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asala

The Palestinian Businesswomen's Association

To empower Palestinian women entrepreneurs by encouraging their successful participation in economic activities



Annual Report  
2009 - 2010



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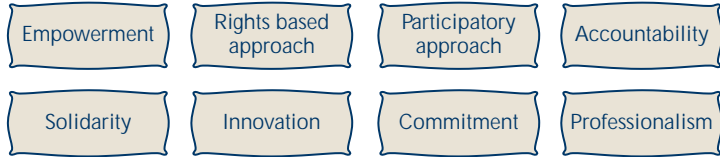
Asala's Vision

Empower effective and successful participation of Palestinian women in economic and social activities

Asala's Mission

Asala is a Palestinian development organization that contributes to empowering Palestinian women living in poverty to positively change their economic and social status through the provision of financial and non-financial services

Asala's Values



Asala's Objectives

- Sustainability of ASALA financial services to Palestinian Women
- Non-financial services and capacity building, and empower, advocate, and support the entrepreneurial woman's economic rights
- Sustainability and empowerment of the institutional and organizational capacities of Asala

## Foreword



Despite all of the challenges we face as Palestinian people struggling to end the occupation and create a future of hope, independence, liberty, and brighter tomorrow for our children and the new generations, and despite the political, economic, and social obstacles the Palestinian women face, we at the Palestinian Businesswomen's Association (Asala) managed to put together this report that encompasses the achievements we made in 2010. It would please us to hear from you; hence, your remarks, criticism, and suggestions concerning the report are welcomed. They will help us enhance our services and programs that are dedicated to serve the Palestinian women.

The determination and the distinguished performance of the Palestinian women made it possible for us to secure the achievements we have made. Development work cannot go on and succeed without the support of the local communities and the targeted groups of the programs. Moreover, the programs must be based on the actual needs of the communities in order to continue and get ahead. Therefore, I, on behalf of Asala's staff, Board of Directors, and administration, would like to express my gratitude to the Palestinian women whom we are proud of and have much confidence in. The Palestinian women's belief in their ability to positively change their situation, their pride, their endless efforts to flourish, are the cornerstones of Asala's continuous success since inception in 1997.

I would also like to express my gratitude to all Asala's staff members whose team spirit, cooperation, dedication to work, and their belief in Asala's mission and objectives to empower women and empower their socio-economic role, had secured the many achievements of Asala. Let us all renew our commitment to the principles we all agree to, including empowerment, accountability, transparency, solidarity, innovation, commitment, the rights based approach, and the participatory approach.

We promise you more efforts to realize our mission, which will take us ahead on our road to an independent State. Rest assured that we have the will to go on and the belief in what we do. Your determination and efforts to build and safeguard our homeland make our hope grow even bigger.

Yours sincerely,  
**Reem Abboushi,**  
 Executive Director  
 The Palestinian Businesswomen's Association (Asala)



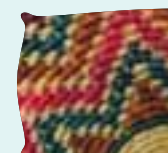
## Financial Services

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asala

## Distribution of loans disbursed by Asala as of inception until end of 2010

| Loans disbursed by Asala between 1997 and 2010 |              |
|--|--------------|
| Number of disbursed loans                      | 16,695       |
| Value of disbursed loans                       | \$18,444,700 |

As of inception in 1997, Asala sought to enhance the economic level of women through provision of financial services. Therefore, as of launch in 1997 until the end of 2010, Asala had granted 16,695 loans valued \$18,444,700, including 3,999 loans worth \$11,069,000 in the West Bank and 12,696 loans worth \$7,375,700 in Gaza Strip.





## Geographic distribution of loans in 2010

**(2,563 loans of a valued at \$3,548,700)**

The total amount of loans disbursed by Asala in 2010 was \$3,548,700 distributed through 2,563 loans. In 2009; however, Asala granted 1,820 loans valued at \$3,085,900. The number of loans in 2010 rose by 40% compared to 2009 and the loans value increased by 15% .

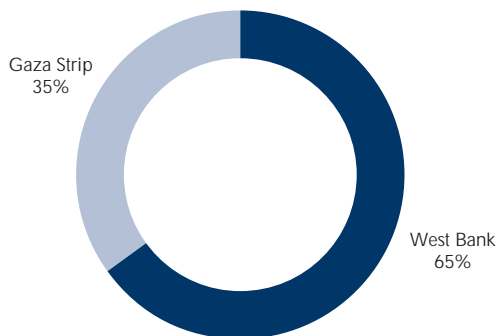
**According to the distribution of Asala's loans in 2010 by geographic area, the West Bank governorates were granted 760 loans valued at \$2,321,200. The distribution of loans was as follows:**

- Northern West Bank governorates including Nablus and Jenin: 445 loans valued at \$1,084,500.
- Central West Bank governorates including Ramallah and Al Bireh and Jerusalem: 80 loans valued at \$353,500.
- Southern West Bank governorates including Hebron and Bethlehem: 235 loans valued at \$883,200.

**On the other hand, Gaza Strip's share of Asala's loans in 2010 was 1,803 loans valued at \$1,227,500. The loans were distributed geographically as follows:**

- Northern Gaza Strip including Beit Lahia, Beit Hanoon, and Jabalia: 1,038 loans worth \$689,500.
- Central Gaza Strip: 433 loans worth \$312,100.
- Gaza city: 332 loans worth \$225,900.

Distribution of loans disbursed in 2010 in the West Bank and Gaza Strip in 2010 (total 3,548,700 \$)



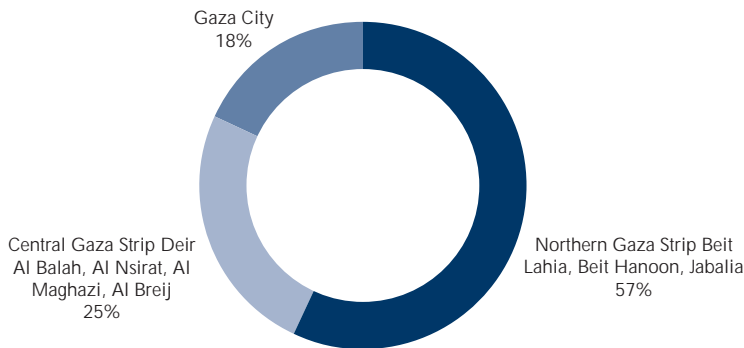
## Geographic distribution of loans in 2009

**(1,820 loans at \$3,085,900)**

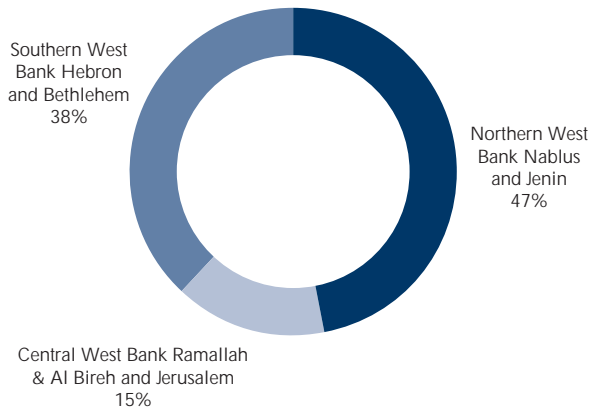
**The geographic distribution of loans shows that Asala disbursed 1,820 loans in 2009 as follows:**

- West Bank : 863 loans at the value of \$2,414,400, including
  1. Northern West Bank (Nablus and Jenin governorates): 474 loans at the value of \$912,700
  2. Central West Bank (Ramallah, Al Bireh, and Jerusalem governorates): 100 loans at the value of \$428,500
  3. Southern West Bank (Hebron and Bethlehem governorates): 289 loans at the value of \$1,073,200
- Gaza Strip governorates: 957 loans at \$671,500, including:
  1. Northern Gaza Strip (Beit Lahia, Beit Hanoon, and Jabalia): 449 loans at the value of \$310,800
  2. Central Gaza Strip: 361 loans at the value of \$248,800
  3. Gaza City: 147 loans at the value of \$111,900

Geographic distribution of loans in Gaza Strip in 2010  
(valued at \$1,227,500)



Geographic distribution of loans in the West Bank in 2010  
(valued at \$2,321,200)



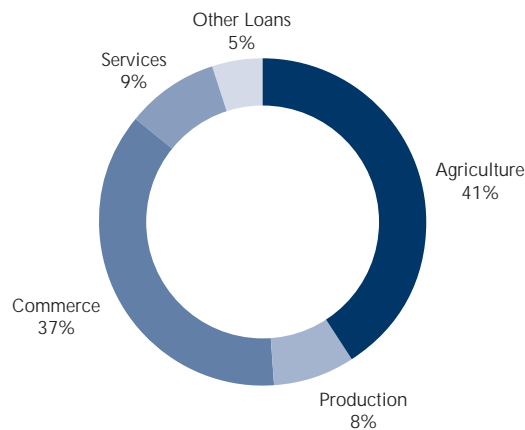


## Sector distribution of loans in 2010

**(2,563 loans valued at \$3,548,700)**

In 2010, the agricultural sector had the largest share of loans at 41% of the total value of loans. Its share was \$1,461,700 at an increase of 29% in comparison with 2009. The commerce sector came second at 37% of the total loans value at \$1,297,600 at an increase of 9% from 2009. The service sector took 9% of the loans at \$308,600 at a drop of 25% from 2009. The production sector took 8% of the loans valued at \$300,800, at an increase of 21% from 2009. Personal and family loans totaled \$180,000 or 5% of the loans at an increase of 62% from 2009.

Loan distribution in 2010  
(\$3,548,700)



## Sector distribution of loans in 2009

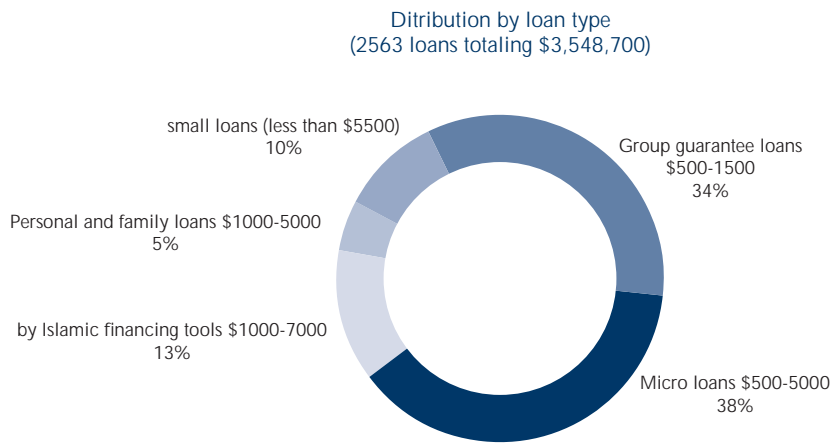
**(1,820 loans valued at \$3,085,900)**

The sector distribution of loans in 2009 shows that the agricultural sector had the lion share of the loans at 38.2% of the total number of loans with a value of \$1,130,700 followed by the commercial sector at 37.6% of the loans or \$1,187,400 and the production sector at 10.9% of the loans or \$247,900 followed by the service sector at 10.5% or \$409,200. The new products sector (family and personal loans) stood at 2.7% of the total number of the loans valued at \$110,700.



## Distribution of loans by type in 2010 (2,563 loans totaling \$3,548,700)

Distribution by type of loan in 2010 shows that Asala disbursed 471 loans totaling \$1,341,100 on micro loans ranging from \$500-\$5000. The share of small loans of less than \$5,500 was 43 loans at \$355,000. Asala also disbursed 124 loans of \$474,200 as Islamic loans (Islamic financing tools loans range between \$1,000 and \$7,000). Group guarantee loans (amounts of such loans range between \$500 and 1,500) totaled 1,841 at the value of \$1,198,400. Personal and family loans reached 84 loans at the value of \$180,000 (the amount of such loan is \$1,000 to \$5,000).



## Distribution by type of loans in 2009

**(1,820 loans at \$3,085,900)**

The distribution of loans disbursed by Asala in 2009 by loan product shows the following results: 219 micro loans at \$672,600, 37 small loans at \$326,000, 363 Islamic financing loans at 1,233,700, 1,150 group guarantee loans at \$735,900, and 51 family and personal loans at \$117,700.



## Asala's role in facing the impact of the attack on Gaza Strip on women in 2009



Once the damage resulting from the Israeli attack on Gaza late 2008 was calculated, Asala, in cooperation with international organizations, rushed to implement programs aiming to reduce the suffering of women, which was the consequence of the Israeli attack. The programs included relief grants, employment, and aid to defaulting businesses. The purpose was to assist women, who suffered damages through the attack, in getting back on their feet again.

### **The programs included:**

1. Distribution of food packages in cooperation with Action Aid
2. Returning women to work in cooperation with Action Aid
3. The initiative to assist the women, who suffered damage through the attack, in cooperation with Oxfam Québec
4. Aid to defaulting businesses in cooperation with Save the Children

### First: Distribution of food packages in cooperation with Action Aid

By mid-February 2009, Asala accomplished phase one of the emergency aid program of Action Aid. The program included handing relief packages to the women who suffered from the devastations of the attack on Gaza Strip. The packages included kitchenware, toiletries, and first aid. This activity required Asala's team to conduct a damage survey of the borrowers. The survey included completing a questionnaire showing the extent of damage that befell each borrower. The survey covered 300 borrowers including 60 from Beit Hanoon, 92 from Jabalia, 37 from Gaza area, and 111 from the central governorates.

### Second: Returning women to work in cooperation with Action Aid

Asala and Action Aid signed a memorandum of understanding in early April 2009 to disburse grants to the borrowers who lost their businesses. Priority was given to the businesses that constituted the sole household source of income, which would enable women to return to work in their businesses. The work in this program was completed on September 10, 2009. The total amount disbursed was \$98,861 benefiting 130 women, including 65 from the northern governorates, 14 from Gaza area, and 51 from the central governorates. The Asala team had first researched the cases that qualified for the grants and determined their needs. The team then revisited each case.

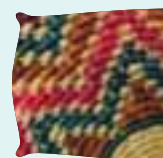


### Third: The initiative to assist the women, who suffered damage through the attack, in cooperation with Oxfam Québec

This program aimed to assist the women who were devastated by the attack and crises of Gaza. Its purpose was to return women to work at their businesses and assist them to develop further. The program included handing out in-kind assistance such as tools and goods to revamp their businesses. The program was in cooperation with Oxfam Québec. The program benefited 52 women (11 from the northern governorates, 12 from Gaza area, and 29 from the central governorates). The total value of the assistance reached \$28,441.

### Fourth: Aid to defaulting businesses in cooperation with Save the Children

In 2009, Asala started working on a program to assist the defaulting businesses, which had received loans from microfinance institutions. The 2-year program (November 2009 – September 2011) was in cooperation with Save the Children, Academy for Educational Development (AED), and the United States Agency for International Development (USAID). The program aims to assist households to restart their businesses and reconnect with the official financial sector and financing institutions. The program entails Save the Children to conduct research field visits to homes and small businesses' locations to verify the data of the beneficiaries and those qualifying for the aid in accordance to specific standards. The number of ladies who applied for the aid in 2009 totaled 61 (29 from the northern governorates, 3 from Gaza area, and 29 from the central governorates). Save the Children received the required data and lists of beneficiaries from Asala.



## Special in-kind grants for Asala's entrepreneurs in Gaza Strip after the attack

### Program for bringing women back to work funded by Action AID

Asala distributed in-kind grants to women entrepreneurs whose businesses were destroyed or faced losses in the Gaza Strip during the attack. The grants were meant to enable the women entrepreneurs to reestablish their business and get back to work. The initiative was among Asala's efforts to assist the entrepreneurs to endure the consequences of the attack on Gaza Strip. The grants included agricultural materials and tools such as seeds, fertilizers, irrigation systems, food products, and grocery products for groceries. They also included sewing machines and tools, cattle and poultry, sheep, cows, pigeons, chickens, chicks, cosmetics and equipment for salons, cameras and photography equipment, and many other materials and equipment for women's businesses. The program lasted for six months (January to June 2010).

| Region   | Number of beneficiaries | Budget in \$      |
|--|-------------------------|-------------------|
| Northern Gaza governorate: Beit Hanoon, Beit Lahia, and Jabalia) | 109                     | 57,100            |
| Gaza governorate   | 65                      | 51,670            |
| Central governorate  | 142                     | 104,500           |
| <b>Total</b>   | <b>316</b>              | <b>\$ 213,270</b> |



### Special grants project to revive affected businesses (Academy for Educational Development (AED), Expanded and Sustained Access to Financial Services (ESAF), and Save the Children)

The grants aimed to help the women whose businesses were destroyed during the war on Gaza. The total number of women benefiting from the grants was 71 and the grants' budget was \$54,000. The grants were given in cooperation with AED, ESAF, and Save the Children. Asala promoted the grants program among the women whom the program categories applied to. The application forms for the grants were completed at Save the Children offices. Asala monitored the process and prepared the initial study and Save the Children disbursed the grants.

The success continues ...

## Asala wins seven awards in 2010



In 2010 the entrepreneurs and the lending advisors of the Palestinian Businesswomen's Association (Asala) won seven awards in the competition organized by the Palestinian Network for Small and Microfinance (*Sharakeh*) and the Deprived Families Economic Empowerment Program (DEEP) of the United Nations Development Program. DEEP is funded by the Islamic Development Bank in Jeddah. The award giving ceremonies were held at the Palestinian Red Crescent hall in Al Bireh with the participation of the Minister of Labor Dr. Ahmad Majdalani.

Asala's borrower Hanadi Abu Shamsiyi from Hebron won \$2,500. Hanadi started her business in 2008 benefiting from the Islamic financing program of Asala. Nuha Mansi from Al Bireh won also \$2,500 for the business she started in 2006 for making embroidered garments and copper products. Mansi initially took a \$2,000 dollar loan from Asala. Mansi also took an additional four loans from Asala at a total value of \$19,000. Wijdan Nayif won \$1,000 for a business supported

by a loan from Asala in 2008 of a value of \$2,000. Amal Al Seis from Gaza Strip won a \$3,000 award for a tailoring business, which she started in 2007. Al Seis took loans from Asala with a value totaling \$4,900 to start her sewing business, which designs duvets and children wear.

In the competition among the people working for financing institutions Asala won three awards. Reema Hab Al Reeh, a lending advisor at Asala's Jenin office since 2005 who manages a financing portfolio of \$170,000 –financing 140 businesses– won the best lending advisor award. Sawsan Sharawnah, a lending advisor at Asala's Hebron office, won the best lending advisor award in 2010. Sharawnah manages a financing portfolio of \$380,000 –financing 110 businesses. Karima Al Sharafy, Asala's lending advisor at Asala's Gaza office won third place for best lending advisor. Karima works in Jabalia area in the northern governorate of Gaza Strip. Karima has worked for Asala since 2001. She manages a lending portfolio of \$143,651.





## Non-Financial Services

إرادة  
Irada

تدريب وتمكين المرأة  
Training and Empowering Women

### Women economic development project (Irada)

We aim to provide the Palestinian society with trained women who are capable of starting and running income – generating businesses, successfully and accurately, in a manner that ensures their sustainability and increases Palestinian households' income.

## Vocational and technical training in 2010

### (123 Training courses benefiting 1,204 women)

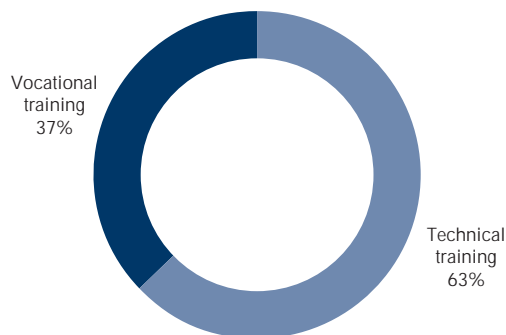
Irada's team conducted 123 vocational and technical training courses in 2010 in the West Bank and Gaza Strip, including 77 technical training and 46 vocational training courses. The training benefited 1,204 women, including 997 women in the West Bank and 207 women in Gaza Strip.



Geographic distribution of trainees participated in vocational and technical training in 2010



Distribution of training courses by type (123 training courses in 2010)



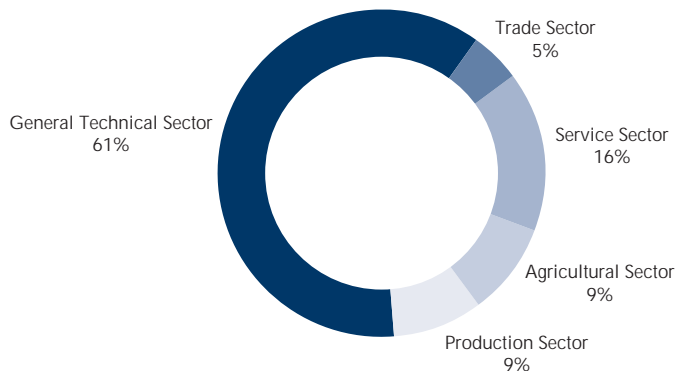


## Technical training (business management, marketing and finance) in 2010

### (77 Training courses benefiting 793 women)

Irada's team conducted 77 technical (management and finance) training courses in the West Bank and Gaza Strip. The number of women who participated in the training totaled 793. The training included 7 training courses in the agricultural sector. Each training was 20 hours. Also, the training covered the service sector in 12 training courses (20 hours each), the commercial sector in 4 training courses (20 hours each), the production sector in 7 training courses (20 hours each), and 47 general technical training courses in all aforementioned sectors where each training course lasted for 30 hours.

Technical training by sector (77 training courses held in West Bank and Gaza Strip governorates in 2010)



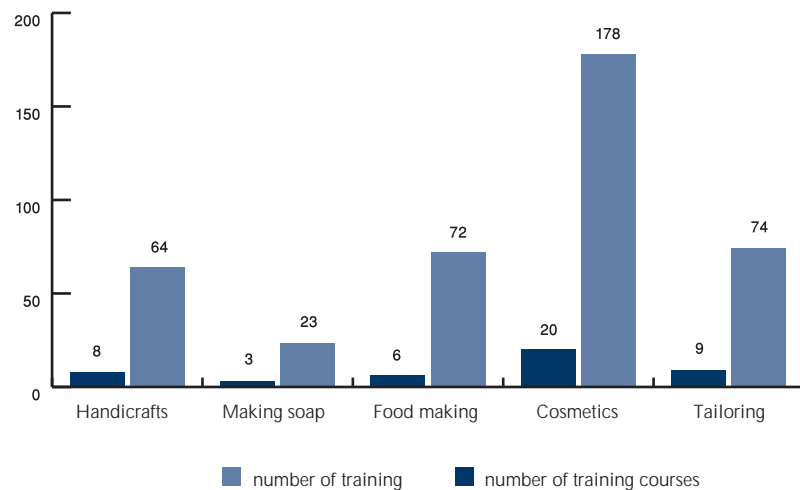


## Improving vocational skills in 2010

### (46 Training courses benefiting 411 women)

The training team at Irada conducted 46 vocational training courses for 411 women aimed at improving the vocational skills in using straw for making objects (8 training courses for 64 women), making soap (3 training courses for 23 women), food making (6 training courses for 72 women), cosmetics (20 training courses for 178 women), and tailoring (9 training courses for 74 women).

Vocational training (411 trainees participated in 46 training courses in 2010)

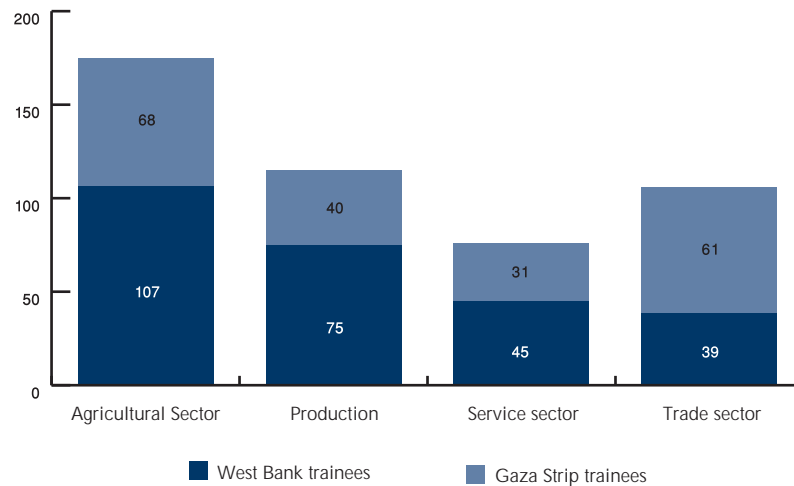


## Trainees in technical training (business management, marketing and finance) who own businesses (472 women) in 2010

20

The percentage of women who benefited from the management and financial training (management, accounting, marketing, making feasibility study) where such women had their own businesses was 59.52% of the total number of trainees (793 women) from the West Bank and Gaza Strip. The number of women trainees who participated in the training and had agricultural businesses was 107 women in the West Bank and 68 women in Gaza Strip. Those who had businesses in the production sector and benefited from the training were 75 from the West Bank and 40 from Gaza Strip. The training also covered the women involved in the service sector including 45 women from the West Bank and 31 from Gaza Strip. The commercial sector was also covered where the training benefited 39 women from the West Bank and 67 women from Gaza Strip who had businesses in the commercial sector.

Distribution of trainees who have businesses in the West Bank and Gaza Strip governorates by economic sector in 2010 (472 trainees out of 793 trainees)



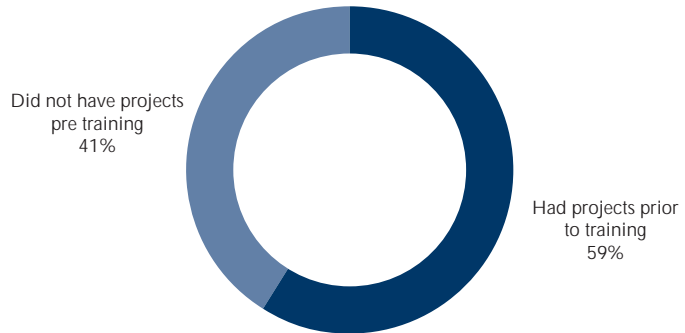
## Beneficiaries of the training who owned businesses / sectors / sources of financing (2009)

The Irada program at Asala provides training and consultation services to the women who own businesses or wish to start a business regardless of the sources of financing or the financial institution they seek to get a loan from.

The trainees' data show that 59% of the total number of trainees in the West Bank and Gaza Strip governorates had their own income – generating businesses prior to receiving training. 47% or 502 trainees of the West Bank trainees owned businesses and 82% of the 234 Gaza Strip trainees had businesses.



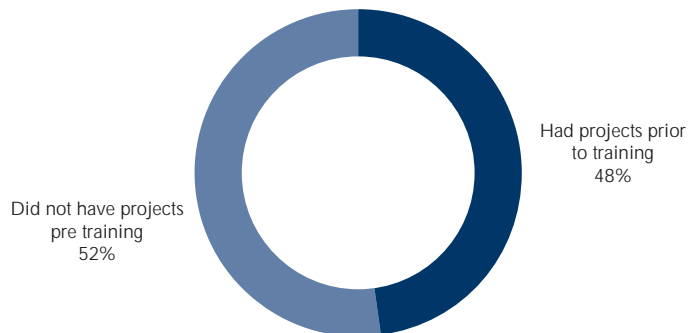
Distribution of trainees in the West Bank and Gaza Strip according to project existence in 2009 (of a total 736 trainees)



Distribution of trainees in the Gaza Strip according to project existence in 2009 (of a total 234 trainees)



Distribution of trainees in the West Bank according to project existence in 2009 (of a total 502 trainees)





## 242 Women trainees with economic businesses from the West Bank governorates in 2009

Data show that the 242 women trainees from the West Bank governorates who own businesses (had businesses established prior to receiving training from Irada) had the following distribution of businesses: 41% belong to the trade sector, 22% belong to the production sector, and 10% belong to the service sector. The sources of financing of the businesses were as follows: 75% from financing institutions, families, and others; 27% from personal savings; 1% from other sources.





## 192 Women trainees with economic businesses from Gaza Strip governorates in 2009

Data show that the 82% of the 192 women trainees from the Gaza Strip governorates who own businesses had the following distribution of businesses: 30% belong to the trade sector, 53% belong to the agricultural sector, 102% belong to the production sector, 5% belong to the service sector, and 2% belong to other sectors. The sources of financing of the businesses were as follows: 93% from financing institutions, families, and others; 5% from personal savings; 2% from other sources.





## Distribution of trainees in West Bank and Gaza Strip governorates (793 women) by place of residence in 2010

Irada's training team managed to arrive to the largest number possible of women in all governorates who wished to start businesses or develop their businesses. The purpose was to provide training to the women who need it at their places of residence and business activity in cities, villages, and refugee camps and save them the movement hardships caused by the social and political conditions and movement restrictions and roadblocks. The steps taken also meant to encourage women to get involved. The percentages of rural women trainees, refugee camp women trainees, and urban women trainees were 60%, 28%, and 12% respectively.



## Residential distribution of 736 trainees in 2009

Irada has a policy of outreach where training is provided to women at their hometowns and business locations. The policy's purpose is to reduce the travel burdens, overcome the social conditions and the political situation where roadblocks restrict the freedom of movement. The team of Irada made great efforts to reach the largest number of beneficiaries at all governorates. The percentage distribution of women trainees by place of residence was as follows: 59% of the trainees came from villages; 18% were from refugee camps; and 23% were from urban areas.



## Monitoring the Work team in 2009

Irada monitors the performance of its training team in order to overcome any possible obstacles and to continuously develop the training programs, which better serve the target group. To this end, Irada holds regular meetings with the trainers of the West Bank and uses videoconferencing to communicate with the trainers of Gaza Strip. Irada organized a 10 – day training course for 9 trainers of Irada. The training is in accordance with an agreement with the Palestinian Network for Small and Microfinance (Sharakeh) and Planet Finance. Another training course was held to enhance the trainers' skills in technical training. The purpose of the training was to prepare specialized trainers in providing consultation services in specialized areas including commerce, production, agriculture, and services.

The cooperation agreement with Planet Finance facilitated development of the training curriculum and enhanced the trainers' competencies in explaining the curriculum using training methods that suit the target group.

A training course for preparing trainers professionally was also held. The training included outreach, communication, time management, and preparing plans and programs of training. The training was followed by selecting 15 trainers from West bank governorates to cover all professional training services, which would provide consultation and field training services.

## Monitoring trainees in 2009

Follow-ups with training beneficiaries are arranged after 6 months of taking part in technical training. The meetings include review of trainees' needs and completing assessment forms to measure the impact of the training on the trainees and their businesses. Individual consultations follow as well as telephone and field monitoring by training consultants or technical specialists. This helps the trainees in solving problems and overcoming obstacles.

In 2009, the number of monitored trainees / participants was 128 from all West Bank governorates. 63% of the monitored trainees owned income – generating businesses and 47% of them didn't. The monitoring also showed that 15% of the women who received training but didn't have businesses started businesses after the training. Moreover, 75% of the training participants had their business improve after the training as follows:

| Type of improvement         | %    |
|-----------------------------|------|
| Increased average of income | 83 % |
| Increased size of business  | 62 % |
| Increased number of staff   | 18 % |
| Increased customers         | 90 % |
| Producing new goods         | 48 % |
| Sustainability              | 62 % |



## Consultancy and training services for borrowers

Asala provides consultancy and training services to its borrowers in addition to financial services. The services assist the borrowers in overcoming the difficulties they face in the process of establishing their businesses. In 2010, Asala provided consultancy services to businesswomen by giving 4,246 consultancy hours, including 2,337 hours in the West Bank and 1,909 hours in Gaza Strip. Also, Asala conducted 10,945 field visits in 2010, including 7,127 visits in the West Bank and 3,818 visits in Gaza Strip.



| West Bank governorates  |                        |                             |
|-------------------------|------------------------|-----------------------------|
| Governorate             | Number of field visits | Number of consultancy hours |
| Ramallah and Al Bireh   | 576                    | 404                         |
| Jenin                   | 2460                   | 703                         |
| Nablus                  | 2697                   | 416                         |
| Bethlehem               | 333                    | 329                         |
| Hebron                  | 1061                   | 485                         |
| <b>Total</b>            | <b>7127</b>            | <b>2337</b>                 |
| Gaza Strip governorates |                        |                             |
| Governorate             | Number of field visits | Number of consultancy hours |
| Northern Gaza           | 2116                   | 1058                        |
| Gaza city               | 782                    | 391                         |
| Central governorates    | 920                    | 460                         |
| <b>Total</b>            | <b>3818</b>            | <b>1909</b>                 |

## Consultation and training services to borrowers in 2009

Asala provides consultations and training services in addition to financial services to its borrowers to help them overcome any obstacles facing their businesses. In 2009, Asala provided 2,991 hours of consultation to borrowers and businesswomen; moreover, Asala conducted 8,093 field visits to all West Bank governorates.

Technical assistance included 28 visits to businesses in Hebron governorate by the agricultural engineer and the vet.

| West Bank governorates |              |                    |
|------------------------|--------------|--------------------|
| Governorate            | Field visits | Consultation hours |
| Ramallah and Al Bireh  | 453          | 196                |
| Jenin                  | 2,037        | 982                |
| Nablus                 | 4,063        | 270                |
| Bethlehem              | 966          | 810                |
| Hebron                 | 574          | 733                |
| <b>Total</b>           | <b>8,093</b> | <b>2,991</b>       |

Five students from Birzeit University were also trained for a week in cooperation with *Yalla Palestine* institution on the group guarantee system at Jenin and Ramallah offices. A workshop was also held for Al Tira Institute students to introduce them the lending programs as well as the non-financial services of Asala and Irada. Asala also held a training course for the owners of beauty salons in cooperation with F Alf Hana. Nine borrowers from Jenin took part in the training. Another workshop was arranged in cooperation with Mahawir Society and Asdiqa Al Shaheed Society for 27 participants.

Asala team implemented 1,750 consultation hours for women from Northern Gaza governorate; 550 consultation hours for women from Gaza City governorate; and 1,360 consultation hours for women from central Gaza governorate.

The number of visits totaled 10,558, including 4,420 visits in northern Gaza governorate, 144 program promotion visits, meeting 2,500 women at their places of residence or work or others (market, healthcare centers), 1,350 follow up visits, 30 program promotion visits, meeting 300 women from Gaza city governorate, 4,788 visits to central Gaza governorate, 160 program promotion visits, and meeting 3,200 women.

| Gaza Strip governorates |              |                          |                    |
|-------------------------|--------------|--------------------------|--------------------|
| Governorate             | Field visits | Program promotion visits | Consultation hours |
| Northern Gaza           | 4420         | 144                      | 1750               |
| Gaza city               | 1350         | 30                       | 550                |
| Central governorate     | 4788         | 160                      | 1360               |
| <b>Total</b>            | <b>10558</b> | <b>334</b>               | <b>3660</b>        |



## Awareness and marketing sessions

Asala's team organized sessions and workshops with women in order to introduce them to Asala's financial and non-financial services and programs. Eighteen workshops were held in Nablus governorates at Oreef, Tubas, Nablus, Al Far'a, Al Badan, Ainaboos, Quseen, Salem, Beit Iba, Jama'een, Al Nasariya, Tal, Asira Al Shamaliya, Al Naqura, Huwara, and Beit Dajan. The number of participants was 492 women.

Asala also conducted workshops in Jenin governorate, including Jenin refugee camp, Al Jadida, Siris, Kufur Dan, Raba, Al Jalami, and Aja. The number of participants was 174 women.

In Ramallah and Al Bireh governorate, Asala conducted 7 workshops for 98 participants in Beit Oor, Al Qbibbi, Al Midyi, Bil'in, Safa, Beit Sira, and Anata. The workshops were conducted in cooperation with the Palestinian Youth Union.

In Hebron governorate, Asala conducted 24 workshops for 652 participants in Tarqumia, Beit Kahil, Halhoul, Al Fawar, Al Sura, Sa'eer, Al Shyoukh, Shyoukh Al Aroob, Sureef, Karma, Al Koom, Beit Ola, Tafooh, Kharasan, and Al Ramadeen.

Asala conducted 11 workshops for 168 participants in the Bethlehem governorate at Wadi Foqeen, Al Jab'a, Al Khader, Nahaleen, Al Abayat, Al Abidiyi, Al Shawawra, and Janata.

## Awareness meetings in 2009

Asala team organized meetings and workshops with women in order to introduce them to the services, programs, and products of Asala. This activity included 4 workshops in the Nablus governorate (Askar, Beit Omreen, Asira Al Shamaliya, and Awarta) with 84 participants. Another workshop was held in Al Hashimiya in the Jenin governorate with 40 participants.

In the Hebron governorate, seven meetings were organized in cooperation with Action Aid with the administrations of women centers. Also, 15 workshops were held at the villages targeted by AMENCA 2 Project with 360 women (24 women for each workshop). The villages include Beit Ola, Noba, Hebron, Tarqumia, and Halhool with 166 participants. A workshop was held in Hebron in cooperation with Sharakeh with 30 women.

Moreover, meetings were arranged with women from the Bethlehem governorate in Taquo with 18 participants, Bateer with 15 participants and Al Ibidiyi with 18 participants. Two workshops were also held in Nahaleen with 30 women, Al Jubi with 40 women participating in 4 workshops, Al Shawara with 70 women participating in 3 workshops, and Al Abiyat with 30 women.



## Economic development services of micro businesses conference



The Economic Development Services of Micro Businesses Conference was organized on November 10, 2009 by the Women's Economic Development Project (Irada) implemented by Asala and funded by the Swiss Agency for Development and Cooperation, in coordination with Planet Finance. The Conference was held at the Red Crescent Hall in Al Bireh and was attended by Dr. Ahmad Majdalani, the Minister of Labor and representatives of governmental institutions, public sector, and NGOs. The Conference debated a number of working papers. Mrs. Reem Abboushi opened the Conference with a statement, which was followed by a speech by Dr. Majdalani.

Simon Boas, the Executive Director of Planet Finance in Palestine, presented a working paper on the needs to develop business services and their role in developing micro businesses. Boas also talked about the difficulties small entrepreneurs face and how to market their products. Ahmad Abu Bakir, the Executive Director of the Small Businesses Center in Palestine, described the Center's work experience in developing services and the lessons learnt. He also spoke of the new trend of the Center to provide services by

economic sectors. Salma Suleyman, Director of Irada, provided details of Irada project, its experience, and mechanisms of execution. Shuaa Marrar, Director General of Riyada Consulting and Training presented a paper on "Self - financing of business development services".

The director of the finance department of the United Nations Relief and Works Agency (UNRWA) Jane Giacaman described the financing services the agency provides to micro businesses in Palestine in the second session of the Conference. Randa Hilal, a consultant from Optimum, presented statistics and findings of field studies about the socio-economic impact of micro loans of Optimum, with support from the Women Studies and Documentation Center and the Ministry of Women Affairs, on the Palestinian women. Abu Hilal also detailed the findings of the focus groups of Asala, Irada, UNRWA, and ACAD with the participation of 73 women. Irada project's trainer Ibtisam Ziyada described her experience in training and preparation of trainers and field work with women. Sahar Samar detailed her benefits from Irada project training and the positive impact of the training on performance and quality of products and services.

The third session of the conference was an open discussion with a presentation from Carol Sirkhi, the Executive Director of Planet Financing Egypt, about Planet's experience, work plan development, success stories, and programs and challenges. Rania Al Sweiti, small businesses trainer from Jordan, presented a paper on "the Jordanian experience in providing services and support to small businesses." She described the small businesses in Jordan and the issues they face.

**The recommendations of the Economic Development Services of Micro Businesses Conference:**

- The government should allocate budgets to develop the skills of the poor.
- Banks and insurance companies and private sector institutions should also contribute to supporting development efforts to improve financial services.
- The Ministry of Finance needs to exempt micro businesses from paying taxes.
- Services need to be designed to meet the needs of the micro business entrepreneurs.
- Monitoring and evaluation must be in-place following implementation of services.
- The services of marketing of micro businesses' products needs focus.
- The field workers need training to be able to provide advice and help solve the problems of the entrepreneurs.
- Networking with relevant ministries is needed to ensure continuity of training services provision.

The Conference received media coverage and its news was posted on the local papers websites. Also, local and satellite TV stations covered the Conference as well as the local radio stations.





## Asala's business clubs

Asala continued in 2010—through its Irada program— to form business clubs in all governorates. The clubs are part of Asala's development policy to empower women and organize them and facilitate their exchange of expertise. The number of business clubs formed by Asala in 2010 was 12. They have 346 members, including 21 members from Arab Al Ramadeen, 15 members from Kharas, 42 members from Sa'eer, 15 members from Al Fawar, 27 members from Beit Ummar, 29 members from Asira Al Shamaliya, 31





members from Al Naqura, 45 members from Bil'in, 20 members from Qibia, 16 members from Beit Oor, 32 members from Al Yamoon, 35 members from Jenin refugee camp, and 18 members from Al Abidiya.

Asala formed the clubs and conducted democratic elections using secret ballot. The elections were for administrative committees to be the contact points for Asala. A wide meeting was organized and encompassed all 12 clubs after their formation. The meeting was to define their needs and means of overcoming their difficulties. Consequently, a number of clubs received equipment and machines to help them conduct their work.



## Awareness through the media

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### Program 'Nus el Mujtama'a'

Asala produced the "Nus el Mujtama'a" program in 2010. The televised program is among Asala's activities to create awareness among women about their social and economic rights. The program was jointly funded by the Swiss Agency for Development and Cooperation –as part of Irada Project- and Oxfam Québec, which the Canadian Agency for International Development funds, as part of the Regional Economic Empowerment for Women Project (REEWP). The program discusses a number of women related issues especially the

economic ones with experts on women issues, decision makers, and members of the Palestinian Legislative Council. The program covered 12 episodes, which were aired on *Watan* Television Channel (the most watched among local TV channels). It was aired on Sundays at 8 P.M. with reruns on Mondays at 1 P.M. and on Tuesdays at 5 P.M. The program was commented on by most media outlets. It was decided to have reruns of the program on the Palestine Satellite Channel in early 2011.



## Sponsoring an episode on “Empowerment” in 2010

“A Good Cup of Coffee” is a radio show aired on Nisa’a FM on Sundays and Thursday in the morning between 7 and 10. The show hosted Palestinian women from different governorates over the telephone to discuss their successful experiences in various areas especially the economic areas. The show also encouraged listeners to take the initiative and start their own businesses; hence, the show had a special episode embedded in it called “Empowerment”. The episode was aired at 9:50 A.M. in cooperation with Asala.

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## International rural women’s day 2010

Asala published special supplement, which was distributed with Al Ayyam Newspaper, on the International Rural Women’s Day on November 15. The supplement was in English and Arabic and included essays and interviews about the occasion and a report about the Palestinian rural women. A radio spot was also produced and aired on Ajyal and Raya radio stations. The activities were part of the Regional Economic Empowerment for Women Project (REEWP).



## Awareness through the media

### Asala's advertisements in local newspapers and magazines in 2010

Asala placed awareness messages about the economic and social rights of the woman in clear and obvious spots in local daily newspapers and magazines during 2010. The awareness messages also encouraged women to start income – generating businesses.

| Newspaper/magazine     | Frequency of ad | Remarks          |
|------------------------|-----------------|------------------|
| Al Quds                | 20              | Daily newspaper  |
| Al Ayyam               | 17              | Daily newspaper  |
| Al Haya Al Jadida      | 17              | Daily newspaper  |
| Apollo Magazine        | 1               | Monthly magazine |
| Sayidat Filisteen      | 1               | Monthly magazine |
| This Week in Palestine | 1               | Monthly magazine |



### Asala's advertisements in local radio stations in 2010

Listening to the local radio stations is one of the key activities of the Palestinian society, especially Palestinian women; hence, Asala uses the local radio stations as means to spread its messages concerning the economic and social rights of the women, organize women, and organize their economic participation in the regulated sector.

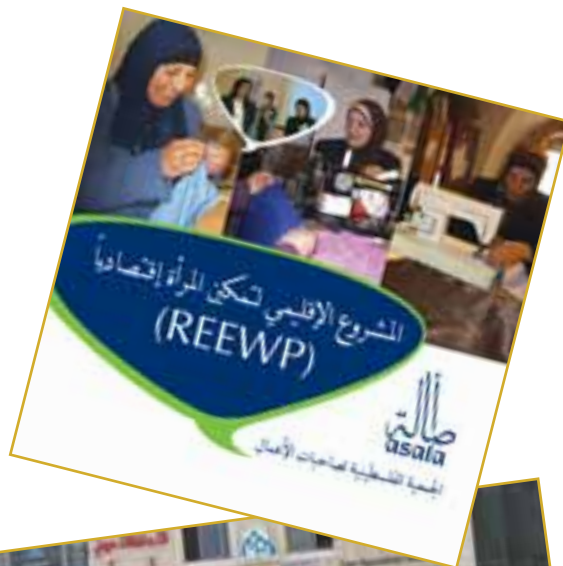
| Radio station    | Where     | Frequency of ad broadcasting | Remarks                                   |
|------------------|-----------|------------------------------|---|
| Ajyal            | Ramallah  | 846                          | Ajyal covers all Palestinian governorates |
| Tareeq Al Mahaba | Nablus    | 726                          |   |
| Farah            | Jenin     | 726                          |   |
| Bethlehem        | Bethlehem | 726                          |   |
| Raya             | Ramallah  | 736                          | Raya covers all Palestinian governorates  |
| Amwaj            | Ramallah  | 310                          |   |
| Al Huriya        | Ramallah  | 120                          |   |
| Sama FM          | Ramallah  | 438                          |   |
| Al Sharq         | Ramallah  | 726                          |   |
| Al Khaleel       | Hebron    | 210                          |   |
| Farah            | Hebron    | 210                          |   |
| Al Huriya        | Hebron    | 210                          |   |
| Al Nawras        | Hebron    | 726                          |   |
| Nisa'a FM        | Ramallah  | 540                          |   |

## Awareness through the media

### Awareness and promotional messages in 2010

| Produced material  | Amount/ space   |
|--|---|
| Introductory brochure about the Regional Economic Empowerment for Women Project (REEWP)  | 1,000 copies  |
| Poster containing awareness messages to women about their economic rights  | 1,000 copies  |
| Stickers containing awareness messages to women about their economic rights  | 1,000 copies  |
| Billboard areas containing awareness messages to women about their economic rights   | A poster of an area of 140 square meters rented for 2 months<br><br>A poster of an area of 75 square meters rented for 3 months |
| <b>Documentaries:</b>  |   |
| 1. Irada: A 10-minute long documentary about Irada project of Asala, which is funded by the Swiss Agency for Development and Cooperation. The documentary shows the achievements made by women through the training of Irada.  |   |
| 2. Ween Ray'heen (Where are We Headed): The documentary is 20 minutes long. It documents the expertise of women and their businesses and the impact of the businesses on their households and their roles. The documentary shows the experiences of 4 women from the northern, central, and southern governorates. | 2   |
| Visit <a href="http://www.youtube.com/watch?v=su3NawAzf00">http://www.youtube.com/watch?v=su3NawAzf00</a> to watch the documentary.  |   |
| Radio spots containing awareness messages to women about their economic rights   | 4   |

Asala produced a number of written, audio, and visual materials to make women aware of their rights as well as the financial and non financial services they can receive from Asala, including:



## Awareness through the media



## Media coverage in 2010

Asala had the following local media coverage in 2010, including:

| Media outlet                                | Frequency of publication / broadcasting |
|---|---|
| <b>Local newspapers</b>                     |   |
| Al Quds                                     | 17                                      |
| Al Ayyam                                    | 11                                      |
| Al Haya Al Jadida                           | 10                                      |
| <b>Websites</b>                             |   |
| Official, independent, and private websites | 113                                     |



## Awareness through the media

### Asala in the media in 2009

The media program of Asala built, in 2009, on its achievements of the past years with an aim to enforce Asala's mission and introduce its services and programs. The media program utilized awareness and promotional materials in the daily newspapers and magazines as well as radio spots in the local radio stations. The spots used simple language in order to reach the largest possible number of female audience and all members of the society in all governorates. The activities of Asala were covered by the media as explained below:



### Advertisements in the local newspapers and magazines

| Media outlet           | Frequency of publication | Remarks          |
|------------------------|--------------------------|------------------|
| Al Quds                | 18                       | Daily newspaper  |
| Al Ayyam               | 13                       | Daily newspaper  |
| Al Haya Al Jadida      | 13                       | Daily newspaper  |
| Miss Palestine         | 1                        | Monthly magazine |
| This Week in Palestine | 1                        | Monthly magazine |

### Local radio stations

| Radio station    | Where     | Frequency of ad broadcasting | Remarks                       |
|------------------|-----------|------------------------------|-------------------------------|
| Ajyal            | Ramallah  | 2183                         | Ajyal covers all governorates |
| Tareeq Al Mahaba | Nablus    | 270                          |                               |
| Ahlam            | Jenin     | 270                          |                               |
| Farah            | Jenin     | 100                          |                               |
| Bethlehem        | Bethlehem | 270                          |                               |
| Marah            | Hebron    | 270                          |                               |
| Al Nawras        | Hebron    | 100                          |                               |
| Raya             | Ramallah  | 180                          | Raya covers all governorates  |

## Awareness through the media

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### Media coverage in 2009

| Media Outlet                 | Frequency of Publication / Broadcasting |
|------------------------------|---|
| <b>Local newspapers</b>      |   |
| Al Quds                      | 13                                      |
| Al Ayyam                     | 14                                      |
| Al Haya Al Jadida            | 14                                      |
| Al Safeer Al Iqtisadi        | 2                                       |
| Sharakeh supplement          | 3                                       |
| <b>Websites</b>              |   |
| Websites                     | 74                                      |
| <b>Radio stations</b>        |   |
| Sawt Falasteen               | 3                                       |
| Ajyal                        | 5                                       |
| Amwaj                        | 1                                       |
| Angham                       | 2                                       |
| Al Raya                      | 1                                       |
| <b>Local TV station</b>      |   |
| Watan                        | 3                                       |
| Al Quds Educational TV       | 2                                       |
| <b>Satellite TV channels</b> |   |
| Palestine PSC                | 2                                       |
| Al Falasteeniya              | 2                                       |
| Al Arabiya                   | 1                                       |
| Dubai                        | 2                                       |

### Publications / Promotional materials

| Material  | Quantity |
|---|----------|
| Annual report   | 1000     |
| Asala's brochure                                      | 1000     |
| Irada brochure  | 1000     |
| Documentary (Asala's Story)                           | 1        |
| Folders   | 2100     |
| Promotional catalog of Asala' entrepreneurs' products | 1000     |
| Pens  | 4000     |
| Flags   | 35       |
| Roll ups  | 8        |
| Banners   | 2        |
| Bags  | 25       |



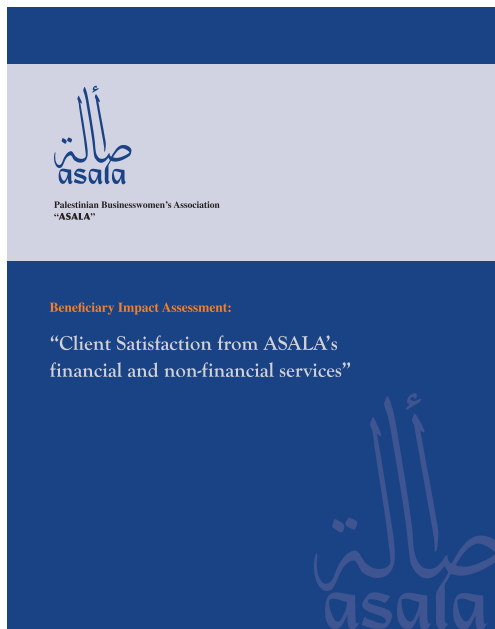
## Studies and researches in 2009

### Impact of relief programs assessment 2009

Asala conducted a study in 2009 on a random sample of 26 women to assess the impact of the programs and grants provided by Asala and the international organizations to women devastated by the Israeli attack of Gaza Strip and compare the findings to the objectives of strengthening women, qualifying a source of income, improving living standards, and providing basic needs (food, education, healthcare). The sample of 26 women was as follows: 46% from the central governorate of Gaza Strip, 39% from the northern governorate, and 15% from Gaza city. Moreover, the distribution of the sample by sector was as follows: 57.7% from the agricultural sector, 27% from the commerce sector, 3.8% from the production sector, and 11.5% from the service sector. The study, which also aimed to identify the obstacles facing businesses and receive feedback and improve future services to projects, showed that 42.2% of the respondents were satisfied by the grants. They said they had fulfilled their needs and achieved the desired aims of the grants programs. 42.3% of the respondents said the grants were partially sufficient and 11.5% said the grants were insufficient. 92.3% of the respondents said they didn't have to wait too long to receive the grants whereas 7.7% of them said they had to wait too long. The study showed that Asala's team was fast to cooperate and deal with the consequences of the attack with respect to provision of services and grants in cooperation with international organizations. 100% of the respondents were happy with this. Moreover, 69.2% of the respondents said they didn't have any difficulties to restart their businesses, 15.4% said they encountered some difficulties, 15.4% said that they faced obstacles upon restarting the businesses. 92.3% of the respondents said they expected their businesses to go on while 7.7% were unsure.

Additionally, 30.8% of the sample of the study said they had had a loan from Asala. 23% said they had applied for a loan from Asala, and 46.2% would consider requesting a loan from Asala in the future. 26.9% of the respondents said their income didn't change after receiving the grant, 65.4% said that their income had improved and 7.7% said their income decreased. 34.6% of the respondents said their businesses were the only sources of income of the household while 65.4% said they relied on other sources; however 100% of the respondents said that they could support their families through the business. 34.6% of the respondents said that the income of the business covers the costs of the family and 65.4% said that the income covers the needs of the household and the business. Finally 46.2% of the respondents said they decided how to spend the business income themselves and 53.8% said they decided in partnership with the husbands.

## Study on the impact on beneficiaries: borrowers satisfaction with the financial and non financial services of Asala



This is a multipurpose study. It assesses the impact on the beneficiaries and the financial and non financial services of Asala and defines the changes caused by the services to the borrowers of Asala and the trainees of Irada. The borrowers of Asala and the trainees of Irada expressed their satisfaction with the available services. The team was highly praised for strong relationships of confidence and trust with the beneficiaries of Asala's services. The study's findings show that respondents chose Asala for its good reputation since 92.1% of the respondents said that they chose Asala's financial services and answered the question "Why choose Asala in particular" by saying that it was Asala's good reputation that made them choose Asala. 68.5% said they chose Asala for its expertise in providing microfinance to women. 91.3% of the respondents said that their motive for seeking Asala's services was the living conditions and 74.6% said that Asala's financial services were decisive in assisting them to start their own businesses.

Moreover, 85.5% of the respondents said they were happy with Asala's services and Asala's team:

- The relationship between Asala and the borrowers: The objective and mission of Asala are clear to the 80.4% of the clients. 83.6% of the respondents said that Asala's services met their needs. 80.9% of the borrowers said that Asala and Asala's team understood their needs well. 76.3% of the respondents were happy with Asala's follow up. However, the borrowers said that marketing and

## Studies and researches in 2010

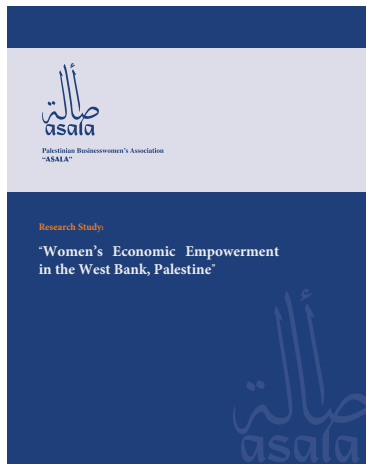
- supporting alternative / nontraditional ideas required more work.
  - Applying process: According to 84.1% of the borrowers, the process of applying for a loan was easy. 75.6% of the borrowers said that there were many opportunities to benefit from through the loans.
  - The impact of the financial services of Asala can be seen at many levels. On personal level, women strengthened their social position and improved their decision making capacities, gained self confidence, and were positively affected by the confidence and appreciation from the household and community.
- The study shows the following findings concerning the non financial services of Irada program:
- Most women or 67.8% preferred Irada training due to Asala's good reputation in providing microfinance. 61.7% opted out for Irada training because Asala is women oriented. Women said that they had different motives for joining the training of Irada program. Most trainees or 83.2% of them said that they joined Irada training to gain new skills, 79.2% said they joined Irada training to improve their skills, and 41.6% said that the reason for joining Irada training was to start new business.
  - Training meets needs: According to 74.5% of the borrowers, Irada asked women about their actual needs and priorities before they joined the training.
  - Quality of training: 97.3% of the trainees said that Irada's trainers were qualified and efficient in the topics of training. 95.3% said that the trainers used real life examples to bridge the gap between theory and practice. 94% of the trainees said that the trainers encouraged women to effectively participate in the training. 95.3% said that trainers were available after training for answering questions and providing consultation.
  - Training impact: 66.6% of the women said that the non financial services had positive impact on their vocational development. 80.5% said that the non financial services improved their skills and 89.3% said that their experiences were improved by the non financial services and 81% of the respondents said that the services improved their personal and social position.
  - 73.3% of the respondents had their own businesses before benefiting from the non financial services of Irada. The remaining 26.7% of the respondents said they started their business after receiving training and obtaining the necessary skills to run their business successfully. The most praised training topics by the respondents were business management, financial management, and marketing.
  - Income increase: 73.8% of the respondents said that the training caused an increase in their income.

Visit [www.asala-pal.com](http://www.asala-pal.com) for full study.

## Studies and researches in 2010

### Study: Women economic empowerment in the West Bank

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The study focuses on introducing the concept of women's economic empowerment in Palestine, the West Bank mainly. The study also defines the key indicators associated with the current economic empowerment of the Palestinian woman. The study is based on the definition supported by the majority of the participants. Hence, the definition can be used as a practical definition in future studies. The indicators were also defined through revision of relevant literature and the discussion of such literature with key experts on the empowerment of women in Palestine. The study classifies the key indicators. The following contains summary of the key indicators and the observations noted during the quality and quantity research:

- **Ownership of assets:** The Basic Law treats the issue of ownership between men and women equally. However, inheritance (Shari'a law) does not treat the issue equally. The ownership issue is still a challenge for the woman. The survey shows that approximately one quarter or 28.7% of the women own land and only 11.1% of the women own houses or apartments. Traditional values consider men as the breadwinners, which means that they are the usual owners of most assets.
- **Financial resources:** The increase in the financial services in the West Bank does not make it easy to have access to them. Approximately 52.8% of the female respondents, especially those from Bethlehem and Hebron, said that it was easy to have access to financing. Moreover, women living in refugee camps and cities have a better access to financial services than women living in villages. Despite the relatively easy access to financial services pinpointed by women, more than three quarters or 76.9% of the female respondents had never benefited from any of such services. Apparently the women of Nablus, Jenin, and Hebron are most likely to benefit from the financial services. Interestingly, the middle income women are the most willing to obtain loans/ grants compared to women of lower or higher monthly income.
- **Education:** There are no gender related gaps in joining basic education; however, 68.3% of the women failed to reach the level of education they had aspired to. Also, 52.1% of the respondents said that male household members were given priority to be educated.
- **Continuing education and training:** According to the survey, 61.9% of the respondents attended training after school. It was noticed that more education for women meant more chances to join training courses.
- **Work:** The opinions vary widely about the labor market of recent days. Women have increased the rate of their involvement in the labor market compared to pre-uprising rates. This; however, is not only due to better levels of education for women, but also for the need for women to take part in the labor market, which

## Studies and researches in 2010

had become a strategy for adaptation to the pressure of the occupation during the 2nd uprising, including movement restriction, no access to the Israeli labor market for the West Bank labor force, withholding of tax revenues ... etc. Noticeably, unemployment rates among educated women (university and college graduates) are the highest.

Full time employment and self-employment are the most common forms of employment among the respondents. Self-employment, interestingly, is the most common form of employment at 61.3% among respondents in Hebron, Nablus, and Jenin. The reasons for opting to self-employment, according to respondents, were to increase household income at 24.7%, to ensure key income source for the household at 23.7%, to work at 21.5%, to increase income at 21.5%, and because of inability to find a job at 5.4%.

- **Decision making and leadership:** The government approved the quota system for women to work in the public sector. Recent figures show that there is compliance with the system. These are additional indicators about women's participation in the decision making process inside and outside the household:
- **Income:** The percentage of respondents who believe that they have total control over their income is 84.8%. The percentage of respondents who take their financial matters in their hands without external interference is 68.8%. On the other hand, 75.8% of the respondents said they effectively decide in the financial matters at home and 64.7% of married women said they had equal status with respect to financial decision making. A large percentage or 54.3% of the respondents said that the household had control over their income.
- **Household:** Most respondents (76.8%, including 90.6% of Jenin respondents, 82.8% of Hebron respondents, and 80% of Nablus respondents) said that they take part in the decisions concerning the household most of the time. However, 40.7% of the respondents said that they, most of the time, decide with

issues related to the household without going back to their fathers/husbands and 39.2% do not decide without asking their households first.

- **Participation in the community:** Most of the correspondents (78.3%) are not currently members of any local council. It was noticed that 27.3% of the full time working women and 34.8% of the part time working women and 22.4% of the self employed were more likely to be members of community associations compared to women working with their households for free at 5.9% and unemployed women at 10%. On the other hand, 45.2% of the respondent have never taken part in the decision making process in the community; 33.7% of the respondent said that they do sometimes take part in deciding in matters concerning the community; and only 17.1% do most of the time involve themselves in deciding in community related issues.
- **Self / personal issues (self-assessment):** 40.7% of the respondents described themselves as independent. 25.6% of the respondents said that they enjoyed self confidence. 23.6% said they relied on their male spouses and 7.5% said they relied on their households.
- **Legal and rights status:** The percentage of respondents who think that women and men enjoy the same legal status is 43%. Conversely, 57% do not agree that men and women have equal legal status. More women from Jenin, Ramallah, and Nablus criticized the issue of gender equality before the law. Moreover, 45.1% of rural women, 47.1% of refugee camps' women, and 32.4% of urban women said that they have equal rights to men. 32.7% of respondents said that the situation in Palestine in general was positive and supportive for the economic progress of women; however, 23.1% of the respondents disagreed with that. Alternatively, 53.8% of the respondents who represent associations have more positive views towards a positive and supportive economic environment in Palestine.

Visit [www.asala-pal.com](http://www.asala-pal.com) for full version of the study.





Sustainability and Capacity Building

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asala

## Expansion in 2010

Asala's team managed to explore new business areas in 2010 as a result of the awareness and marketing campaigns of Asala:

| Hebron governorate  | Nablus governorate   | Jenin governorate   | Ramallah and Al Bireh governorate   | Bethlehem governorate                                    |
|---|--|---|---|--|
| Al Kom<br>Beit Awa<br>Al Burj<br>Sa'eer<br>Beit Kahil<br>Beit Oola<br>Shyukh Al Aroob<br>and Al Aroob | Jama'een<br>Ainaboos<br>Froosh Beit Dajan<br>Al Far'a, Sabastia<br>and Al Naqura | Jalqamoos<br>Oom Al Tuut<br>Al Jadida<br>Siris<br>Kufur Dan<br>and Msalyi | Anata<br>Beit Sira<br>Ni'leen<br>Burham<br>Dir Dibwan<br>Mazar'i Al Nubani<br>Dir Nitham<br>Khirbit Abu Falah<br>and Sinjil | Al Dhishi refugee<br>camp<br>Wad Rahal<br>and Abu Najeel |

## Expansion in 2009

In 2009, Asala's team expanded to new work areas, including:

| Hebron governorate   | Nablus governorate | Jenin governorate  | Ramallah and Al Bireh governorate  | Bethlehem governorate                 |
|--|--------------------|--|--|---------------------------------------|
| Beit Omar<br>Al Fawar<br>Al Ramadeen<br>Karma<br>Sura<br>Al Shyukh<br>Sureef<br>Sika<br>Kharas<br>Kharsa<br>Dir Samit<br>Rabood<br>Abu Al Asaj | Asira Al Shamaliya | Silit Al Thahir<br>Silit Al Harthiyi<br>Al Yamoon<br>Al Jalami<br>Al Fara'a refugee<br>camp<br>Aqaba | Mazar'a Al Nobani<br>Dir Ibzee'a<br>Kufur Ni'ma<br>Jaljilia<br>Qarawa Bani Zeid<br>Khirbit Abu Falah<br>Dir Nitham | Al Jaba'a<br>Al Shawawra<br>Al Abiyat |

## Asala's five years strategic plan 2011-2015



Asala held strategic planning session between December 6 and 9, 2010. The session was attended by sixteen participants from Asala, including five members of the Board of Directors, including the Chairwoman of the Board. The participants also included Asala's staff, regional directors in the West Bank and Gaza Strip, programs' coordinators, lending advisors, and the administrative and financial support staff. The session prepared new strategic plan, which was a continuation of Asala's achievements of the past. The participants reviewed the objectives and achievements of Asala's work plan of 2008-2010.

The methodology for preparing Asala's strategic plan was first based on speedy assessment of the environment in which Asala operates. Points of strength and weakness were then analyzed. The session also discussed the challenges and available opportunities in the competitive social and political environment of Asala. The achievements Asala made between 2008 and 2010 were explored. Asala's team of staff and Board of Directors agreed on the future objectives and

activities, which would support the strategic plan in the next five years. The session also discussed the significance of Asala's team assessment of the developmental impact, in its general sense, regularly to ensure that Asala was heading in the right direction and that Asala's programs were leading to the desired positive change among women benefiting from the programs.

The work group, which set up the strategic plan 2011-2015, stressed the importance of expanding to new regions and developing new methods to strengthen and expand services and increase the number of beneficiaries. The group also stressed the significance of capacity building among the lending advisors who work directly with current and potential borrowers and enhancing their performance. It was agreed that Asala was a development association aimed at empowering women. Asala; therefore, would provide financial and non financial services until it arrived to this objective. Providing financial services is; therefore, a mechanism to ensure empowerment of women rather than an objective of Asala.

## Staff development



Asala always seeks to develop its staff's capacities. This is part of the training program of the Regional Women Economic Empowerment Project, which is financed by the Canadian International Development Agency through Oxfam Quebec. The staff development includes introducing gender mechanisms in the work programs and policies. The training focuses on the development concept for women and men, developing the local community in a manner that is consistent with gender requirements, contributing to gender issues awareness, understanding the difference between sex and gender, creating self awareness,

and distribution of gender based roles. The training also explores the participants' attitudes about gender relationships, developing personal skills, team work skills, and how to introduce gender standards to the media. Asala's team also joined a number of local training courses, including:

- Gender training course
- Training of trainers in gender violence
- Integrating the handicapped into the local community
- Interviewing skills
- Islamic financing



## Successful work team skills building 2009

Asala organized a 3-day workshop for 26 participants of its team in the West Bank governorates. The workshop was under the title of "Successful work team skills building". The workshop was part of the continuous communication to improve and enhance expertise of the work team of Asala, develop their skills and belonging to teamwork. The aim was to enhance services to the target groups to secure positive change. The workshop was facilitated by Mr. Niaz Mazar'a from Management, Strategy, and

Planning Experts Company. The training included the basics of teamwork, effective communication, problem - solving, decision – making, and positive conflict management, managing team meetings effectively to enhance the knowledge and skills of the participants at personal and group levels. Moreover, the workshop provided the participants with a comprehensive vision of the human conduct and teamwork to achieve the objectives, effective performance, and the art of reciprocal relationships.



## Asala was officially linked with the credit information bureau of the Palestinian Monetary Authority in 2009

Asala signed a memorandum of understanding with the Palestinian Monetary Authority in mid April 2009 to secure credit information services to Asala including requesting information about clients, opening credit files for granted clients, and transfer of the monthly facilities file. Mr. Ali Far'on, the representative of the Palestinian Monetary Authority and the Executive Director of Asala Mrs. Reem Abboushi officially established the link between Asala and the credit information bureau of Palestinian Monetary Authority. The bureau



has a unified and comprehensive database of the borrowers of the financial sector and their guarantors. The link is a major step since the bureau provides accurate information about the borrowers and their guarantors, which will speed up the loan disbursement process. However, the information of the bureau remains highly confidential. Asala is the second member to join this service and the 23<sup>rd</sup> member of the bureau.

## Participating in international activities in 2010

### Conferences

Asala joined a number of international activities in 2010, including conferences, meetings with stakeholders, and training courses:

Asala joined the Annual Conference of *Sanabel* - the Microfinance Network of Arab Countries in Syria in February 2010. The Conference elected Mrs. Reem Abboushi, Asala's Executive Director, to the Board of Directors of Sanabel, which includes 83 Arab microfinance institutions. Asala also took part in Sanabel's Board of Directors' meeting in Cairo in October 2010.

Asala took part in the meetings of the Regional Economic Empowerment of Women (REEW) project, which includes Asala, the Jordan Hashemite Fund for Human Development, Collective for Research and Training on Development (Action) from Lebanon, and the Center for Arab Women Training and Research from Tunisia, held in Jordan in January, April, May, August, and October 2010. Asala also joined the conference of the Arab Woman Organization held in Tunisia in September 2010 representing development none governmental organizations.



### External training courses

Asala's team took part in the training course held in Amman, Jordan, in March 2010. The purpose of Asala's participation was to develop its team's capacities and to exchange experience. The training discussed areas of management and finance of the Regional Economic Empowerment project. Asala held a training course on the

media and public relations in Amman for the staff members of the Jordan Hashemite Fund for Human Development. The training was within the framework of cooperation and exchange of experience. Asala also participated in training workshops in performance management, held in Cairo in February, July, and September 2010.

## International participations in 2009

- Participating in Sanabel conference on human resources of the financing sector in Lebanon
- Participating in MENA conference in Jordan
- Visit to the Sorbonne University in Paris –awareness meetings for the economic situation of Palestinian women.

## Participations of Asala's entrepreneurs in 2009

Asala's entrepreneurs, with support from Asala, took part in the following:

- Participating in the Al Haraja Friday market of Ramallah municipality
- Participating in a women exhibition of the Palestinian Women Union in Araba, Jenin
- Participating in the exhibition and bazaar of the Palestinian Network for Small and Microfinance
- Participating in the home expo in Ramallah
- Participating in the Jifna exhibition in Ramallah
- Participating in the Jaba'a school exhibition
- Participating in the International Women's Day exhibition of the Palestinian Women Union on March 8 in Jenin
- Participating in the Red Crescent exhibition in Jenin
- Participating in the Jenin marketing exhibition in cooperation with Al Najda Society
- Asala organized two trips for 30 borrowers from Nablus to Jericho and Jenin



## Participations in training activities and programs in 2009

Asala's team joined the following training activities and programs in 2009 to develop skills and exchange expertise:

- Participating in a training course on Islamic financing
- Participating in a training course on marketing
- Participating in a training course on financial analysis
- Participating in a training course on managing defaults and arrears
- Participating in a training course on selecting and qualifying borrowers
- Participating in a training course on marketing mechanisms
- Participating in a training course on excel
- Participating in a training course on managing small businesses
- Participating in a training course on human rights

## Asala's entrepreneurs take part in the regional rural women's bazaar

Asala took part in the Regional Rural Women's Bazaar organized by Oxfam Québec on 15 and 16 December 2010. The participation of Asala in the Bazaar is part of its program to provide opportunities to entrepreneurial women to market their products and exchange knowledge with women of other societies. The Bazaar was under the Patronage of HRH Princess Basma Bint Talal. Palestine's participation in the Bazaar was through Asala's entrepreneurs, totaling 16 women, whose products included handicrafts, embroidery, products made of straw, carved wood and copper, soap, and food products. Other countries taking part in the Bazaar included Jordan, Tunisia, and Lebanon.



The Bazaar was an opportunity for the entrepreneurial Palestinian women to exchange experience with women from other countries. The products of the Palestinian participants were admired by the visitors of the Bazaar, which encouraged the Palestinian participants to seriously consider marketing their products abroad –taking into consideration the conditions applying to products intended for this purpose such as wrapping, pricing, and suitability to intended consumers.



During her visit to the Palestine section of the bazaar HRH Princess Basma Bint Talal commended the products and handicrafts of the Palestinian women and the Palestinian women's ability to be creative despite all hardships.

HRH Princess Basma Bint Talal considered the Bazaar, which was part of the Regional Economic Empowerment of Women (REEW) project, an important opportunity for Arab women to exchange experience and knowledge. The bazaar was also an occasion to empower women's participation through telecommunication.





## Asala's funding sources as of inception until end of 2010

Asala wishes to express its gratitude to all funders who had contributed to supporting Asala's programs and services benefiting Palestinian women:

Oxfam Quebec, Canada.  
Canadian International Development Agency CIDA, Canada.  
AusAID, Australia.  
ActionAid, Australia.  
Islamic Development Bank, Saudi Arabia.  
International Solidarity for Development and Investment SIDI, France  
Arab Gulf Program for United Nations Development Organizations Agfund, Saudi Arabia.  
Welfare Association, Palestine.  
Swiss Agency for Development and Cooperation SDC, Switzerland.  
US Agency for International Development USAID, USA.  
Codespa Foundation & Spanish Cooperation Fund, Spain.  
Navarra Government & La Caixa, Spain.  
Orlando Women's Association, Italy.  
Netherland's Representative office, Palestine.  
Catholic Organization for Relief and Development Aid CORDAID, Netherlands.  
Catholic Relief Services CRS, USA.  
Rotary Club, Switzerland  
Step Up Now, USA

## Asala's offices

### Head office:

PO Box 2316, 2nd Floor, Al Wa'ad Building  
Al Mub'adeen Street, Al Bireh, Ramallah  
Telephone: 02-2400532, fax number: 02-2402433  
email: asala@palnet.com

### Bethlehem office

Abda Building – near Al Mashriq Insurance Company  
Jerusalem -Hebron Street  
Telephone: 02-2753919, fax number: 02-2749179

### Hebron office

5<sup>th</sup> Floor, Al Rasheed Building, Ein Sarah Street  
Telephone and fax number: 02-2211880

### Jenin office

Al Basateen Building –near the Magistrate Court,  
Yahya Ayash Circle  
Telephone: 04-2505480, fax number: 04-2505481

### Nablus office

3<sup>rd</sup> Floor, Alul and Abu Salha Building  
Telephone: 09-2370048, fax number: 09-2370049

### Gaza Strip office

PO Box 5099, Bsiso Building, Al Jala'a Al Wihda Intersection  
Telephone and fax number: 08-2827165  
email: asala@palnet.com

### Dir Al Balah office

Mahir Al Masri Building, near Abu Saleem Mosque  
Telephone number: 08-2538240

### Beit Hanoon office

Sultan Al Masri Building, opposite UNRWA schools,  
main road  
Telephone number: 08-2482370

### Al Nsirat office

Mahir Al Taba'a Building, main road  
Telephone number: 08-2551240

### Jabalial office

Atta Allah Abu Jalala Building, main road  
Telephone number: 08-2450650



[www.asala-pal.com](http://www.asala-pal.com)



Financial Statements for the Year Ended  
December 31, 2010

**INDEPENDENT AUDITORS' REPORT  
TO THE BOARD OF DIRECTORS OF PALESTINIAN BUSINESSWOMEN'S ASSOCIATION - ASALA**

**Report on the financial statements**

We have audited the accompanying financial statements of the Palestinian Businesswomen's Association - ASALA (hereinafter the "Association"), which comprise the statement of the financial position as at December 31, 2010, the statement of activities and changes in net assets and cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory notes.

**Management's responsibility for the financial statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

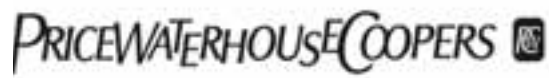
**Auditors' responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Association's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.





**Opinion**

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Palestinian Businesswomen's Association "ASALA" as of December 31, 2010 and the results of its activities and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

Osama Daher - Partner

Ramallah – May 2, 2011


**PALESTINIAN BUSINESSWOMENS' ASSOCIATION - ASALA**  
Financial statements for the year ended December 31, 2010

**STATEMENT OF FINANCIAL POSITION**  
(All amounts are in US Dollar)

|   | <u>Note</u> | <u>2010</u>             | <u>2009</u>             |
|---|-------------|-------------------------|-------------------------|
| <b>Assets</b>                                   |             |                         |                         |
| <b>Non-current assets</b>                       |             |                         |                         |
| Property and equipment, net                     | (3)         | 163,289                 | 193,775                 |
| Assets limited as to use                        | (4)         | 128,057                 | 171,104                 |
| Deposit with Palestine Monetary Authority (PMA) | (5)         | 30,000                  | 30,000                  |
| <b>Total Non-current assets</b>                 |             | <b><u>321,346</u></b>   | <b><u>394,879</u></b>   |
| <b>Current assets</b>                           |             |                         |                         |
| Pledge receivables                              | (6)         | 908,453                 | 885,713                 |
| Loans receivable, net                           | (7)         | 3,288,249               | 2,792,556               |
| Prepayments and other current assets            |             | 104,698                 | 31,487                  |
| Cash and cash equivalents                       | (8)         | 596,166                 | 209,370                 |
| <b>Total current assets</b>                     |             | <b><u>4,897,566</u></b> | <b><u>3,919,126</u></b> |
| <b>Total assets</b>                             |             | <b><u>5,218,912</u></b> | <b><u>4,314,005</u></b> |
| <b>Net assets and Liabilities</b>               |             |                         |                         |
| <b>Net assets</b>                               |             |                         |                         |
| Unrestricted net assets - general fund          |             | 2,917,101               | 1,790,595               |
| Temporarily restricted net assets               | (9)         | 710,004                 | 941,455                 |
| <b>Total net assets</b>                         |             | <b><u>3,627,105</u></b> | <b><u>2,732,050</u></b> |
| <b>Non-current liabilities</b>                  |             |                         |                         |
| Long term loans                                 | (10)        | 406,000                 | 1,209,167               |
| Provision for severance pay                     | (11)        | 255,556                 | 214,344                 |
| <b>Total Non-current liabilities</b>            |             | <b><u>661,556</u></b>   | <b><u>1,423,511</u></b> |
| <b>Current liabilities</b>                      |             |                         |                         |
| Current portion of the long term loans          | (10)        | 803,167                 | 60,000                  |
| Accrued expenses and other current liabilities  | (12)        | 127,084                 | 98,444                  |
| <b>Total current liabilities</b>                |             | <b><u>930,251</u></b>   | <b><u>158,444</u></b>   |
| <b>Total liabilities</b>                        |             | <b><u>1,591,807</u></b> | <b><u>1,581,955</u></b> |
| <b>Total Net assets and liabilities</b>         |             | <b><u>5,218,912</u></b> | <b><u>4,314,005</u></b> |

- Notes to the financial statements (from 1 to 17) form an integral part thereof.

- The financial statements on pages 4 to 18 were authorized for issue by the Board of Directors on May 2, 2011 and were signed on its behalf.

  
Ms. Zahera Kamal  
Chair of the Board of Directors

  
Ms. Reem Aboushi  
Executive Director



**PALESTINIAN BUSINESSWOMENS' ASSOCIATION - ASALA**  
 Financial statements for the year ended December 31, 2010

**STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS**  
 (All amounts are in US Dollar)

|   | Note   | 2010             | 2009             |
|---|--------|------------------|------------------|
| <b>Changes in unrestricted net assets:</b>                          |        |                  |                  |
| <b>Grants, revenues and gains</b>                                   |        |                  |                  |
| Interest revenue on loans   |        | 805,668          | 532,065          |
| Service charges   |        | 107,611          | 48,207           |
| Other revenues  | (13)   | 238,861          | 191,478          |
| <b>Total unrestricted grants, revenues and gains</b>                |        | <b>1,152,140</b> | <b>771,750</b>   |
| Net assets released from restrictions                               | (9)    | 1,690,208        | 620,575          |
| <b>Total unrestricted grants, revenues, gains and other support</b> |        | <b>2,842,348</b> | <b>1,392,325</b> |
| <b>Expenses and losses</b>  |        |                  |                  |
| <b>Operating expenses</b>   |        |                  |                  |
| Salaries and related benefits                                       | (14 a) | 528,489          | 476,279          |
| Other operating expenses  | (14 b) | 369,028          | 295,975          |
| <b>Non operating expenses</b>                                       |        |                  |                  |
| Salaries and related benefits                                       | (15 a) | 130,076          | 111,820          |
| Other non operating expenses  | (15 b) | 661,445          | 318,955          |
| <b>Total expenses and losses before finance costs</b>               |        | <b>1,689,038</b> | <b>1,203,029</b> |
| Finance costs   | (16)   | 26,804           | 15,912           |
| <b>Net changes in unrestricted net assets</b>                       |        | <b>1,126,506</b> | <b>173,384</b>   |
| <b>Changes in temporarily restricted net assets:</b>                |        |                  |                  |
| Grants  | (9)    | 1,458,757        | 830,198          |
| Net assets released from restrictions                               | (9)    | (1,690,208)      | (620,575)        |
| <b>Net changes in temporarily restricted net assets</b>             |        | <b>(231,451)</b> | <b>209,623</b>   |
| Changes in net assets for the year                                  |        | 895,055          | 383,007          |
| Net assets, beginning of the year                                   |        | 2,732,050        | 2,349,043        |
| <b>Net assets, end of the year</b>                                  |        | <b>3,627,105</b> | <b>2,732,050</b> |

- Notes to the financial statements (from 1 to 17) form an integral part thereof.

**PALESTINIAN BUSINESSWOMENS' ASSOCIATION - ASALA**  
Financial statements for the year ended December 31, 2010

**STATEMENT OF CASH FLOWS**  
(All amounts are in US Dollar)

|   | <u>2010</u>      | <u>2009</u>      |
|---|------------------|------------------|
| <b>Cash flows from operating activities</b>   |                  |                  |
| Changes in net assets for the year  | 895,055          | 383,007          |
| <b>Adjustments:</b>   |                  |                  |
| Depreciation  | 68,993           | 57,099           |
| Loss on disposal of property and equipment  | -                | 1,551            |
| End of service indemnity expense  | 60,471           | 54,329           |
| Allowance for doubtful accounts and suspend interest  | 27,161           | (706,893)        |
| <b>Adjustments to reconcile changes in net assets to net cash provided by (used in) operating activities:</b> | <b>1,051,680</b> | <b>(210,907)</b> |
| Deposit with Palestinian Monetary Authority (PMA)   | -                | (30,000)         |
| Loans receivable  | (522,854)        | (424,598)        |
| Pledge receivables  | (22,740)         | (182,191)        |
| Prepayments and other current assets  | (73,211)         | 32,725           |
| Accrued expenses and other liabilities  | 28,640           | (935)            |
| End of service indemnity – paid   | (19,259)         | (7,393)          |
| <b>Net cash provided by (used in) operating activities</b>  | <b>442,256</b>   | <b>(823,299)</b> |
| <b>Cash flows from investing activities</b>   |                  |                  |
| Purchase of property and equipment  | (38,507)         | (55,723)         |
| <b>Net cash used in investing activities</b>  | <b>(38,507)</b>  | <b>(55,723)</b>  |
| <b>Cash flows from financing activities</b>   |                  |                  |
| Long term loans   | (60,000)         | 330,667          |
| Assets limited as to use  | 43,047           | (78,821)         |
| <b>Net cash (used in) provided by financing activities</b>  | <b>(16,953)</b>  | <b>251,846</b>   |
| Changes in cash and cash equivalents  | 386,796          | (627,176)        |
| Cash and cash equivalents, beginning of the year  | 209,370          | 836,546          |
| <b>Cash and cash equivalents, end of the year</b>   | <b>596,166</b>   | <b>209,370</b>   |

- Notes to the financial statements (from 1 to 17) form an integral part thereof.