



Economic costs of marital violence against women in the State of Palestine



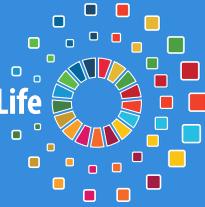
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Executive summary

Violence against women and girls, as prioritized in Sustainable Development Goal (SDG) 5, continues to pose a significant problem across the globe. Its multifarious consequences are well documented, from the physical and psychological impact on individual women, to the effects on families, and communities and societies. Studies estimating the social and economic costs of violence against women and girls are gaining momentum, enabling an understanding of its wider impact, while establishing a robust evidence base to inform budgetary allocations for prevention and response measures.

Since ratifying the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) in 2014, the State of Palestine has introduced a number of mechanisms, including repeal of the so-called “marry your rapist” law, and the implementation of the National Strategy to Combat Violence against Women 2011-2019. However, overall progress towards aligning national legislation with the Convention is limited.¹ Violence against women and girls service provision continues to be fragmented. In this regard, the National Committee to Combat Violence against Women, led by the Ministry of Women’s Affairs (MoWA), faces human, technical, financial

and legal constraints.² In all aspects of Palestinian life, the ongoing Israeli occupation, with the subsequent political, territorial and legal division, has a substantial negative impact. In light of this, the national strategy is under review.

With regard to establishing the extent of the problem, the State of Palestine has been exemplary among Arab countries. To date, there have been three national surveys by the Palestinian Central Bureau of Statistics (PCBS) on violence against women and girls, in 2005, 2011 and 2019. The 2019 PCBS survey, with its focus on building institutional capacity to combat such violence, is part of a national project implemented by the Ministry of Women’s Affairs in partnership with the United Nations Economic and Social Commission for Western Asia (UNESCWA, or ESCWA). As well as estimating the prevalence of violence against women and girls across the West Bank and Gaza Strip, it involved questions about costs that result from marital violence.

This research study employed data from the 2019 PCBS survey to estimate the economic costs of marital violence for women, households and communities, and the economy as a whole.

1 UNESCWA, 2019.

2 Independent Commission for Human Rights, 2018.

Key findings



Overall economic cost of violence in the year prior to the survey

In total, the State of Palestine lost **in 2018** a minimum of \$36 million or a maximum of **\$45 million** due to **violence against women**. These include out-of-pocket costs, loss of productivity and unpaid household production and care work.

The cost of violence against women in 2018 is equivalent to spending made by the World Food Programme in 2019; this includes **\$41 million** to provide **food security and nutrition** to **343,000 persons** in the West Bank and Gaza.

22,193 women were **prevented from working** and/or forced to quit work by their husbands. If these women join the workforce, wage employment would increase by **50 per cent**.



Prevalence of Violence

Six in 10 currently **married women** reported experiencing at least one form of violence by their husbands in 2018.

In the Gaza Strip, **7 out of 10** of currently **married women** reported having experienced any form of violence in 2018.

In the Gaza Strip, the percentage of women who experience multiple forms of marital **violence** is **double the percentage** of women in the West Bank who experience multiple forms of **marital violence**.

Violence is more **prevalent** among **younger** women compared to older women.



Details on economic costs

During 2018, women **survivors** of violence who report incurring out-of-pocket costs incurred **costs** equivalent to **12 per cent** of their **non-food expenditure**, which amounts to a minimum \$20 million and at **maximum \$29 million** per year nationally.

In the Gaza Strip, the average annual out-of-pocket cost is lower (\$129), but is equivalent to **17 per cent of the non-food expenditure of survivors**, as compared to the average annual out-of-pocket expenditures for survivors in **the West Bank (\$243)**, which is equivalent to nearly **12 per cent**.

In 2018, women survivors of violence experienced a productivity loss of nearly **173,000 workdays** and their husbands' **productivity loss** reached **128,000 workdays**. The total productivity loss amounts to about **\$9 million**.

In 2018, women survivors of violence missed **259,000 days** while their husbands missed nearly **42,000 days** of **unpaid household production and domestic work** nationally. This amounts to **\$2.3 million** annually.



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Abbreviations and acronyms

CSO	civil society organization
DHS	Demographic and Health Survey
FPU	Family Protection Unit
GBV	gender-based violence
MICS	Multiple Indicator Cluster Survey
NGO	non-governmental organization
NIS	New Israeli Shekel
OOP	out-of-pocket
oPt	occupied Palestinian territory
PCBS	Palestinian Central Bureau of Statistics
PAPFAM	Pan Arab Project for Family Health
SES	socioeconomic status
SDG	Sustainable Development Goal
UNDP	United Nations Development Programme
UNESCWA	United Nations Economic and Social Commission for Western Asia
UNFPA	United Nations Population Fund
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
VAW	violence against women
VAWG	violence against women and girls



Introduction

Violence against women is a pervasive problem that cuts across cultural and religious barriers. The World Health Organization's global estimates indicate that one in three women experience some form of physical and/or sexual violence, perpetrated predominantly by a partner or ex-partner, over their lifetime.³ When accounting for other forms of violence, including psychological violence and other harmful practices, the figure is even higher. The 2030 Agenda for Sustainable Development recognizes the continuing need to eliminate all forms of violence against women and girls, with Sustainable Development Goal (SDG) 5 setting out specific targets and indicators to address this. Research has previously focused on its prevalence and the profound consequences

for women's physical and psychological health. The ripple effect of such violence for children, families, communities and the workplace, and society in general, has also been established.⁴ Extending understanding of the multifarious impact of such violence, recent research has begun to examine the social and economic costs for individuals and families, as well as for the national economy, in low, middle and high-income countries.⁵

Since the Arab uprisings of 2010-2011, States have been taking violence against women and girls more seriously, particularly at the urging of women's rights activists and organizations, recognizing it as a critical

3 WHO, 2013.

4 Ibid.

5 See, for example, Rowell, 2013; Walby and Olive, 2014; Duvvury and others, 2015.

human rights violation.⁶ Countries have realized the importance of undertaking national research, either through stand-alone surveys or as a module in health surveys, such as the Demographic and Health Survey (DHS), Multiple Indicator Cluster Survey (MICS) or the Pan Arab Project for Family Health (PAPFAM) surveys. Examples include Algeria (MICS 2006), the Comoros (DHS 2012, MICS 2012), Djibouti (MICS 2006), Egypt (Economic Cost of Gender Based Violence Survey 2015, DHS 2014), Libya (PAPFAM-MICS 2014), Mauritania (VAW survey 2011), Morocco (VAW survey 2019, DHS 2018), Qatar (VAW survey 2006), Saudi Arabia (domestic violence survey 2005), Somalia (MICS 2011, DHS 2019), the Sudan (VAW survey 2009), Tunisia (VAW survey 2010) and Yemen (DHS 2012-2013).

The State of Palestine has been exemplary in surveying the topic,⁷ with three specialized national surveys on violence, in 2005, 2011 and 2019. In 2011, it was revealed that approximately 37 per cent of married women surveyed had been exposed to at least one form of violence by their husbands in the preceding

12 months,⁸ yet less than 1 per cent of married women reported seeking help from a women's organization or centre for counselling.

The surveys measured four types of marital violence: psychological, physical, sexual and economic. The 2019 Violence Survey in the Palestinian Society also included social violence, defined as "abuse that takes different types including: staying in bed pretending that he/she is sick even though he/she is not sick, or isolating a person from the rest of his/her household members or preventing a person from being/meeting with the others".⁹ It collected data on violence experienced at checkpoints/due to the occupation, the psychological impact of marital violence, injuries incurred as a result of marital violence, help-seeking behaviour, lost workdays and costs for accessing services. This study uses 2019 data to estimate the economic costs of marital violence. The Palestinian context involves complex and intersecting issues, such as traditional patriarchal gender norms and the Israeli occupation, which are discussed in sections two and three.

State of Palestine costing study conceptual framework

It is widely acknowledged that violence against women and girls has multiple impacts that translate into losses for women, families and communities/businesses, as well as macro losses for society. The range of economic and social costs at individual/household level, community/business level and government/state level

can be outlined in a conceptual framework (figure 1).¹⁰

It details the pathways through which economic and social costs contribute to national losses. Economic costs, such as lost personal and household income, undermine economic growth.

⁶ Chaban, 2018.

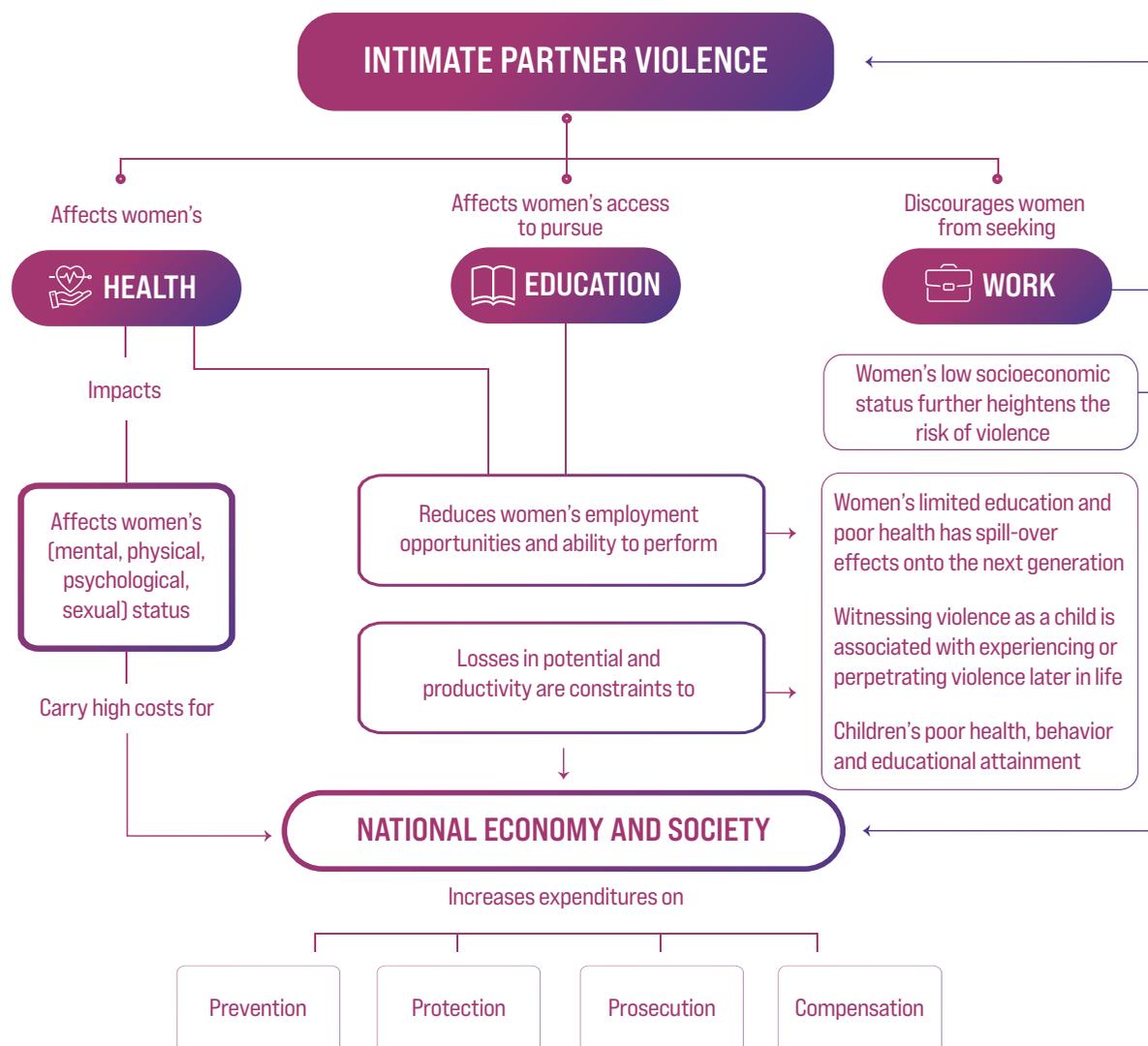
⁷ UNESCWA, *The Arab Gender Gap Report: Gender Equality and the Sustainable Development Goals* (forthcoming).

⁸ State of Palestine, PCBS, 2012.

⁹ State of Palestine, PCBS, 2019, p. 14.

¹⁰ It is recommended that expenditures to prevent/mitigate the impacts of violence should not be viewed as a cost but as due diligence to fulfil the government's human rights obligations to prevent violence against women and girls, protect women and prosecute perpetrators.

Figure 1. Conceptual framework, economic/social impacts of violence against women and girls



Source: Duvvury and others, 2017b, p. 10. Source: Duvvury and others, 2017b, p. 10.

Study overview

This study is part of a project implemented by the Palestinian Ministry of Women's Affairs in partnership with ESCWA. It has three phases. In phase one, or the preparatory phase, a contextual analysis laid the groundwork for the project, seeking to understand the national context and the severity and frequency of violence against women in the State of Palestine. The

phase included fieldwork, executed in cooperation with the Centre for Global Women's Studies at the National University of Ireland Galway (NUI Galway), which focused on collecting information to better determine the nature and availability of national data and the opportunities for conducting a cost estimation of violence against women. A report was developed to inform the next steps.

The second phase, a national consultation in Amman, Jordan adopted the findings of the contextual analysis and formalized the research topic as costing marital violence in the occupied Palestinian territory (oPt). The discussions were attended by representatives from the ministries of women's affairs, social solidarity, health, education, media and information and interior, and from the Office of the Prime Minister and civil society organization (CSOs). The consultation resulted in an operational plan/scenario for costing violence against women in the State of Palestine that identified the direct and indirect costs to be estimated. As the most severe and widespread type, marital violence was identified as the violence to be costed. A top-down approach was adopted as the best method for carrying out this exercise in the Palestinian context. Driven by the data available, the plan focused on household costs and implications for the macro economy. It also prioritized key economic costs, such as impacts on female wage employment, household economic security, care work in the household and productivity loss.

The participatory national process revealed that violence against women and girls requires a multifaceted, coordinated response, ranging from policy advocacy to community-based engagement. A costing approach was recommended as integral to the evidence base required to guide resource allocation in addressing VAW as part of a larger human rights

framework. The project's initial phases indicated that costing violence against women and girls will provide an estimate of its enormous economic toll and help in understanding the extent of resources required to implement laws and policies, and associated national action plans.

The findings of phases I and II demonstrated that costing studies can focus on the costs of inaction,¹¹ and of action,¹² or both. It was determined that the costing exercise would employ household data from the 2019 PCBS survey, in conjunction with relevant secondary data. The aim was to address the knowledge gap regarding the cost of inaction for the State by establishing the economic costs of marital violence for individual women/households, and the larger economy. In so doing, the study seeks to inform preventative policy development, with money saved redirected to societal development. Underpinned by the Arab economic costing model,¹³ the methodology and tools of the regional project were customized to the Palestinian context.

The first two phases informed the third phase, which included a national survey on the cost and prevalence of violence against women, and the analysis of data to feed into this report/study.

Study objectives

The specific objectives of the study are as follows:

1. Estimate the annual economic cost of marital violence against women for individuals/households, including:

- (a) Direct costs – expenses associated with seeking health care and legal services, consumption costs related to repairing/replacing property, transport costs, expenses/bills;
- (b) Indirect costs – impact on household chores (woman and spouse) and unpaid care work, missed schooldays,

income loss due to missed paid/unpaid work (woman and spouse), women's presenteeism, lack of women's participation in wage employment.

2. Aggregate cost of inaction for the national economy:

- (a) Household level costs;
- (b) Costs due to productivity loss;
- (c) Costs due to survivor's low participation in wage employment.

¹¹ Costs incurred as a result of governments failing to adequately address the problem of violence against women and girls.

¹² Resource requirements for responding to violence against women and girls.

¹³ Duvvury and others, 2017a.

1. Context



A. Sociopolitical and economic context

“Palestine is one of the most complex contexts in the world and, as a territory under occupation for 50 years, has a number of interlinking development and humanitarian needs.”¹⁴

Bordering the Syrian Arab Republic, Lebanon, Egypt and Jordan, the State of Palestine has a complicated history. It has been under illegal occupation by the Israeli military since 1948, despite United Nations condemnation and official recognition of the State in 1988. Compounding the effects of the occupation, unrest between the two main political parties, Hamas and Fatah, has led to a territorial separation and political division between the West Bank (where Fatah, who retained control of the Palestinian

National Authority, or PNA, is in power) and the Gaza Strip (where Hamas governs following a coup). As more Israeli settlements are established, the lives and physical security of Palestinians remain under threat.¹⁵ The settlements are supported by military infrastructure, including checkpoints, military bases and Israel’s separation wall, 85 per cent of which falls within the West Bank. Such infrastructure restricts Palestinian movement and impedes access to health care and schools, among other services, as well as negatively impacting the implementation and enforcement of legal frameworks governing social and economic rights. In 2020, the Israeli Defence Minister, Naftali Bennett, announced the approval of planning for

¹⁴ UNFPA, 2017, p. 5.

¹⁵ Ayyad, 2020.

a separate road for Palestinians, cutting off the northern part of the West Bank from the southern part.¹⁶ With regard to legislation in the West Bank, Israeli settlers are bound by Israeli civil law. By contrast, Palestinians are subject to Israeli occupation policies and military orders, as well as Palestinian law (to a limited extent).

Administratively, the State of Palestine is divided into 16 governorates. Following the Oslo Accords, the Israeli-occupied West Bank was divided into three areas (A, B and C). Area A is under the administrative and police control of the PNA. Area B is under Palestinian civil law, with Israel holding complete military control, and Area C is under almost complete Israeli control, though the PNA provides education and medical services. In 2019, the Palestinian population was approximately 5 million, with 3 million located in the West Bank and 2 million in Gaza.¹⁷ The majority, 2.6 million, were male, compared with 2.5 million females. Palestinian refugees comprised some 41 per cent of the total population, with 26 per cent in the West Bank and 64 per cent in Gaza.¹⁸ The majority of the population (just over 3.5 million) resided in urban areas, followed by rural areas (695,296) and camps (393,978). Housing data from 2017 indicates that the average housing density was 1.4 persons per room, 1.3 for the West Bank and 1.6 in Gaza Strip.¹⁹ In addition, 19,200 people were still displaced in 2018.²⁰

Data for 2018 indicates that the percentage of poor individuals in the State of Palestine was 29 per cent, with 14 per cent in the West Bank and 53 per cent in the Gaza Strip.²¹ This is an increase of 4.2 per cent from 2011. In 2019, the World Food Programme noted: “The living conditions and livelihoods of Palestinians continued to deteriorate as peace, social and economic development prospects faltered against the cumulative impact of decades of Israeli Occupation and amid a stalled national political reconciliation”.²² Some 44.3 per cent of those aged 15 and above participated in the labour force²³ with a skew towards male (69.9 per cent) over females (18.1 per cent).²⁴ This is compounded by the likelihood of women experiencing long-term unemployment, which renders them less employable over time.²⁵

Despite their right to equal pay being enshrined in labour law, the average daily wage of women in 2017 was NIS 84.6 (\$25.94), approximately 70 per cent that of men (NIS 119.6, \$36.67).²⁶ Moreover, only 4 per cent of working age women (15-64 years old) establish their own businesses, compared with 16 per cent of men. According to the World Bank, countries lose \$160 trillion in wealth due to the lifetime earnings gap between women and men, amounting to an average of \$23,620 per person in the 141 countries studied.²⁷

B. Gender equality

The gender pattern visible in labour force participation rates provides an insight into inequality in the State of Palestine, where gender attitudes persist. Men are generally seen as heads of household and the main

providers, with women responsible for domestic work and the care of their frequently large families.²⁸ While a 2017 study shows no difference in gendered attitudes between younger and older men, there are indications of more

¹⁶ Shezaf, 2020.

¹⁷ State of Palestine, PCBS, 2019.

¹⁸ State of Palestine, PCBS, 2019.

¹⁹ Ibid.

²⁰ UN Women, 2018a.

²¹ State of Palestine, PCBS, 2018b.

²² World Food Programme, 2019.

²³ State of Palestine, PCBS, 2020.

²⁴ Ibid.

²⁵ ILO, 2018.

²⁶ UN Women, 2019b.

²⁷ Wodon and de la Brière, 2018.

²⁸ Kuttab and Heilman, 2017; UN Women, 2018a.

progressive views,²⁹ particularly among wealthier and more educated men who had equitable gender relations in their childhood homes. In addition, three quarters of women affirmed the right of a married woman to work outside the home. However, though improvements in household and care work and decision-making were evident, the division of work within the household continued to fall sharply along gender lines.

In 2018, the national Gender Development Index (GDI) value was 0.871, placing it in the medium human development category, with an overall rank of 119 out of 166 countries and territories.³⁰ With women's empowerment, it was among the top third of performers for five indicators (including all violence against women indicators), in the middle third for two indicators and the bottom third for three indicators. The indicators involve the three dimensions of reproductive health and family planning, violence against women, and socioeconomic empowerment. The State of Palestine is performing well on women's education, ranking in the top third in four indicators. National indicators, however, highlight the underrepresentation of women in governmental and non-governmental organizations, as well as their restricted access to productive assets and land.³¹

As with all aspects of daily life, gender relations and dynamics are influenced by the ongoing occupation, leading to differential impacts on women, men, girls and boys.³² In addition to restricting women and girls' access to basic services and opportunities, Israeli checkpoints and policies reduce their access to a secure livelihood and deny them the right to protection of the family unit, particularly in the West Bank and Gaza.³³ Given their role as primary caregivers and managers of household livelihoods,

home demolitions tend to have a disproportionate impact on women.³⁴ Further, the mass political imprisonment of Palestinian men has knock-on ramifications for women, who face an increased economic burden.³⁵ In some cases, this may lead to more gender-equitable relations, with newly released men having a greater appreciation for women who managed well without them.³⁶

Violence against women and girls, predominantly a consequence of entrenched patriarchal norms and traditions, and a lack of progress in legislative reforms, poses a significant challenge to gender equality in the State of Palestine.³⁷ Women and girls are subjected to multiple forms of violence, the most common being domestic violence, marital violence, sexual harassment, child marriage and femicide, as well as violence in public and private spheres, including streets, workplaces, homes and high-density areas such as refugee camps, particularly in Gaza.³⁸ Though recent efforts to combat and prevent such violence have challenged notions of it being a private family matter,³⁹ social stigma and cultural disapproval of seeking external help have been identified as the most powerful factors discouraging women from accessing services.⁴⁰

Palestinian women also experience various forms of violence related to the occupation; for example, ever married women and girls are exposed to violence at Israeli checkpoints, with 3.3 per cent reporting psychological violence, 0.6 per cent physical violence and 0.2 per cent sexual violence in 2011.⁴¹ For women living near settlements, hypervigilance has become habitual, with many afraid to leave their homes alone following experiences of settler attacks, such as intimidation and harassment, in Area C.⁴²

29 Kuttab and Heilman, 2017.

30 UNDP, 2019.

31 ESCWA, 2019.

32 Kuttab and Heilman, 2017, UNESCWA, 2019.

33 UNESCWA, 2019.

34 UN Women, 2016b.

35 UNESCWA, 2019.

36 Kuttab and Heilman, 2017.

37 Baldi, 2018.

38 UNESCWA, 2019.

39 Ibid.

40 UN Women, 2018b.

41 State of Palestine, PCBS, 2012.

42 Women's International League for Peace and Freedom, 2017.

Women also suffer from the occupation indirectly, with men's exposure to political violence increasing the risk of intimate partner violence.⁴³ Settler violence not only increases women's fears for themselves and their children, but also intensifies family pressures, which

drive domestic violence.⁴⁴ Moreover, there are indications that mass demonstrations raise women's risk of gender-based violence (GBV), with mothers reporting increased psychological and emotional marital violence because their husbands blame them for children's injuries.⁴⁵

C. Law and policy on gender equality and violence against women and girls

In terms of legislation and policy, the Palestinian constitution guarantees equal rights to all individuals before the law and the judiciary, without distinction based on race, sex, colour, religion, political views or disability. Gender equality also features prominently in the National Policy Agenda 2017-2022, covering areas such as labour force participation and violence against women and girls.⁴⁶ As the principal national body for coordinating gender policy development, monitoring and reporting, the Ministry of Women's Affairs is responsible for implementing CEDAW and the Women, Peace and Security agenda. To date, the ministry has launched the Cross-Sectoral National Gender Strategy 2017-2022, and, with the support of United Nations agencies, has implemented or supported several strategic initiatives in partnership with CSOs.⁴⁷ One initiative is the Decent Work for Women Programme, implemented by UN Women and the International Labour Organization (ILO), which seeks to enhance the capacity of women entrepreneurs to access improved and market-based business skills training and learning opportunities.⁴⁸

Though the Ministry of Women's Affairs works closely with the Ministry of Social Development, efforts have been hindered by limited human, technical and financial resources, and legal obstacles.⁴⁹ It is relatively recently⁵⁰ that the State of Palestine acceded to key human rights

instruments such as CEDAW. To meet the commitments under CEDAW, a number of measures, including the repeal of the so-called "marry your rapist" law, [repeal of article 308 and amendment of article 99 of the 1960 Penal Code] have been introduced. But overall progress towards aligning national legislation with the Convention remains limited for a number of intertwining reasons.⁵¹ As Baldi explains: "[t]he long-lasting conflict and occupation, coupled with the political, territorial and legal division of the oPt have led to confusing and incoherent multiple legal systems being applied across the country".⁵² Further, Israel refuses to enact its responsibilities with regard to CEDAW and the Women, Peace and Security agenda in the West Bank and Gaza.⁵³

Outdated and fragmentary laws, the result of the divisions in the State of Palestine, compounded by social stigma and blame, impede the access of survivors of violence to gender-responsive services and justice.⁵⁴ Violence perpetrated against women or men is illegal and punishable under the gender-neutral Jordanian penal code of 1960, which remains in force in the West Bank and the Egyptian Criminal Code of 1936, which is in force in the Gaza Strip⁵⁵ but domestic violence is not specifically prohibited by law. The Family Protection Bill, which addresses violence against women and was

43 Sousa and others, 2015; UN Women, 2018b.

44 United Nations, Human Rights Council, 2020.

45 UN ESCWA, 2019.

46 UN ESCWA, 2019.

47 UN ESCWA, 2019.

48 UN Women, 2019b.

49 Independent Commission for Human Rights, 2018.

50 CEDAW/C/PSE/1.

51 UN ESCWA, 2019.

52 Baldi, 2018, p. 248.

53 UNESCWA, 2019.

54 UN Women, 2018b; UN Women, 2019.

55 UNFPA, UNDP, UN Women, ESCWA, 2018.

prepared with non-governmental women's and human rights organizations, with support from the ministries for women's affairs, social development and justice, is under review.

UN Women has also supported the Ministry of Women's Affairs in developing a national strategy to guide interventions addressing violence against women and provide protection for survivors. Adopted in 2011, the National Strategy to Combat Violence against Women, 2011-2019, is a comprehensive, multilevel policy framework.⁵⁶ Many observers have suggested the strategy needs to identify realistic objectives to ensure it is properly implemented. These critiques, as well as others,

are being examined as part of a wider process to update the strategy. Led by the Ministry, the National Committee to Combat Violence against Women, established in 2008, is responsible for monitoring the implementation, which is dependent on the commitment of a range of actors, including government ministries, non-governmental organizations, private sector organizations and the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA). In 2020, ESCWA undertook a situation analysis to examine violence against women in the State of Palestine in order to inform the new strategy. A comprehensive approach is central to the development of preventive policies and procedures, supported by a robust legal framework.

D. Violence against women and girls' services

The United Nations framework of support is three pronged, with a United Nations Development Assistance Framework (UNDAF), a humanitarian response plan (HRP), and interventions and a response under UNRWA. The Ministry of Women's Affairs established the first National Observatory on Violence Against Women in 2017, which produces and monitors data, and supports programming, advocacy and lobbying initiatives to combat violence against women. Indeed, the Palestinian Government, in partnership with several United Nations agencies and donors, launched two joint programmes, Sawasya II and HAYA in 2018.⁵⁷ The Sawasya II programme, Promoting the Rule of Law in Palestine, seeks to support the establishment of a robust and inclusive legal system, while the HAYA programme, Eliminating Violence Against Women in the West Bank and Gaza, focuses on changing harmful practices and attitudes that contribute to violence against women in targeted households and communities.

Both programmes seek improved access to justice and security through accountable service provision that

prevents, protects and responds to violence, including the broader legal needs of women and girls,⁵⁸ for example, specialized teams within key justice and security bodies, such as the Ministry of Interior and the Palestinian Civil Police, the Attorney General's Office, the High Judicial Council and the Ministry of Justice, were made pivotal in promoting institutional gender responsiveness.⁵⁹

UN Women has worked with the Family Protection Unit (FPU) of the Palestinian Civil Police since 2011 to strengthen the capacity to deal with cases of violence against women and girls. The Palestinian Chief of Police, in 2011, adopted the first strategy, regulation and standard operating procedures for the unit, to deal with survivors of violence, including case reporting, risk assessment and case management. There are 10 FPUs currently operating throughout the West Bank. The strategy has led to a rise in survivors of violence accessing FPU services, with numbers more than doubling between 2011 and 2013.⁶⁰ According to the Ministry of Women's Affairs, however, it remains difficult for women to report their experiences to the police.

⁵⁶ State of Palestine, Ministry of Women's Affairs, 2011.

⁵⁷ UN Women, 2019.

⁵⁸ UN Women, 2019.

⁵⁹ UN Women, 2016a.

⁶⁰ UN Women, "Results at a Glance", Palestine. Available at <https://palestine.unwomen.org/en/what-we-do/ending-violence-against-women/results-at-a-glance>.

There were five anti-violence centres/shelters in the West Bank and Gaza Strip in 2018, namely the Mehwar Centre in Bethlehem, the Nablus Safe Home and the Women's Centre for Legal Aid and Counselling (WCLAC) emergency shelter in Jericho in the West Bank, and the Al-Hayat Centre and Aman Centre safe house in Gaza.⁶¹ Numerous services are provided for survivors, including shelter and protection. Additional support is available from clinical and psychosocial support services and mental health professionals (42 per cent female) with specialist training in gender-based violence.⁶²

The response is fragmented, however, due in no small way to the Israeli occupation.⁶³ For example,

a 2018 evaluation of the five shelter services found a need for additional shelters and a coordinated, fully operational national referral system.⁶⁴ Further, the GBV emergency health response has not been included in the Protection Cluster (part of the Humanitarian Coordination Structure in oPt under the leadership of the Office of the United Nations High Commissioner for Human Rights) or prioritized within the Health Cluster, whose remit is to enhance State of Palestine's health structures.⁶⁵ With regard to the justice sector, EuroMed Rights has highlighted the need for substantial work to address gender attitudes in the judiciary.⁶⁶

61 Rizq-AQazzaz and others, 2018.

62 United Nations, Commission on the Status of Women, 2014.

63 UNFPA, 2017; Hammami and Shehadah, 2017.

64 Rizq-Qazzaz and others, 2018.

65 UNFPA, 2017.

66 EuroMed Rights, 2015.

2. Study methodology



This section describes the methodology used to estimate the:

- Prevalence of violence.
- Out-of-pocket (OOP) costs.
- Unpaid household production, care work and missed schooldays.
- Productivity loss, comprising absenteeism, tardiness and presenteeism.
- Potential increase in survivors' wage employment.⁶⁷

The 2019 PCBS survey, the primary data set used for estimating costs, is elaborated. Given the gaps in the data set, other data sources were explored, including the Time Use Survey 2012/2013 and PCBS statistics. The methodology underpinning each type of cost is also outlined.

A. Violence Survey in the Palestinian Society, 2019

The PCBS Violence Survey in the Palestinian Society, 2019 is the third nationally representative survey on

violence. It is also the first to include questions on the economic costs of marital violence. Conducted between

⁶⁷ Primarily based on Duvvury and others, 2019.

13 March – 20 May 2019 using electronic tablets (apart from Jerusalem, where a paper format was employed), the survey consisted of eight main sections, including one focused on currently or ever married women aged 18-64. Drawn from a total sample of 11,545 households across the West Bank and Gaza Strip, there were 5,114

currently or ever married women. Two women were sampled from 18 households, but given this is not the practice with sampling for violence studies, one woman from each of those households was dropped, giving a final sample size of 5,096.

B. Description of sample

The average age of the currently or ever married women aged 18-64 who participated in the 2019 PCBS survey was 36.9 (standard deviation, or SD, 11.6). The vast majority, 92.7 per cent, were married when surveyed, with the rest either divorced, widowed or separated. A small percentage of women (6.5 per cent) had one or more type of disability, including seeing, hearing, moving and using hands, memory and concentration, self-care and communication. Almost six out of 10 women (59.5 per cent) had no kinship with their husband/former husband. Some 61.3 per cent of women lived in the West Bank, with 38.7 per cent living in Gaza Strip. Almost four out of 10

women sampled were refugees (37.9 per cent), either registered or unregistered.

With regard to educational attainment, women had completed on average 11.5 years of schooling, with 51.6 per cent saying they had completed secondary education or higher. The low female labour force participation in the State of Palestine is evident, with 16.9 per cent of working age women either working or actively seeking work. Out of those women who were working, 83.3 per cent were in regular wage employment.

C. Prevalence of marital violence in the last 12 months and ever

To ensure robustness in estimating the costs of violence, the analysis was limited to the last 12 months. However, as costs incurred in the last 12 months can be a result of earlier violence, prevalence of the last 12 months and ever was estimated. The prevalence of marital violence was estimated using 2019 PCBS survey questions WA_B_1 to WA_B_41, which focus on experiences of psychological, physical, sexual, economic and social violence perpetrated by husbands in the last 12 months. These questions were posed to women who had been married at some time in the last 12 months, excluding those who were widowed, separated or divorced before the last 12 months. The prevalence measured is thus of currently

married women; that is, women who were in a marital relationship during the last 12 months.

If a woman experienced a particular form of violence even once in those last 12 months, following international practice, she was categorized as having experienced violence. For estimating ever violence, prevalence of violence before the last 12 months, using questions WA_C_1 to WA_C_41, was estimated. If a woman experienced violence in the last 12 months and/or violence before the last 12 months, she was categorized as experiencing 'ever' violence (see table 1 for classification of types).

Table 1. Classification of violence types

Psychological violence	Your husband insulted or humiliated you
	Your husband told you that you are stupid, ugly, disabled or any bad word
	Your husband blamed you for your dressing style
	Your husband ruined your belongings
	Your husband shouted at you
	Your husband uttered expressions/bad words to tease you and make you angry
	Your husband expelled you from the house
	Your husband threatened he would marry another woman because you have only had daughters, or had not had any child
	Your husband kept an eye on your phone and asked you to open your social networking sites to check them
	Your husband insulted your family
Your husband made fun of your education or specialization	
Economic violence	Your husband refused to give you enough money for household expenses even though he had enough money to spend on other things
	Your husband asked you in detail how you spent money
	Your husband withdrew money from your account or credit card without your permission
	Your husband forced you to work
	Your husband forced you to quit your work
	Your husband prevented you from working
	Your husband tried to exploit what you inherited from your family without your permission
Your husband disposed of your belongings without your permission	
Social violence	Your husband restricted your connections/relations with your first-degree relatives
	Your husband prohibited you from going out with your female neighbours
	Your husband tried to prevent you from meeting your female friends
Physical violence	Your husband threw something towards you that could be harmful
	Your husband twisted your arm or pulled your hair
	Your husband assaulted you, causing bruises, scratches, minor wounds, joint pain
	Your husband pushed you hard
	Your husband tried to attack you with a knife, axe, shovel or any other dangerous tool
	Your husband hit you on the head and you fainted
	Your husband hit you with less dangerous tools, such as a belt or stick
	Your husband suffocated you or tried to suffocate you
	Your husband held you tight while attacking you
	Your husband slapped you on the face
	Your husband attacked you which resulted in one of your bones breaking
	Your husband burned your skin on purpose
Your husband refused to send you to a doctor for your treatment, or buy medicine	
Your husband prevented you from using your medical aids or medications	

Sexual violence	Your husband refused to use birth control even though you asked for that
	Your husband forced you physically to practice sexual intercourse
	Your husband used different forms of violence with you, such as hitting and using dangerous tools, to force you to practice different forms of sexual intercourse against your will
	Your husband threatened/forced you to have sexual intercourse with him
	Your husband ignored your sexual desires

Source: Authors' own, based on Violence Survey in the Palestinian Society, 2019.

D. Out-of-pocket costs

Out-of-pocket (OOP) costs were estimated for women who reported any form of violence in the last 12 months. They include costs incurred by survivors in accessing health and legal services, replacing property and other financial costs. All OOP costs were estimated using expansion weights to derive the total number of survivors nationally reporting each category of expenditure.

1. Health costs

OOP health costs cover money spent in the last 12 months on services, including: from a doctor, nurse, pharmacist or technician; hospital, clinic or health centre (excluding overnight) fees; hospital fees, if days spent in hospital; costs of transport, including those for accompanying woman, including escorts; tests, such as X-rays or laboratory tests; drugs and treatments; alternative medical treatment, such as Arabic medicine or herbal medicine; other expenses related to accessing health care, such as food and drink, including for companions; medical consultation, such as psychiatrists and other consultations; and other medical or health reports.

2. Legal costs

OOP legal costs are those costs incurred in the last 12 months by survivors of marital violence, including: lawyers'

fees; court fees and litigation; consulting expenses, such as going to a legal consultation centre; reports or any other charges; other expenses, such as transport, communications and food; and online legal consultations.

3. Property replacement costs

OOP property replacement costs include the cost of replacing property in the last 12 months due to destruction or breakage by a woman or her husband because of marital violence against the woman. These items include: plates, tableware and utensils; electronic devices, such as a mobile phone, remote control, tablet or laptop; electrical appliances; car; bicycle or children's toys; antiques and wall clocks; carpets; clothes; and furniture, such as sofas.

4. Other financial costs

OOP other financial costs are those incurred by the survivors of marital violence in the last 12 months, including: transport to their parents' home or other destination as a result of leaving the house or the place where the violence occurred; telecommunication and mobile phones bills; and other expenses, including food, drink, house rent, hotel rental and housekeeping.

5. Total out-of-pocket costs

The total OOP costs for survivors are estimated as:

$$\text{OOP Costs} = \text{Health Costs} + \text{Legal Costs} + \text{Property Replacement Costs} + \text{Other Financial Costs}$$

The total OOP costs were then estimated as a proportion of the monthly per capita expenditure in State of Palestine, sourced from the PCBS website,⁶⁸ using the following formula:

OOP costs as a proportion of per capita non-food expenditure

$$= \frac{\text{(Average OOP cost incurred by survivors)}}{\text{(Monthly per capita non-food expenditure*12)}}$$

E. Unpaid household production, care work and missed schooldays

Loss of unpaid household production, in the form of domestic work and care work for children and the elderly because of marital violence in the last 12 months was estimated. Due to their violence against their wives, husbands may stop doing domestic and care work, and their lost days have also been estimated.

Care work activities included: childcare, such as childbearing, feeding/breastfeeding, cleaning, baby bathing and changing diapers, preparing children for school and their medical/health care; care for the elderly and sick, such as personal care, medical care, accompanying them to medical/health services, and preparing food; and children's education, such as reading, training and assisting them.

The domestic activities included: housework chores, such as preparing meals, routine cleaning of rooms, bathrooms and kitchens, washing, arranging household items, dusting, washing windows, polishing floors and garbage disposal; shopping for the household, including buying food products (groceries of all kinds), medical supplies, school supplies, gasoline, clothing, household appliances and furniture; and other housework chores, such as routine external cleaning of garages and patios, and foliage collection).

Survivors were asked about the number of days they or their husbands could not perform such domestic and care activities. These have been converted into care workdays lost based on the following formula:

Total care work days lost

$$= \frac{\text{(Number of days activities and care work could not be performed*Average minutes spent on activities)}}{\text{(Total minutes in an hour (60)*Total care work hours in a Care Work day (6.6 or 2.7))}}$$

68 State of Palestine, PCBS, 2017.

The average minutes spent on domestic activities and care work by men and women were taken from the main findings of the Palestinian Time Use Survey 2012/2013.⁶⁹ The time use survey report⁷⁰ was not used as it had results for women aged 10 years and above, whereas the main findings were for women aged 18 years and above, similar to the 2019 PCBS survey. Based on the findings, a care workday for a woman was assumed to be equivalent to 6.6 hours; for husbands who do care work, it was 2.7 hours.

The estimation of care workdays also required a breakdown of the time spent by both women and men on domestic activities and care work. As this was not available in the time use report, it was assumed that after deducting time spent on shopping, 90 per cent of the remaining time was spent on various household chores, and 10 per cent on other household chores. For care work,

it was assumed that 70 per cent of time was spent by men and women on caring for children, including half on their education, and 30 per cent on elderly care.

To monetize care workdays, the minimum daily wage for women and men was converted into an hourly wage then multiplied by the respective number of care work-hours of women and their husbands. As noted by United Nations Development Programme (UNDP), care work in the home makes possible much of the paid work that drives the market economy.⁷¹ These estimates, therefore, play a crucial role in estimating the total costs of violence.

Survivors of marital violence were also asked about the number of schooldays missed by their children in the last 12 months. Expansion weights were used to derive the days lost nationally.

F. Productivity loss

Productivity loss is often more than simple absenteeism; that is, missing work. It incorporates the impact of arriving late (tardiness) and working irregularly or less productively (presenteeism) as a result of violence. It also leads to productivity loss for the husbands of survivors of marital violence.

Productivity loss is therefore estimated for both survivors and their husbands. The questions/items

for the measurement of absenteeism, tardiness and presenteeism were drawn from the 2019 PCBS survey, the weights from Duvvury, Vara-Horna and Chadha (2020). Table 2 shows the items used to measure productivity loss for survivors with respective weights. A weight of 1, for example, implies the workday is counted as a full day, a weight of 0.25 that one day is measured as one quarter of a workday.

Table 2. Productivity loss items for survivors

Type	Weights
Absenteeism	
Absent from paid work (paid vacation)	1
Absent from paid work (unpaid vacation)	1
Absent from unpaid work (unpaid family member or other)	1
Presenteeism	
Ability to work affected	0.25
Husband delayed or distorted your work	1
Decreased your ability to focus	0.25

69 State of Palestine, PCBS, 2014.

70 Ibid.

71 UNDP, 2016.

Type	Weights
Decreased your self-confidence	0.25
Tardiness	
Forced to change road to work or transport used	0.125

Source: Authors' own, based on Violence Survey in the Palestinian Society, 2019; Duvvury, Vara-Horna and Chadha, 2020.

Absenteeism among husbands was measured using the same items, while presenteeism was measured by a single question on work time negatively affected. Tardiness was not measured for husbands.

To monetize productivity loss, wages for women and men had to be assigned as the 2019 PCBS survey did not specifically ask about salaries, wages or other cash/in-kind payments.

PCBS wage data by occupation and gender were used. For productivity loss, survivors who missed workdays were assigned wages by matching their occupation. As the 2019 survey provided submajor

groups of occupations based on the international standard (ISCO) 08, the mean wage provided by PCBS was matched with these. For survivors who missed workdays but their occupation was missing from the data, the minimum wage of all occupations (personal care workers) was assigned. For productivity loss of husbands of survivors, the average wage of all occupations was used.

For care work and domestic activities, survivors were assigned the minimum wage of all occupations (personal care workers). Husbands of survivors were also assigned the minimum wage of all the occupations (subsistence farmers, fishers, hunters and gatherers).

G. Potential increase in wage employment

Female labour force participation in the State of Palestine is among the lowest in the world (21.6 per cent) with a 2020 study indicating gender discrimination in the labour market in terms of opportunities and wages.⁷² This study has attempted to associate low wage employment of survivors with marital violence and decision-making about the nature of their wage employment.

Given the 2019 PCBS survey asked about labour force status in the previous week, it was assumed women working in that week were also working in the last 12 months. Based on this, two methods were used by this study to show the potential increase in wage employment in the absence of marital violence. First,

using questions WA27 (Your husband forced you to quit your work) and WA28 (Your husband prevented you from working), it was assumed that survivors who were out of wage employment in the last 12 months, and prevented from working and/or forced to quit work ever by their husbands, were out of employment in the past year because of marital violence.

The main employment status of women who were prevented and/or forced to quit is not indicated for all women by the data. In the absence of this, and based on available data on the employment status of survivors who provided this information, the same proportion (88.4 per cent) was assumed to be in wage employment. It is

⁷² Hammoudeh, 2020.

expected that a woman is more likely to be prevented and/or forced to quit when in wage employment than when she is an employer, self-employed or an unpaid family worker. Therefore, the proportion of women in wage employment who were prevented and/or forced to quit (88.4 per cent) is slightly higher compared with women in wage employment generally (83.3 per cent).

In the second method, this study ran a multivariate logistic regression to determine the factors of female wage employment in the State of Palestine. With wage employment (binary variable) as the dependent variable, the primary independent variable included the decision-making power of women's wage employment. Covariates included age, number of schooling years, presence or absence of disability, refugee status, region, socioeconomic status (SES) index and the last month's household expenditure on all commodities and services. The literature indicates several covariates are factors of female labour force participation/wage employment.⁷³ Due to data limitations, not all covariates could be incorporated, including social norms and a husband's labour force status and occupation, which may also explain a woman's participation in wage employment. For the same reason, sensitivity analysis assumes a relatively modest increase in female wage employment compared to staggeringly high odds ratios.⁷⁴

As a proxy of socioeconomic status, an asset-based wealth index was created using question HC04 in residence data (services or commodities available for the household). As the variables are binary, non-linear principal component analysis, also referred to

as categorical principal analysis, or CATPCA, was run to reduce the variables to meaningful dimensions.

Initial CATPCA was run with all the asset variables, six dimensions estimated with Eigen values over 1. However, except for dimension 1, Cronbach's alpha was below 0.7, implying low internal consistency within the rest of the dimensions. Items such as refrigerators, washing machines, satellites, central air conditioning, central heating systems, electric/gas cookers, Palestinian Internet and mobile lines, and Israeli Internet lines were excluded from the socioeconomic status index. This was due to low variance in these items in dimension 1 (less than 0.1). Before the exclusion of variables, dimension 1 accounted for 18 per cent variation in the model; after exclusion, dimension 1 accounted for 24.1 per cent variation. As the socioeconomic status index accounted for low variation in the assets/services, the additional control variable of expenditure spent on all commodities and services in the last month was added as a second measure of socioeconomic status of household.

The multivariate logistic regression run for survivors of marital violence provided much higher odds of survivor participation in wage employment if the nature of her wage employment was decided by either the woman (mostly/only) or jointly (husband and woman) than when the decision was taken by the husband (mostly/only). Based on the higher odds, a sensitivity analysis was conducted assuming the wage employment of survivors would increase by 30 per cent, 40 per cent and 50 per cent if survivors either mostly/only make the decision about their wage employment or do so jointly with their husbands.

⁷³ Assaad and El-Hamidi, 2001; Chamlou, Muzi and Ahmed, 2011; Spierings, Smits and Verloo, 2010.

⁷⁴ Odds ratio here measures the odds of survivors who decide to participate in wage employment only/mostly by themselves compared with survivors for who husbands only/mostly make the decision.

3. Results



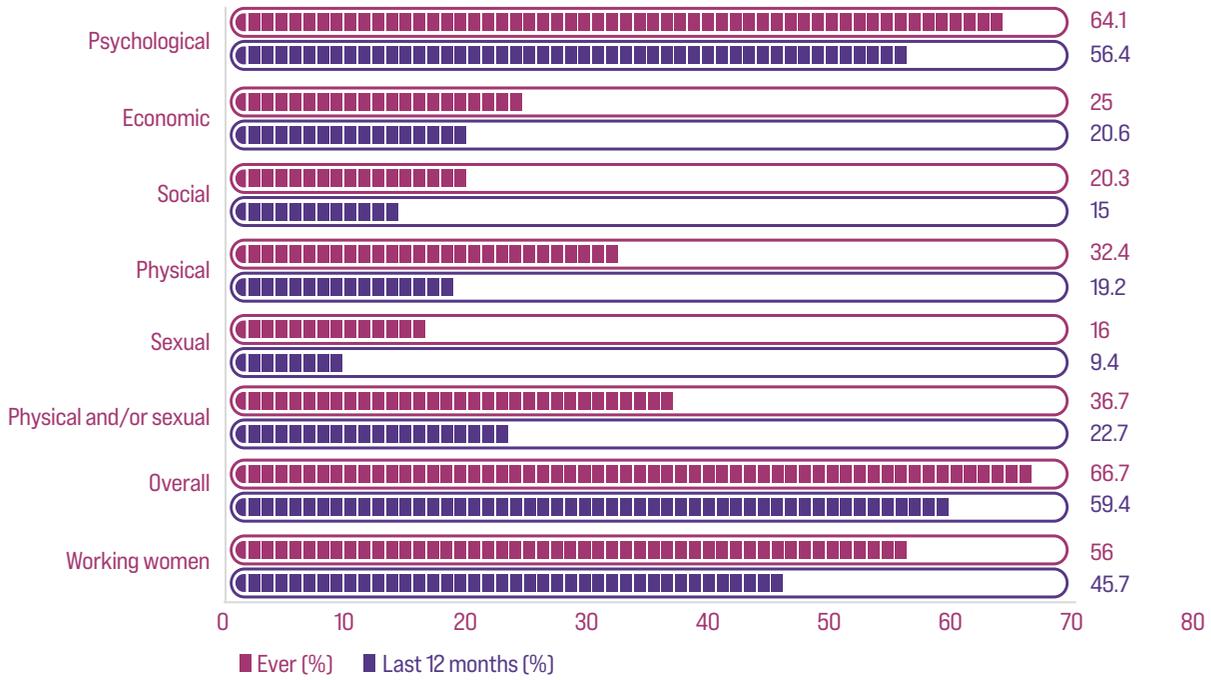
A. Prevalence of marital violence in the last 12 months and ever

Approximately six in 10 currently married women reported experiencing at least one form of violence by their husbands in the last 12 months, with 22.7 per cent reporting physical and/or sexual violence. Some 56.4 per cent of currently married women reported experiencing psychological violence in the last 12 months. Nearly 67 per cent of currently or ever married women reported experiencing ever violence, with 36.7 per cent reporting physical and/or sexual violence ever (figure 2).

The majority of currently married women experienced multiple forms of violence. Some 96.1 per cent of survivors who reported physical and/or sexual also reported psychological, social or economic violence. Only 36.7 per cent of survivors reported experiencing only psychological, social or economic violence.

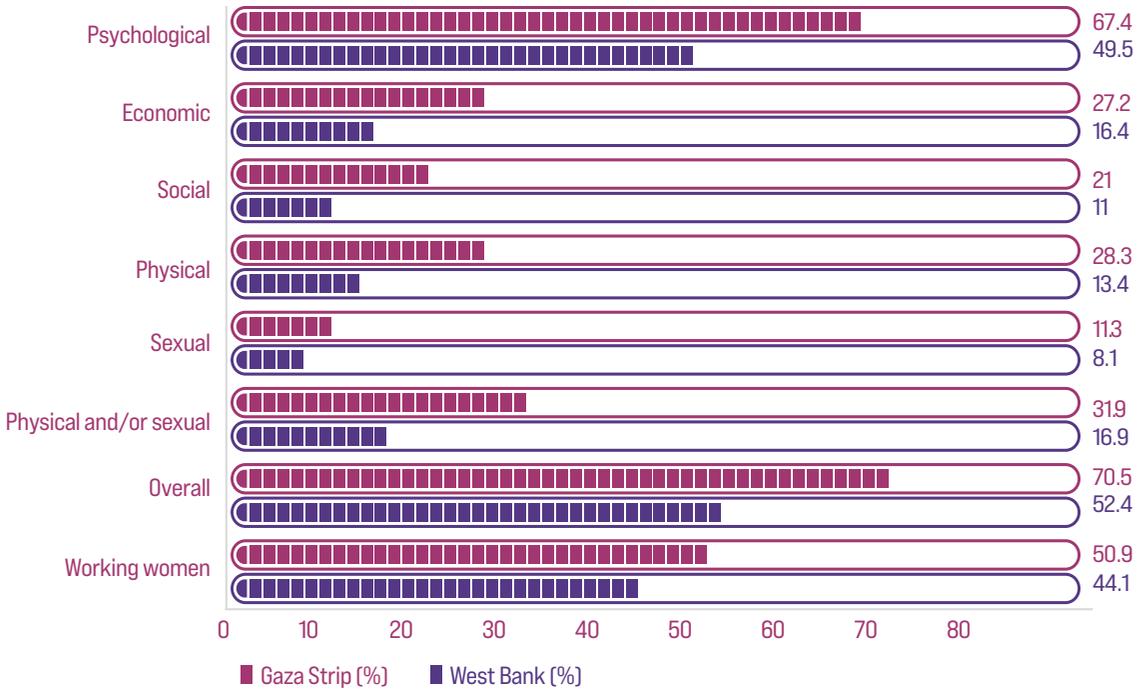
The prevalence of violence in the Gaza Strip has been consistently higher for all forms than in the West Bank, with nearly 71 per cent of women in the Gaza Strip reporting having experienced any form of violence in the last 12 months (figure 3).

Figure 2. Marital violence experienced by currently and ever married women



Source: Authors' own.

Figure 3. Marital violence experienced by currently married women in last 12 months, per region



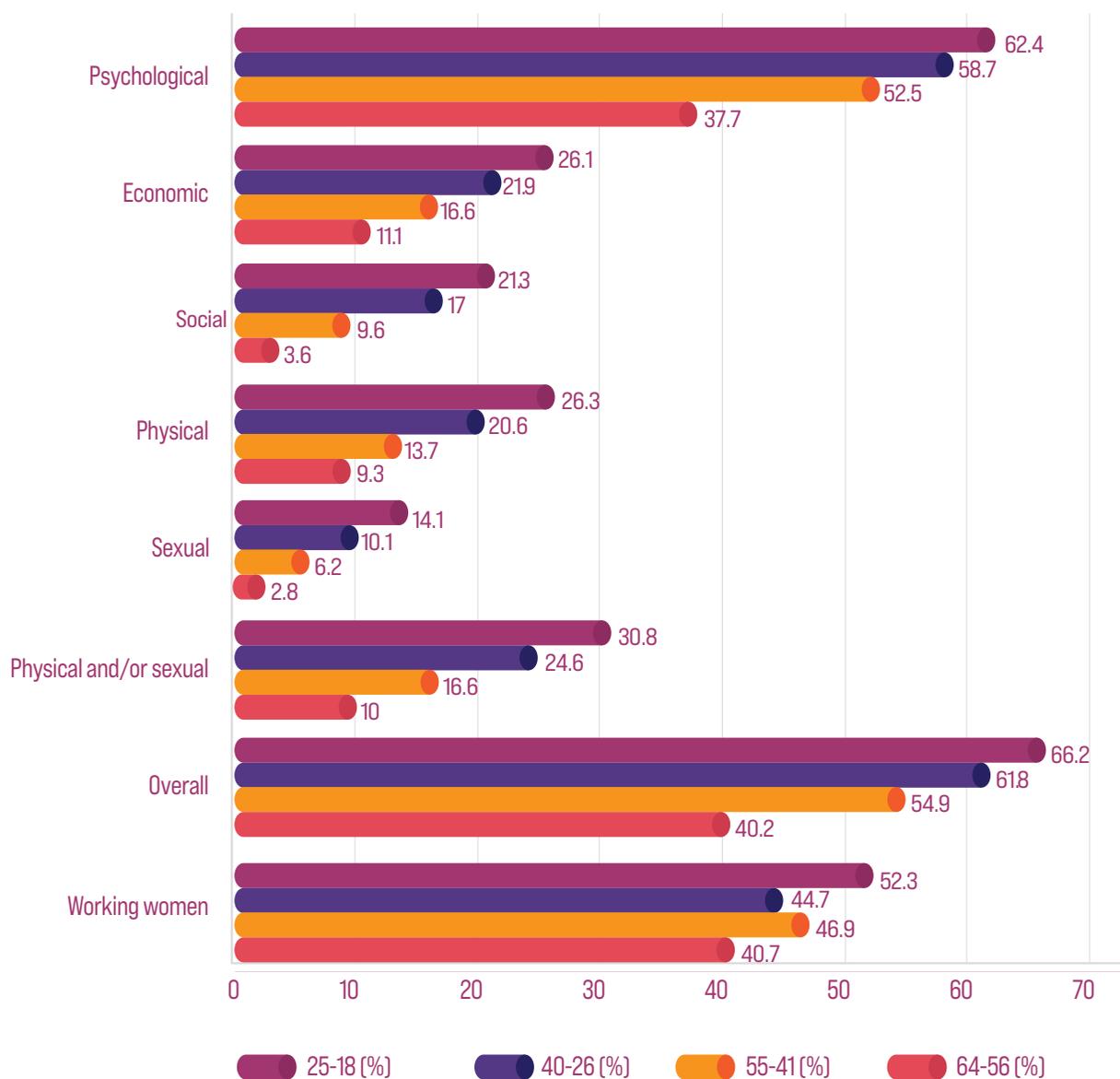
Source: Authors' own.

Figure 4 shows the prevalence of violence as per age cohort. Women were grouped by age as follows: 18-25, 26-40, 41-55 and 56-64. The prevalence of violence consistently reduced with age, women in the higher age cohort having a lower prevalence than women in the lower age cohort.

Figure 5 shows the percentage of women who experienced single or multiple forms of marital violence

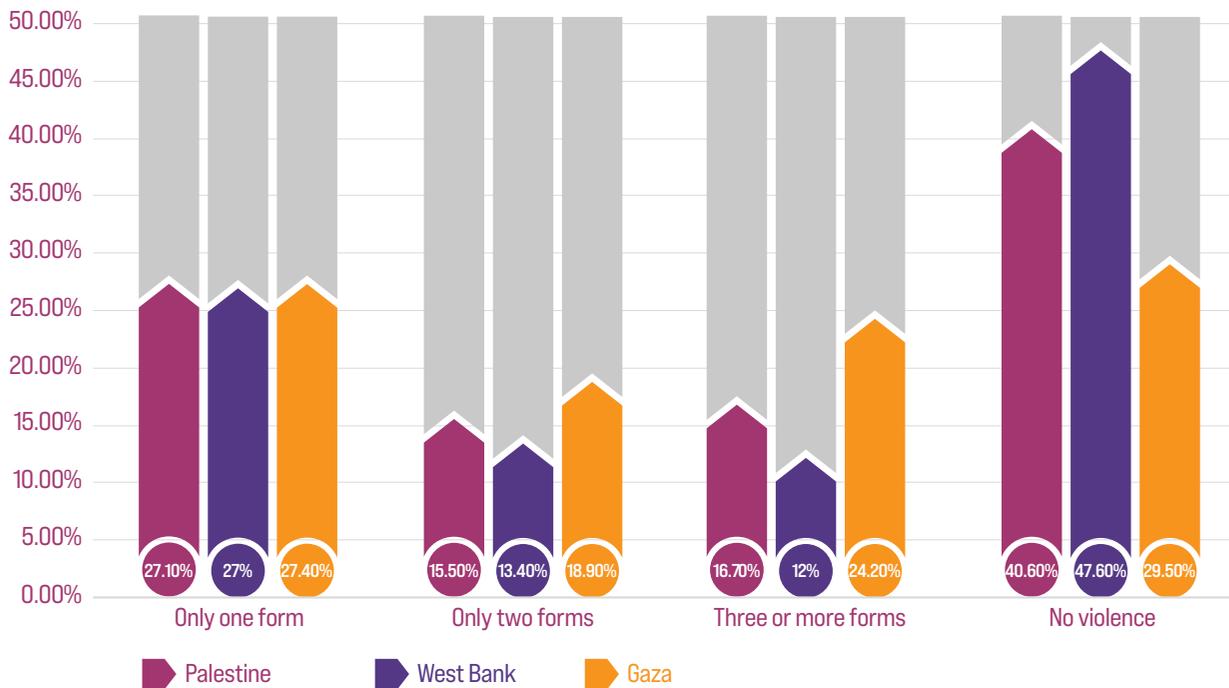
in the West Bank, Gaza Strip and nationally. While the percentages of women who experience only one form of violence are nearly equal, the percentage of women experiencing three or more forms of violence in the Gaza Strip is nearly double that in the West Bank. Meanwhile, many fewer women in the Gaza Strip reported “no violence” than in the West Bank – 29.5 per cent and 40.6 per cent respectively.

Figure 4. Marital violence experienced by currently married women in last 12 months, per age cohort



Source: Authors' own.

Figure 5. Percentage of marital violence experienced in one or multiple forms in the last 12 months in the West Bank, Gaza Strip and nationally



Source: Authors' own.

B. Out-of-pocket costs in the last 12 months

This section provides the OOP costs incurred by survivors of any form of marital violence. The majority of survivors who reported OOP costs experience multiple forms of violence (63.2 per cent), followed by survivors who experience only psychological, social or economic violence (36.3 per cent). Survivors who experience only physical and/or sexual violence account for just 0.5 per cent of total survivors reporting OOP costs.

1. Health expenses

Just over 6 per cent of currently married women experiencing marital violence in the last 12 months reported they needed care or health services; less than

half of these women received health care (2.5 per cent). A smaller proportion of currently married women experiencing marital violence (2.3 per cent) reported OOP health service costs, with NIS 658.3 (\$184.30) the average expenditure incurred (table 3).

2. Legal expenses

Just 2.6 per cent of currently married women experiencing marital violence reported needing legal services/legal consultations; half received such assistance in the last 12 months (1.3 per cent). A smaller proportion of currently married women (1.2 per cent) also reported OOP expenditure on legal services, with a mean expenditure of NIS 3,073.7 (\$860.60).

3. Replacement of property cost

Some 20.2 per cent of currently married women experiencing marital violence reported special items being destroyed or broken by themselves or their husbands in the last 12 months due to marital violence. The mean expenditure for replacing these items, incurred or estimated, was NIS 474.1 [\$132.70].

4. Other financial costs

Almost 10 per cent (9.6 per cent) of currently married women experiencing marital violence in the last 12 months reported incurring other financial costs, such as transport, telecommunication, food and drink, due to the violence. The average expenditure for these other financial costs was NIS 183.2 [\$51.30].

5. Total out-of-pocket costs

Overall, one in four (25.2 per cent) currently married women experiencing marital violence in the last 12 months reported incurring some OOP expenditure.

The average OOP expenditure incurred by survivors of marital violence in the last 12 months amounted to NIS 658.3 [\$184.30]. The average yearly per capita non-food expenditure in the State of Palestine is NIS 1,568.3 [\$439.10]. This implies that 25.1 per cent of marital violence survivors (N = 132,306) who incurred some OOP costs spent, on average, 11.8 per cent of their yearly non-food expenditure on these costs.

There are some differences when examining OOP expenditure incurred by survivors of marital violence in the last 12 months in the West Bank and Gaza Strip. Tables 4 and 5 shows the results for the West Bank and Gaza Strip respectively.

Table 3. Out-of-pocket costs incurred by survivors of marital violence, last 12 months

Type of expenditure	N (sample size) ^a	Percentage of currently married survivors reporting expenditure (percentage)	Average expenditure (NIS)	Average expenditure (\$) ^b
Health	12 065	2.3	672.4	188.3
Legal	6 291	1.2	3 073.7	860.6
Replacement of property	106 371	20.2	474.1	132.7
Other financial	50 314	9.6	183.2	51.3
Overall (95 per cent CI)^c	132 306	25.1	658.3 (±111.5)	184.3 (±31.2)
Monthly per capita non-food expenditure, 2017				130.7
Yearly per capita non-food expenditure, 2017				1 568.3
Survivors' expenditure as a proportion of per capita non-food expenditure				11.8 per cent

Source: Authors' own.

^a Weighted observations rounded for display but not estimation.

^b NIS 1 assumed to be equivalent to \$0.28 based on the exchange rate at time of 2019 PCBS survey.

^c CI = confidence interval.

Table 4. Out-of-pocket costs incurred by survivors of marital violence in the West Bank, last 12 months

Type of Expenditure	N*	Percentage of Currently Married Survivors Reporting Expenditure	Average Expenditure (NIS)	Average Expenditure (USD)**
Health	4,646	1.6%	1,066.1	298.5
Legal	3,075	1.1%	4,705.8	1,317.6
Replacement of property	56,633	19.9%	576	161.3
Other financial	14,712	5.2%	256.5	71.8
Overall (95% CI)	64,279	22.6%	868.3 (679.6, 1057)	243.1 (190.3, 296)
Monthly per capita non-food expenditure (2017)				173.6
Yearly per capita non-food expenditure (2017)				2,083.2
Survivors' expenditure as a proportion of per capita non-food expenditure				11.7%

* Weighted observations have been rounded for display but not for estimation ** 1 NIS has been assumed to be equivalent to 0.28 USD based on exchange rate at the time of survey

The average OOP expenditure incurred by survivors of marital violence in the last 12 months in the West Bank amounted to NIS 868.3 (\$243.10). The average yearly per capita non-food expenditure in the West Bank is \$2,083.20.

This implies that 22.6 per cent of marital violence survivors (N = 64,279) who incurred some OOP costs in the West Bank spent, on average, 11.7 per cent of their yearly non-food expenditure on these costs.

Table 5. Out-of-pocket costs incurred by survivors of marital violence in the Gaza Strip, last 12 months

Type of Expenditure	N*	Percentage of Currently Married Survivors Reporting Expenditure	Average Expenditure (NIS)	Average Expenditure (USD)**
Health	4,646	3.1%	425.9	119.3
Legal	3,216	1.3%	1,513.1	423.7
Replacement of property	49738	20.6%	358	100.2
Other financial	35,602	14.7%	152.9	42.8
Overall (95% CI)	68,027	28.2%	459.8 (338.9, 580.6)	128.7 (94.9, 162.6)
Monthly per capita non-food expenditure (2017)				63.1
Yearly per capita non-food expenditure (2017)				757.2
Survivors' expenditure as a proportion of per capita non-food expenditure				17%

* Weighted observations have been rounded for display but not for estimation ** 1 NIS has been assumed to be equivalent to 0.28 USD based on exchange rate at the time of survey

The average OOP expenditure incurred by survivors of marital violence in the last 12 months in the Gaza Strip amounted to NIS 459.80 (\$128.70). The average yearly per capita non-food expenditure in the Gaza Strip is \$757.2.

This implies that 28.2 per cent of marital violence survivors (N = 68,027) who incurred some OOP costs in the Gaza Strip spent, on average, 17 per cent of their yearly non-food expenditure on these costs.

C. Unpaid household production, care work and missed schooldays

Nearly 6 per cent of currently married women experiencing violence (N = 31,649) in the last 12 months reported missing childcare for 9.2 days, resulting in 292,254 days when survivors could not take care of their children (table 6). Some 5.3 per cent of currently married women experiencing violence (N = 27,209) in the last 12 months also reported missing, on average, 8.1 days of providing education for their children, representing a total of 219,322 days nationally.

A high proportion of currently married women experiencing violence (10.7 per cent, N = 56,292) in the last

12 months reported missing various household chores for an average 6.8 days. Overall, 12.7 per cent of currently married women experiencing violence in the last 12 months reported an average 16.5 incidents, amounting to more than 1.1 million incidents nationally when unpaid household production and domestic work could not be done. To avoid the double counting of days, average minutes spent by a woman in the State of Palestine on household production and domestic work have been taken into account. This amounts to 258,794 days of missed unpaid household production and domestic work by survivors nationally.

Table 6. Unpaid household production/care work loss among survivors, last 12 months

Type of activity	N ^a	Currently married women experiencing violence (percentage)	Mean days/incidents	Total days/incidents	Average time spent (minutes) ^b	Total care work days missed
Care activities						
Childcare	31 649	6.1	9.2	292 254	49	35 999
Care for the elderly and sick	4 143	0.9	2.7	11 176	42	1 180
Children's education	27 209	5.3	8.1	219 322	49	27 016
Total care				522 752		64 195
Domestic activities						
Various household chores	56 292	10.7	6.8	380 886	185	177 134
Shopping for household matters	16 537	3.2	5.1	84 780	53	11 295
Other household chores	17 471	3.4	6.7	116 876	21	6 170
Total domestic				582 543		194 600
Overall (95 per cent CI)	66 955	12.7	16.5	1 105 295		258 794 (±61 954)

Source: Authors' own.

a Weighted observations have been rounded for display but not for estimation.

b Average time spent on total care work and domestic activities, State of Palestine, PCBS, 2014.

Crucially, a majority of survivors who report missing care work and domestic activities experience multiple forms of violence (68.9 per cent); 31.1 per cent experience only psychological, social or economic violence. Survivors who experience only physical and/or sexual violence account for just 0.04 per cent.

Table 7 reveals unpaid household production and care workdays lost by the husbands of survivors of marital violence in the last 12 months. A small percentage of currently married women experiencing violence (2.1 per cent, N = 10,674) during this time reported that their husbands missed approximately 4.4 childcare days,

resulting in approximately 46,451 days lost nationally. Approximately 0.7 per cent of currently married women experiencing violence (N = 3,833) also reported their husbands missing, on average, 4.8 days of providing education to their children; a total of 18,318 days nationally.

Some 1.6 per cent of currently married women experiencing violence (N = 8,139) in the last 12 months reported their husbands missing various household chores for an average 5.2 days. Overall, 4.4 per cent reported an average of 8.8 incidents, amounting to 134,042 incidents of missed unpaid household production and domestic work by their husbands. Taking into account the

average minutes spent by a man in the State of Palestine on household production and domestic work, unpaid household production and domestic work lost by husbands equates to 42,271 care workdays lost nationally.

The impact of violence on children, the most vulnerable members of the family, can be gauged to a certain extent

by the schooldays they miss (table 8). Approximately 3 per cent of survivors of marital violence in the last 12 months reported their children missing an average 6.3 days of school. Nationally, this translates into more than 125,000 schooldays lost in the State of Palestine, which invariably translates into low human capital.

Table 7. Unpaid household production/care work loss among husbands, last 12 months

Type of activity	Na	Percentage of currently married women experiencing violence (percentage)	Mean days/incidents	Total days/incidents	Average time spent (minutes) ^b	Total care workdays lost
Care activities						
Childcare	10 674	2.1	4.4	46 451	21	6 135
Care for the elderly and sick	827	0.2	2.6	2 143	18	243
Children's education	3 833	0.7	4.8	18 318	21	2 419
Total care				66 912		8 797
Domestic activities						
Various housework chores	8 139	1.6	5.2	42 406	63	16 802
Shopping for household matters	13 730	2.6	6.4	87 361	30	16 483
Other housework chores	1 197	0.2	3.6	4 276	7	188
Total domestic				134 042		33 474
Overall (95 per cent CI)	22 903	4.4	8.8	200 954		42 271 (±10 804)

Source: Authors' own.

^a Weighted observations have been rounded for display but not for estimation.

^b Average time spent on total care work and domestic activities, State of Palestine, PCBS, 2014.

Table 8. Missed schooldays

Number of survivors ^a	Percentage of survivors with children	Average schooldays lost ^b	Total schooldays lost
10 363	2.8	6.3 (4.4; 8.1)	125 151

Source: Authors' own.

^a Weighted observations have been rounded for display but not for estimation.

^b To prevent a skewed picture, survivors reporting 210 schooldays lost were removed when estimating the average but not from number, prevalence and total schooldays lost.

D. Productivity loss

Some 5.3 per cent of working women who experienced marital violence (N = 2,347) in the last 12 months reported missing an average 25.9 paid workdays (table 9). This amounts to 60,671 paid workdays lost by survivors. About 5.5 per cent (N = 2,477) also reported missing an average 16 unpaid workdays, resulting in approximately 40,000 missed unpaid workdays nationally. Further, 1.9 per cent (N = 685) reported family members missing an average 1.8 unpaid days. Overall, 9.3 per cent of working women experiencing marital violence reported missing an average 23 workdays in the last 12 months.

Survivors also reported being less productive at work. Some 14.5 per cent of working women experiencing marital violence (N = 7,178) in the last 12 months reported a negative impact on their ability to work, missing 7.3 days in the last 12 months. Given that a workday where a survivor is unable to work is counted as one quarter of a normal workday, this equates to 13,112 lost workdays nationally. A significant proportion also reported a reduction in their ability to focus (18.5 per cent, N = 9,306). In addition, a small percentage (1.2 per cent, N = 590) reported being forced to change the road they use/means of transport as a result of marital violence. The overall lost productivity days for survivors came to 173,411 workdays.

Table 9. Productivity loss for survivors of marital violence, last 12 months

Type	N (sample size) ^a	Working women experiencing violence (percentage)	Mean days missed	Days missed (unweighted)	Weights	Days missed (weighted)
Absenteeism						
Absent from paid work (paid vacation)	2 347	5.3	25.9	60 671	1	60 671
Absent from paid work (unpaid vacation)	2 477	5.5	16.0	39 665	1	39 665
Absent from unpaid work (unpaid family member or other)	685	1.9	1.8	1 246	1	1 246
Subtotal						101 582
Presenteeism						
Ability to do the work affected	7 178	14.5	7.3	52 447	0.25	13 112
Husband delayed or distorted your work	2 646	5.3	15.6	41 277	1	41 277
Decreased your ability to focus	9 306	18.5	5.7	53 068	0.25	13 267
Decreased your self-confidence	2 540	5.0	6.2	15 796	0.25	3 949
Tardiness						
Forced to change road or transport	590	1.2	3	1 787	0.125	223
Subtotal						71 828
Overall (95 per cent CI)	13 336	26.3	19.9	265 958		173 411 (±8 158)

Source: Authors' own.

^a Weighted observations have been rounded for display but not for estimation.

Productivity loss among survivors' husbands is shown in table 10. Some 0.8 per cent of women who experienced marital violence in the last 12 months who have working husbands (N = 3,417) reported their husbands missing an average nine paid workdays in that period. This amounts to 30,862 paid workdays lost. Some 1.4 per cent (N = 6,129) reported their husbands missing an average of 9.4

unpaid workdays, resulting in 57,778 lost unpaid workdays nationally.

Survivors of marital violence have additionally reported their working husbands being less productive at work, with 3 per cent (N = 14,162) reporting a negative impact on their husband's ability to work – a loss of 9.9 days in the last 12 months. This amounts to 35,105 lost workdays nationally.

Table 10. Productivity loss of husbands, last 12 months

Type	N (sample size) ^a	Percentage of women with working husbands experiencing violence (percentage)	Mean days missed	Days missed (unweighted)	Weights	Days missed (weighted)
Absenteeism						
Absent from paid work (paid vacation)	3 417	0.8	9.0	30 862	1	30 862
Absent from paid work (unpaid vacation)	6 129	1.4	9.4	57 778	1	57 778
Absent from unpaid work (unpaid family member or other)	710	0.2	6.5	4 585	1	4 585
Subtotal						93 225
Presenteeism						
Work negatively affected	14 162	3.0	9.9	140 419	0.25	35 105
Overall (95 per cent CI)	18 074	3.4	12.9	233 644		128 330 (±3 146)

Source: Authors' own.

a Weighted observations have been rounded for display but not for estimation.

E. Potential increase in wage employment

Two methods have been used to forecast the potential increase in regular wage employment of women. Using expansion weights, there were 22,193 women in the State of Palestine who were not working in the last 12 months, and who were prevented from working and/or forced to quit work by their husbands.

About 45 per cent of working women make the decision regarding work mostly or only by themselves. Only 16.6 per cent of non-working women make this decision themselves. For more than a third of non-working women

(37.4 per cent), this decision is made mostly or only by their husbands (table 11).

Table 11 also provides the results for survivors/non-survivors (women who have not experienced violence) regarding who decides the nature of their wage employment outside the household. For some 37.4 per cent of survivors, the decision is taken mostly or only by the husband. Decision-making by husbands reduces by almost half (18.1 per cent) in the case of non-survivors, suggesting that survivors tend to have relatively little say in their own employment. Joint decision-

making is also significantly lower for survivors (38.3 per cent) compared with non-survivors (61.4 per cent).

Table 11 also depicts the results segregated by non-working survivors and non-working non-survivors. For a high proportion of non-working survivors (44.8 per cent), the decision on women's employment is made mostly or only by their husbands; such decision-making is almost half for non-survivors (23.5 per cent). The Chi squared test value suggests the association between decision-making and various categories is highly significant, at 1 per cent level of significance.

As wage employment can be influenced by various factors, it is crucial to control for the confounding factors. This

was done by running a multivariate logistic regression to determine the factors for female regular wage employment in the State of Palestine (table 12). With wage employment (binary variable) as the dependent variable, the primary independent variable included decision-making on the nature of women's wage employment outside the household, with the base variable as husbands mostly/only making the decision. Covariates included women's age, number of schooling years, presence or absence of disability, refugee status, region, SES index and the last month's expenditure on all household commodities and services. The SES index was estimated using non-linear categorical principal analysis.

Table 11. Decision-making on the nature of women's wage employment outside household (percentage)

Decision-making	Working	Not working	Survivors ^a	Non-survivors	Non-working survivors	Non-working non-survivors
Wife only/mostly	45.3	16.6	24.3	20.5	17.6	14.6
Husband and wife	49.2	46.0	38.3	61.4	37.6	61.9
Husband only/mostly	5.5	37.4	37.4	18.1	44.8	23.5
Chi square [χ^2] ^b	264.9 (p<0.01)		178.5 (p<0.01)		132.4 (p<0.01)	

Source: Authors' own.

^a Survivors implies survivors who have ever experienced violence.

^b Test value is unweighted.

Table 12. Multivariate logistic regression of survivors' wage employment

Variables	Logit coeff	Odds ratio
wife onlmost	2.79***	16.29***
husband_wife	0.29	4.78
Age	1.87***	6.47***
Schooling	0.29	1.88
Disability	0.056***	1.06***
Ses	0.01	0.01
Refugee	0.24***	1.28***
	0.03	0.04
	0.091	1.095
	0.47	0.51
	-0.33***	0.72***
	0.11	0.08
	0.34*	1.40*
	0.19	0.26

region_coded	0.44*	1.55*
expenditure (to2500_4000)	0.25	0.39
greater4000	0.39*	1.48*
	0.23	0.33
Constant	0.89***	2.43***
	0.3	0.72
	-9.42***	0.00008***
observations	0.75	0.00
LR chi2(10)	1,48	1,477
Pseudo R2	445.2***	445.2***
	0.31	0.31

Source: Authors' own.

Notes: Standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1.

Table 13. Potential increase in survivors' wage employment

Steps		Number of working survivors could be in wage employment: decision-making		
		30 per cent increase	40 per cent increase	50 per cent increase
A	Total number of wage-employed survivors who have ever experienced violence			
	52 211	15 663	20 884	26 106
B	Number of non-working survivors prevented or forced to quit wage employment ever by husbands			
	Number of women	22 193	22 193	22 193
C(A+B)	Total potential increase in wage employment	37 857	43 078	48 299
D	Total wage employed women aged 18-64, currently	93 161	93 161	93 161
E(C/D × 100)	Potential percentage increase in wage employment	40.6	46.2	51.8

Source: Authors' own.

The regression model for survivors [LR chi2 = 445.2, p<0.01] is highly significant, at 1 per cent level of significance. The odds ratios of survivors reinforce the pattern of decision-making playing a crucial role in women's wage employment. The odds of survivors who take the decision to participate in wage employment only or mostly by themselves are a staggering 1,529 per cent higher compared with survivors for whom husbands mostly/only make the decision (OR = 16.29, p<0.01). Similarly, the odds of survivors who take the

decision jointly with their husbands are 547 per cent higher compared with survivors whose husbands mostly/only make the decision (OR = 6.47, p<0.01). As expected, the model also shows that the odds of survivors participating in wage employment increases with age and years of schooling.

Table 13 shows the results of sensitivity analysis on the basis of both descriptive and logistic regression. It is assumed that if survivors are mostly/only taking

the decision on the nature of their employment, or the decision is taken jointly with husbands, their wage employment will increase by 30 per cent, 40 per cent and 50 per cent.

With a minimum 30 per cent increase of survivors who could be in employment due to decision-making, together with

survivors who did not join the workforce because they were prevented or forced to quit by their husbands, women's wage employment in the State of Palestine increases significantly, by 40.6 per cent. If the increase in wage employment for survivors is assumed to be 50 per cent, it leads to a potential major increase of 51.8 per cent.

F. National costs of marital violence

Table 14. National estimates of loss, last 12 months

Type of economic loss	Total loss (NIS)	Total loss (\$)	Percentage of total cost	95 per cent CI	
				Min (NIS)	Max (NIS)
Out-of-pocket	87 090 862	24 385 441	68	72 344 779	101 848 959
Domestic and care work					
Women	7 892 704	2 209 957		6 003 230	9 782 126
Husband	498 451	139 566		684 821	1 155 060
Subtotal	8 391 155	2 349 523	7	6 688 051	10 937 186
Productivity loss					
Women	15 199 456	4 255 848		14 484 425	15 914 435
Husband	17 247 506	4 829 302		16 824 595	17 670 374
Subtotal	32 446 962	9 085 149	25	31 309 021	33 584 810
Cost of inaction	127 928 979	35 820 114		110 341 851	146 370 954

Source: Authors' own.

The OOP costs, unpaid household production and care work costs, and productivity loss can be monetized (table 14). However, as not all costs of violence have been considered – missed schooldays, an increase in survivors' wage employment and the psychological effects on survivors and family members are all excluded – the true economic cost would be much higher.

The total cost of inaction comes to almost 128 million NIS (about \$36 million). This amount of loss is equivalent to the \$41 million the World Food Programme spent in 2019 to provide food security and nutrition status to 343,000 persons in the West Bank and Gaza.⁷⁵ But this is a significant underestimate. OOP costs, which come to 87 million NIS (\$24 million), comprise a major proportion of

the total cost of inaction; equivalent to about 12 per cent of non-food per capita expenditure in 2017 by those survivors who incurred OOP expenditure. In other words, marital violence leads to inefficient consumption, with such consumption mitigating the consequences of violence, rather than expanding the quality of life.

Missed schooldays by children, estimated to be 125,000 days annually due to marital violence, have not been monetized, but they represent a loss for the household given that families must often pay tuition for the entire school year irrespective of days missed due to illness or violence at home. Equally, spending on uniforms, textbooks and transport are fixed costs that cannot be recouped. For society and the economy, missed schooldays represent a

⁷⁵ WFP, 2019.

loss of human capital of the next generation, with long-term consequences for economic development.

Further, the monetary value of productivity loss due to absenteeism and presenteeism accounts for some 25 per cent of the total costs of inaction. Overall, the estimated cost of inaction establishes the burden of marital violence for women and their families. This is reflected in the unfolding COVID-19 pandemic. Mr. Amal Hamad, Minister of Women's Affairs, noted: "As a result of the economic conditions, loss of jobs, and with the current state of anxiety, there is deterioration in the

economic situation of women, and this is leading to economic violence in the home and higher rates of domestic violence".⁷⁶

What has not been included in the estimation is the cost for the government of providing services to survivors of marital violence. If included, the cost of inaction could be even higher. Therefore, it is important to supplement this costing work with an analysis of the costs of service provision to understand the long-term savings to be realized with proper investment in violence prevention programmes.

76 UN Women, 2020c.

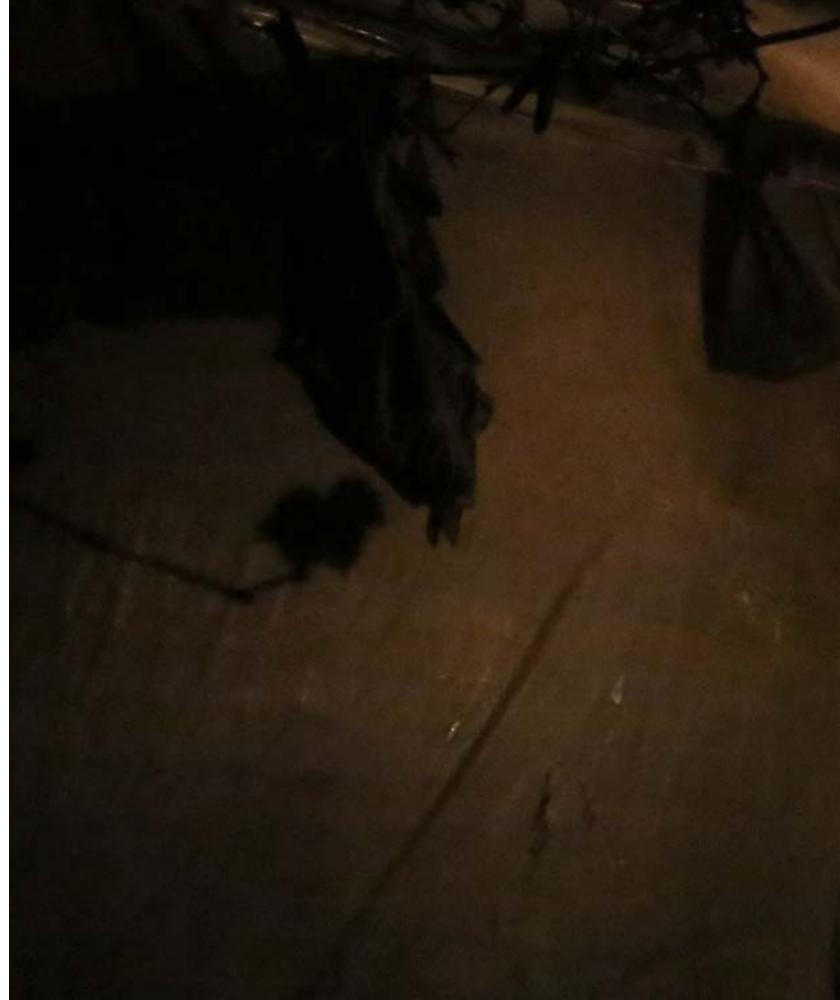
4. Conclusion

This study highlights that marital violence has a significant impact on household expenditure, unpaid household production and care work, absenteeism and presenteeism of women and men, and wage employment of women in the State of Palestine.

The most direct effect on household expenditure arises from the fact almost one in four survivors incurred some OOP costs, equivalent to an average 11.8 per cent of their yearly non-food expenditure. Such inflated expenditure could be much better utilized on such items as children's education, household leisure activities and gifts for family members.

It is significant that marital violence unquestionably affects the ability of women to do care work, which is integral to the overall contribution women make to wider society and the economy. Crucially, while survivors missed about 260,000 care workdays nationally, their husbands also missed approximately 42,000 care workdays. A woman's care workday is about triple (6.63 hours) that of men (2.65), implying that women, in hourly terms missed considerably more care work-hours. This has important consequences in the current pandemic, which has led to both an increase in marital violence and care work for women.⁷⁷

This study also points to the impact of marital violence on economic activity in terms of loss through absenteeism and presenteeism. The almost equal impact of women and men's absenteeism (100,336 days versus 88,640 days) must be interpreted with caution, given women's low labour force participation. It is important to keep in mind the high number of missed workdays reported by women – on average 23 days of paid and unpaid work. Further, husbands also missed work due to marital violence against women. Though a relatively small group, those who do miss work do so for a significant number of days (on average, nine unpaid days). On presenteeism, a dimension of productivity



loss rarely measured in violence research, we see much higher levels among women, the reported days much higher than for men. Violence has significant impacts on women's productivity at the workplace, potentially seriously affecting their employment stability, earnings and future occupational mobility, all factors that contribute to the continued gender wage gap in the State of Palestine.⁷⁸

Perhaps the study's most important finding is in establishing female's low wage employment due to marital violence and the effect on a woman's decision-making about the nature of their own wage employment. Based on sensitivity analysis, there is significant potential to increase women's wage employment by a minimum 41 per cent and as high as 52 per cent. Given data limitations, this impact cannot be easily monetized but the analysis suggests that an increase in women's wage employment could be sizeable and have profound impact on the economic production of the State of Palestine.

⁷⁷ UN Women, 2020a.

⁷⁸ Hammoudeh, 2020.



5. Limitations

There were significant challenges in calculating estimates due to discrepancies in the data or data unavailability, requiring some assumptions to be made. Neither the 2019 PCBS survey nor the 2012/2013 Time Use Survey broke down the average minutes spent by women and men on domestic activities and care work. For domestic activities, it was assumed that after deducting time spent on shopping, 90 per cent of the remaining time was spent on various household chores and 10 per cent on other household chores. For care work, it was assumed that 70 per cent of time was spent by women and men caring for children (including half on children's education) and 30 per cent on elderly care.

The 2019 PCBS survey asked the labour force status of women in the past week, and as the estimates focused on last year, it was assumed that status was the same as for the year. Similarly, the 2019 PCBS survey did not collect data on wages of working women, and therefore, a unique wage for each

woman could not be monetized. Rather, the ISCO submajor groups of women's stated occupations were matched with the mean wage of submajor groups provided by PCBS.

Due to data unavailability, when estimating the potential increase in women's wage employment, the multivariate logistic regression did not include all the possible variables that can explain women's wage employment; for example, husband's occupation, social norms, income. Though the model is fairly robust, including more variables could enhance it. Further, based on the model, sensitivity analysis was conducted but should be viewed as an approximation.

Finally, the monetized costs are significant underestimates of the psychological trauma of survivors and family members, missed schooldays and potential increases in women's wage employment, which have not been monetized in this study.

6. Recommendations

This study has demonstrated that continuing marital violence is costly for Palestinian women and their families, the economy and society. The key recommendations are as follows:

The Council of Ministers should approve the draft law on violence against women and girls at the earliest opportunity to ensure efforts to align with SDG 5, including eliminating marital violence, are prioritized.

At a minimum, the Palestinian Government should establish a dedicated budget for violence prevention and response, allocating sufficient resources to scale up current efforts.

Provide monetary support for survivors of marital violence to access violence services

Ensure an understanding of the wider impacts of marital violence to guide the development of the new national strategy, to be underpinned by a whole-of-government, holistic approach.

The Ministry of Women's Affairs and PCBS to produce in partnership with ESCWA an advocacy toolkit based on the cost findings, including a brochure, infographics and policy briefs.

The Ministry of Women's Affairs and PCBS to organize in partnership with ESCWA a public advocacy campaign, targeting key ministries and governmental stakeholders, to disperse the findings of the study.

Include an analysis of the impact of marital violence in economic and social policies, focusing on economic growth and societal well-being.

Build a deeper understanding of the strong links between violence against women and girls, poverty and economic growth, to effectively address such violence and achieve the SDGs.

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