

# A Scholarship Program in the Gaza Strip:

## A Practical Approach to Female Empowerment

■ Faris Khader

Coordination Specialist, UNDP, New York

---

Like many Palestinians, 32-year-old Manzur calls Gaza a prison, the biggest in the world. He lives a short distance from Gaza City in Beach Camp, home to 50,000 refugees. True to its name, the camp is by the sea, but even the beach here is blighted by the squalor and overcrowding. Manzur is lucky to have a job, as a hotel security guard, but earns too little to buy a flat or hope to attract a bride. He lives with his parents, four sisters, eight brothers and a grandfather. They share four rooms between them (*The Guardian*, July 27, 2000).

This story is all too common in the Gaza Strip. Large families, low incomes, poverty, high levels of unemployment, inadequate access to safe drinking water, low levels of infrastructure, low quality health care, and government corruption all plague this tiny strip of land on the eastern edge of the Mediterranean. Factor in the persistent low-scale warfare and it becomes apparent that this is a very difficult place in which to live. Many of these issues require immediate attention. The peace process is ongoing, the international community has contributed large amounts of aid to bolster the Palestinian economy, and international development organizations such as the UN and the World Bank have implemented projects to address Gaza's most pressing needs. However, it is also necessary to take

a longer-term approach and, in this regard, one may legitimately ask what the costs and benefits are of implementing a scholarship program for girls in the Gaza Strip? An equally valid question is what modifications of this successful policy idea, which has already been tried in Guatemala, are required to transplant it to the Gaza Strip?

### Introduction

Women living in the Gaza Strip face unique challenges. There is a problem of child marriages, in which girls as young as 12 are compelled to marry men in their twenties to reduce the family's financial burden. Honor killings, though rare, do occur in some isolated villages. If a woman is suspected of having an extramarital affair or an indecent relationship with someone outside of marriage, a member of her family will kill her in the name of "family honor." In the most extreme cases, even if a woman is raped, her brother or father will kill her, rather than seek punishment for the perpetrator. "Many men who commit honor killings cite the Qur'an, but most scholars say there is no justification in Islam for these crimes. They are a manifestation of the social pressures of traditional societies, which hold that women are the property of the family, whose honor rests on their obedience and virginity" (*New York Times*, November 12, 2000).

Another added burden that women must bear is the set of informal rules and societal norms regarding dress code. Practically all Palestinian women in the Gaza Strip are veiled, in contrast to the West Bank, where there is a much greater degree of freedom in the choice of what to wear. In more socially conservative Gaza, the *hijab* has been tied to the political situation. Women who are veiled are deemed more patriotic. Palestinian women that don a veil are considered more pure and upright than the "morally loose" women of Tel Aviv. As a result, there is an intense but subtle pressure on Gazan women to dress conservatively, even today.

Overpopulation in the Gaza Strip has a disproportionately adverse effect on women. It is not uncommon to see families of 15 or 20. Often, the burden for taking care of the family falls squarely on the mother and eldest daughters, since the men in the family are most often in school or at work. School dropout, which is closely related to child marriage, affects girls more than boys. According to the Palestine Economic Research Institute and the World Bank, "males have higher enrollment rates than females at the upper secondary level in refugee camps and villages, but equal rates in the cities" (Diwan & Shaban, 1999, p.160)

Looking at the Gaza Strip from a long-term economic perspective, one of the most serious issues is the continued high rate of population growth. As it is, there are not enough jobs to go around and the education system is already at or above capacity. Scarce water resources will become even scarcer. Already miserable living conditions will become even more unbearable. Unemployment will reach staggering levels. The Palestinian government could simply impose a one family one child policy but such an authoritarian solution could unseat an already unpopular government. In any case, such a policy would be unrealistic since it is in the government's best short-term interest for Gazans to have as many children as possible. Moreover, such a solution would do little to improve the comparatively weaker position of women in society. A much more rational and sustainable solution would be to implement a scholarship program for girls.

### **Policy Parameters**

To boost secondary school enrollment among Palestinian girls in the Gaza Strip, the program will target girls age 12-15. It will primarily target girls that are already attending school since school dropout among girls below the age of 12 is generally not considered a problem. Of the 2.7% of students (both male and female) who dropped out in 1995-1996, most left between the 7th-10th grade (Palestinian Academic Society for the Study of International Affairs, PASSIA). According to the latest population estimates, there are 275,000 Palestinian girls

under the age of 15 in the Gaza Strip. If one assumes that the population is evenly distributed in this age bracket, then there are roughly 75,000 girls age 12-15.

We will want to target our group more narrowly by including only those girls that belong to households living on \$2 a day or less. According to the Palestinian Central Bureau of Statistics (PCBS), 33% of Gazans live on the equivalent of \$2 a day.<sup>1</sup> Taking this percentage and applying it to the 75,000 figure results in 24,750 girls that would qualify for the program. Therefore, the target group would include roughly 25,000 beneficiaries.

The program itself will award a small scholarship of \$5 a month for 10 months a year (\$50 a year for each student). We will discuss how we arrived at this figure later. It will be a four-year trial program and if funding is available and the project is a success, it can be renewed. Ideally, however, one will want to incorporate self-sustaining elements into the program so that no further implementation will be necessary. The girls will be encouraged to share their new-found knowledge with their younger sisters and younger classmates. Moreover, it is hoped that a large percentage of these girls will become future leaders in their communities and help create their own poverty alleviation programs.

Another aspect of the scholarship program will be to introduce some urgently needed girls-only classes. In this sense, it will differ from other scholarship programs that have been tried around the world. Such classes will include health education, family planning, self esteem and for the 14- and 15-year-olds, perhaps even agricultural extension classes. In such an impoverished and densely populated area as the Gaza Strip, classes like this are crucial for the future well-being of Palestinians in this region. Quantifying the cost of such courses is a difficult task, but one could come up with a figure that includes teachers' salaries, textbooks, and other school supplies. It should be quite feasible either to train existing teachers or employ two new teachers at each school within a modest budget. The teachers should be dynamic, enthusiastic and highly competent, drawing from the wealth of talent of expatriate nationals and other international candidates, who, in some cases, could volunteer their time.

In terms of geographic location, the program will be broadly based. There are eight refugee camps in the Gaza Strip, where 39% of the total population of 440,000 Palestinians lives (CIA, 2000; *Le Monde Diplomatique*, 2000). According to PCBS, there are 538 schools in Gaza, including 326 "basic" schools (grades 1-10, ages 6-15), which include girls in the target group. In 1995-1996, there were 305,324 students in Gaza at the pre-tertiary level (PASSIA). If we return to the figure of 75,000 girls

# Special Features

that are between the ages of 12-15 and assume that 90% of them attend school (which is the national average for primary and lower secondary levels), this results in 67,500 girls in the target age range that attend one of the 326 basic schools (Diwan & Shaban, 1999, p.160). Thus, the per-school enrollment average is 207 girls in the target age range. The program could be implemented at all 326 basic schools. Targeting the poorest third would reach roughly 70 girls at each school, for a total of 22,820 beneficiaries. The remaining 2,180 girls that are still eligible should be drawn from the 2,500 or so girls between the ages of 12-15 that are not attending school.

Apart from being between the ages of 12 and 15 and in a household that lives on \$2 a day, another requirement for participation in the program will be a parental signature on a waiver, disallowing marriage until the girl's 16th birthday. The contract could be legally binding so that even if the girl withdraws from the program and gets married, the parents would still be liable and could be taken to court and fined. Granted, it would be difficult to enforce such a policy, but not impossible; it would require the cooperation of the Palestinian legal system. An emergency fund of \$1 million could be set up for potential legal costs and other miscellaneous expenses associated with the program. But it should be clear to all program officials that the emergency fund is to be used only in dire circumstances. One way to cut costs would be for the lawyers representing the schools to be unpaid.

There remains one last issue: In what form and in what way will the scholarship award be given to the girls' families? The girls could receive the payments at school following parental approval of admission into the program. Members of the administration could give the eligible students cash, which they would then be responsible for handing over to their parents. Or, if parents preferred, they could come to the school in person to claim the award. This method uses an existing bureaucracy (school administration) to deal with the logistics of handing out the award. Keeping a careful record of eligible students will incur administrative costs. The program will also require a highly competent project manager at the UNDP (United Nations Development Program) who has a strong finance and accounting background, and whose integrity has never been questioned. The UNDP already has an office in Gaza City, and this could serve as the central source of funding for the project. The salary of the project manager should not be overly inflated. If other UNDP staff members are needed, volunteers could be drawn from the United Nations Volunteer (UNV) program.

Admittedly, in practice, it will be difficult to know exactly which families are living on \$2 a day. Visiting refugee camps will help alleviate this problem. If there is an over-

whelming demand to participate in the program, then the UNDP may want to consider expanding the breadth of the project, either incorporating a higher percentage of girls in the target age range or including higher grade levels, contingent on its ability to gather more funds. It would be useful to include community groups and parent committees in deciding which girls should receive an award. Particularly in a period of closure, it is crucial to identify which girls belong to families that have fallen beyond the reach of a safety net. Local community groups and NGOs can help in this process. Whenever possible, existing household surveys conducted by the Palestinian Central Bureau of Statistics should be used. One hopes that the information gathered contains the specific names of families who are below the poverty line.

## Potential Benefits

Many potential benefits could accrue, and not just to girls and women but to broad segments of society. These include a lessening of the problem of child marriage, a drop in the total fertility rate with positive effects on limiting overpopulation, a decrease in school dropout among girls, an increase in women's labor force participation rates and earnings, a reduction in infant and child mortality, a decrease in maternal mortality, as well as intergenerational educational benefits. A scholarship program for girls could also potentially improve family health and nutrition and even result in significant environmental benefits. One could also argue that educated women would no longer tolerate such outdated customs as honor killings and a dress code. Having learned that there are alternatives, these young girls would grow up into women that fight for their legal and social rights.

Mitigating the problem of child marriage alone would be reason enough to implement a girls' scholarship program. Parents would no longer want to marry off their daughters if someone else was able to pay for their education expenses. Moreover, as part of the program, school officials and community leaders should explain the importance of girls' education to the parents. Presumably, the parents will be receptive if they have their children's best interests in mind.

Reducing the total fertility rate will be crucial if Palestinians in the Gaza Strip want a higher standard of living. The current rate of 6.55 is not sustainable (CIA, 2000). Empirical evidence suggests that there is a strong correlation between a woman's education level and the number of children she chooses to have (Appleton & Collier, 1988, p.567). The more highly educated a woman is, the fewer the number of children she is expected to have. The argument is that receiving an education creates more of an opportunity cost for having a large family. Instead of caring for children, the woman

can be doing other things, like engaging in income-earning opportunities. Here, a potential benefit could be an increase in the number of female teachers, for which there is currently a need. Across the West Bank and Gaza, less than 1% of school teachers hold an M.A. or higher degree, about 40% hold a B.A. or Higher Diploma, and roughly 59% have a qualification lower than B.A. (PAS-SIA). So there is definitely scope for some of these girls to enter the teaching profession. A second part of the argument is that well-educated parents will focus more on the quality of their children rather than the quantity.

Lowering the dropout rate of girls will only have positive effects on society. At school, the girls can learn valuable tools that they can later apply as they become functioning and productive members of society. They can work on farms, at schools, in local businesses, or become ministers in the government. Currently, far too few women are contributing to economic growth in Gaza. They are making dresses or baking bread, but with a solid education, they could make a far greater contribution by, for example, helping to participate in the peace process.

Finally, with increasing levels of education, especially knowledge of health care, women are more likely to take steps to reduce child mortality, be healthy during pregnancy, and ensure adequate nutrition for their family. Taken as a whole, such informed nurturing could have highly beneficial effects for Palestinian society in Gaza. A healthier labor force would be more productive. Higher productivity in turn would lead to higher levels of economic growth which, with the right choice of microeconomic policies, could help lift some of the poor above the poverty line. Additionally, one should not downplay the role of educated women in seeking an end to restrictive and parochial traditions such as honor killings and dress code.

#### **Potential Costs and Reasons Why the Program Could Fail**

One can identify five factors, none of which are insignificant, that could prevent the full success of the project. These include a cultural factor, the political situation, government unwillingness to approve such a project, a poorly chosen scholarship amount (either too large or too small), and a potential backlash by men or Muslim leaders. Also, one may legitimately ask what would happen if the girls drop out of school after the scholarship program?

There is a question of whether a higher level of education among girls would necessarily decrease fertility rates or whether culture would offset such an effect. Arab culture places a strong emphasis on having a large family. This has been compounded in Gaza by the political situation, which leaders have used as a reason to call for a demographic struggle against Israel. However, there is evidence

that well-educated middle-class Palestinian families have fewer kids than refugee families. Therefore, one can guess that the education factor overrides the cultural factor in the choice of how many kids to have.

The political situation is a major quandary. It is not uncommon for schools to entirely close down during periods of clashes between Israeli soldiers and Palestinian youths. If, during the course of a year, schools are out of session more often than in session (which happened often in the late 1980s) then a scholarship program would be of little use. To a large extent, the program assumes healthy relations between the Palestinians and Israel, which may not be a realistic assumption in the short term.

Government recalcitrance poses a third challenge. This problem ties into the cultural aspect. The Gaza Strip is a highly patriarchal society. The government, which is made up largely of men, may not buy into the idea of favoring girls' education over that of boys'. Overcoming this obstacle would require successful negotiation between the UNDP project manager and the Minister of Education. If the manager can successfully convince the minister of the potentially large economic benefits of the policy, then there should be no problem in obtaining government approval, which is required for practically every development project.

Next there is the question of whether \$5 a month is an appropriate amount. In Guatemala, "\$4 increased girl's attendance by at least 23% and reduced the dropout rate at least by half in the pilot project" (World Bank, 2000). The rationale for the stipend was that: a) it would not be greater than the family's income, b) it would be less than the capability of the girl to generate income through her own work, and c) it would cover minimum needs to compensate a girl's family for her lost labor income and the cost of school supplies without establishing a dependency on the stipend. GNP per capita in Guatemala is \$1660 (World Bank, 2000). In the Palestinian territories, GNP per capita was \$2400 in 1997 but has since dropped to \$1780 (Palestinian Central Bureau of Statistics, PCBS). It is a dismal \$1370 in the Gaza Strip (PCBS).

Whether \$5 a month is an appropriate amount is in part an empirical question and project stakeholders, after a few months of implementation, could decide if \$5 is sufficiently changing behavior. There are several questions that are particularly relevant: What is the average transportation cost for a Palestinian girl in the Gaza Strip? How much do school supplies cost? What level of wages can a 12-15 year old girl earn if she is not in school? Are there lost income opportunities for the mother if her eldest daughters can no longer care for siblings? What is the value of the dowries being offered to families of

# Special Features

young teenage girls? In Gaza, even though GNP per capita is lower than in Guatemala, it is likely that the opportunity cost of sending a girl to school is higher because of child marriage. Also, the Guatemala project was implemented in 1996 and the \$5 takes inflation into account.

A negative externality that could arise is a backlash by either men or Muslim leaders. Either before the program is in place or once it is implemented, men may raise objections to the project. If there is a perceived sense that the project runs against the grain of Palestinian society then men may not allow their daughters to participate. In Bangladesh, following the establishment of micro-credit programs for women, there appears to have been an increase in the incidence of domestic violence (Schaffner, 2000). One may well ask if such an unintended consequence may occur in Gaza if, for example, husband and wife disagree on the merits of the program. However, there do not seem to be any negative repercussions associated with existing programs that specifically help women.

Another possible concern is that well-off families who send girls to private schools will transfer their girls to public schools. However, there are only 11 private schools in the Gaza Strip (PASSIA). Moreover, there is such a huge discrepancy in the quality of education between private and public schools that a \$5 monthly scholarship is unlikely to change behavior. On average, there are 45 students per class in Gaza. In private schools, there is nearly one student per teacher (PASSIA). This raises a new question. Is the quality of education in Gazan public schools high enough to result in all of the aforementioned intergenerational benefits? The assumption is that learning does occur and that school is a pleasant experience, despite the overcrowded classrooms. Needless to say, the Palestinian Authority will still have to invest heavily in building more schools.

If girls drop out of school once the scholarship program is over, then the objectives of the program may not be met. UNDP staff should closely monitor what happens to the graduates. It is quite possible that the program will only have the effect of delaying child marriage by a couple of years rather than reducing it. In this case, fertility rates would probably remain quite high and women's workforce participation would remain low. The host of spillover effects associated with girls' education would not be realized. However, if the program is designed the right way, then the girls would have an improved sense of self and would have learned specific skills that could help them gain employment, or at least move to places that do have employment possibilities.

## Conclusion

Implementing a scholarship program for girls in the Gaza

Strip could result in important long-term benefits. The purpose of the program, to improve women's standing in society and to reduce fertility rates, requires the endorsement of the government and key decision-makers within households (often men). If this is accomplished, then the policy will likely increase attendance and reduce the dropout rate, as it already has in places like Guatemala. Quite possibly, the program will also help reduce child and maternal mortality and help improve family health and nutrition. In turn, these positive spillover effects will result in higher levels of economic growth and productivity.

One must keep in mind, however, that even if fertility rates go down, quality of life may not improve. For one, 50% of the population is under the age of 15 (CIA, 2000). Richard Gwyn of the *Toronto Star* points out that "in Gaza, the median age (or the age of most of the people) is now an incredible 14.4 years" (October 13, 1999). To a large extent, Gazans will have to ride out this age bubble and hope that water access, infrastructure and education will expand to accommodate these increasing pressures.

Complementary investments in social services are therefore essential. Unfortunately, it is not at all apparent that the government is up to this challenge. "The Palestinian Authority is riddled with corruption. Its management of the economy has largely followed an unhealthy pattern of protectionism, nepotism and the multiplication of lucrative monopolies that scares off most potential investors." (Wilkinson & Curtis, 2000). The sad truth is that misery and suffering will probably pervade Gaza for years to come. A scholarship program is merely a step in the right direction.

**Table 1: Educational Attainment by Gender**

Education Level	Male	Female
B.A./B.Sc. and above	6.1%	2.4%
Intermediate diploma	6.1%	4.8%
General secondary certificate	15.1%	12.5%
Preparatory certificate	29.2%	26.0%
Primary certificate	28.5%	21.3%
Have not completed any educational level	7.4%	33.1%

Source: Palestinian Central Bureau of Statistics, 1995

**Table 2: Drop-out Rate by Gender**

Subject and Level	Male	Female
1st Secondary Scientific	1.1%	3.4%
2nd Secondary Scientific	1.0%	3.5%
1st Secondary Literary	8.4%	11.0%
2nd Secondary Literary	4.0%	9.0%
1st Secondary Vocational	4.0%	9.9%
2nd Secondary Vocational	2.6%	10.2%

Source: Palestinian Central Bureau of Statistics, 1997-98

**Table 3: Benefits Attributed to the Scholarship Intervention in Guatemala**

Itemized Benefits	
Attendance	20% increase
Dropout rate	50% decrease
Active Participation	18% increase
Teacher attendance in second half year	40% increase
Future earnings	Minimum increase of \$35/year per additional year of schooling
External benefits	Reduced fertility and mortality, promote healthier childrearing practices, emphasis on education

Source: World Bank, 1996

**Box 1: Literacy**

The literacy rate is 84.3% among individuals aged 15 years and older in the West Bank and Gaza Strip, with little difference between the two regions. This rate varies between males and females: 91.5% for males and 77% for females.

**Box 2: School Attendance**

In the Gaza Strip, the percentage of school attendance among boys aged 15-17 is 71.9%. For girls of the same age group, the rate is 63.8%. By contrast, in the West Bank, the school attendance rate for 15-17-year-olds is 65.2% for boys and 63.6% for girls.

**Endnotes**

1. This figure has risen dramatically in the wake of Israeli border closure, which prevents tens of thousands of Palestinian laborers from entering their jobs in Israel. After two-and-a-half months of closure, the UN says that half the population lives on \$2 a day or less, with even higher rates in Gaza (Orme, December 6, 2000). Nonetheless, we will want to target girls in the poorest one third of Palestinian families in Gaza.

**References**

- Abed, G.T. (Ed.). (1988). *The Palestinian economy: studies in development under prolonged occupation*. London: Routledge.
- Appleton, S. & Collier, P. (1995). On gender targeting of public transfers. Chapter 19 in D. van de Walle & K. Nead (Eds.), *Public spending and the poor: theory and evidence*. Johns Hopkins, pp. 555-581.
- Barnett, S. (Ed.) (1998). *The economy of the West Bank and Gaza Strip: recent experience, prospects, and challenges to private sector development*. Washington, D.C., International Monetary Fund.
- Central Intelligence Agency, (2000). *The world factbook – Gaza Strip*. CIA.
- Cook, J. (2000). Gaza diary: trapped in land where dreams can only die. *The Guardian*, July 27.
- Diwan I. & R. Shaban, (Eds.). (1999). *Development under adversity: the Palestinian economy in transition*. Palestine Economic Research Institute and The World Bank: Washington, D.C., The World Bank.
- *The Economist Intelligence Unit*. (2000) Country report on the occupied territories, August.
- Gross, T. (1999) Hackers uncover secret billions of Arafat's PLO. He is sitting on a mountain of gold while Palestinians are desperate for medicine. *Sunday Telegraph*, 5 December.
- Guatemala: Eduque a la Nina: Girls' Scholarship. [http://www.worldbank.org/education/economicshed/finance/demand/case/guatemala/guatemala\\_index.htm](http://www.worldbank.org/education/economicshed/finance/demand/case/guatemala/guatemala_index.htm)
- Herz, B., K. Subbarao, M. Habib & L. Raney. (1991). Letting girls learn: promising approaches in primary and secondary edu-

- cation, *World Bank Discussion Paper 133*, Washington.
- Hiltermann, J.R. (1991). *Behind the intifada: labor and women's movements in the occupied territories*. Princeton, NJ, Princeton University Press.
- Jansen, M. (2000). Independence a distant dream in wasted Gaza. Michael Jansen visited Gaza and found Palestinians struggling with poverty and corruption, less than ready for statehood. *The Irish Times*, September 14.
- *Le Monde Diplomatique*, (2000). Middle East: the faultline. November <http://www.monde-diplomatique.fr/en>
- Odaga, A. & Heneveld, W. (1995). Girls and schools in sub-Saharan Africa: from analysis to action. *Technical Paper 296, World Bank, Africa Technical Department Series*, Washington, D.C.
- Orme, W.A. Jr. (2000). Palestinian economy in ruins, UN says. *The New York Times*, December 6.
- Palestinian Academic Society for the Study of International Affairs. (PASSIA) <http://www.passia.org>
- Palestinian Central Bureau of Statistics. <http://www.pcbs.org>
- Roy, S.M. (1995). *Gaza Strip: The political economy of de-development*. Washington, D.C., Institute for Palestine Studies.
- Roy, S.M. (1988). *The Palestinian economy and the Oslo process: decline and fragmentation*. Abu Dhabi, UAE, Center for Strategic studies and Research.
- Roy, S.M. (1986). *The Gaza Strip: a demographic, economic, social and legal survey*. Boulder, CO, Westview Press.
- Scaffner, J.A. (2000). Policies for alleviating poverty in developing countries. Class at Fletcher, September 12.
- Wilkinson, T. & Curtis, M. (2000). Statehood no panacea for the Palestinians; Yasser Arafat's near-dictatorial rule is thwarting economic, political reform. many educated residents are giving up and leaving West Bank and Gaza territories. *Los Angeles Times*, September 3.
- World Bank. (1993). *Developing the occupied territories: an investment in peace*. World Bank, Washington, D.C.
- World Bank, (2000). *World development report: attacking poverty*, World Bank.
- Zavadjil, M. (1997). *Recent economic developments, prospects and progress in institution building in the West Bank and Gaza Strip*. Washington, D.C.: Middle Eastern Department, International Monetary Fund.