



**Impact of Reef financing and its contribution
to improve and enhance
the economic / productive and social role of rural women**

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Introduction

Due to the status of rural women and their large and important and pivotal role in the rural economy in general and the agricultural economy, in particular, which is considered the most attractive sector to labor Palestinian women (where the agricultural sector employs, 22.2% of the women labor force, 82% of this percentage are employed as unpaid family members within family farming, while this sector does not employ more than 9.7% of the total male workers in the Palestinian territories) *, further more women working in agriculture constitute nearly 31% of the total permanent agricultural unpaid workers of the family members , also women constitute 38 % of the total temporary unpaid agricultural workers from family members, while the percentage of women of total permanent paid agricultural workers in the Palestinian territories stands at 17.4%, **

In light of the growing importance of this role in securing stability and reproduce the livelihoods and survival of the rural family and fortify and protect economically and of living in the light of the continued intensification and aggravation of the economic crisis and the living conditions of Palestinians and continued occupational attrition for the remainder of the available resources, Reef company and based on its social responsibilities / developmental, and national, and in line with goals, objectives and its commitment to maintain this role (as one of the most important indicators of social and developmental adopted by the company) and expanding and strengthening it and contribute to improving its indicators in the rural public / economical, social and cultural ... etc life. Reef and in the scope of its continuous and relentless work study and assess the impact and contribution of provided finance in strengthening and enhancing this role, where this study comes in this context.

* Palestinian Central Bureau of Statistics, Labor Force Survey, 2011 Annual Report, May 2012

* Palestinian Central Bureau of Statistics, Census of Agriculture 2010, the final results of December 2011

Problem of the study and the main questions

The basic research problem for this study represented in the weakness and lack of clarity of the degree of contribution and impact of financial / lending services provided by Reef Finance Company in improving and strengthening the economic / productive and social role of rural women, and based on the study seeks to answer the following questions:

- 1 - What are the social features of the beneficiaries women of Reef Company financing / loans?**
- 2 - What are the types of women's projects financed by the company and the value of these funds and their geographical distribution?**
- 3 - What is the nature of the business, which was practiced by beneficiaries' women of Reef financing / loans before receiving financing?**
- 4 - What are the areas of work carried out by both men and women in the feminist financed projects, and how management of these projects distributed between both?**
- 5 – Does the obtaining of finance by rural women's entails additional burdens on them?**
- 6 - What are the main reasons behind women applying to obtain financing and not men?**
- 7 - To what extent provided financing for rural women contributed to improve their status in the family and in financed projects?**
- 8 - To what extent beneficiaries' rural women of Reef company financing / loans own savings accounts and bank accounts of their own, and deposit the profits generated from financed projects in these accounts?**

Objectives of the study

In light of the problem of the study and questions derived from them and based on the overall goal of detecting and stand on the extent of contribution of Reef financing / loans in improving and enhancing the status and the economic / productive and social role of rural women, this study seeks to achieve the following sub-objectives:

- 1 - To identify the social and societal reality of beneficiaries rural women of Reef financing / loans.**
- 2 - Identify the reality and type of women's projects financed by Reef.**
- 3 - Identify the work status of beneficiaries' rural women of Reef financing / loans before they obtain financing.**
- 4 - Identify the status of women's projects financed by Reef company in terms of gender distribution of its employees in addition to the gender distribution of roles in the areas of work of these projects.**
- 5 - Identify the role of beneficiaries' rural women of Reef company financing / loans and their status in the management of these projects and the level of improvement happening at this level.**
- 6 - Identify the level of improvement in social / family status to beneficiaries' rural women of Reef financing / loans.**

Study Methodology

1 – The outstanding finance / loans provided to rural women's totaled 158 finance / loan in accordance with the data set forth in the 04/26/2012, adopted as a search society and a general scope for the study.

2 - A random sample were sorted of the research community is made up of 32 research unit, accounting for 20% of the targeted research community in the study, the sample was distributed geographically in a balanced way as follows: the northern West Bank 12 research unit, the central West Bank 6 research units, South West Bank 8 research units, Gaza Strip 6 research units.

3-Special questionnaire has been prepared for the study included indicators and key variables, the questionnaire have been field-tested and were amended in the light of the test results.

4 - The project financed by Reef Finance Company adopted as a research unit, and the Entrepreneur / beneficiary of the company's financing considered as a direct source of information was given. The company data included in the Bisan program until 26/04/2012 also adopted as an indirect and minor information source.

5-Data was collected from research units included in the sample distributed to areas of the West Bank and Gaza Strip during the period between 25.05.2012 - 06.26.2012.

6 - SPSS program was used to enter and analyze the data.

7 - The completion of data entry, analysis, structuring of tables and graphs , draw conclusions and recommendations and print study was at 08/07/2012.

Executive Summary and the results of the study

The direct data of the field study through field survey of a random sample, indicated in addition to data of some of indirect secondary sources to the following results and indicators:

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1 – The financing / loans for women (provided by Reef company for rural women), constitutes nearly 13% of the total outstanding financing / loans, and agricultural projects constitutes 65% of the total women's financed projects, followed by commercial projects by 14%, and public service and housing projects by 11.4% and 8.2% respectively, while consumer and personal projects not exceeded 1.4%.

2-It is noted from the study data that the highest rates of women financing / loans are concentrated mainly in Gaza Strip, Tulkarem and Hebron by 18%, 17%, 17%, respectively, followed by Salfit, Jenin and Nablus governorates by 13.9%, 11.4%, 10.1%, respectively, while the least women's financing rates are found in the governorates of Bethlehem, Ramallah and Qalqilya by 3.2%, 4.4%, 5%, respectively.

3 - According to the data of field study that 51% of the women financing / loans the value of each one of them less than \$ 5,000, but the percentage of women financing / loans that exceed \$ 5,000 and even \$ 10,000 amounts to 41%, while the percentage of women financing / loans that are larger than \$ 10,000 does not exceed 8%.

4-The data of the field study showed that the percentage of rural women beneficiaries of Reef company financing/ loans and who are under the age of 41 years amounting to 81.3%, and the percentage of married women of the total beneficiaries of Reef company financing/ loans nearly 88%, the percentage of women with a university education among beneficiaries of Reef company financing / loans stands at 31%, and with a secondary level of education of 47%.

5 – The data of the field study showed that 53.1% of the beneficiaries of Reef company financing / loans did not work before they obtained financing and they were working within the context of their families as "housewives", the percentage of women who were employed in family enterprises stands at 31.3%, while those who were paid employees at others as employees and workers their percentage do not exceed 12.5%.

6-The Data of the field study revealed that the percentage of male workers in projects of rural women beneficiaries of Reef company financing / loans amounting to 56% of the total employees in these projects.

7-The data of the field study revealed that the percentage of only female workers in the field of cultivation of the land within the projects of rural women beneficiaries of Reef company financing / loans amounting to 11.1% and the percentage of males only 22.2%, and in the field of irrigation plants, the percentage of females workers only 40% and male workers only 40%, and in the field of tillage, the percentage of male workers only 100%.

There are equal among workers between female workers and male workers in the areas of harvest and picking by 14.3% each, as well as in the field of cleaning barns by 17.9% each, and in the field of fertilization and weeding, the percentage of female workers only 14.3% versus 57.1% of males workers, and in the field of animal watering and feed, the percentage of female workers only 34.6%, 32.1%, respectively, compared to 19.2% and 17.9%, respectively ratios of males workers only, and in the field of grazing animals, the percentage of females working only reach 0%, compared to 84.2% for male workers only, but in the areas of animals milking , agro-production, packaging, the percentages of females working only reach 53.8%, 75%, 65%, respectively, compared to male workers only in these areas not exceeding 7.7%, 12.5%, 15%, respectively.

8-The data of the field study revealed that the percentage of females benefiting from Reef company financing/loans and on the management of projects 18.8% compared to 25% the percentage of existing male on the management of these projects, the percentage of managing these projects males and females combined amounts to 56.2%.

9-The data of the study showed that 44% of women benefiting of Reef finance loans did not result from obtaining the loans any large additional burdens, but only partial and limited burdens and within the limits of their ability to afford it, there are only 18% of beneficiaries women of Reef company financing / loans has resulted from obtaining loans substantial additional burdens, and a similar percentage of beneficiaries did not result any additional burdens from obtaining the loans

10 - The field study data showed that 81 percent of rural women beneficiaries of Reef company financing / loans that obtaining the loan contributed in improving their status within the family, and the percentage of women who obtained the loan from Reef Company and contributed to improve their role in the financed projects amounted to 72%. The percentage of rural beneficiaries who the financing from Reef company contributed in a partial improvement of their status in the family 9.4%, and the percentage of rural women who obtained financing from Reef company and contributed to a partial improvement of their role in the projects was 22%. In contrast, the proportion of rural women who the financing did not contribute to improve their status in the family and improve their role in the funded projects did not exceed 9.6% and 6%, respectively.

11 – The data of the study explained that 42% of the bank accounts in which profits from the women's financed owned by women are deposited , compared with 16% of these accounts are owned by men, and the percentage of accounts owned by women and men together amount to 29%. The survey also showed that 38 %t of rural women beneficiaries of Reef Company financing / loans owned savings accounts.

12 - The study data showed that only 13% of rural women beneficiaries of Reef company financing / loans are members of cooperatives and women's associations

13 – The data of the study indicated that the percentage of rural women beneficiaries of Reef company financing / loans and who are considering the reasons behind their progress to get funding from the Reef company represented is the preoccupation of the husband in his work, and possessing the ability to repay because they are employees, and keen to strengthen the family income, was 21%, the percentage of women who are considering that the reason is non existing of spouse stands at 16.5%, followed by the reason is linked easily women's access to finance / loan for being a woman reached 18.8%, then the reasons that related to the existence of high financial obligations on the husband, and the wife possession of a wider experience than her husband in the field of work the financed project and the percentage of each 15.6%. The reasons related to women's desire to get a loan in its name, and because the project is a special project for women stand at a percentage of 9.4% and 3.1%, respectively.

Statistical tables and graphs

Table (1) distribution of loans according to project type

Type of project	Percentage
Agricultural	65%
Commercial	14%
General services	11.4%
Housing	8.2%
Individual Consumption	1.4%
Total	100%

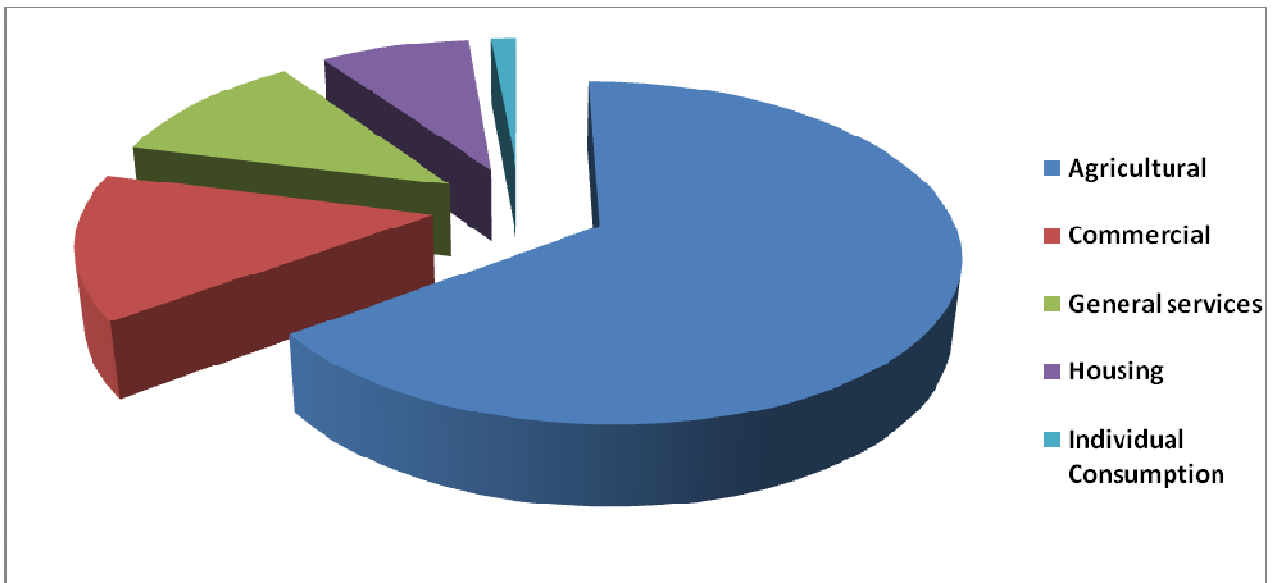


Table (2) distribution of loans according to Governorates

Governorate	# of loans	Percentage
Tulkarem	27	17%
Qalqilya	8	5%
Nablus	16	10.1%
Jenin	18	11.4%
Salfeet	22	13.9%
Ramallah	7	4.4%
Bethlehem	5	3.2%
Hebron	27	17%
Gaza Strip	28	18%
Total	158	100%

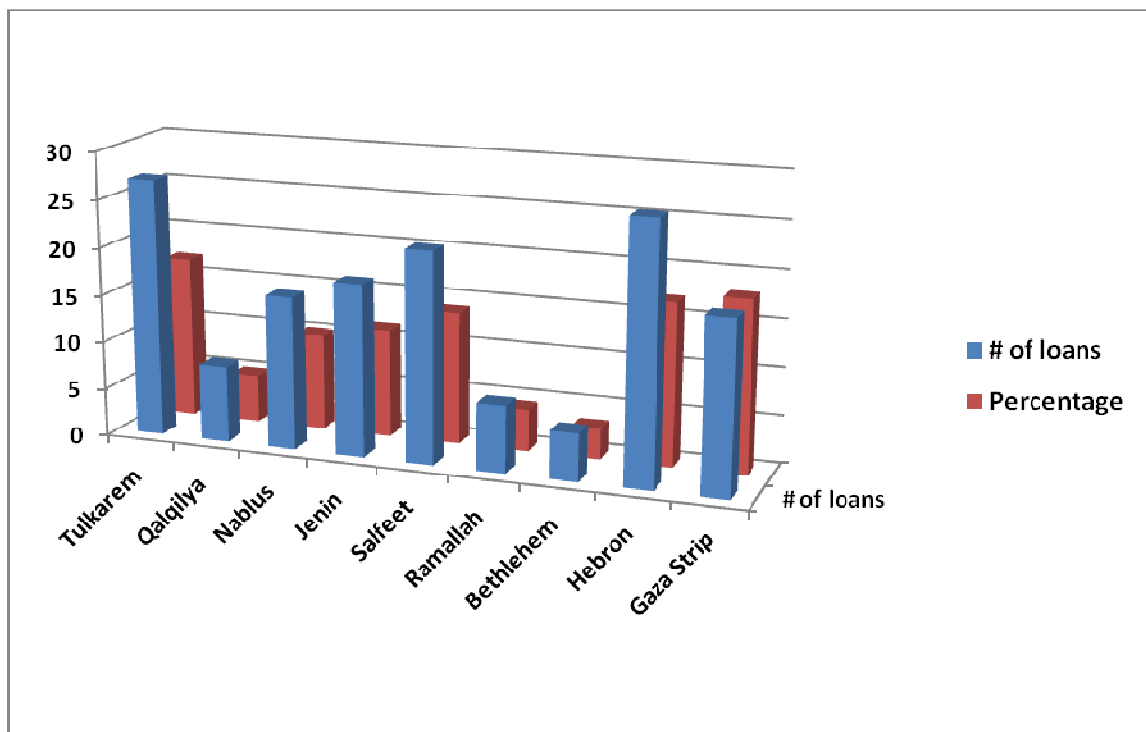


Table (3) distribution of loans according to areas

Area	# of loans	Percentage
North WB	69	43.5%
Middle WB	29	18.3%
South WB	32	20.2%
Gaza Strip	28	18%
Total	158	100%

Table (4) distribution of loans according to their amounts

Loan Amount / Dollars	# of loans	Percentage
Less than 5000	80	51%
5000-7000	30	19%
7001-10,000	35	22%
10,001-15,000	13	8%
Total	158	100%

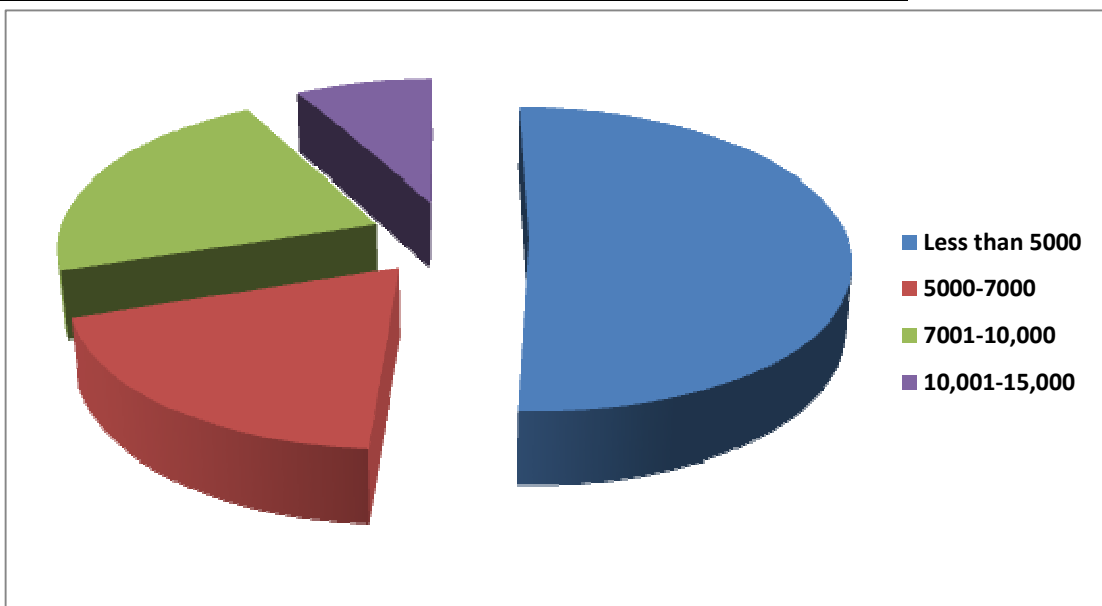


Table (5) beneficiaries distribution according to their social status

Social Status	Percentage
Married	87.5%
Single	6.3%
Widow	3.1%
Divorced	3.1%
Total	100%

Table (6) beneficiaries distribution according to their age

Age	Percentage
25 Years & less	6.3%
26-30 years	25%
31-40 years	50%
41-50 years	15.6%
More than 50 years	3.1%
Total	100%

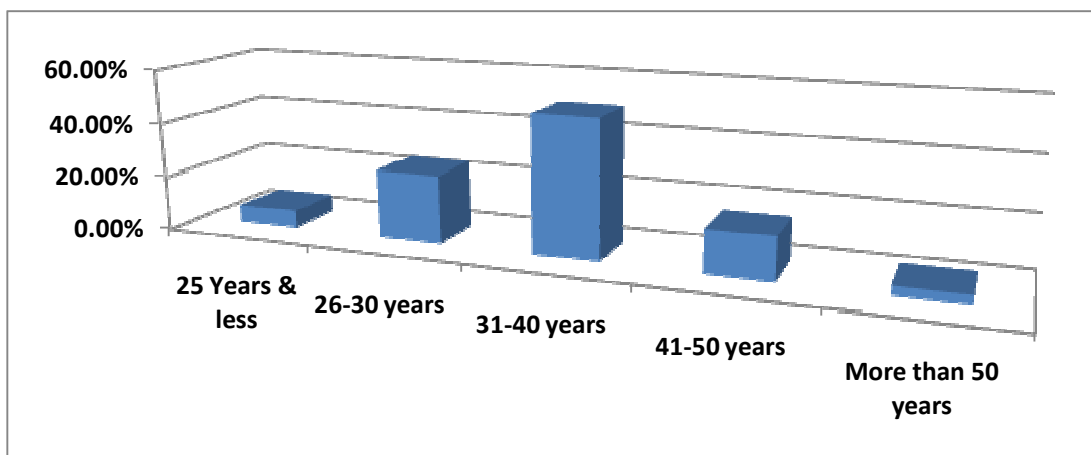


Table (7) beneficiaries distribution according to their educational background

Educational Background	Percentage
Elementary /primary	22%
Secondary	47%
University	31%
Total	100%

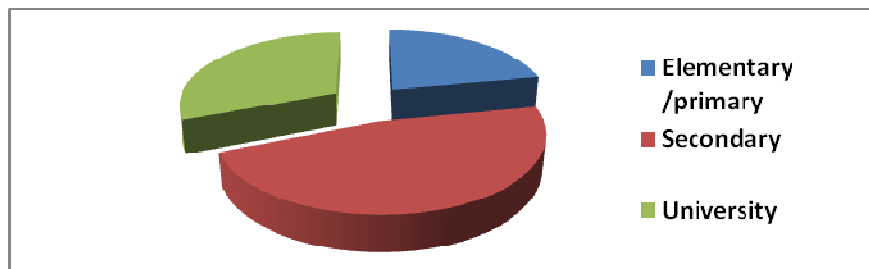


Table (8) distribution of beneficiaries according to their work before getting the loan

Type of work	Percentage
Housewife	53.1%
Employee	12.5%
Private project	31.3%
Others	3.1%
Total	100%

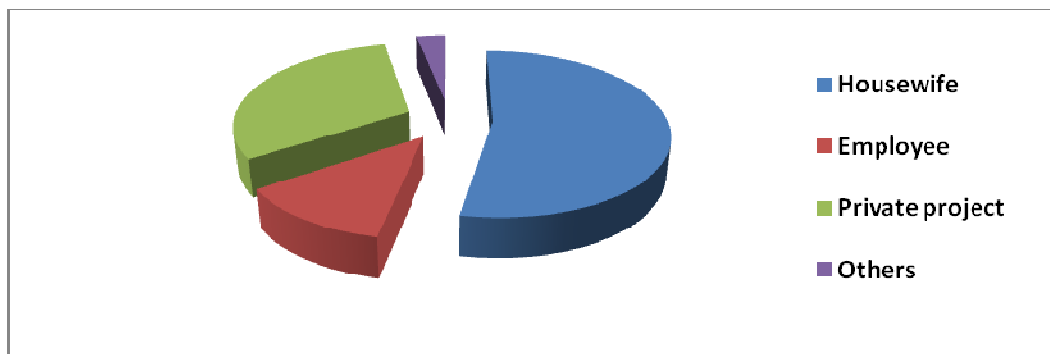


Table (9) Distribution of workers according to gender

Gender	Percentage
Males	56%
Females	44%
Total	100%

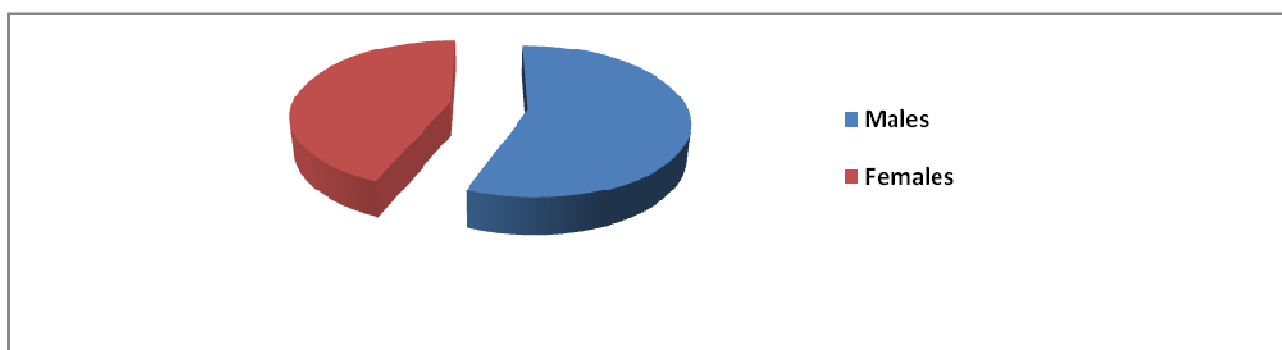
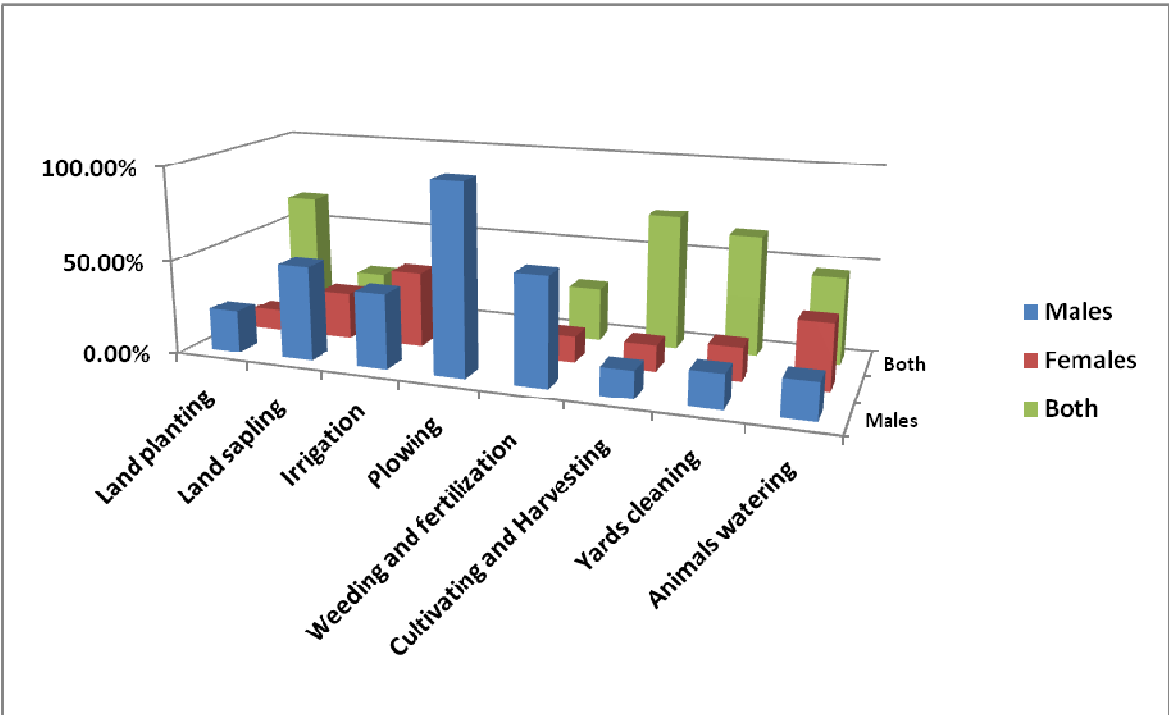


Table (10) gender distribution for workers according to their field of work

Field of work	Workers			Total
	Males	Females	Both	
Land planting	22.2%	11.1%	66.7%	100%
land	50%	25%	25%	100%
Irrigation	40%	40%	20%	100%
Plowing	100%	0%	0%	100%
Weeding and fertilization	57.1%	14.3%	28.6%	100%
Cultivating and Harvesting	14.3%	14.3%	71.4%	100%
Yards cleaning	17.9%	17.9%	64.2%	100%
Animals watering	19.2%	34.6%	46.2%	100%
Animals feeding	17.9%	32.1%	50%	100%

Animals grazing	84.2%	0%	15.8%	100%
Animals milking	7.7%	53.8%	38.5%	100%
Manufacturing of agricultural products	12.5%	75%	12.5%	100%
Packing and packaging	15%	65%	20%	100%
Marketing / selling	77.8%	7.4%	14.8%	100%
Buying supplies	84.6%	7.7%	7.7%	100%



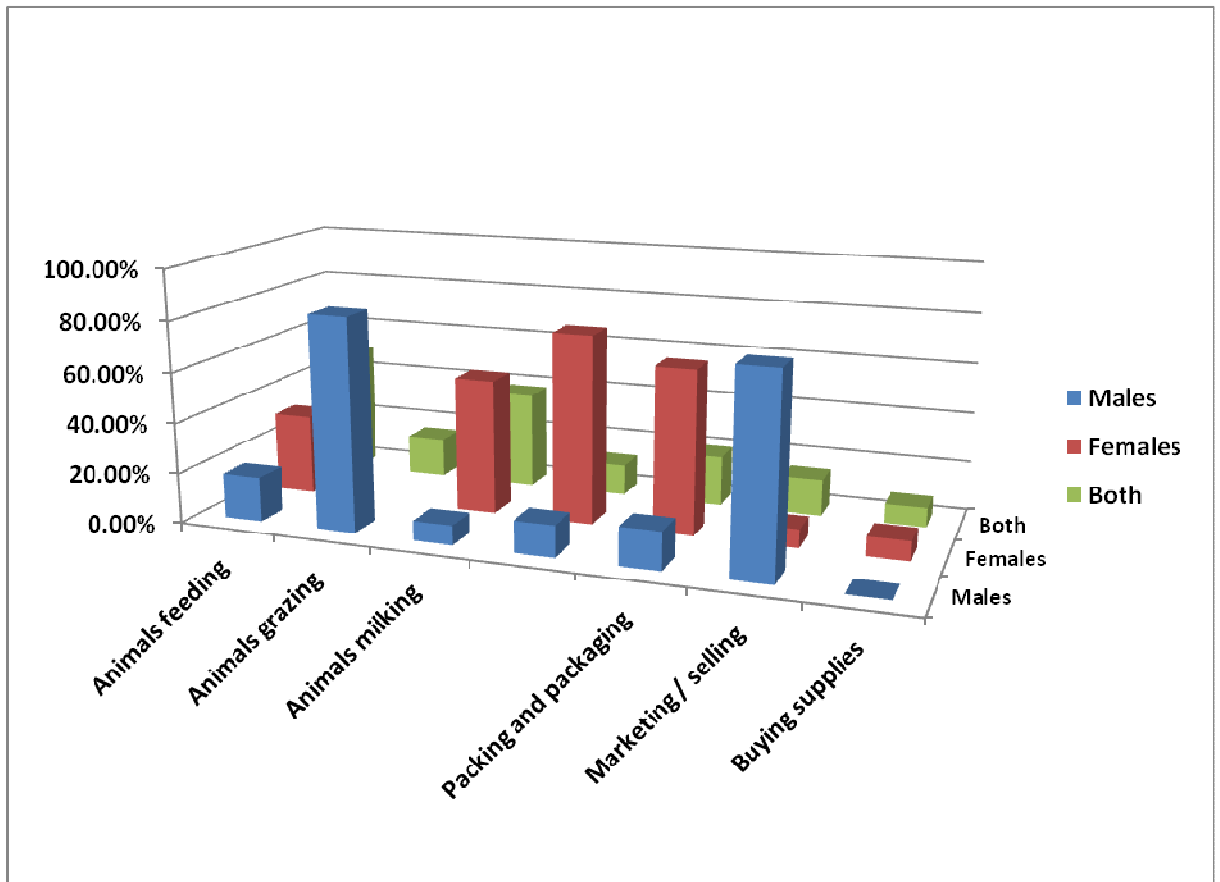


Table (11) gender distribution of the of the beneficiaries' projects mangers

Managers	Percentage
Males only	25%
Females only	18.8%
Both	56.2%
Total	

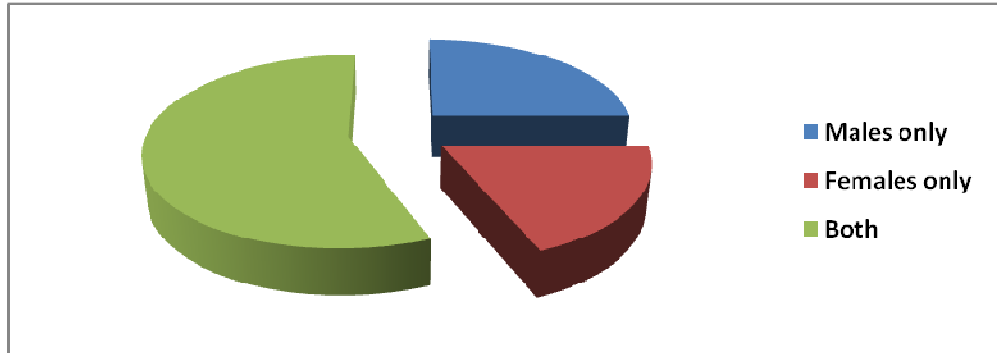


Table (12) distribution of beneficiaries according to their tolerance for additional burdens after getting the loan

Presence of Additional burdens	Percentage
There are additional burdens	28%
There aren't additional burdens	28%
Partially there are additional burdens	44%
Total	100%

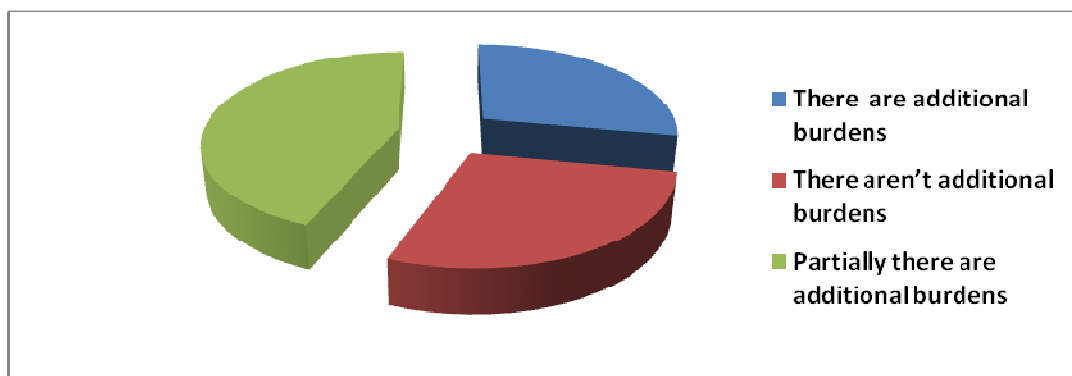


Table (13) distribution of beneficiaries according to their reasons for applying for loans

Reason	Percentage
Because the financed project is a special project for women	3.1%
Because the husband is absent (dead, prisoner, abroad , etc)	16.5%
Because of financial commitments on the husband ; can't obtain loans	15.6%
Because the wife has wider experience than her husband in the field of the proposed project	15.6%
Because of her thoughts that as a female it's easier to get a loan	18.8%
Because of her desire to get a loan by herself	9.4%
For other reasons (husband bussy at his work , wife's ability to repay the loan 'employee' to improve the family situation through additional income , etc...)	21%
Total	100%

Table (14) distribution of beneficiaries according to loans' contribution in improving their positions inside their families

Contribution to enhancing their position in the family	Percentage
Contribute to enhancing their position in the family	81%
Don't contribute to enhancing their position in the family	9.6%
Partially contribute to enhancing their position in the family	9.4%
total	100%

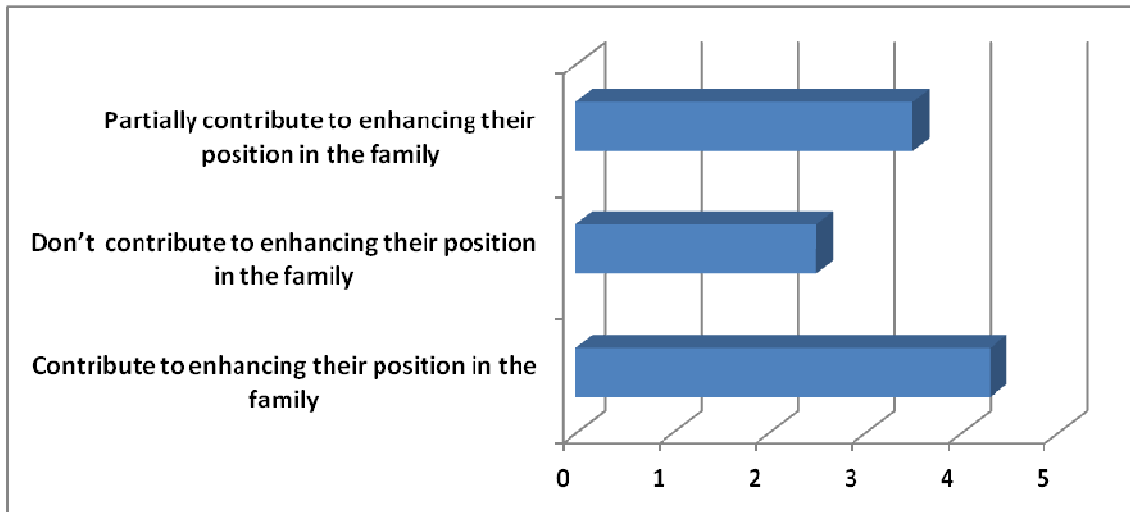


Table (15) Distribution of beneficiaries according to loans' contribution in improving their roles in these financed projects

Contribution to enhancing their roles in projects	Percentage
Contribute to enhancing their roles in projects	72%
Don't Contribute to enhancing their roles in projects	6%
Partially Contribute to enhancing their roles in projects	22%
Total	100%

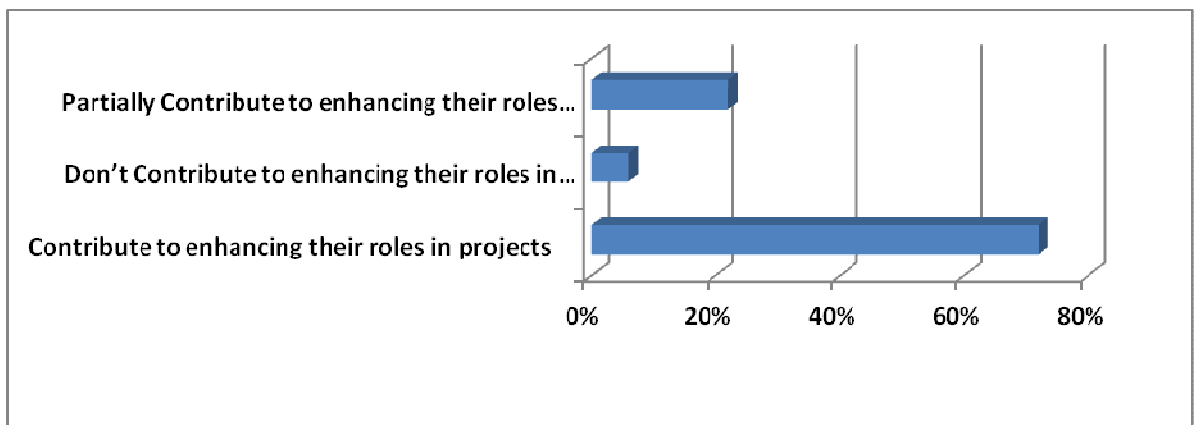


Table (16) Gender distribution of bank accounts ownership on which the profits of projects are deposited

Bank account ownership	Percentage
Wife's bank account	42%
Husband's bank account	16%
Both accounts	29%
Other accounts	13%
Total	100%

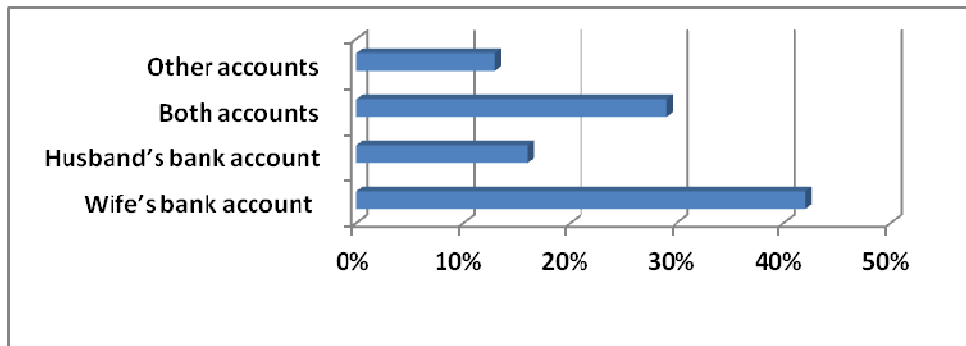


Table (17) distribution of beneficiaries according to their ownership of bank saving accounts

Ownership of bank saving accounts	Percentage
Own bank saving accounts	38%
Don't own bank saving accounts	62%
Total	100%

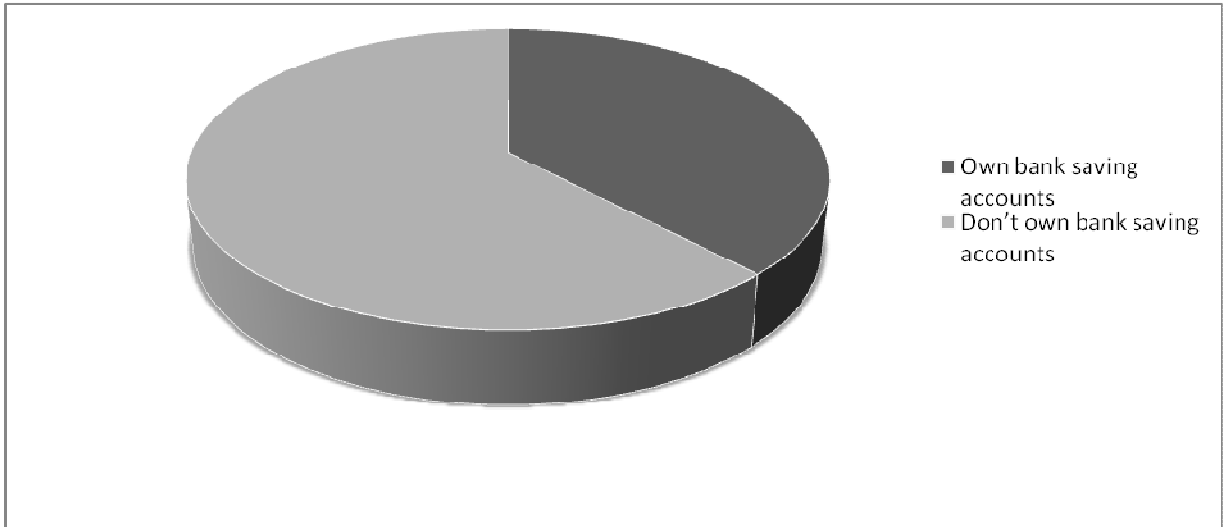
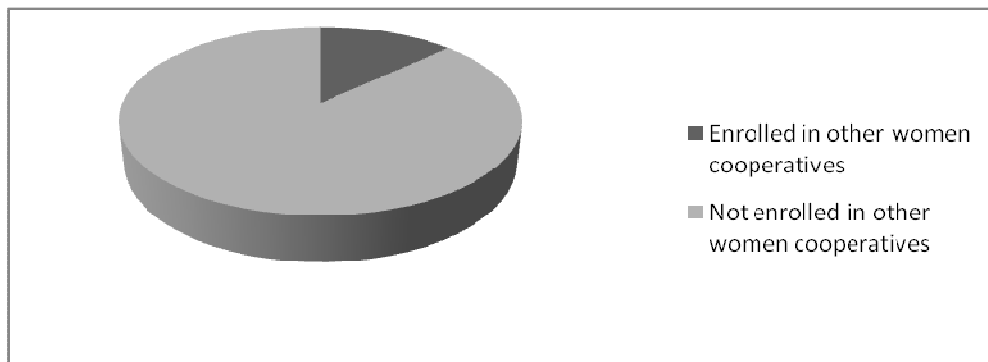


Table (18) distribution of beneficiaries according to their enrollment in other women cooperatives

Enrollment	Percentage
Enrolled in other women cooperatives	13%
Not enrolled in other women cooperatives	87%
Total	100%



Conclusions

In light of the data and the results of the study, it can be extracted and focus on many of the conclusions where is highlighted by the following: -

1 – It is noted of the results of the study that the greatest percentage of women's projects financed by Reef company are the agricultural projects of a productive nature, and this is a key element in enhancing the productive role of rural women and reduce consumption tendencies and spirit

2 - Most of the women financing / loans are concentrated in the governorates that suffer from high poverty levels, perhaps this reflects the high responsibility the rural women enjoys towards their families and their permanent quest to participate actively in the protection of the living and livelihood of these families on one hand, and on the other hand the clear contribution of Reef financing in strengthening the role of women in supporting the family economy and improve the living conditions and face the conditions of poverty and unemployment.

3 – The majority of financing/ loans provided by Reef company for rural women are micro financing/ loans, where its purpose and role concentrated mainly in the re-activation and establishing self- productive resources within the home and living economy.

4 - The majority of the beneficiaries of Reef company financing / loans are married and recieved secondary education or higher , and fall within the young and mature age categories, and this reflects the keenness of Reef to finance young and educated women categories, as a contribution to self-employment for graduates and maintain the skills and educational capacity they have and develop through productivity activation and eliminate the scattering and waste of these energies, in addition to enhancing the basis of productive partnership with men.

5- It is noted that the finance / loans provided from Reef company for rural women has contributed to drag them out from the circle of their traditional work (housewives) and integrate them in productive work, and to improve and expand their choices and participation in income generation and restart and activate their capacities, which was frozen and disabled and unemployed. These financing / loans contributed as well in enhancing productivity /economic roles of beneficiaries' rural women who were working within their own projects.

6 - Still the likely percentage of workers in financed projects through rural women are male spite of improvement in the proportion of female workers where this ratio approaching parity with the proportion of male workers.

7 –It is seen from the results of the study that there is the a clear presence of rural women in the areas of direct agricultural work and productivity as feeding and milking of animals farm and agro production and packaging and cleaning barns, compared with modest and weak presence in the areas of other agricultural work and especially marketing and procurement of materials and supplies, and perhaps it refers to the continued focus of women's work in rural areas in the traditional roles of closed nature within the family unit or within the community, and continued weakness in its presence and role in market-related activities in spite of the slight improvement made in this area. On the other hand, it is noted that women constitute the focus of agricultural work and its spirit and without them can not talk about the continuity of direct and productive agricultural work

8 –It is clear from the results that the management of women projects beneficiaries of Reef company financing / loans s essentially happens in a large proportion through the partnership between men and women within the family unit, with the parity of the proportion ratio of females who manage solely these projects of these proportion ratios of males.

9 – It is observed of the results of the study that there are additional burdens partially and non-large has resulted on the majority of rural women who received financing / loans from the Reef company

10 – It is clear from the data and study results that financing provided for rural women by Reef company has contributed significantly to improve their economic , professional and practical skills in financed projects, also contributed largely to improve their social and family status, which would strengthen the essential leverages for the advancement of rural women to take full and natural role in economic and social life in the Palestinian countryside.

11-It is clear by the results of the study that the rural women beneficiaries of the Financing / loans provided by Reef company, control most of their profits and returns resulting from the financed projects, and this refers to the progress made in the role of rural women and its economic, productivity status and continued pursuit to contribute to the operation and employment of available resources and deactivated energies..

12- Still the feminist presence in membership of rural community frameworks, particularly agricultural cooperatives is limited and weak, and perhaps this is due to several reasons,

including, continuing weakness and fragility of the Palestinian collaborative experience and limited legitimacy community at the rural level.

13- It is evident by the results of the study that there is a clear role for rural women to participate in and contribute effectively to improve and enhance the family income and a high sense of responsibility towards them and promote integration with the husband to advance the status of the family and the willingness to take full responsibility for them in the absence of the husband and the lack of his existence for any reason, in addition the results reveal a high level of partnership with the husband to bear the burden of family responsibilities, in addition to the good level of expertise and productivity experience owned by rural women and employ them for the participation of men in carrying family / living and life and economic responsibilities, and exploitation of the policies of positive distinguishing in favor of women existing in the most financial institutions, in order to strengthen its role and economic and social responsibilities towards the family. In contrast notes the limited and weak self and isolationist orientation at few percentage of rural women and general attitude towards active participation / produced in the protection of their families and improve their living standards and economic development

Recommendations

In light of the data and the results of the study and the resulting conclusions, it can be extracted and highlight many of the most important recommendations:-

1-Increasing the proportion of women's projects Financed by Reef company , giving the features and preferences of financing for rural women who wish to obtain financing from the company, and can be achieved by crystallizing a special product for rural women.

2-Taking into consideration when studying the projects submitted for funding and approval, the degree of willingness and ability of these projects to contribute to the employment of rural women, it can be adopted as one of the criteria in the study and evaluation of projects submitted for financing.

3-Increasing the number of financing/ loans of women marketing oriented projects and agro-production, due to poor female presence in the relevant areas of work in the market in terms of marketing of agricultural and rural products and in terms of purchasing production requirements, and existing experience of rural women in the field of home agro-production that qualifies them to occupy important positions in the field of agro-production in general.

4-Focus during the follow-up of women's projects financed by Reef company , on the necessity and importance of having a clear female role in these projects at the level of project management and work there and marketing of its products

5- Pay more attention to submitted projects for financing by rural women for those who lead their families and support them (considered the most poorest category in rural areas) and provide financing for these projects

6-Cooperate and work with partner rural development institutions to encourage and motivate rural women on cooperative and team work and join the membership of cooperative societies and other professional and community frameworks in rural areas.

7- Cooperate and work with partner rural development institutions to provide continued agricultural and development extension for the beneficiaries of Reef company financing / loans

8- Cooperate and work with partner rural development institutions and other institutions related to rural areas to support the establishment of the group network of support services for rural women, especially entrepreneurs financed by Reef and workers in the agricultural and rural economy in general

9- Cooperate and work with partner rural development institutions to encourage and stimulate the rural women, especially young women and educated (graduates of universities and institutes ...) on the establishment of agricultural and rural projects to generate income for them selves, and to facilitate the financing of these projects by the company

10-Cooperation and coordination with microfinance institutions and partner rural development institutions to promote and strengthen orientation to support the informal economy and the reorganization and restructuring of value chains in away that expands and activates the rural labor market in I these chains, which would contribute to opening new horizons for rural wome

Appendix

Study Questionnaire

Impact of Reef financing and its contribution in improving and enhancing the economic/productive and social role of rural women

1 - Marital Status, () Married () Single () absolute

2- Age Educational level Number of Children.....

3- What did you do before obtaining financing?

() Housewife (a) an employee / worker () special project ()others, select

4 - Number of employees in the project

Males Females

5- Distribution of projects scope of work on family members (Sign x)

Scope of work	Female	Male	All family members
Agriculture			
Seedlings			
Irrigation			
Plowing			
Fertilizing and weeding			
Picking and harvesting			
Barn cleaning/Barrucade			
Animal watering			
Animal feed in the barn			
Animal grazing			

Animal milking			
Agro-production			
Packing			
Marketing/sales			
Procurements of materials and supplies			

6 – Did your burdens increased after obtaining the financing?

Yes No partially

7 - Who usually manages (the project)

Woman man both

8 - The reasons for submitting to get financing and the reluctance of husband to do so.

Because the project is a special project for women

Because the spouse does not exist (deceased, in jail, out of the country ... etc)

Because the husband has financial obligations preventing him from receiving a loan

Because I own more experience than my husband in the field of the proposed project

Because I think I can got a loan easily for being a woman

I wanted to get a loan in my name

For other reasons, specify

9 - Is funding contributed to improving and promote your position and your influence in the family?

Yes No partially

10-Did obtaining the loan contributed in improving your role in the financed project?

Yes No partially

11-Where are deposited returns / profits from the project are deposited?

In the wife's bank account

In the husbands bank account

In both accounts

In other accounts, specify

12-Do you have a savings account? Yes No

13-Are you a member of a women's cooperative association or any gathering or another female framework?

Yes No