let off."

An Iraqi mother of one described a similar experience. "The first thing they ask us when we apply for work is: 'Do you have children?' Then he says, 'How old are they? Young?' then 'No!'" she said, "[because] this means that everyday I have to take care of the child. What happened to me is that he said everything is perfect but the only thing with you is that you have a child." She is still looking for work.

Some participants stated that they were unwilling to work fulltime or outside the house as long as their children were young. "I prefer to be working from home," said a Lebanese participant, "so that I am not an employee somewhere, with long working hours all day. I can't do that because I do not want to leave my children."

Participants also described the hardships they face trying to balance parenting with working. A Lebanese mother of 3, who still works, said that, "Once you are married and has children and responsibilities, it is much harder. So you have to be on top of your game to keep your job." A Palestinian participant, who is self-employed, stated that, given the hardships of working and parenting, she would rather not have to work. "Talking honestly... I have seven children, we have to raise them and educate them... six are in school and I am educating them and it is exhausting." She only remains working, she explained, "because the situation is hard financially."

Finally, participants also discussed their fears and sadness at working and not being at home as much as they would have liked. "Well [in the future], if I feel that my son's wellbeing is affected by my work, I will not feel good," admitted a Lebanese participant who works full time. Another Lebanese participant who has worked for 7 years described how, "Sometimes, when we stay at work until 9pm, we go home and find our children already asleep. You feel time is passing by with you at work while your son is growing up in your absence," she said. "You don't live with you children, sometimes your child starts talking and walking without you witnessing it."

6.3.5. Working vulnerabilities

Of the roughly half of the focus group participants who have worked described a number of hardships experienced when working, including bad pay, exhaustion/long hours, poor treatment/feeling exploited and sexual harassment. The concerns raised by these women point to the need for employment to be just and decent if it is to be in any sense empowering.

<u>Bad pay</u>

Many participants connected low salaries and wages to the fact that they are women, and pointed out that far too often they are paid beneath the legal minimum wage.

A Lebanese participant who has worked for 5 years stated that, "in the job market, [a woman's] situation is very bad. They take advantage of her because she is a woman. For example when the minimum wage was LL500,000, they would give her LL400,000." Another Lebanese participant, who is raising her children on her own, said that, "when I got divorced, I put up with working for five years at the sewing factory, for a LL200,000 salary. It was low, but I was in need."

Palestinian participants also suffered from very low wages. One woman described working at a private hospital in the camp, and how she was paid for the first month, and then not paid for the next four. Another Palestinian participant, who has worked a number of different semi-skilled jobs, said that, "in the camp now, you can find a lot of jobs as secretary for a doctor's office, or things like that, but what is the salary? \$100. What is \$100 going to provide you with?"

Long hours

Participants also discussed the hardships of trying to balance household and parenting responsibilities with working. Many participants discussed the hardship of long hours and feeling exhausted. A Lebanese woman talked about, "barely coping with every day duties, meaning you are always behind on something. You can never cope with everything together from household work, your job, the children."

Other participants also discussed the unfairness of being required to work long hours without any extra benefits. A Palestinian participant described how she was supposed to work until 5pm, but "suddenly, oh sorry, let's finish this and that, and it becomes 9pm and you don't even know it. And you don't get paid for it. No over time or anything."

Exploitation

A Lebanese participant who has worked for 4 years described feeling exploited by her employer, in terms of wages, working hours and general treatment. "Once the employer senses that you are in need, he will exploit you," she said. "He sees your need, and knows you will put up with longer working hours. If you were on your day off, he might tell you to come, and you will... I never had vacation, and even when I [miscarried], I had to come to work."

An Iraqi participant recounted how her employer tried to make her work outside of the domain he had hired her for. "I was working as cashier, and the owner of the store told me, 'Clean the fridge.' So I looked at him and he told me, 'What? What is the matter with you? Go and clean the fridge!' So I told him I wont do it. I told him, 'You said the work is as a cashier and not this...' So he kept yelling at me and I remained silent. Honestly I felt really bad."

Other participants spoke of the ways employers try to avoid paying them their full rights. "A lot of times they employ Palestinian women," a Lebanese participant pointed out, "so that they can run away from the insurance, expenses, the money they have to pay her." Another Lebanese participant stated that, "99% of institutions and organizations and stores in Saida have not registered us here, because if they do, they have to give the minimum wages." She continued, pointing out that if a woman is fired and not given compensation, then "she has to go to the work council and the first thing they tell her that you can sue him and you can get your rights and a year of compensation, but we can guarantee that you will never find any work in Saida again, because your name is now known and no one will hire you."

Sexual harassment

Participants also raised the issue of sexual harassment when at work or by potential employers. A Lebanese woman who ran her own tailoring shop described how men used to come into her shop "with bad intentions." An Iraqi participant described hearing from a friend who was looking for work that, "a man told her, 'I can help you, if you become my girlfriend I will help you get the job'."

Other participants described harassment from their boss or colleagues. A Palestinian woman with a vocational training degree recounted that, "the job was very good, and the working hours were perfect; most of the time you spent on the Internet. But, he wants you to wear shorter clothing, and I don't even wear very religious clothing or anything, but he wants shorter clothing." After a while, she was forced to quit her work.

Another Palestinian participant described her friend's situation: "she had just started work, like for two days, and he started wanting to hold her hand, go out with her, and things like that. She didn't agree, so he started with excuses, and after a while he got a computer so she had to sit in his office..." Similarly, a Lebanese participant told how, on the first day of a new job, her, "boss said 'Anything I ask you to do, you don't tell me it's not allowed...' So we were outside and he did like this...[makes a grabbing gesture] and he told me, 'Didn't I tell you not to tell me it's not allowed?!' So I quit."

6.3.6. Resilience and compensation strategies to increase employability

Accept any job

Many women, Lebanese, Palestinian and Iraqi, emphasized that between the limited job market and their needs, their situation does not allow them to be discriminating in terms of the types of work they will accept.

Participants cited a basic lack of work opportunities as they key factor in compelling women to accept any type of work. "Whether women or men," explained one Lebanese

woman, "they go out and clean houses because there is no [other] work." This was seconded by an Iraqi participant, who described how, "If there is a job opportunity, I don't [reject it because] I have 'prestige'...no. I would do anything," she said, "as long as it brings in money, because I have children and I have a family. And so I sacrifice a lot."

For Palestinian participants, the lack of work opportunities is exacerbated by restrictions upheld by the 2010 Labor Law which prevents them from accessing many professions. As one Palestinian woman explained, she continues working in an underpaid job because, "I will not find a better opportunity. That is the point that makes us endure year after year after year," she explained. "But believe me, if we ... had a nationality, or even if Palestinians had other circumstances that facilitated better opportunities, believe me a woman would not stay 10 years at the same [monthly] salary of \$200."

Many participants also emphasized that they were compelled to work below their qualifications, or outside of their field of study. Despite a university degree, one Lebanese woman explained that frequently, even "if someone has a degree and is looking for work in her domain, she will not find something within her specialty, [and thus] she always has to work at a lower level than the one she studied for." Many Palestinian participants, including a university graduate with a degree in the Social Sciences, seconded this assessment. "I also worked for a while at the International Gym," she explained, "and it had nothing to do with my field of study, but I decided to work in anything and enter the labor market to avoid falling into stagnation."

An Iraqi participant added that: "When you are in need of work, you are obliged to work in anything... You can't directly jump to the job that you want to work, I can't come here in Lebanon and become the general manager, no you have to step up little by little to reach the thing that you want. Here you are a foreigner, so whatever you do, you are behind. Second, since I need money and I have nobody to help me, you become willing to endure anything in order to work and earn money."

Additionally, a number of Palestinian participants explained that, although they were not trained in education, they provide tutoring lessons as a way to supplement their income. Most of them did not recognize tutoring as a form of working. One Palestinian with a vocational training degree explained that when, "I couldn't find anything, I started to do some private tutoring. I have never worked before, but I did some private tutoring at home. I would take on a student, they would pay monthly."

Many participants emphasized their willingness to work regardless of decent pay or benefits. Lebanese participants explained that they and other women work for low pay because, "this is better than nothing," adding that they tolerate long working hours and non-payment of transportation costs. One Lebanese woman explained that, when working for a well-known local NGO in Saida, she only received "LL100,000 for five hours a day, two days a week" (roughly LL2,500 per hour, or \$1.66). Palestinian participants added that, in addition to low pay and long hours, they accept work without health

insurance, as Lebanese law does not require employers to provide private health insurance to Palestinian employees, and Palestinians are not provided coverage of sickness by the National Social Security Fund.

<u>Be realistic</u>

Participants also urged fellow job-seekers to be realistic about what employment options. A Lebanese woman, assessing the difficulties of working and raising a family, postulated that, "if a woman doesn't have education, is married and wants to work, [then] the best thing to do is work as a secretary."

Another Lebanese participant, with 10 years of working experience, pointed out that, "there isn't any work in the world that does not have negative sides, maybe as much as the positive ones. So the more you tolerate, the more you can last in it. In any place you work you will find big competition. Maybe even your boss can be competition. So it all about your ability and strength to tolerate, accept, innovate..." Another Lebanese woman added that, "everywhere you go, you will have to start from zero. And little by little you can grow."

An Iraqi participant who is still seeking a job added that "we should tolerate, we should put up with the job opportunities that we can get ... I can put up with the worst circumstances, because of course I can't come from above, I have to go step by step and then improve my abilities until I deserve more and more."

Have standards and self-confidence

Participants also cited self-awareness as key to increasing not just employability, but also to gaining just and decent employment. Participants emphasized that women should remember that, "not all work is acceptable," and that job-seekers should "study, so that they don't have to accept any job where they can be exploited."

An Iraqi participant, currently searching for a job, also stressed that, "we have abilities. So we should be like – if they teach us how to do the work, or they give us a chance – we can stand on our feet." A Palestinian participant with a Masters in English added that, "When one goes looking for work, one should have excitement. In addition to excitement, one should also have self-confidence. Otherwise, you will not be competent enough to get the job you are applying for."

Another Iraqi participant described how, during difficult working conditions, her selfconfidence allowed her to prevail. Her first day of work in a Lebanese hair salon, she said, "was maybe the worst in my life. [The boss] wanted to try me to see how much I would resist, so I tolerated and didn't answer back. Then he saw me strong and respectful, so then I told him, 'I want you to teach me all these terms that I don't know.' He wrote them down, [even though] in the beginning they were like, 'you are as a maid.' But I didn't let him even raise his voice at me, I said, 'we'll see. I am a woman from a good family and morals. If he wants to teach me, okay, I can learn everything'."

Participants also emphasized the self-improvement steps available to women to improve their employability, and the options they can take to compensate for missing skills or lack of work experience.

Pursue education and training

Participants were aware of the importance of continued education and training. An Iraqi woman explained that she started taking training courses after her initial job search was unsuccessful. "I kept looking and looking [for work], until I reached a point where I was wasting time. So I started asking if there were any courses or something like that. I found out that Amel Association provides courses, so I started taking some."

Palestinian participants – like the national and Saida-level data show – enroll in more vocational training than Lebanese women. A Palestinian university graduate, currently looking for work, explained that, "of course if someone is financially able to afford going to training programs, or taking courses in English or computer [then they should do], anything, in order to not to stop training and studying." Another Palestinian university student linked training opportunities to improving her overall marketability. "Every time there is a workshop or a volunteering opportunity in my field of specialty, I go, so that I can increase my skills and competences," she explained. "Every workshop or meeting that is related to my field of study, in programming for example, even after university. Everything that happens I benefit from."

Participants were also aware of the limitations of training, that training courses can be very beneficial, but may not be sufficient to gain employment or run a successful business. A Lebanese mother of 4 described how, "when I wanted to work again, I couldn't find a job at all... then I did some courses, beauty and things like that, and I opened up a salon... I take a lot of courses, but I don't yet have the right launch [approach]."

Undertake multiple specializations and continue education

In a clear attempt to increase employability for the difficult job market in Saida, many participants explained how they gained multiple specializations. A Palestinian participant, still looking for work, described the motivations behind her dual areas of study. "I had studied childcare before for a year, and I stopped in order to study business. Then I stopped studying business to go back to childcare. Then I stopped working in child education to go back to my business studies, because that is the field I want to work in now." This experience was confirmed by an Iraqi participant: "The first thing I did is I took a computer course, also an English course, too. Then I did a cooking course, and preparing sweets course."

Even with multiple degrees or areas of specialization, however, participants still encountered difficulties accessing the job market. A Lebanese participant, actively seeking work but currently unemployed, expressed frustration at her lack of employment "because I have something that [ought to] let me practice: I have degree in business... and I have a computer degree, and [courses in] English."

Participants also try to increase employability through continued education. "I am trying to compensate my lack of a diploma with other things," explained a Palestinian woman searching for work. "I am looking for something higher than the baccalaureate so I can compensate not having a degree." Another Palestinian participant, with a teaching diploma, added that, "even if I turn 40 years old, I will still enroll in university."

Employed participants also emphasized the importance of continuing one's education, expanding skillsets and staying abreast of technology, as ways to safeguard one's employment. A Palestinian photographer, who used to run her own business, explained that, "whenever there was something new in the market about cameras and accessories, I always asked about such things."

A Lebanese participant, employed for over 10 years in a doctor's office, described how, "every time I learned something new, [the doctor] would hold on to me more and more." Similarly, a Lebanese account linked her success at work to her continued engagement with training courses. "When a woman has the willingness to learn and prove herself, then the employer can't do without her," she said. "For example, I started working in accounting, and after just a few months, I was running the accounting office. And little by little I was securing my position in the firm, to get to a point today that if my boss lets me go, everything falls apart. "

Gain on-the-job experience

Participants cited on-the-job experience as a key way to learn skillsets that increase employability, and emphasized that volunteering with employers can also bring increased opportunities to learn. A Palestinian participant with a vocational degree explained that she would volunteer to explore opportunities outside of her area of expertise. "I would like you to be a mediator between one institution and another... to help me. Not to work, but to help me with my experience."

Other participants described accepting low pay in order to gain on-the-job skills. A Palestinian woman currently searching for work described how she first entered the medical field: "I was going to a doctor, and I told him I love to work as a nurse a lot. So he told me to [come to the office] and he would teach me. He taught me, and I worked for a little bit." Another Palestinian participant had a similar experience in learning photography: "the salary was very low and used to go for covering the taxi expenses, [but I stayed] until I learned the craft very well."

Office behavior, or professionalism, was cited by numerous participants as a vital skill gained through working, and emphasized both its importance for employability and the need for training courses to address this skillset. A Lebanese entrepreneur pointed out that "there needs to be more exchange of skills and experiences, because there are a lot of details that women, no matter how much they study, are missing if they don't have exchange with merchants and businesswomen." This was emphasized as well by a Palestinian participant: "They should make training courses of how we should behave with people, how act with others, how to behave socially. So you can adjust to the social reality you live in – meaning sessions that can help us behave and adjust in every society."

Other participants mentioned the personal development and maturity that they gained through working. A Palestinian participant with work experience and a degree in English literature explained that, although she does not, "accept somebody coming from above and bossing me around, especially when I can see my work is perfectly done," she had also learned that, "if someone gave you an order you can do it and let it go." This assessment was confirmed by another Palestinian participant employed for four years. "One should develop oneself," she said. "Who doesn't know, asks. And with more practice, you also get experience. Your personality grows stronger, you get to know people, and you learn how to run companies."

6.3.7. External solutions to increased employability

Institutional support

Participants proposed more active job placement services by NGOs, particularly the Iraqi participants. Suggestions included services similar to those provided by the UNRWA Employment Services Center, like providing a review of CVs and helping to connect job-seekers with employers. "There should be organizations and syndicates that can present our CV, our skills, our qualifications, to help open doors. For example, as a painter, it is impossible for me to find an architecture office to hire me, without assistance." Other Iraqi participants also proposed support in micro-credit enterprises: For example, "a program where we sew things and then these things can be part of an exhibition for hand-made crafts. And then, through these expositions of our crafts, there could be financial rewards divided amongst us. [The organization] would help with the marketing."

Combat wasta and nepotism

Most participants urged stricter hiring procedures, to combat unfair hiring practices like through wasta or nepotism. A Lebanese participant proposed that institutions be made

aware of the importance of hiring according to job description and skill set. "When there are job opportunities," she said, each candidate "should be studied... [such that] the person with the characteristics that are asked for is hired."

Other participants urged greater oversight of the hiring process. "The person who is in charge of hiring should be highly supervised," a Palestinian participant proposed, "to see what method he uses to hire new employees. They should keep following him to find out if he is hiring people through "wasta," because a lot of times there are people getting hired with diplomas in fields of study that do not fit the job, and they get hired just because of they have "wasta."

Participants also suggested strict rules limiting nepotism, in order to promote fair hiring. A Palestinian participant suggested that, "they should have rules in the center or institution itself about not having more than one member of the same family working there and getting hired."

Workers' rights and the right to work

Participants often cited the need for laws to enforce equal hiring and working practices for men and women. While some women targeted changing society as a whole, others had more specific suggestions. One Lebanese woman proposed a seven-hour working day for mothers: "I say that the government should enforce a law stating that the woman has rights, should be respected, and her working hours should be no more than from 8am to 3pm [because] there are children, and schools and such things... This should be stated and enforced by the government, and respected by the employers." An Iraqi participant specified the need for better support of women workers. We need a place "where we can issue complaints – like a syndicate for example," she said.

Women workers' greater awareness of their rights was also discussed. "[Women employees] should know they have rights," said a Lebanese participant, "they should not exploit us because we are women. So she should know she has rights. Exactly like a man... Everyone should face their employer and not remain silent."

Palestinian and Iraqi participants also pointed out unfair laws preventing them from working legally. A Palestinian participant pointed out the disparity in Lebanese work laws between Lebanese and Palestinian workers. The solution, she proposed, was "for us to have rights as Palestinian women. Just like the Lebanese have their rights, we should have our own rights."

Similarly, Iraqi participants advocated for greater working rights in Lebanon; "We are here in this country... so you have to give me rights just as any other citizen," stated on Iraqi participant. Another described how her legal status in Lebanon prevented her from working legally. "Now I have a permit here in Lebanon," she said, "but they give [only with the] promise that you can't work here. So when they called me, I couldn't tell them if you come to my house you will not find me [because] they would ask me: 'Do you work here?' So I told them, 'No, but I have a course or something I am taking."

Change employers' awareness

A number of Palestinian and Lebanese participants also proposed greater awareness from the employers, both about they way they hire employees, and the way they treat women employees. Employers' approaches to their employees need to change, a Lebanese participant suggested, because "the most important thing is the way employers think. They want to exploit you." A Palestinian participant seconded this statement, proposing for employers that they be, "trained to respect their employees."

Another Palestinian participant also proposed that local organizations become engaged in approaching employers. "I think there should be some support from the organizations present," she said. "They should try to put the woman in the spotlight. She shouldn't be marginalized, whether she is Palestinian or not, wearing a veil or not. She has to be evaluated on her degrees and not her characteristics. You aren't bringing her to work as a fashion model. You have hired her to work for you. That is it."

7. Recommendations

7.1. Skillsets and training

Given the weak labor market in Saida – further confirmed by the few job vacancies cited in Market Survey – it is imperative to focus on providing training for women in transversal skills, tailored to different educational levels and not for a specific type of job, thereby increasing their competitiveness. They should enhance women's ability to become employable and effectively participate in the work force. Transversal skills should include competency in the usage of numbers, language and information technology, along with an enhanced ability to work with others, manage the self and improve thinking and problem solving. The need for transversal skills is further reinforced by the wide variety of jobs the focus group participants have undertaken, and the large percentage of participants who are not working in their field of study.

Additionally, 63% of all employees of the surveyed institutions are women, and 159 of these women (12%) are in managerial positions; similarly, focus group participants ranged from entry-level and unskilled labor to teachers, accountants and NGO coordinators. As such, vocational trainings should not be limited to clerical and secretarial work; rather, they should encourage women to "aim high" and provide commensurate training as their male counterparts.

Although some women, as witnessed by the focus groups and the Ahlouna study, are uncomfortable working outside of the traditional domain of "women's work" (i.e., cooking, cleaning, child care), others, as also witnessed by the focus groups and the Market Survey findings, are clearly exploring new fields of study and work, and should be supported and encouraged. The compensation strategies and effort that focus group participants described employing when search and applying for work – despite their well-articulated concerns about limited work availability and the many societal obstructions – indicate that there is a high interest in pursuing employment options. These motivations and resilience strategies represent excellent tools to be channeled into effective job placement and equitable employment.

7.2. Specific areas for training

According to the Market Survey, the skillsets most sought for both skilled and unskilled positions, as cited by employers, were those which fall within the rubric of "professionalism" and "life skills," with a focus on teamwork, conflict management and communication skills. When asked about sought characteristics for potential employees, the institutions cited "good manners / ethical behavior" and honesty as key personality traits. In our assessment, this a further example of the high priority placed on overall professional behavior when at the workplace. Therefore, when providing training in

transversal skills, in order to increase competitiveness, include training on how to act in a professional demeanor and how to be a conscientious employee. Such skills were also emphasized by key informants, in particular the need for women job-seekers to learn professional behavior before they enter the workplace, and also even cited by some of the focus group participants. Career counseling, including CV writing and interviewing skills, should be offered to all job-seekers and included in vocational training courses.

Job seekers should also be trained in how to approach potential employers, including communication, presentation and self-promotion, especially as 59% of surveyed institutions had vacancies that women did not apply for. Moreover, given that most institutions did not indicate a severe gender bias, women job seekers should be provided training that reinforces and builds their self-confidence, premised upon the fact that entry points do exist in the Saida market.

Recommendations for areas of training also emerged from the Study's qualitative research, and include:

- Industrial sewing
- Training for medical secretary/assistant work
- Training for caregiving/medical support
- Computerized accounting
- Insurance (particularly for women with university degrees)
- Entrepreneurial skills

Of additional interest is the extreme demand for high quality computer skills, as cited by employers, job-seekers and key informants. It was noted that many job-seekers claim proficiency in Excel, Access and Word processing, but in actuality are not very well versed in such, mainly due to the poor quality of short-term training that does provide them with in-depth knowledge of the software, nor enough individual time working on these programs.

Entrepreneurial skills and the ability to manage businesses, to market products and to understand market demand are also crucial for all skilled and unskilled women seeking work. It is recommended that all vocational training courses should include entrepreneurial training, ranging from business management and book keeping, to marketing techniques, to project management. As such, women who are attending vocational training courses will be afforded the opportunity to consider both the option of becoming employed or of setting up their own businesses.

According to the Market Survey, the sectors most in demand by the surveyed institutions are health and educations, as they represent the largest employers and have the most resources and capacity for employment in current market conditions. Within this sector, nurses and English teachers were the most sought after professions. An

additional possibility, which may be worth exploring as an entry point for innovative training, is the field of mobile phone maintenance and repair.

Both the quantitative and the qualitative findings appear to show that the market for hairdressers, beauticians and food caterers is over-saturated. Moreover, many key stakeholders do not view training in these professions as sufficient in and of itself to lead to financial independence or empowerment. For areas of high interest, such as hair dressing, supplementary classes (but not a field of specialization) can be added to vocational training curriculums to provide opportunities for generating occasional incomes.

7.3. Working with employers to decrease vulnerability

Finally, it should not be forgotten that this study was also designed to consider entry points into the market that will support and empower women at risk: Palestinian and Iraqi refugees, and Lebanese women at risk of GBV. During the focus groups, participants spoke movingly about both the difficulties they encountered when trying to obtain work, and the unjust working conditions many of them have suffered from. That not all employment is just or empowering is a commonly accepted fact; this project, however, must seek to promote the safest, the most just and the most empowering employment options for the women it works with.

As the poor – both female heads of households and women with very few resources – are more at risk of dire poverty and exploitation, as well as GBV – their methods of resilience and compensation strategies for employment should be bolstered and supported. Many poor women cannot afford a university education, and employers' awareness should be raised about the professionalism and advanced skillsets provided by a technical degree as provided by quality training institutions.

Project partners should ensure job placement services and vocational training courses include informational "workers' rights" lessons, customized to the Saida context and for Palestinian and Iraqi refugees. Project participants should also be made aware of the legal support services already in existence: Pinnacle and the Public Interest Advocacy Centers for Lebanese women; UNRWA's Legal Aid office for Palestinian refugees and Caritas Migration Center for Iraqi refugees. Additional awareness-raising can also focus on empowering women to recognize and address gender-stereotyping in the workplace and on reducing behaviors of victimization.

Project partners should also take focused measures to promote the employability of fresh graduates, including through job-shadowing and apprenticeships, and by providing opportunities for workplace exposure. Fresh graduates, regardless from where they have graduated, should be encouraged to access any support and employment services provided by any vocational training or employment services center.

Moreover, project partners, vocational training centers and employment services centers should pro-actively engage and network with each other, devising processes to better link job-seekers to employment opportunities.

Finally, employers should also be made aware that corrupt labor practices will not go unreported, and project partners and vocational training centers will begin black-listing known offenders.

References

Association Najdeh. 2004. Knowledge, Attitudes and Practices of Domestic Violence Among Refugee Communities in Lebanon

Consultation and Research Institute (CRI) & the Economic Research Forum (ERF). 2005. "Micro- and Small-Enterprises in Lebanon," March 2005, Beirut.

Consultation and Research Institute (CRI), 2010, Mapping Vocational and Educational Providers to Palestinian Refugees in Lebanon, Beirut

Chaaban, J., Ghattas, H., Habib, R., Hanafi, S., Sahyoun, N., Salti, N., Seyfert, K., Naamani, N. (2010), "Socio-Economic Survey of Palestinian Refugees in Lebanon", Report published by the American University of Beirut (AUB) and the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA).

CRTD-A. 2006, Caught in Contradiction: A Profile of Gender Equality and Economy in Lebanon. Beirut: CRTD-A.

Fafo. 2003. Difficult Past, Uncertain Future: Living conditions among Palestinian refugees in camps and gatherings in Lebanon. Oslo.

International Labor Organization (ILO). 2010. "Review of Studies on the Employability in the Lebanese Labour Market," Beirut, International Labor Organization.

Jacobsen, L.B. 2004. Educated housewives: Living conditions among Palestinian refugee women. Fafo Report 425. Oslo: Fafo Report.

Ibtikar Research & Consulting. 2011. "The Potential of Palestinian Youth and Young Adults in Lebanon: A quantitative and qualitative research study." Published by the Rights to Work Campaign, Beirut

Khalidi, A. & Tabbara, R. 2009. Working Unprotected: Contributions of Palestinian Refugees Residing in Palestinian Camps and Some Gatherings to the Lebanese Economy. Published by the Rights to Work Campaign, Beirut

Khawaja, M., & Hammoury, N. 2008. Coerced sexual intercourse within marriage: A clinic-based study of pregnant Palestinian refugees in Lebanon. Journal of Midwifery & Women's Health. 53(2):150-4, 2008 Mar-Apr.

Lebanese Physical Handicapped Union (LPHU). 2011. Market Study on Jobs for Persons with Disabilities in Bekaa & South of Lebanon

UNDP. 2009a. National Human Development Report, Lebanon 2008-2009: Towards a Citizens' State

UNDP. 2009b. Challenges to Human Security in the Arab Countries: The Arab Human Development Report

UNDP, MOSA, CAS. 2006, Living Conditions of Households - The National Survey of Household Living Conditions, 2004

UNFPA, MOSA, Reach Mass. 2007, Female headship in Lebanon: Vulnerability assessment of female heads of households, The July 2006 war on Lebanon, June 2007.

Usta, J., Mahfoud, Z., Abi Chahine, G., & Anani, G. 2008. Child sexual abuse: The situation in Lebanon. Kafa: Beirut.

Vlaardingerbroek, B., Taylor, N., & Haig, T. 2009. Student transition to vocational education from middle secondary school in Australia and Lebanon: An exploratory study. Mediterranean Journal of Educational Studies. (14)1: 91 -107.

World Bank. 2008, The Status & Progress of Women in the Middle East & North Africa

Zhang & Tiltnes. 2009. The 2007 Socio-Economic Assessment of Ein El-Hilweh Refugee Camp: Tabulation Report, Oslo, FAFO