


# Reducing the Gender Gap in The Financial Banking Sector

## Market Study

February 2025



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# — Introduction —

Financial inclusion plays a critical role in advancing inclusive and sustainable economic growth by expanding opportunities for broader participation in the economy. It is particularly important for segments of society that traditionally face limited access to financial services, including low-income populations and communities in marginalized areas. Promoting the inclusion of women and youth within the formal financial system is therefore essential, as it contributes to strengthening economic empowerment, fostering entrepreneurship, and supporting overall socio-economic development.

In this context, the project “Reducing the Gender Gap in the Financial Banking Sector” was implemented by Solutions for Development Consulting Company (Solutions) for the benefit of Palestinian Monetary Authority (PMA). The project aimed to better understand women’s participation in the financial sector and identify opportunities to enhance their access to financial services.

As part of the project, a study was conducted to assess women’s access to and use of financial services in the Palestinian market. The study focused on the demand side through the implementation of a comprehensive market survey covering 1,133 respondents across the governorates of the West Bank. The survey sought to capture women’s experiences with financial services, identify the main barriers limiting their access, and explore their current and emerging financial needs.

In addition, the study aimed to identify financial services that are most relevant to women’s needs, as well as potential financial products and solutions that could be developed to better serve them and facilitate their integration into the formal financial system.

To reflect the diversity of women’s economic participation, the surveyed sample was categorized into three main groups:

- Women entrepreneurs and owners of small or emerging businesses
- Women employed in the public or private sectors
- Non-working women, including housewives and university students

This report presents the findings of the market survey and the analysis of the collected data. It aims to provide deeper insights into the challenges and opportunities associated with advancing women’s financial inclusion in Palestine and to inform the development of more responsive and inclusive financial policies and services.

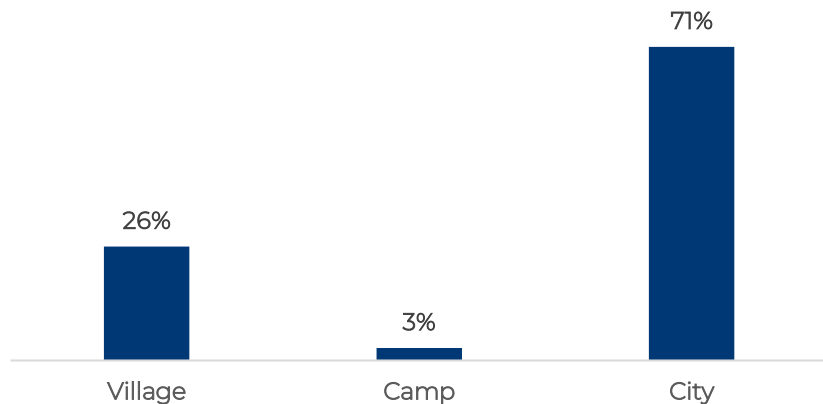
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# **Bank Account Ownership and Financial Access**

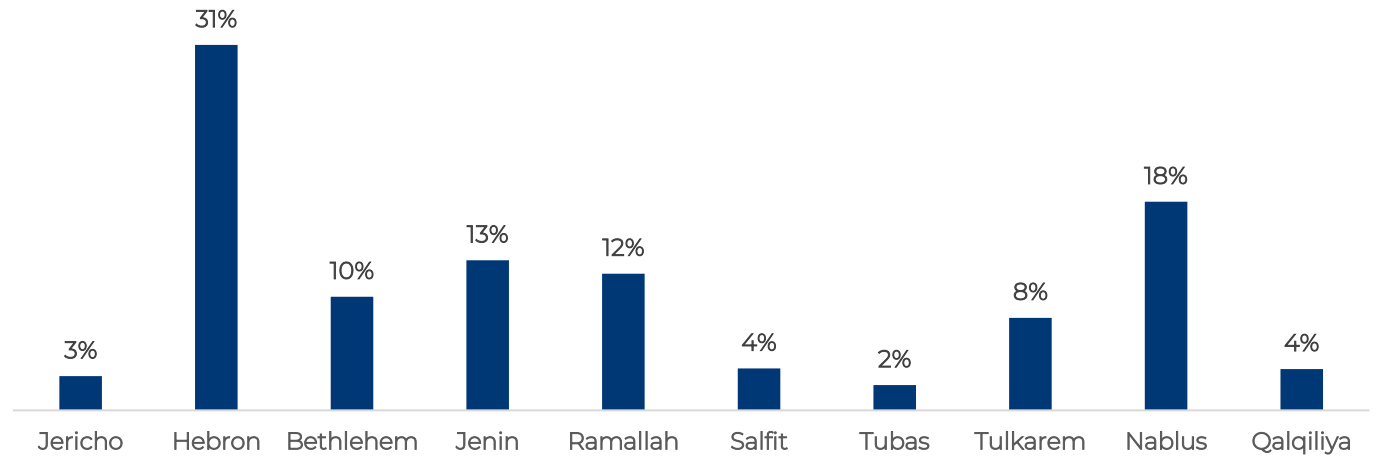
# General Information

- The sample is predominantly urban (71%), this is due to the time of the market research implementation due to the ongoing war and logistical constraints.
- Hebron (31%), Nablus (18%), and Jenin (13%) make up over 60% of the sample.
- Camps are underrepresented, but Nablus shows the highest camp presence.

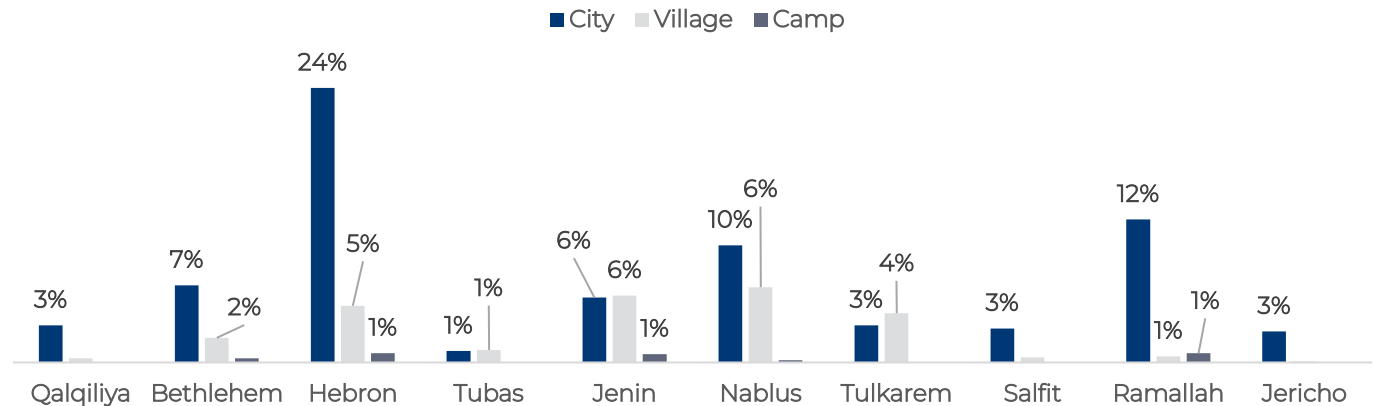
Locality Type



Governorate Distributions



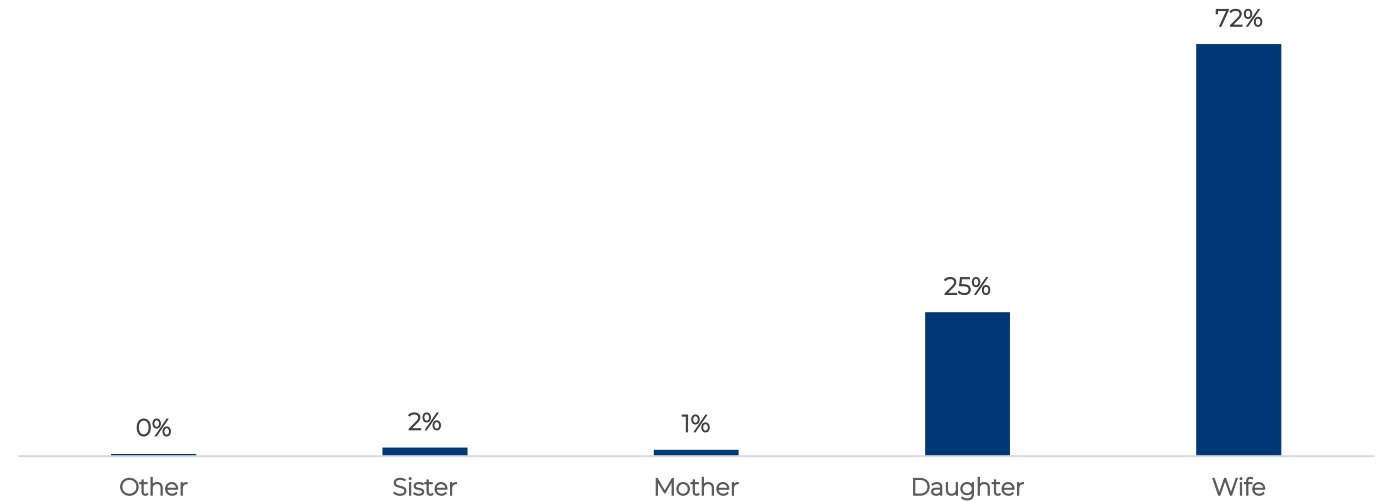
Locality Type Across Governorates



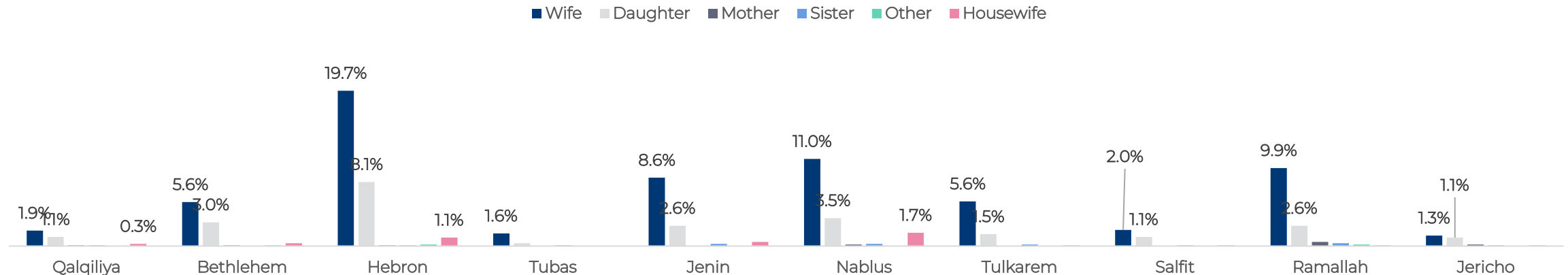
# – General Information –

- 72% of respondents are classified as “Wife”, followed by 25% as “Daughter”; other roles include Sister (2%), and Mother (1%).
- The highest concentration of respondents identified as “Wife” is in Hebron (19.7%), followed by Nablus (11.0%), and Ramallah (9.9%).
- “Daughter” responses are most notable in Hebron (8.1%), Jenin (2.6%), and Ramallah (2.6%).

Relationship to Head of Household



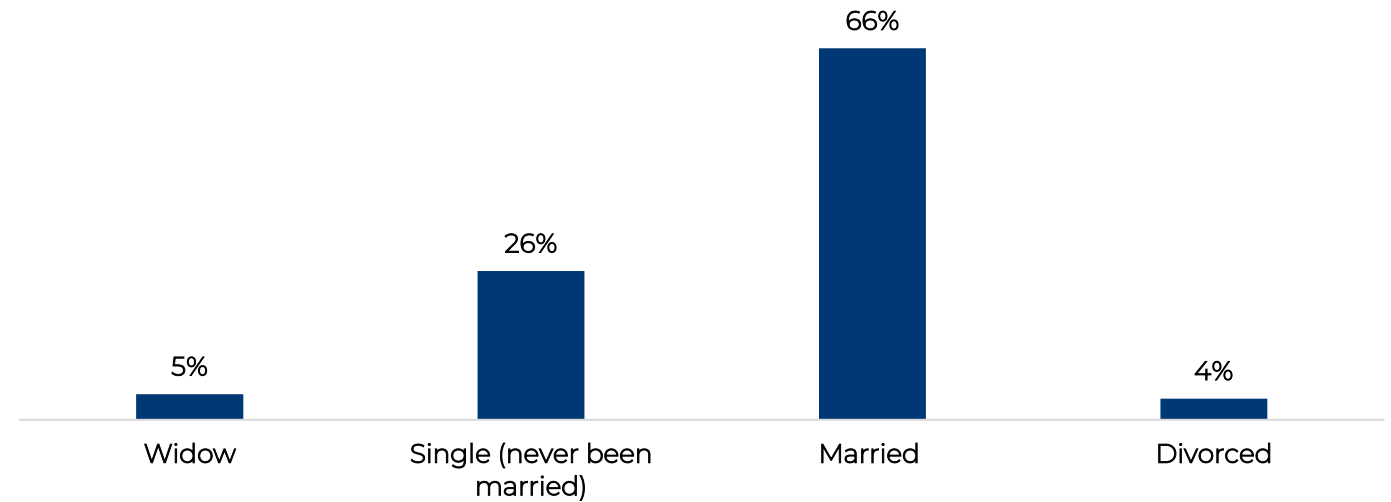
Relationship to Head of Household Across Governorates



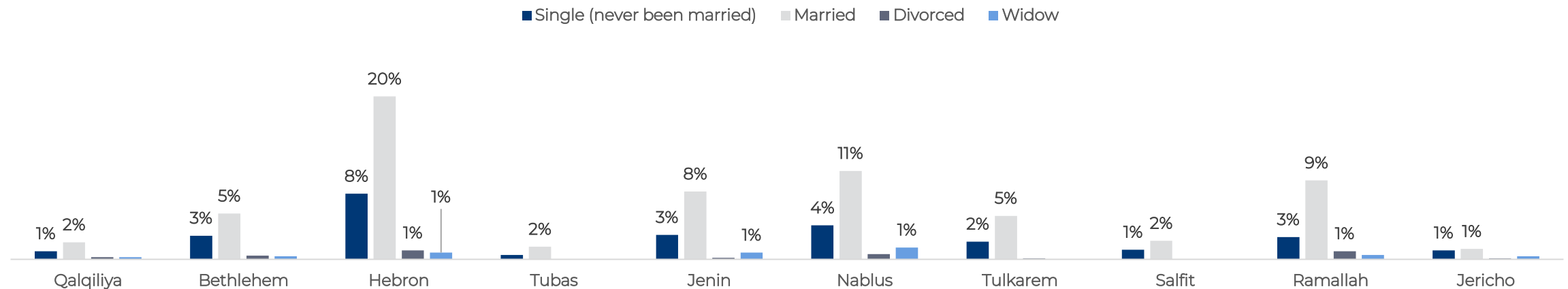
# — General Information —

- 66% of respondents are married, followed by 26% single, 5% widowed, and 4% divorced.
- The highest percentage of married women is in Hebron (20%), followed by Nablus (11%) and Ramallah (9%).
- The highest percentages of single women are in Hebron (8%), Nablus (4%), and Jenin (3%).
- Widowed and divorced respondents appear in smaller proportions across all governorates, each category not exceeding 5% in any location.

Marital Status



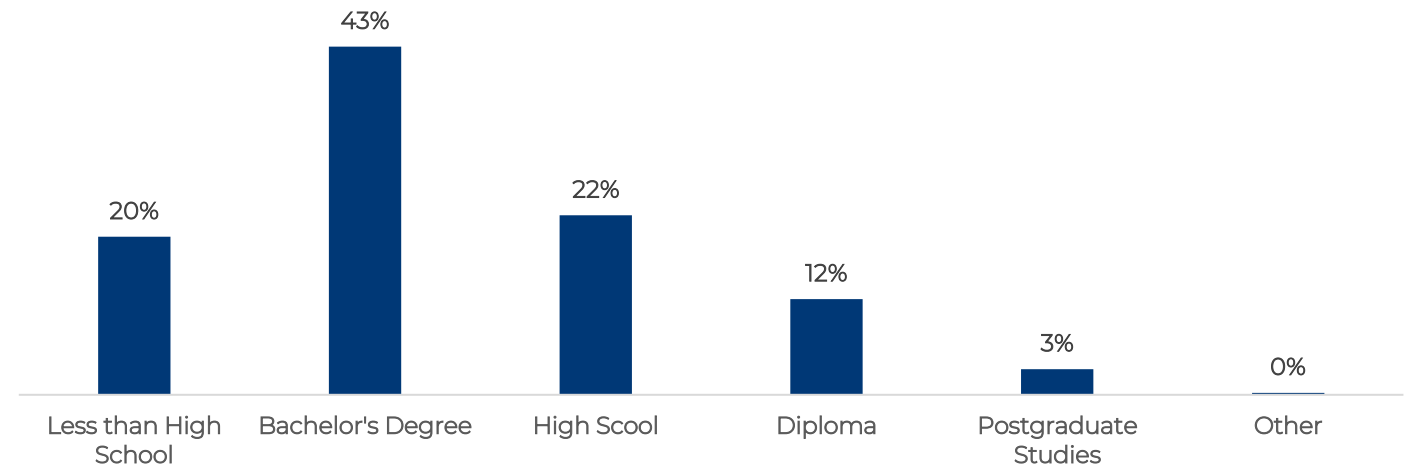
Marital Status Across Governorates



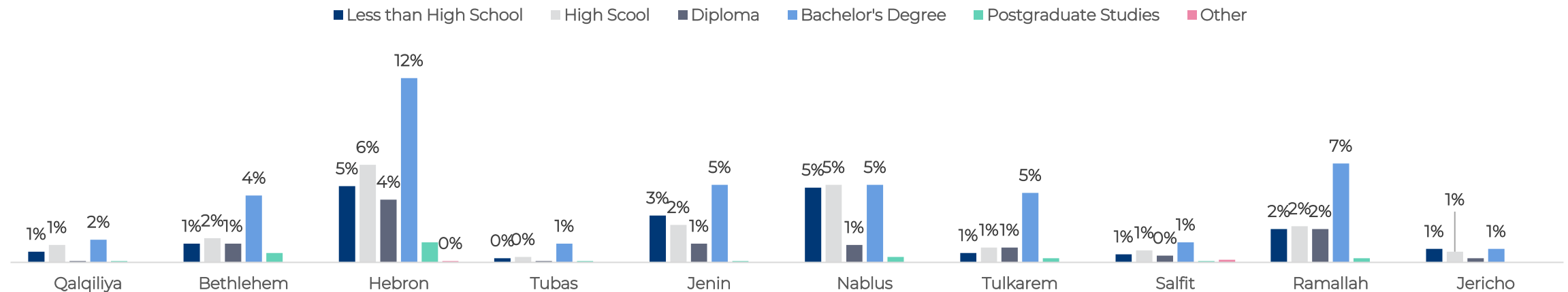
# — General Information —

- 43% of respondents have a Bachelor's degree, followed by 22% with a High School education and 20% with less than High School. 12% of respondents hold a Diploma, and 3% have Postgraduate Studies; no respondents reported "Other" as their education level.
- The highest percentages of Bachelor's degree holders are found in Hebron (12%), Ramallah (7%), and Nablus (5%).
- All education levels (except "Other") are represented across most governorates, with varied distributions.

Education Level

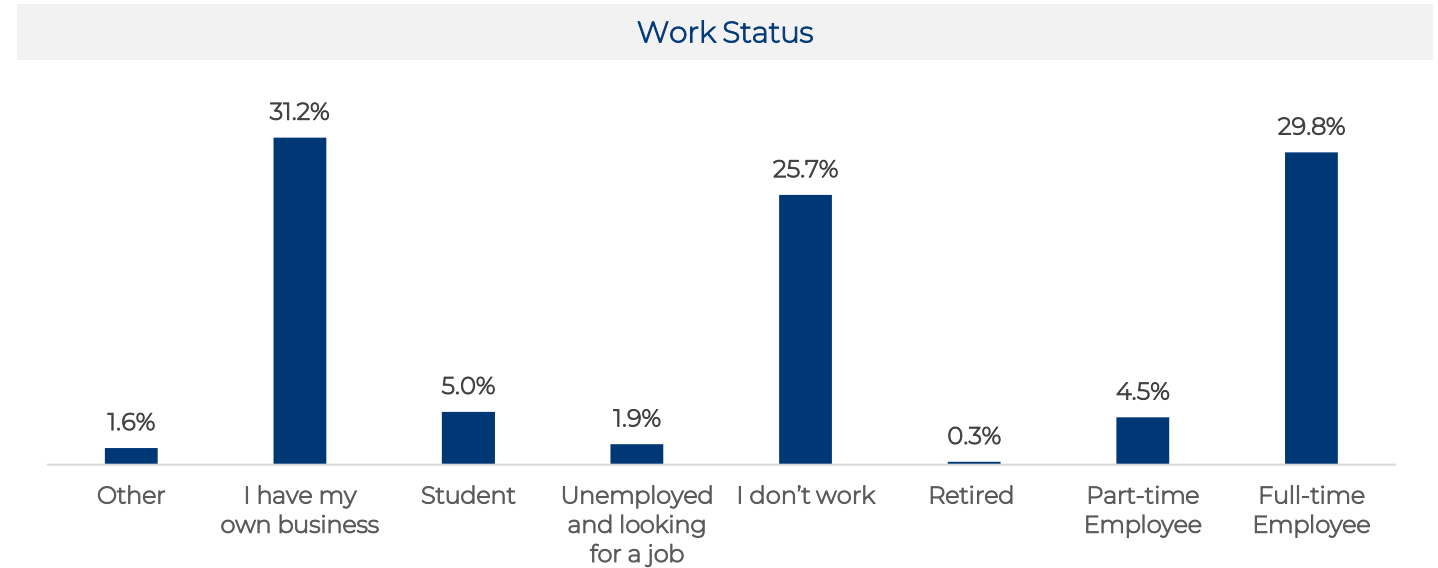


Education Level Across Governorates

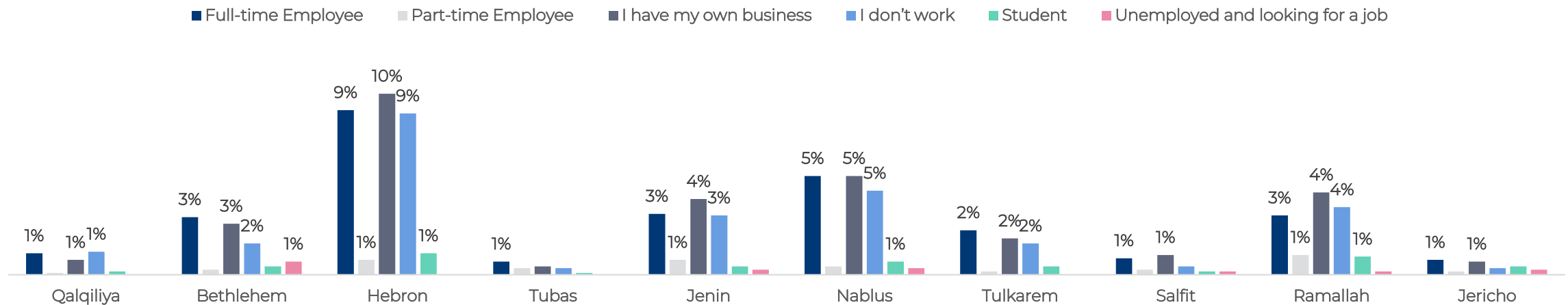


# — General Information —

- 31.2% of respondents reported owning their own business, the most common work status, followed by 29.8% working full-time and 25.7% not working.
- Other statuses include students (5.0%), part-time employees (4.5%), unemployed and looking for a job (1.9%), other (1.6%), and retired (0.3%).
- The highest percentages of full-time employees are found in Hebron (9%), Nablus (5%), and Jenin (3%).
- The highest percentages of women who own a business are in Hebron (10%), Nablus (5%), and Jenin (4%).



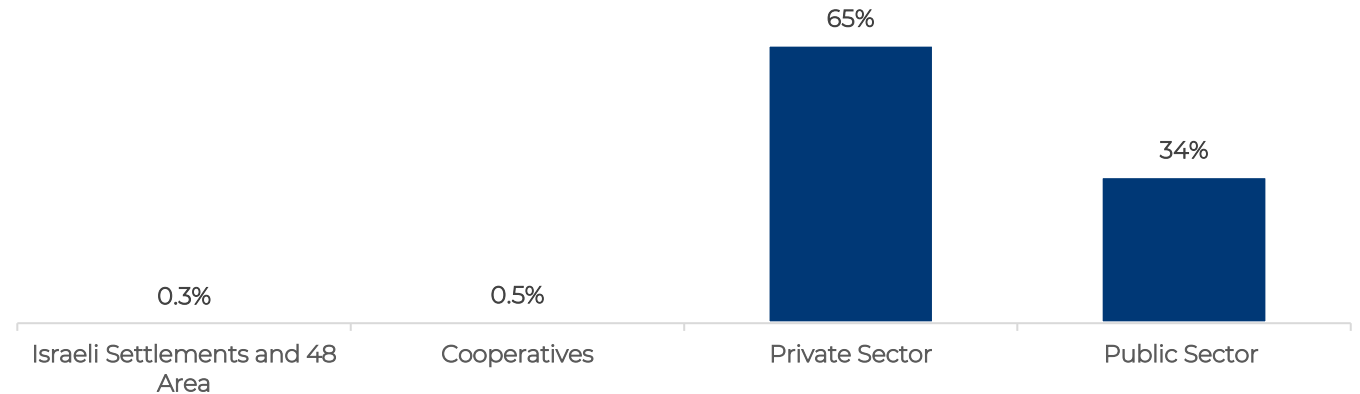
## Work Status Across Governorates



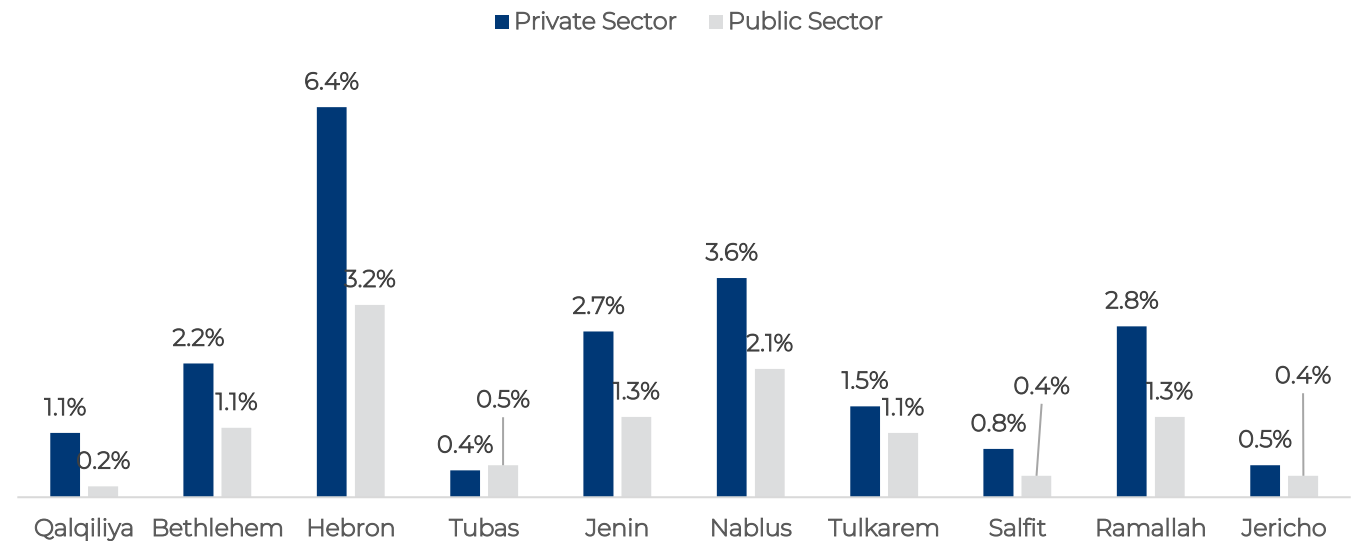
# — General Information —

- 65% of respondents work in the private sector, while 34% are in the public sector.
- Only 0.5% work in cooperatives and 0.3% in Israeli settlements and the 1948 area.
- The governorates with the highest private sector representation are Hebron (6.4%), Nablus (3.6%), and Ramallah (2.8%).
- The governorates with the highest public sector representation are Hebron (3.2%), Nablus (2.1%), and Jenin and Ramallah (1.3% each).

Sector Distribution

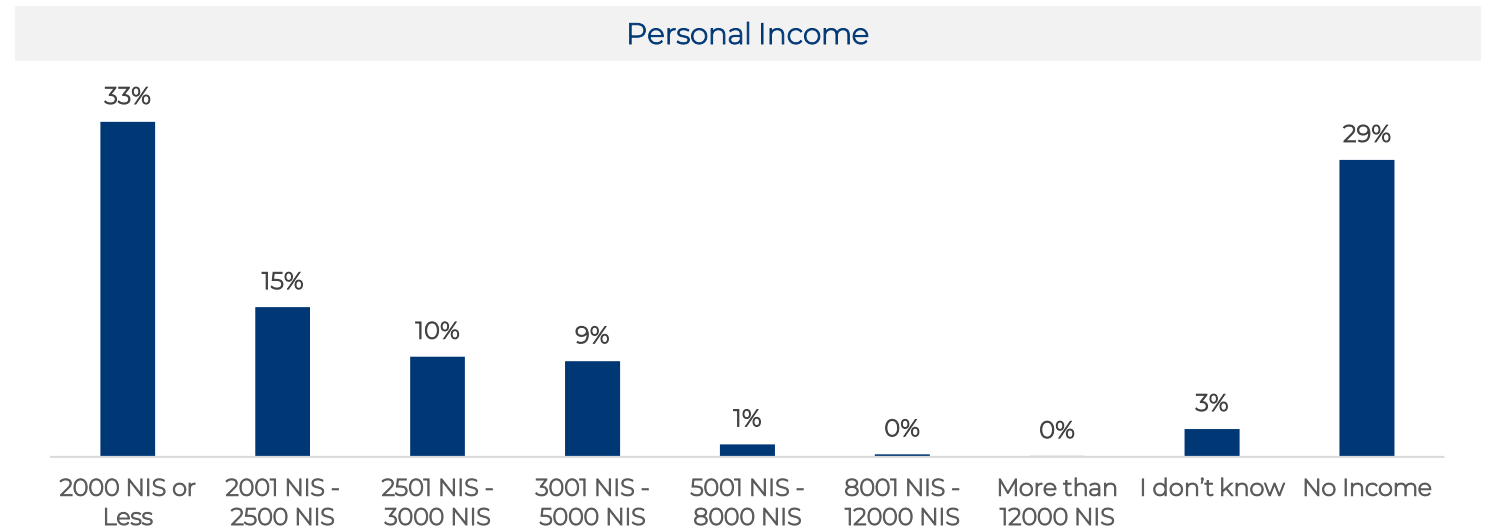


Sector Distribution Across Governorates

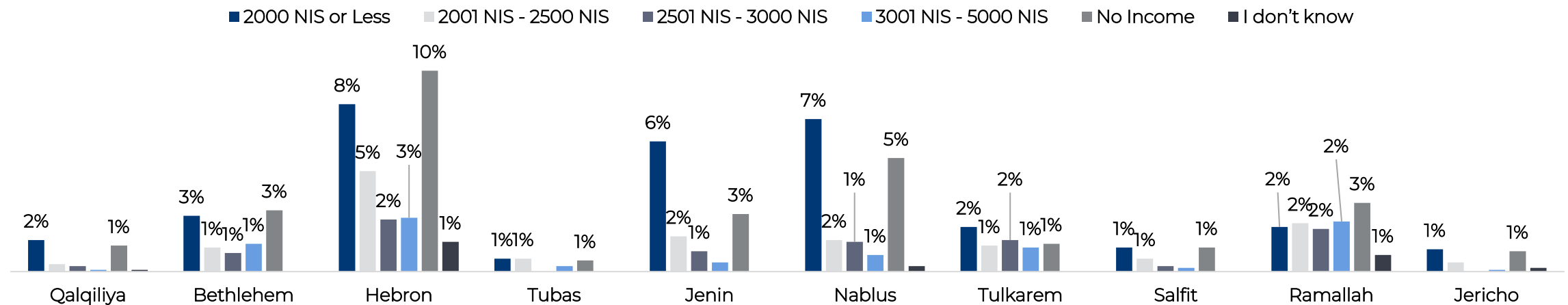


# — General Information —

- 33% of respondents earn 2000 NIS or less, and 29% report having no income.
- Other income brackets include 2001–2500 NIS (15%), 2501–3000 NIS (10%), and 3001–5000 NIS (9%).
- Only 1% of respondents earn between 5001–8000 NIS, and no one reported earning above 8000 NIS.
- The highest shares of low-income respondents ( $\leq 2000$  NIS) are in Hebron (8%), Nablus (7%), and Jenin (6%).

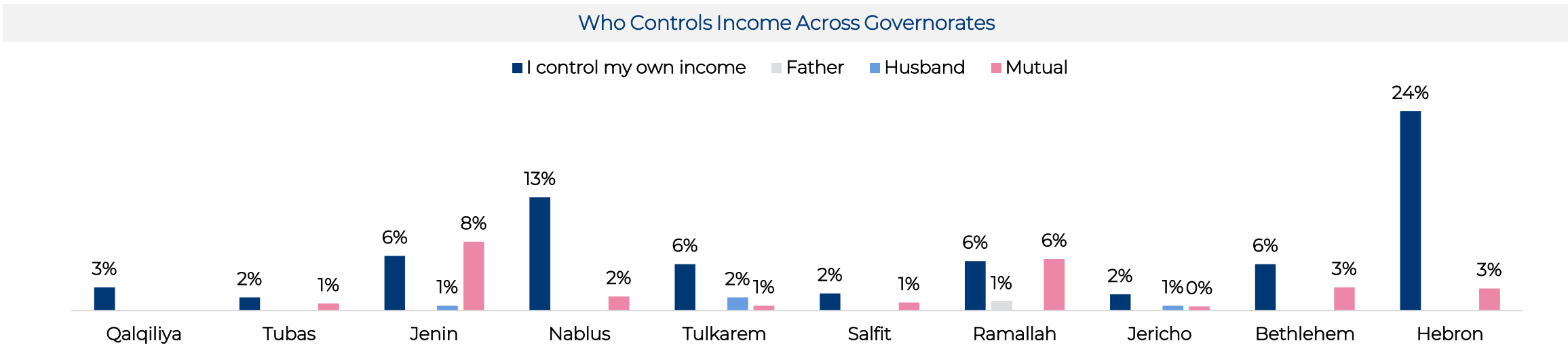
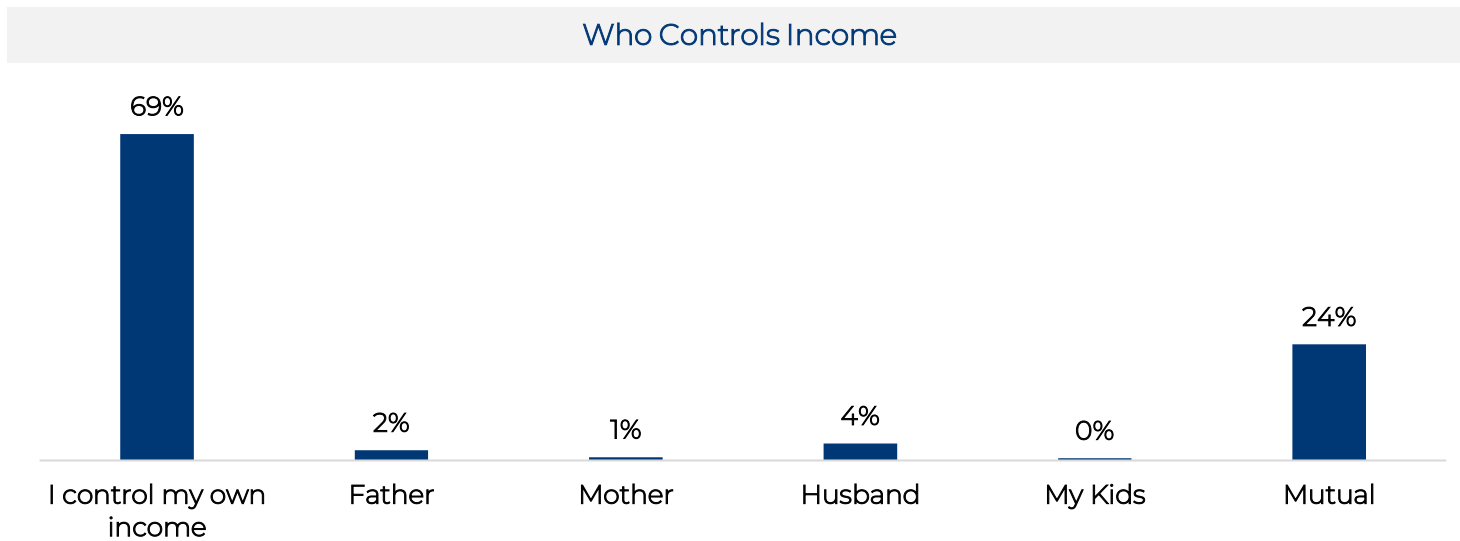


## Personal Income Across Governorates



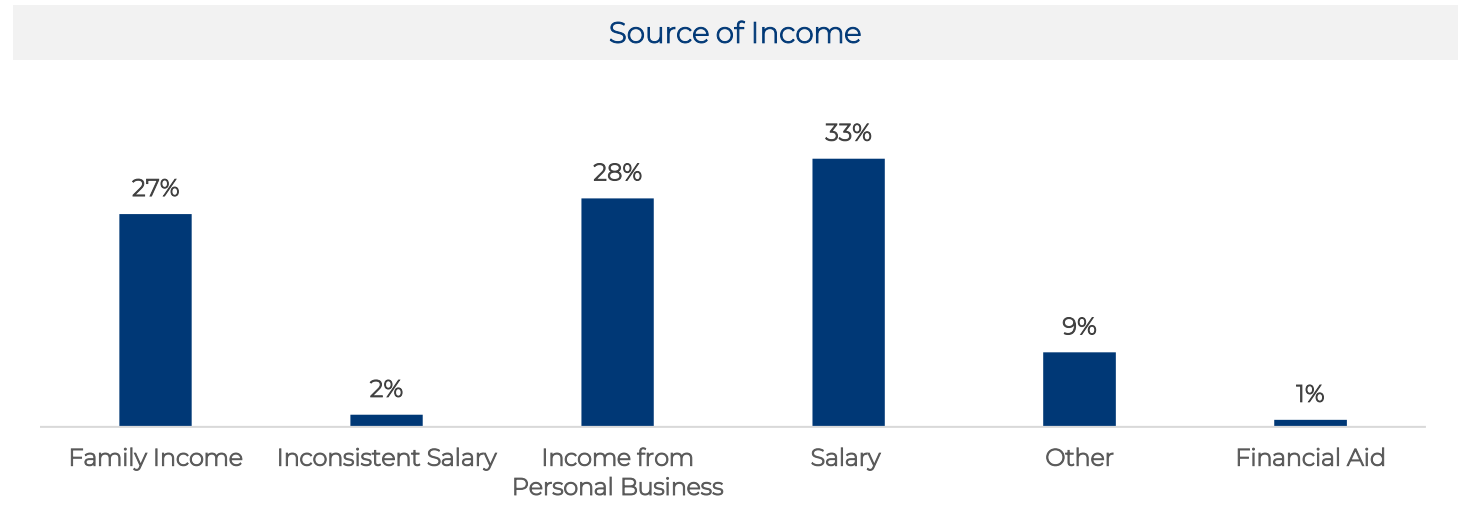
# General Information

- 69% of respondents control their own income, while 24% report mutual control.
- Smaller shares of income control are reported as Husband (4%), Father (2%), Mother (1%), and Kids (0%).
- The highest self-income control rates are found in Hebron (24%), Nablus (13%), and Jenin (6%).
- Mutual income control is most reported in Jenin (8%), while Ramallah has an equal distribution of controlling own income and mutual.

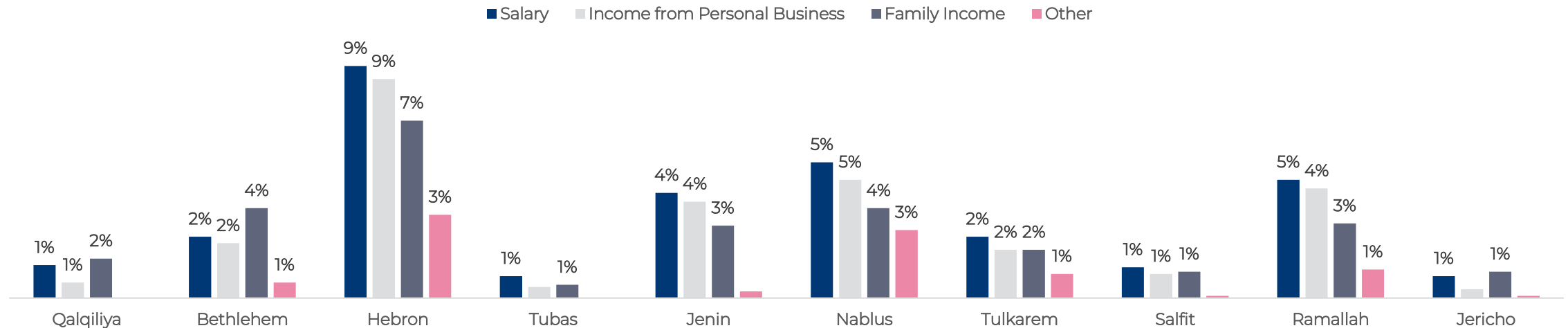


# General Information

- The top income sources are Salary (33%), Personal Business (28%), and Family Income (27%).
- Less common sources include Other (9%), Inconsistent Salary (2%), and Financial Aid (1%).
- The highest percentages of salary-based income are found in Hebron (9%), Nablus (5%), and Ramallah (5%).
- The highest personal business income is reported in Hebron (9%), followed by Nablus (5%), Jenin (4%), and Ramallah (4%).



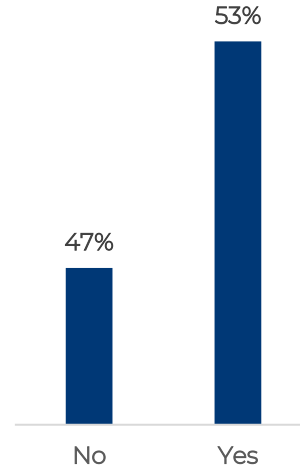
Source of Income Across Governorates



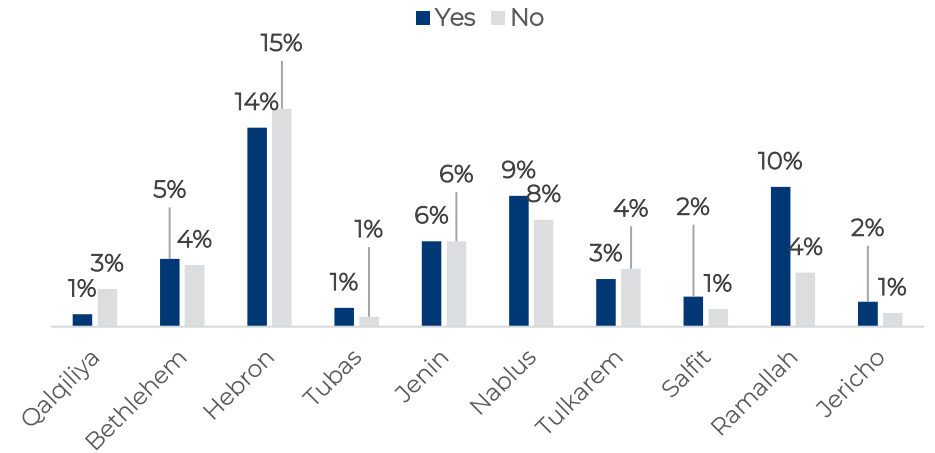
# General Information

- 53% of respondents have a bank account, while 47% do not.
- Among those with accounts, 16% are with Islamic banks, and 37% are with non-Islamic banks.
- The governorates with the highest percentages of bank account holders are Hebron (15%), Nablus (9%), and Ramallah (10%).
- The highest Islamic bank usage is in Hebron (6%), followed by Ramallah (4%).

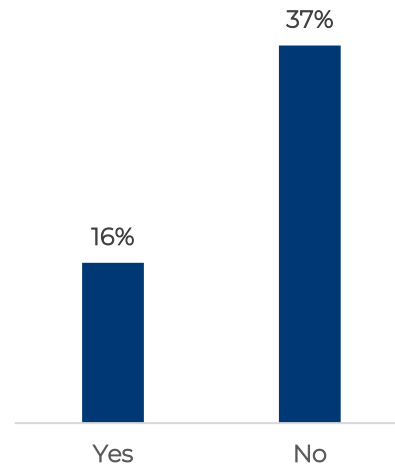
Do you have a bank account



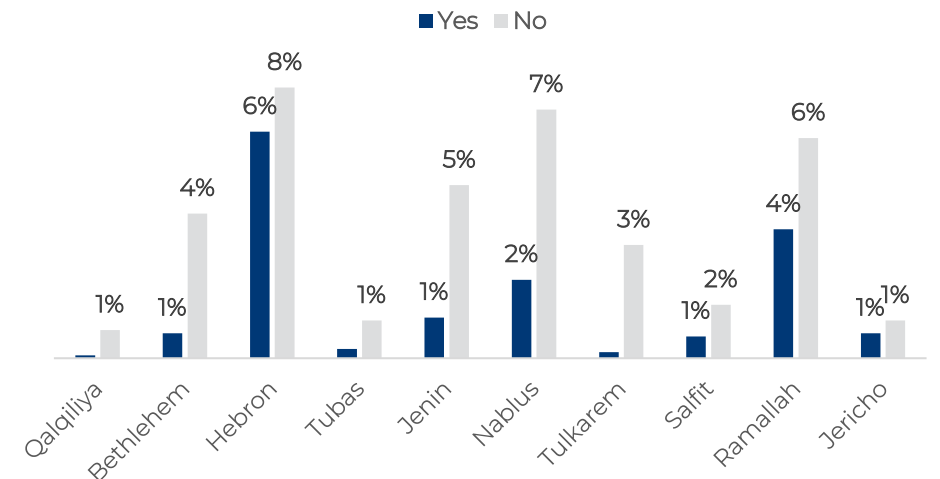
Distribution of Bank Account Holders based on governorates



Is It Islamic Bank Account



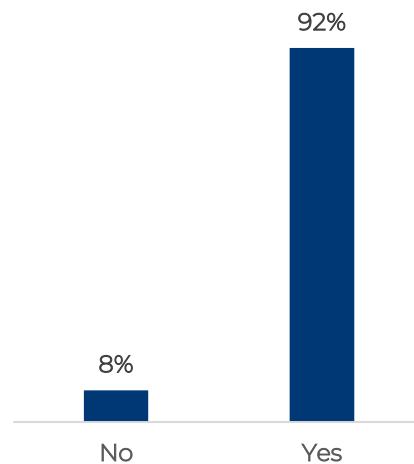
Islamic Bank Account Distribution based on governorates



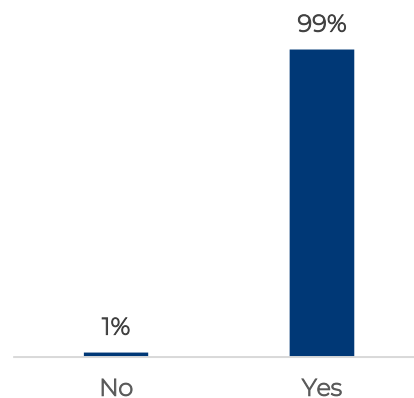
# General Information

- 92% of respondents have internet access at home, and 99% own a mobile device.
- Only 8% lack home internet, and 1% do not own a mobile device.
- The highest rates of internet access are in Hebron (26%), Nablus (16%), and Ramallah (12%).
- The highest rates of mobile device ownership are in Hebron (29%), Nablus (17%), and Ramallah (13%).

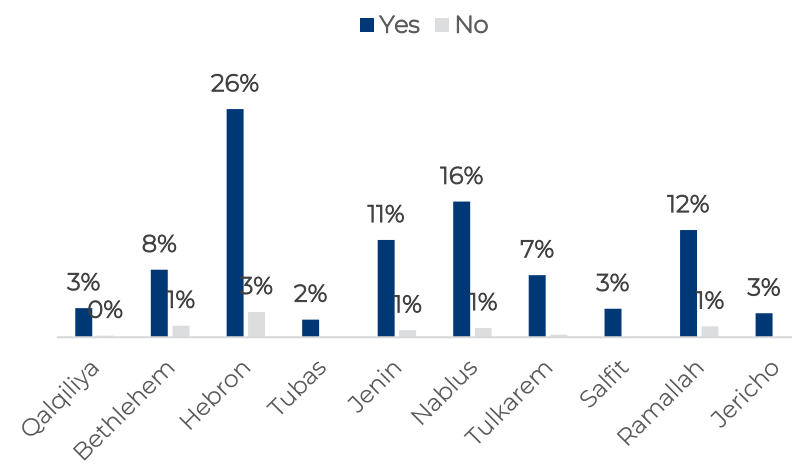
Internet Access at Home



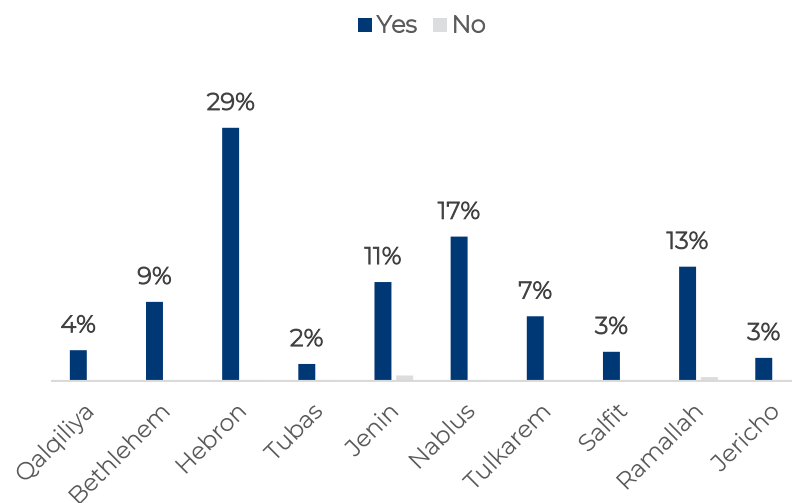
Mobile Device Ownership



Internet Access at Home Across Governorates



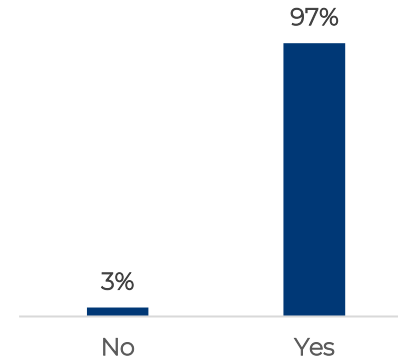
Mobile Device Ownership Across Governorates



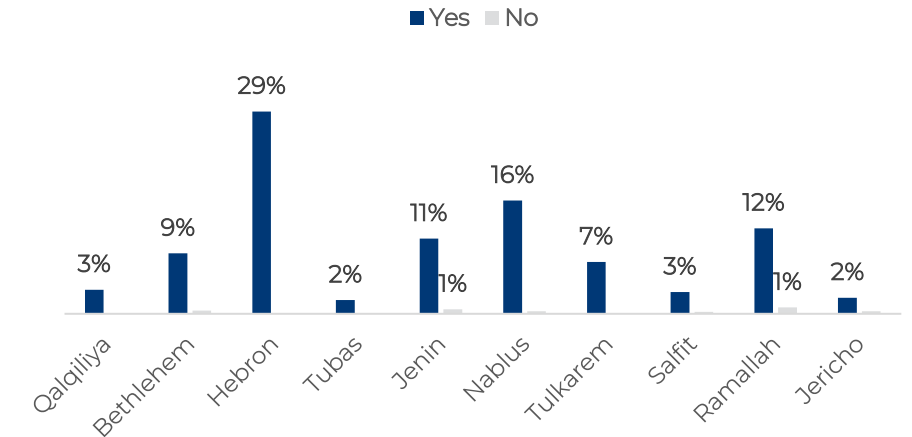
# — General Information —

- 97% of respondents own a smartphone, while 3% do not. 58% have a 3G mobile service subscription, and 42% do not.
- The highest smartphone ownership is in Hebron (29%), Nablus (16%), and Ramallah (12%).
- The highest 3G subscription rates are reported in Hebron (17%), Nablus (8%), and Jenin (5%).

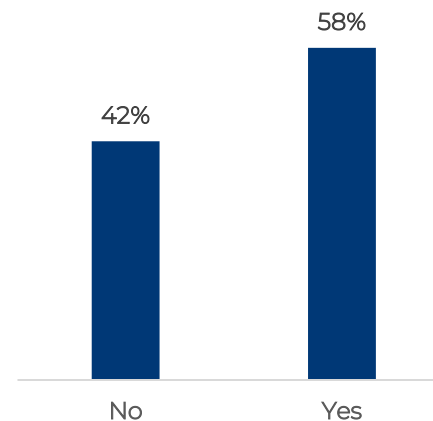
Smartphone Ownership



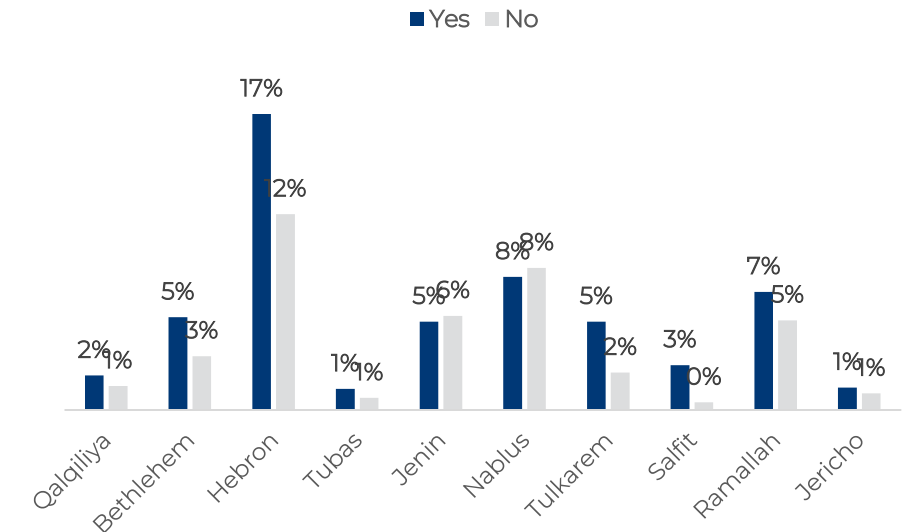
Smartphone Ownership Across Governorates



3G Mobile Service Subscription



3G Mobile Service Subscription Across Governorates



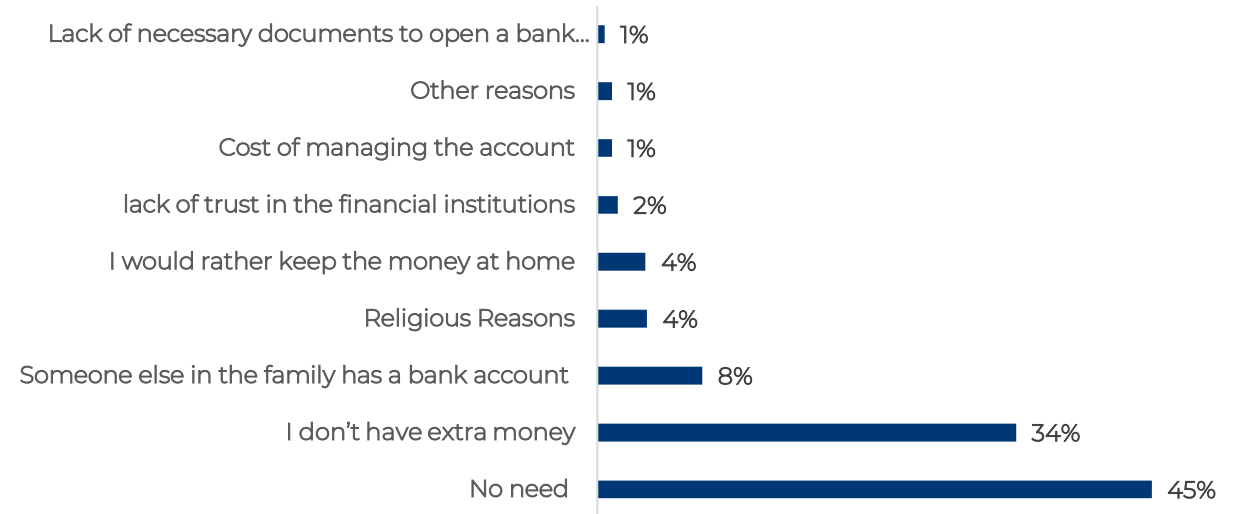
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# Information on Unbanked Population

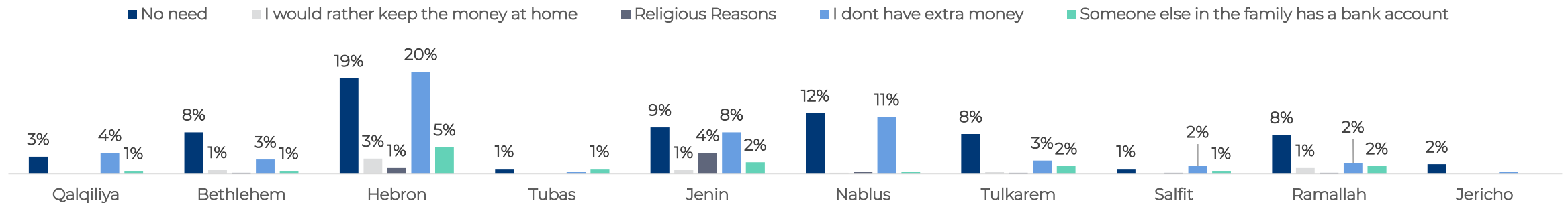
# – Information on Unbanked Population –

- Most unbanked women cite perceived lack of need (45%) and insufficient disposable income (34%) as primary reasons for not owning a bank account, underscoring the need for behavioral awareness campaigns.
- Hebron, Nablus, and Jenin emerge as priority areas where both informational and economic constraints are most concentrated, highlighting the urgency of localized, needs-based interventions.
- Factors such as religious preferences (4%), household substitution (8%), and extremely low mentions of trust, documentation, or cost barriers ( $\leq 2\%$ ) suggest that relevance and empowerment, not infrastructure, are the core obstacles.
- Tailoring inclusive, culturally aligned services and clearly communicating individual benefits will be critical to driving adoption among financially excluded women.

Reasons for Not Opening a Bank Account Till this Date



Reasons for Not Opening a Bank Account Till this Date Based Region



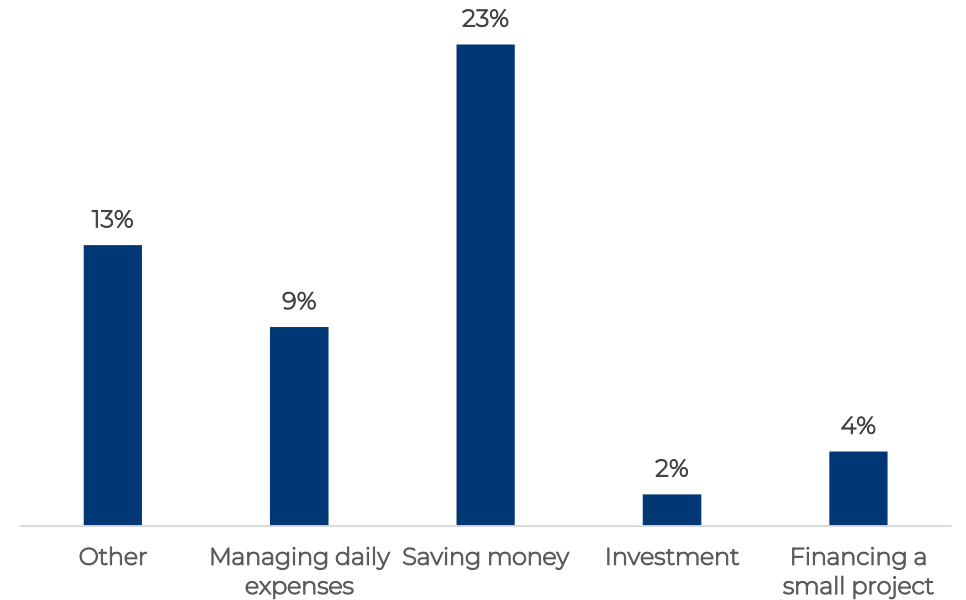


# Usage of Financial Services

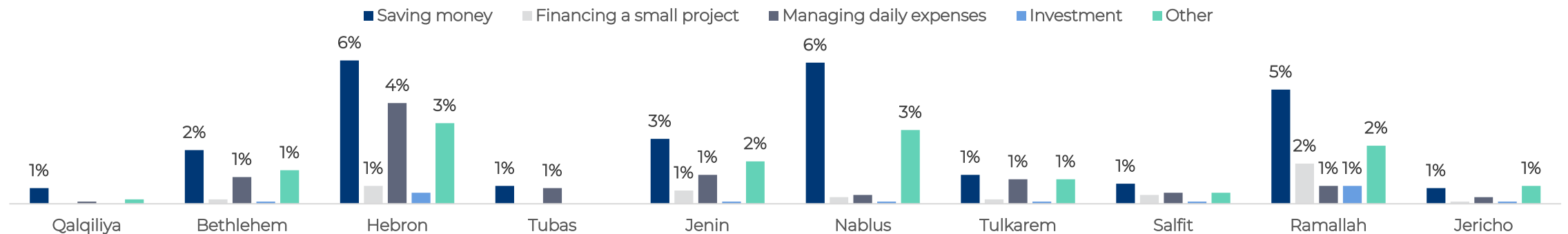
# – Usage of Financial Services –

- The leading reason women open bank accounts is to save money (23%), followed by managing daily expenses (9%) and financing small projects (4%), revealing a strong orientation toward basic financial stability rather than investment or entrepreneurial growth (2%). This suggests the need for programs that progressively build financial behavior.
- The “Other” category consisted of compiled varied reasons that do not accumulate to more than 1% each. These include “obtaining a check book”, or “transferring salary”, among others.
- Regionally, Hebron, Nablus, and Ramallah show higher engagement with savings, while project financing and expense management remain low across all governorates. This signals an opportunity to build financial behavior that begin with savings but evolve to support budgeting, and credit-building..

Reasons for Opening a Bank Account



Reasons for Opening a Bank Account Across Governorates



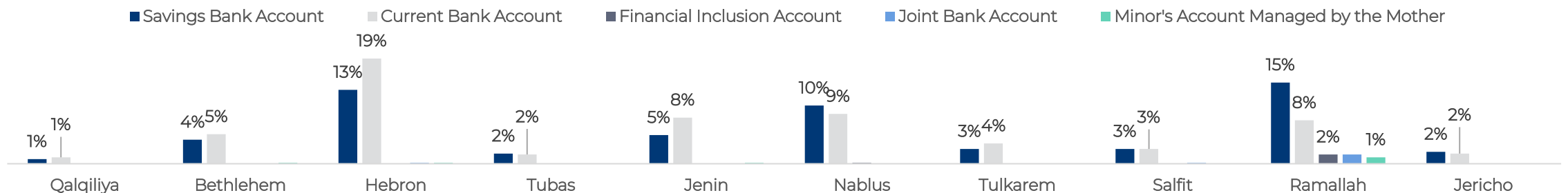
# – Usage of Financial Services –

- The data shows that 48% of women hold current accounts and 45% hold savings accounts, while alternative or specialized account types (joint, financial inclusion, minors') remain at just 1% each. This indicates that financial service engagement remains basic and transactional.
- Regionally, Hebron (19%), Ramallah (15%), and Nablus (10%) report the highest current and savings account ownership, reinforcing their position as key hubs for deepening financial service use. However, the consistently low adoption of inclusion accounts across all areas reveals an untapped opportunity to scale targeted account models designed to meet the unique needs of women, especially those newly entering the formal financial system.

Type of Bank Account



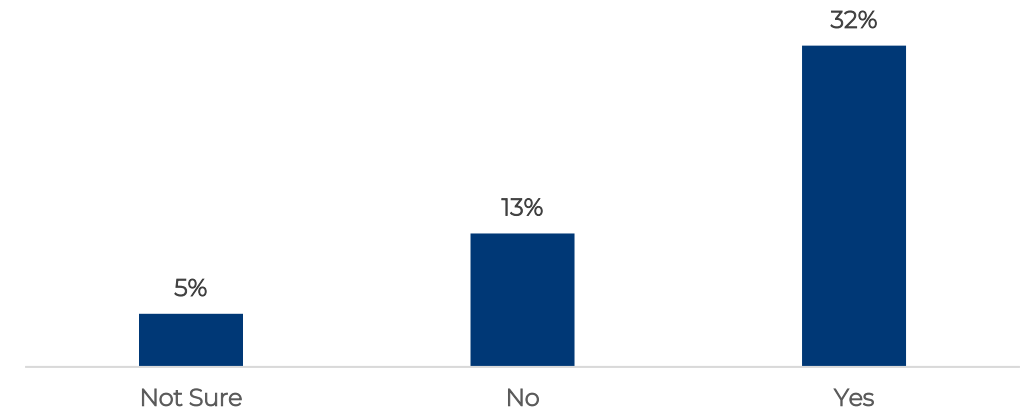
Type of Bank Account Across Governorates



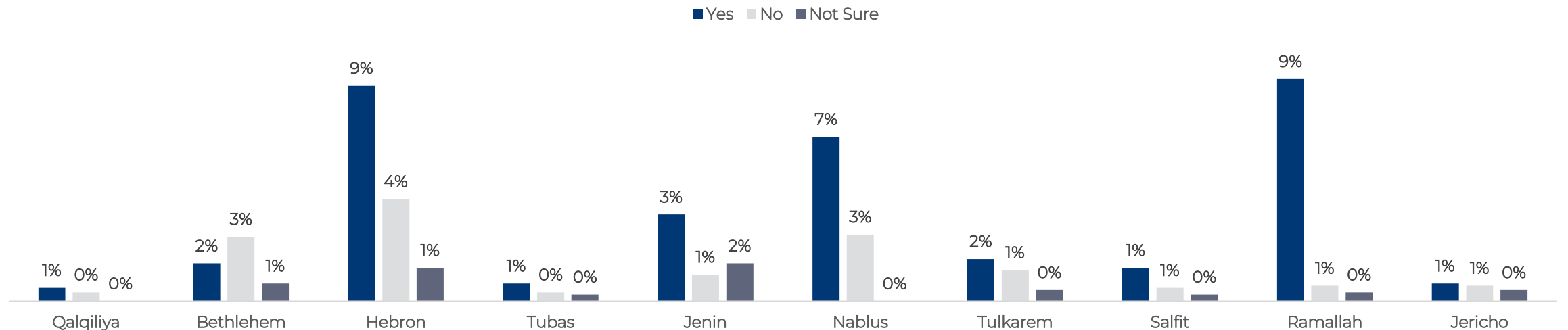
# – Usage of Financial Services –

- 32% of women of the 53% who are banked report that current financial services meet their needs, while 13% say they do not, and 5% are unsure. This suggests that although basic access exists, current services don't meet the needs of all banked women.
- Regionally, Ramallah and Hebron (9% each) and Nablus (7%) report the highest satisfaction, yet nearly all other governorates display minimal engagement or uncertainty. These findings highlight the need to build responsive feedback loops with women users, improve service design based on actual demand, and support front-line providers with tools to better engage and retain female clients.

Are the current financial services satisfy your need?



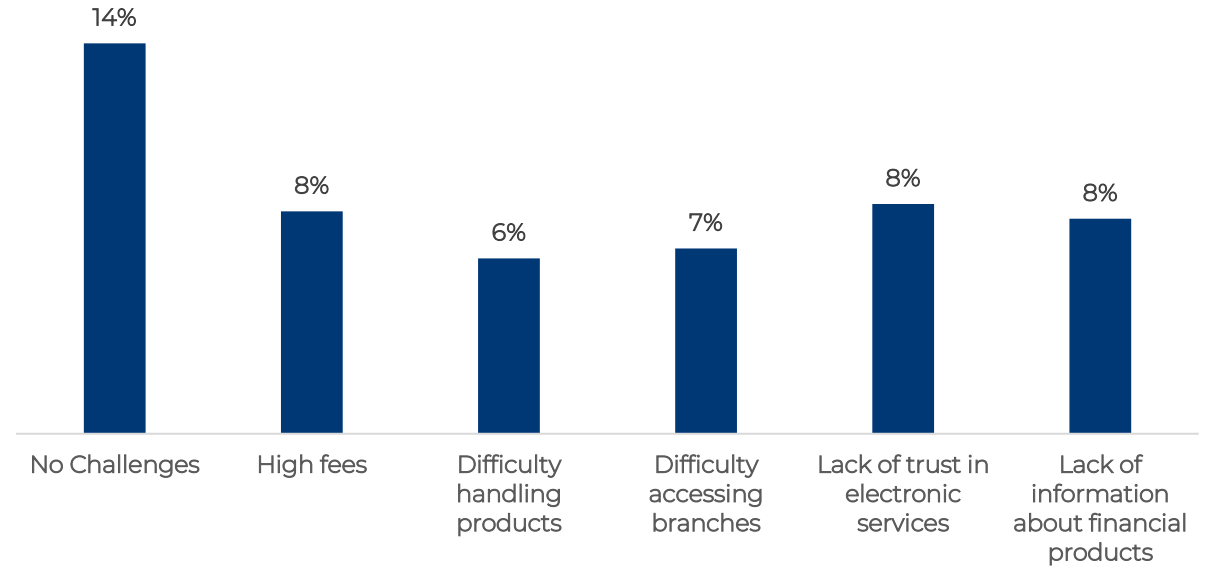
Are the current financial services satisfy your need?(Across Governorates)



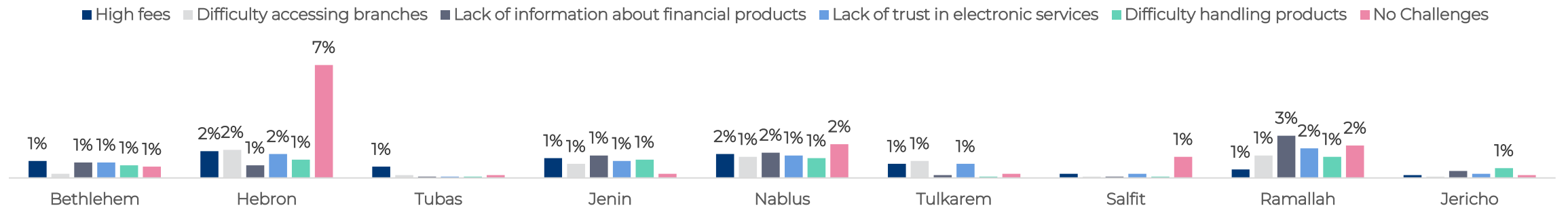
# – Usage of Financial Services –

- High banking fees, lack of trust in electronic services, and limited awareness of financial products (each cited by 8% of respondents) are the most prominent challenges, reflecting the need for improved transparency, digital trust-building, and financial education.
- Only 14% reported no challenges, and the presence of even small but consistent percentages across nearly all governorates reflects a system-wide need for improved service literacy and physical/digital service access, highlighting the role of training frontline staff and local organizations to offer hands-on support and product walkthroughs for women users.

Challenges in Using Banking Services



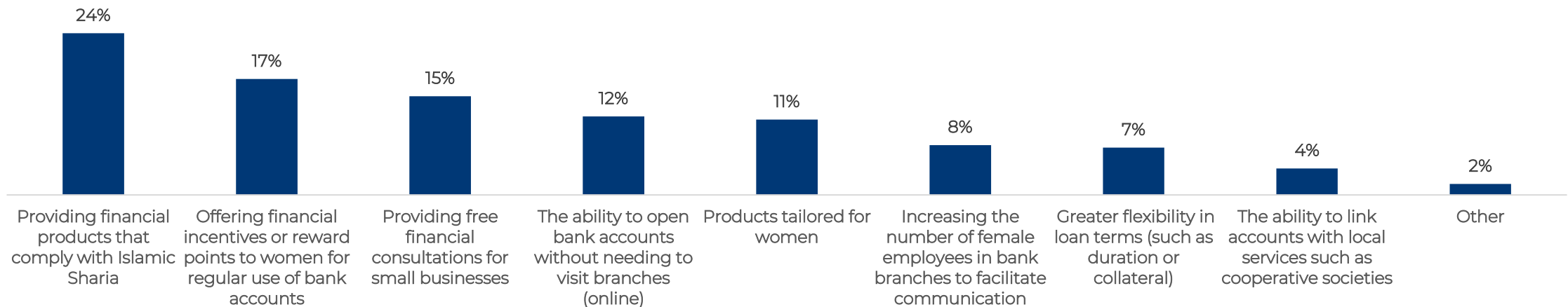
Challenges in Using Banking Services Across Governorates



# – Usage of Financial Services –

- The most frequently cited improvement (24%) is for financial products that comply with Islamic Sharia, highlighting a demand for value-aligned financial tools that meet both religious and practical expectations.
- Other top needs include financial incentives for account use (17%), free consultations for small businesses (15%), and online account opening (12%), which together emphasize the need for accessibility, personalization, and empowerment through education and ease of use.
- Requests for tailored products for women (11%) and female staff at branches (8%) point to a gendered gap in comfort, communication, and service delivery. These findings underscore the importance of designing inclusive financial ecosystems that remove friction points, offer gender-sensitive outreach, and recognize the social and cultural dynamics influencing women's financial decision-making.

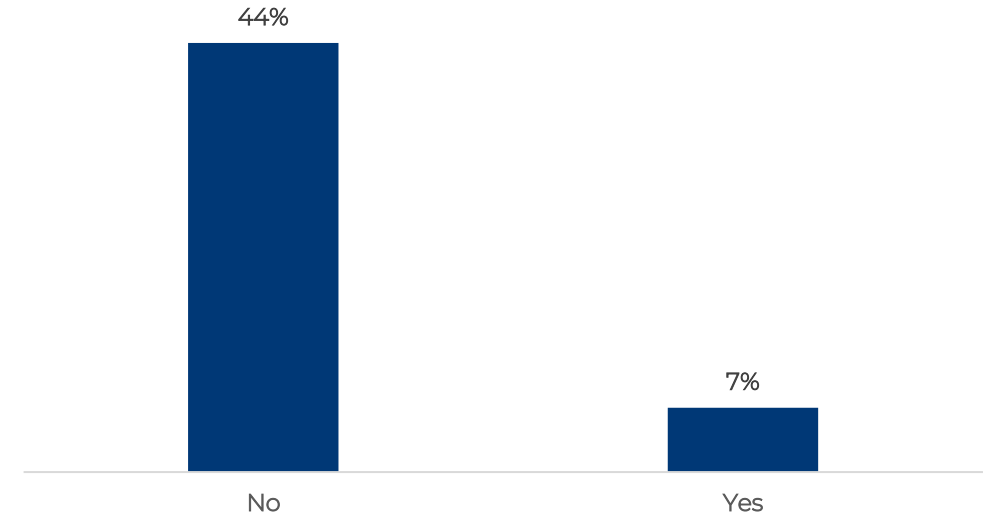
Improvements Needed in Financial Products



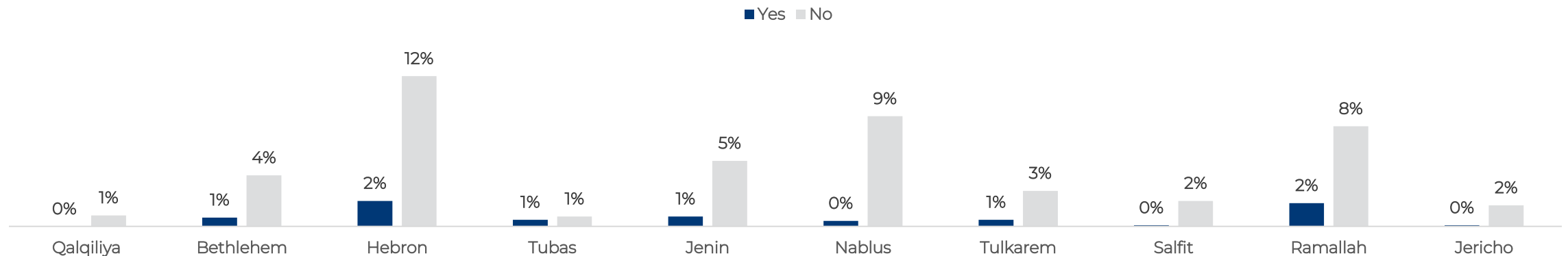
# – Usage of Financial Services –

- Only 7% of women report using credit cards, while 44% do not, signaling extremely low penetration of formal credit tools among women. This gap suggests a missed opportunity for financial institutions to introduce controlled, accessible credit options that align with women's income patterns and risk preferences, especially products paired with financial education or digital payment incentives.
- Hebron, Ramallah, and Bethlehem report the highest usage (2% each), but usage remains negligible across all governorates.
- The low uptake reinforces the importance of building trust in credit, simplifying terms, and offering non-collateralized, low-limit products with female-centered onboarding to bridge the entry gap into responsible borrowing.

Credit Card Usage



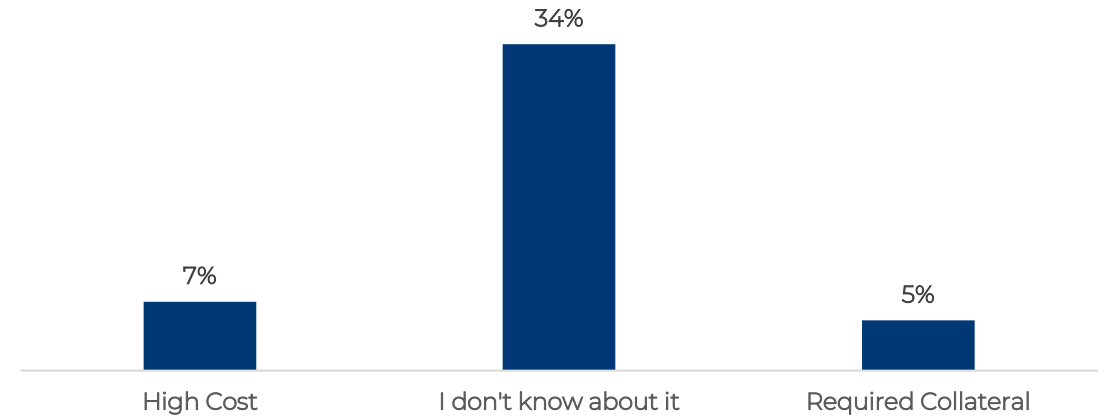
Credit Card Usage Across Governorates



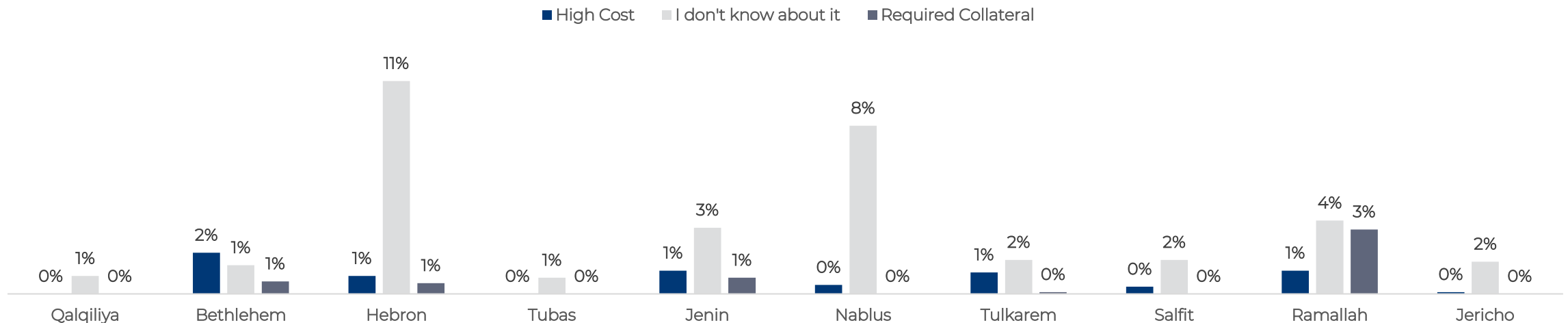
# – Usage of Financial Services –

- A significant 34% of women who don't use credit cards say it's because they simply "don't know about it," while only 7% cite high costs and 5% mention required collateral. This strongly indicates that lack of awareness and information, not affordability, is the primary barrier, and highlights the need for basic financial education and introductory outreach campaigns to clarify credit use among women.
- Governorate-level data shows particularly high unawareness in Hebron (11%) and Nablus (8%), pointing to clear target zones for awareness-driven initiatives.
- Since cost and collateral concerns remain low, introducing starter credit products and embedded learning tools in these areas could significantly expand financial engagement with minimal structural changes.

Reasons for Not Using a Credit Card



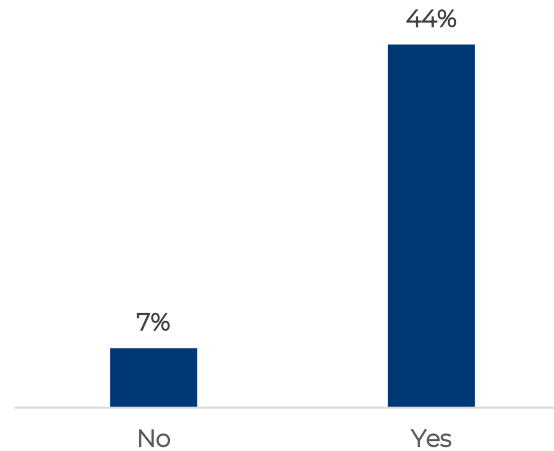
Reasons for Not Using a Credit Card Across governorates



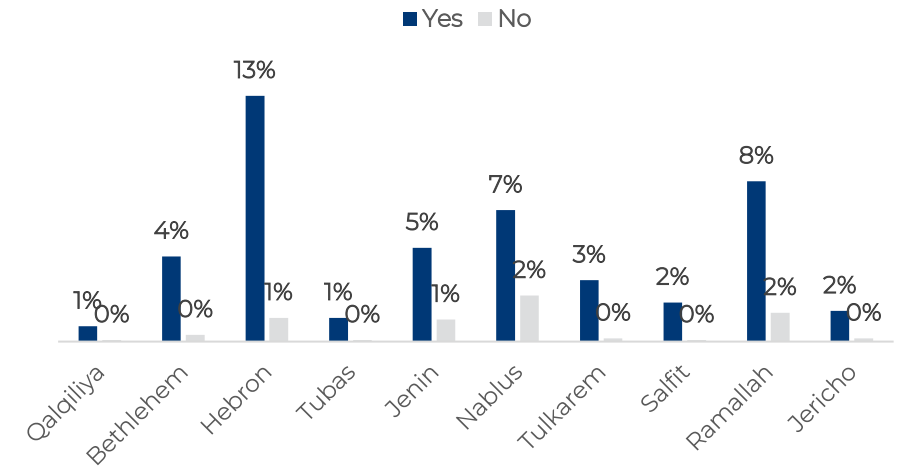
# – Usage of Financial Services –

- 44% of women report using ATM cards, and 42% confirm those cards are linked to personal accounts, signaling relatively strong engagement with basic banking infrastructure.
- However, this usage appears highly concentrated, with Hebron (13%), Ramallah (8%), and Nablus (7%) leading in both access and linkage, highlighting a geographic disparity that should inform how financial service points and ATM infrastructure are scaled in underserved areas.
- With only 7% not using ATM cards, access appears less of a barrier than awareness or confidence in usage. This suggests an opportunity to enhance service utility by bundling ATM functionality with additional education on account features, digital interfaces, and secure self-service options—especially for women unfamiliar with broader bank product portfolios.

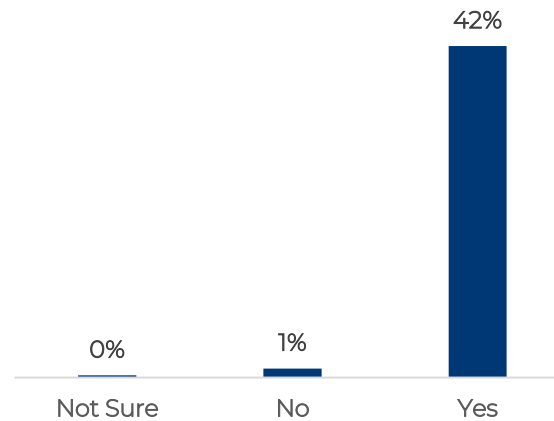
ATM Card Usage



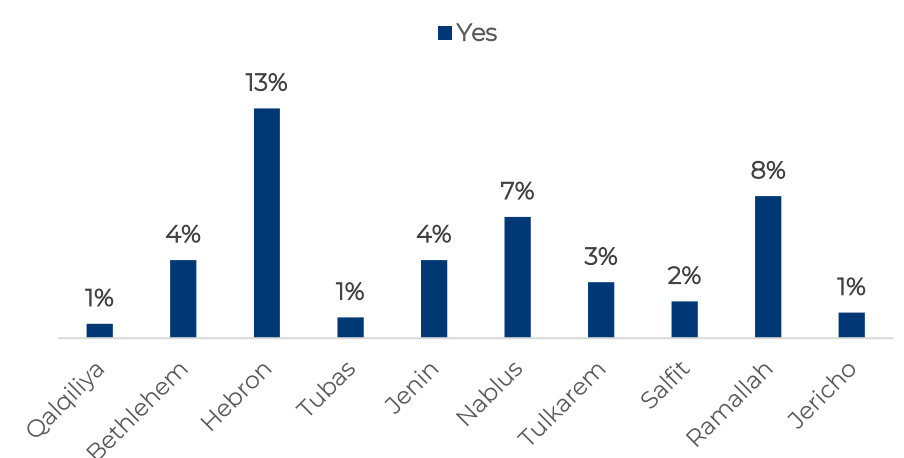
ATM Card Usage Across Governorates



ATM Card Linkage to Personal Accounts



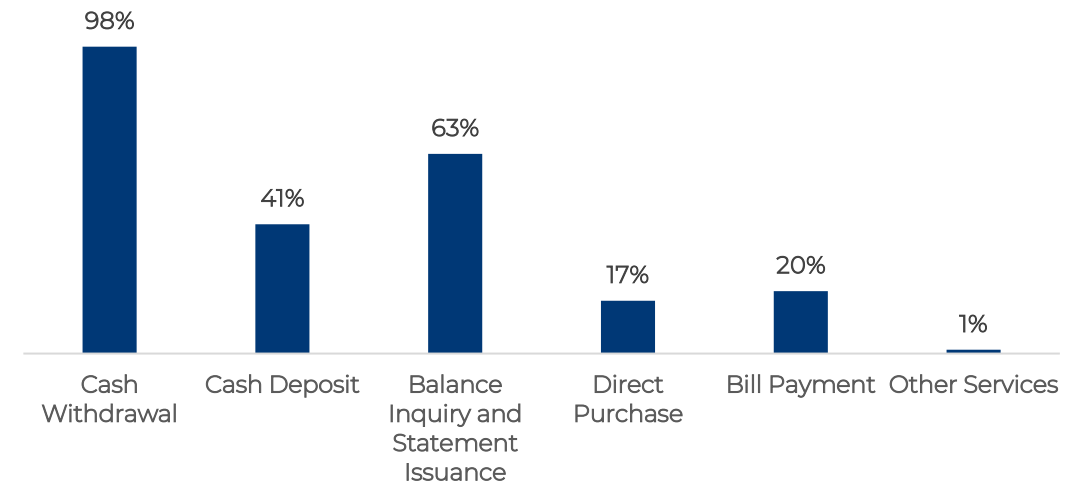
ATM Card Linkage to Personal Accounts Across Governorates



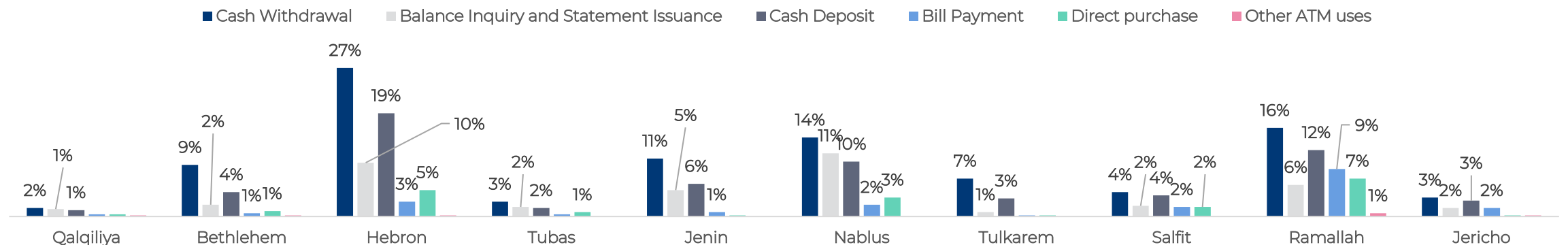
# – Usage of Financial Services –

- ATM cards are used overwhelmingly for cash withdrawals (98%), with secondary uses including balance inquiries (63%), cash deposits (41%), and bill payments (20%). This confirms that while physical banking tools are in use, their function remains narrowly focused on liquidity access, reflecting limited integration of digital payments, service automation, or broader transactional behavior.
- Hebron (27%), Nablus (14%), and Ramallah (16%) report the highest ATM withdrawal usage, but value-added uses like bill payment and direct purchases remain underutilized across all governorates.
- This suggests a need for training to encourage multi-function use, improve efficiency, and gradually introduce users, especially women, to more digitally inclusive banking behaviors.

Reasons for Using ATM Card



Reasons for Using ATM Card Across Governorates



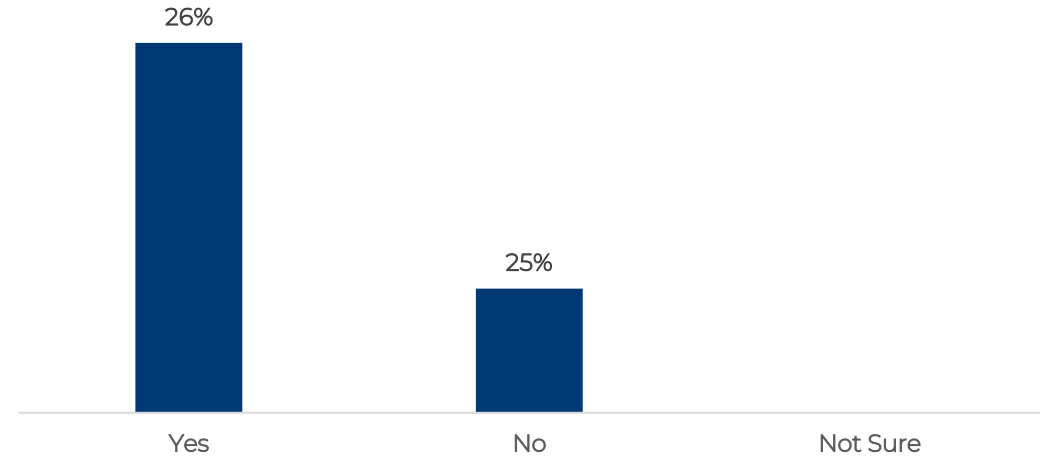
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# Overview of Mobile and Online Banking Services

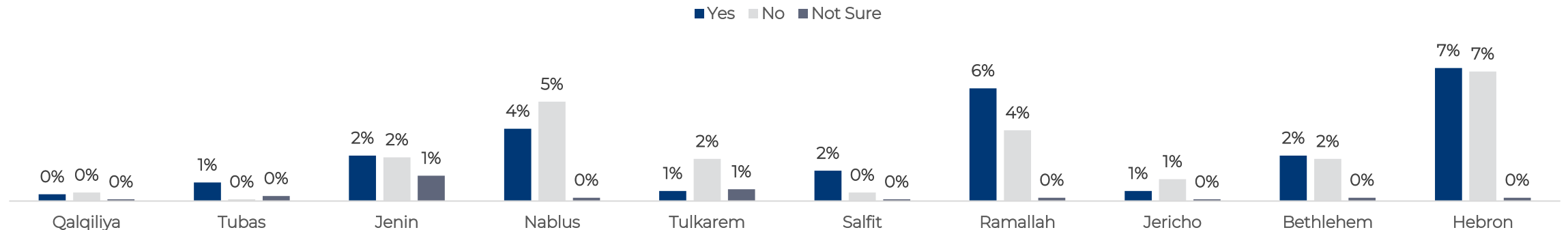
# Overview of Mobile and Online Banking Services

- Only 26% of respondents reported using mobile phones for banking services in the past 12 months, indicating limited adoption of digital banking tools despite rising smartphone penetration.
- Governorates like Hebron (7%) and Ramallah (6%) show the highest levels of mobile banking use, while several areas such as Qalqiliya and Tubas report virtually no engagement, pointing to stark regional disparities in digital financial inclusion.

Mobile Phone Use for Banking Services in the Past 12 Months



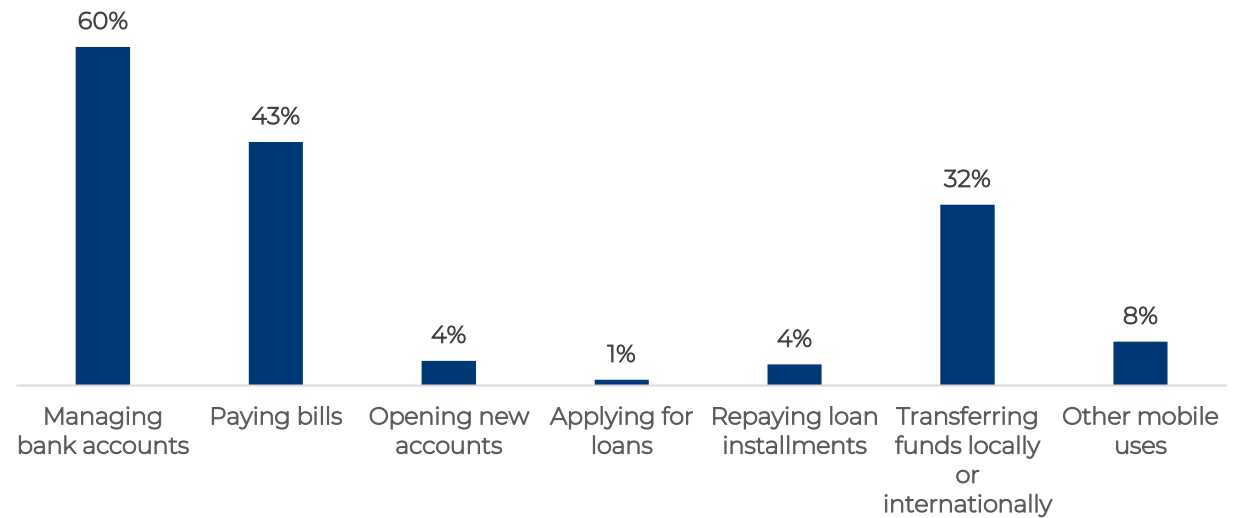
Governorates Use of Mobile Phones for Banking Services (Past 12 Months)



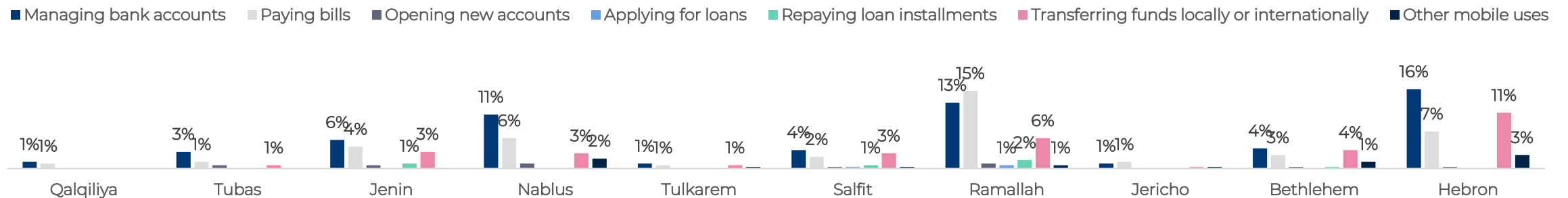
# Overview of Mobile and Online Banking Services

- Among women who use mobile banking, the top activities are account management (60%), bill payment (43%), and fund transfers (32%), indicating that users are engaging with a core set of functions, but broader tools like loan services (4%) or account opening (4%) remain largely untapped.
- This points to an opportunity to expand mobile platforms' utility by introducing and marketing advanced features in a simplified, user-friendly way.
- Ramallah (13%), Hebron (16%), and Nablus (11%) demonstrate the widest range of mobile banking engagement, suggesting these governorates could serve as launch zones for piloting feature-rich, gender-responsive mobile banking apps.

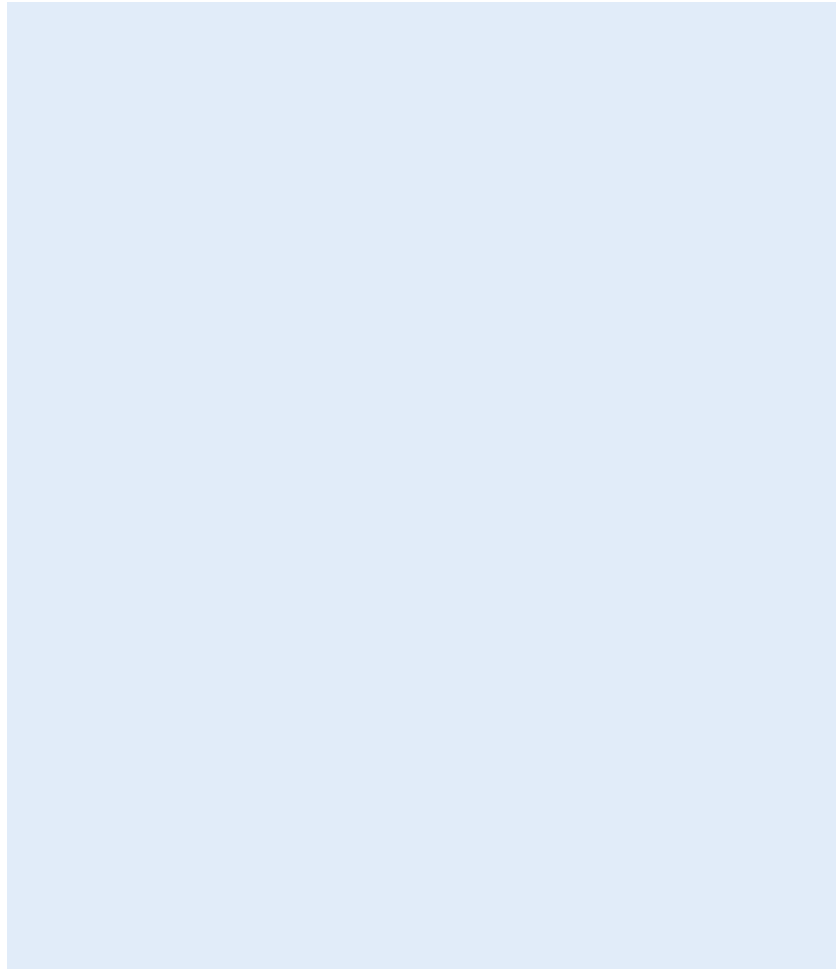
Purpose of Mobile Banking App Usage in the Last 12 Months



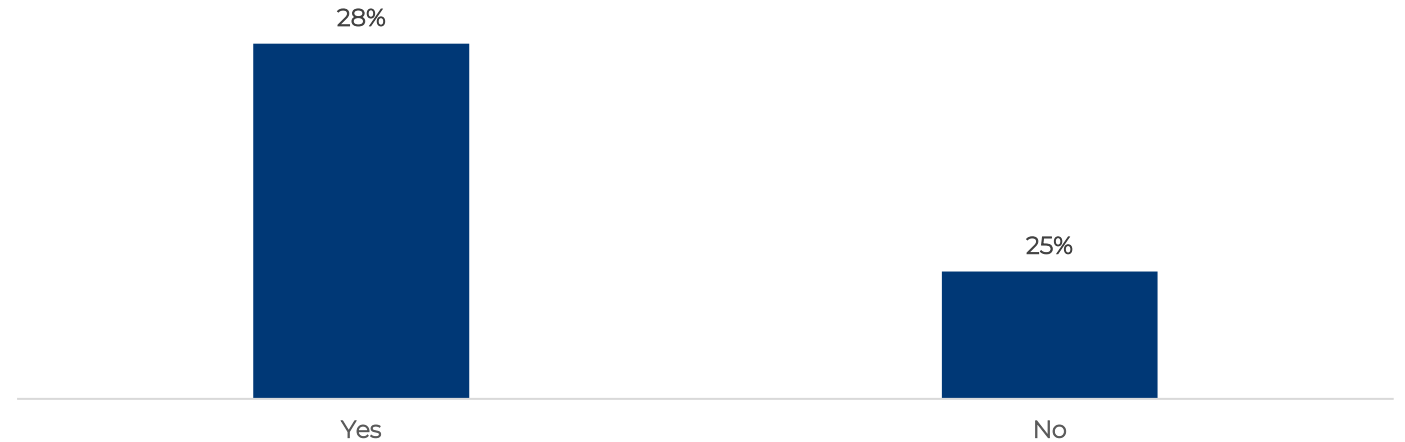
Purpose of Mobile Banking App Usage in the Last 12 Months Across Governorates



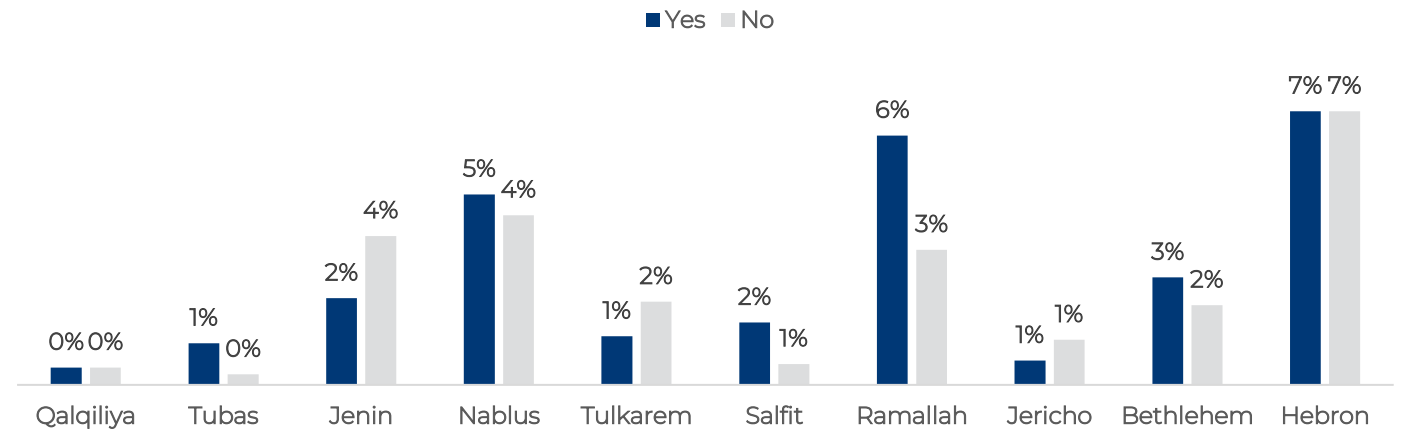
# Overview of Mobile and Online Banking Services



Inquiring About Bank Account via Mobile Phone



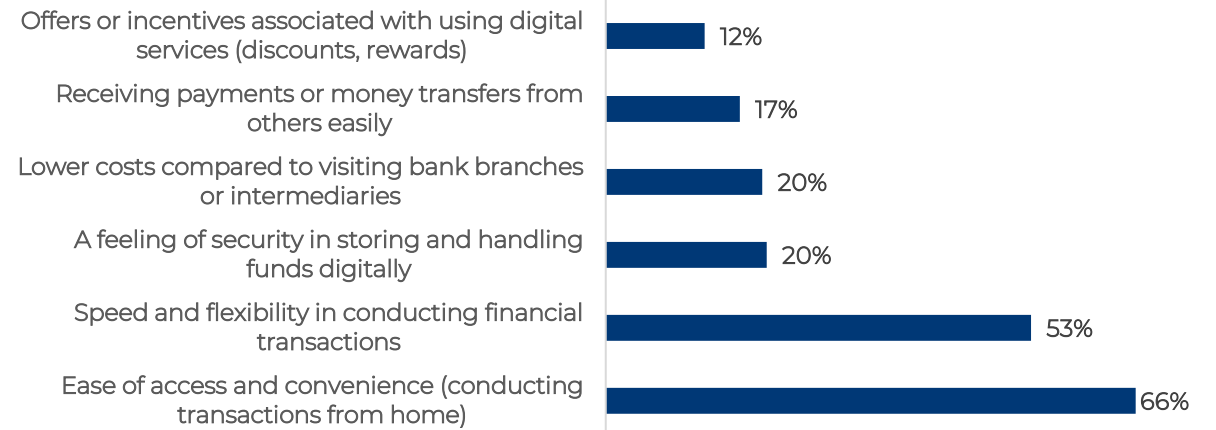
Inquiring About Bank Account via Mobile Phone (Across Governorates)



# Overview of Mobile and Online Banking Services

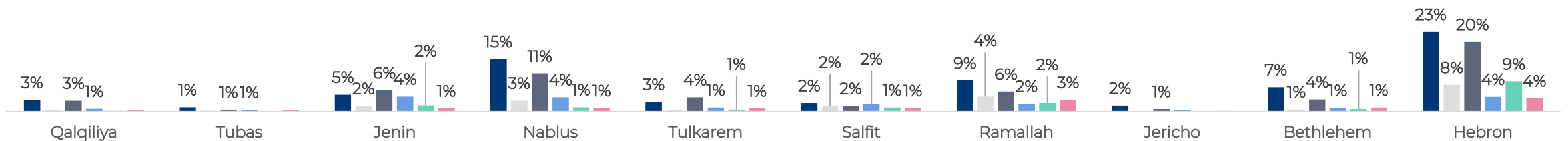
- The leading drivers of digital financial engagement are ease of access from home (66%) and speed and flexibility (53%), reinforcing that digital tools are most compelling when they offer convenience and control. However, security (20%), lower cost (20%), and ease of receiving money (17%) remain under-leveraged motivators, suggesting that effective messaging should go beyond convenience to emphasize trust, savings, and interpersonal value.
- Motivation levels are strongest in Hebron (23% ease of access; 20% speed/flexibility) and Nablus (15% ease of access; 11% speed), suggesting these are ideal regions to pilot incentive-based digital services that emphasize user autonomy, rewards, and time savings, especially when paired with secure and culturally relevant platforms that reflect women's everyday needs.

## Key Factors Motivating the Use of Digital Financial Services



## Key Factors Motivating the Use of Digital Financial Services Based on Governorates

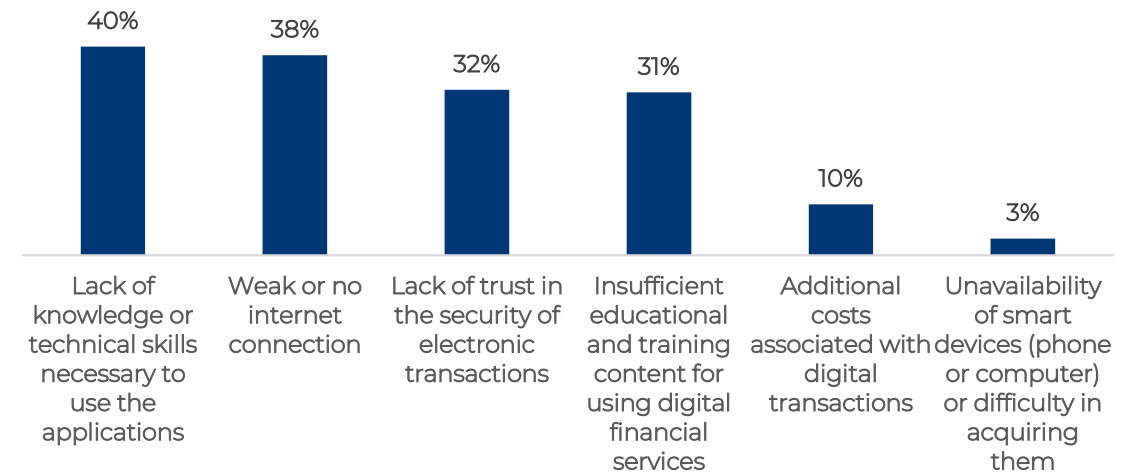
- Ease of access and convenience (conducting transactions from home)
- Speed and flexibility in conducting financial transactions
- Receiving payments or money transfers from others easily
- Lower costs compared to visiting bank branches or intermediaries
- A feeling of security in storing and handling funds digitally
- Offers or incentives associated with using digital services (discounts, rewards)



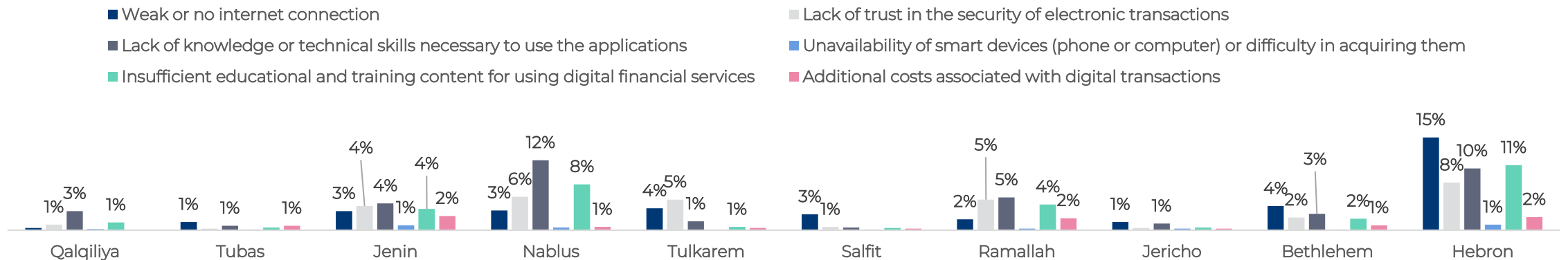
# Overview of Mobile and Online Banking Services

- The top barriers to using digital financial services among women are lack of technical skills (40%), weak internet access (38%), trust in security (32%), and limited training content (31%).
- These findings reinforce the urgency of pairing digital infrastructure with targeted capacity building and user trust initiatives, especially for first-time or low-literacy users, addressing not just access, but readiness and confidence.
- Governorates like Hebron (15% skill gap, 11% training gap) and Nablus (12% skills, 8% training) show both high awareness and high resistance, revealing strong potential for localized digital literacy programs.
- Tackling these challenges will be critical to enabling meaningful use of electronic financial platforms and ultimately unlocking broader economic participation for women.

Main Challenges in Using Digital Financial Services



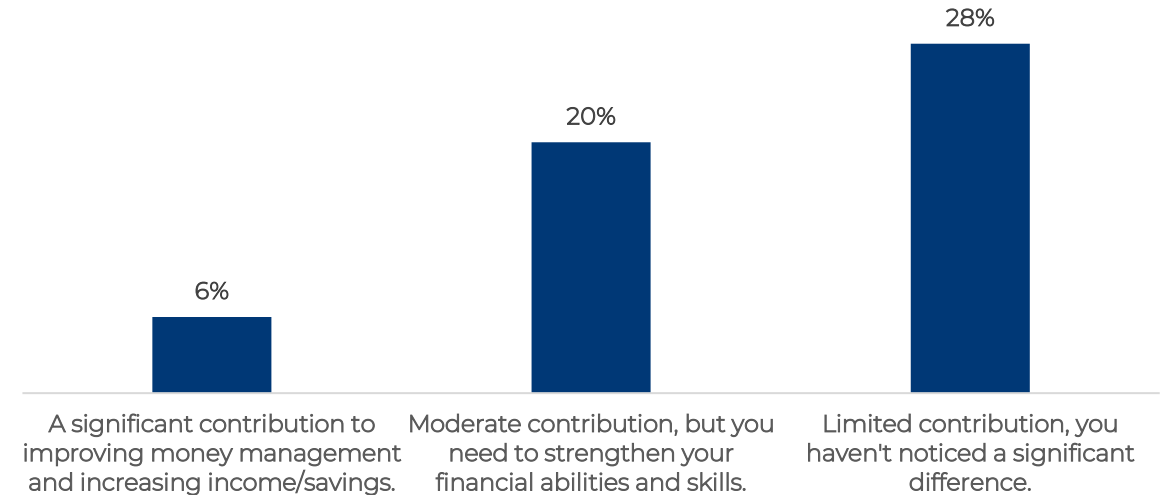
Main Challenges in Using Digital Financial Services Based on Governorates



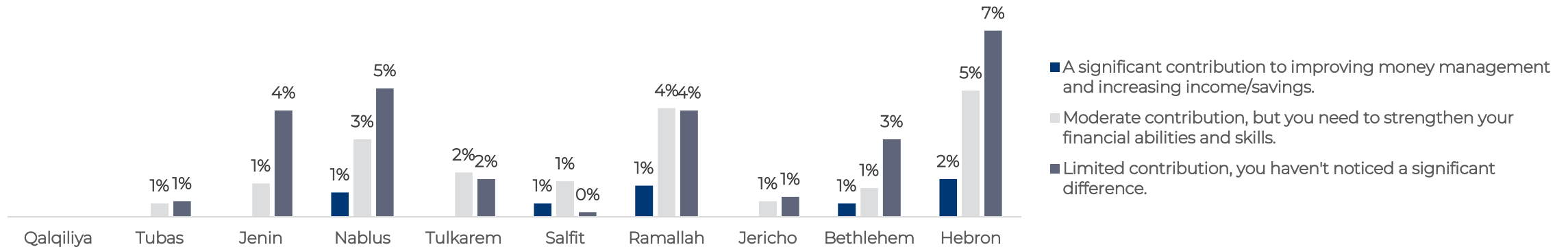
# Overview of Mobile and Online Banking Services

- A majority (28%) of respondents reported that digital financial services did not lead to a noticeable improvement in their financial standing, while only 6% saw a strong positive impact.
- This signals a critical gap between access to digital tools and their actual empowerment potential, likely due to limited usage depth, confidence, or complementary financial literacy.

Perceived Contribution of Digital Financial Services to Economic Empowerment



Perceived Contribution of Digital Financial Services to Economic Empowerment Based on Governorate



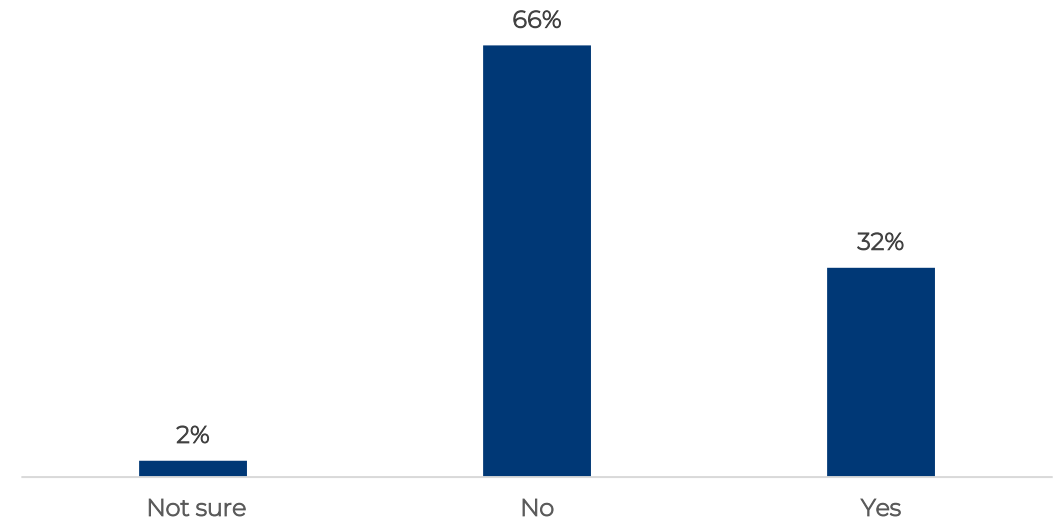


**Savings**

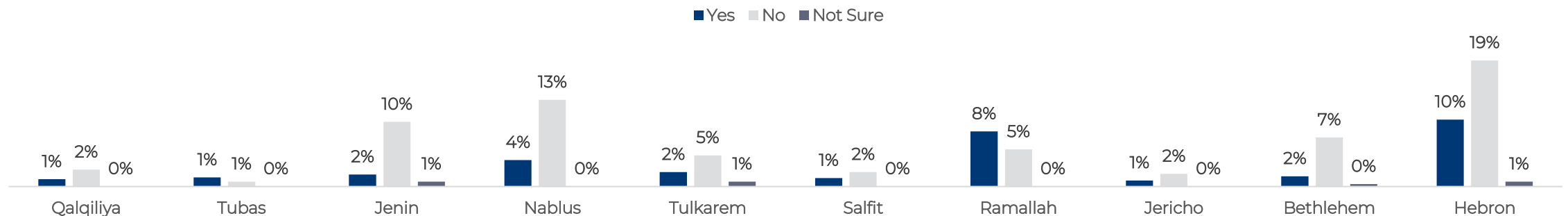
# Savings

- Two-thirds of the population (66%) reported not saving any money in the past year, reflecting a widespread absence of financial buffers across the population. While 32% did report savings activity, this limited engagement highlights significant structural, behavioral, and economic challenges to building financial security, challenges that have likely deepened in light of the ongoing conflict and economic uncertainty.
- Regional differences exist, with slightly higher savings behavior reported in Hebron (10%) and Ramallah (8%), yet these figures still reflect overall low engagement with savings mechanisms.
- The conflict has likely exacerbated pre-existing vulnerabilities, and the current environment demands targeted, responsive savings solutions that are adaptable to crisis conditions and promote resilience, especially for economically strained and displaced households.

Saving Money in the Last 12 Months



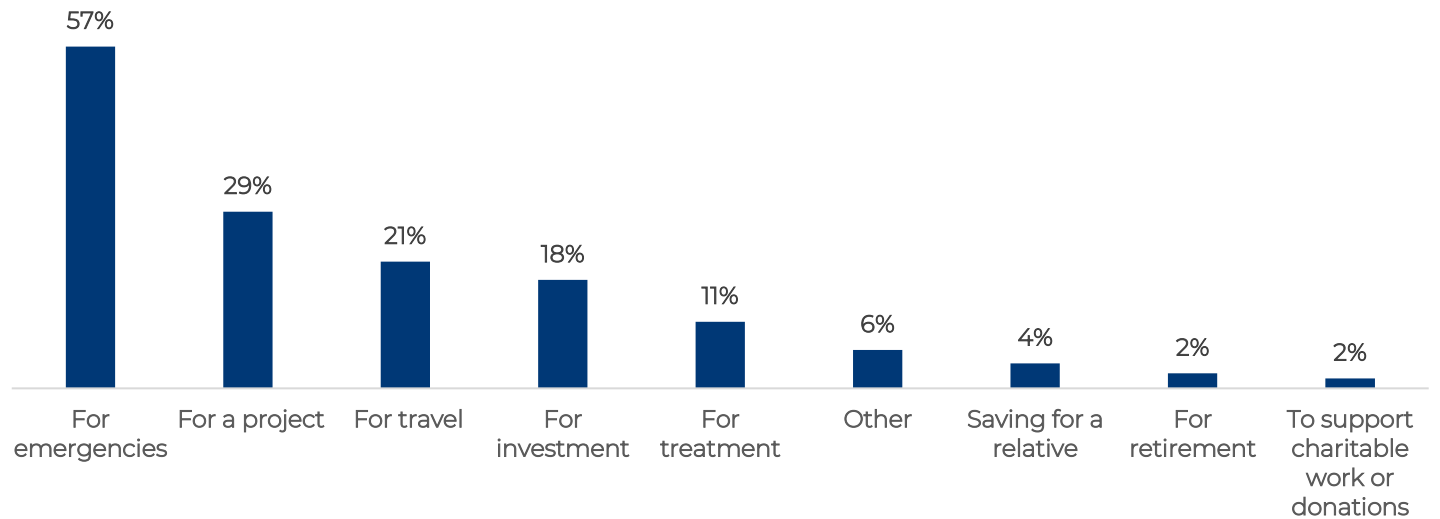
Saving Money in the Last 12 Months Across Governorates



# Savings

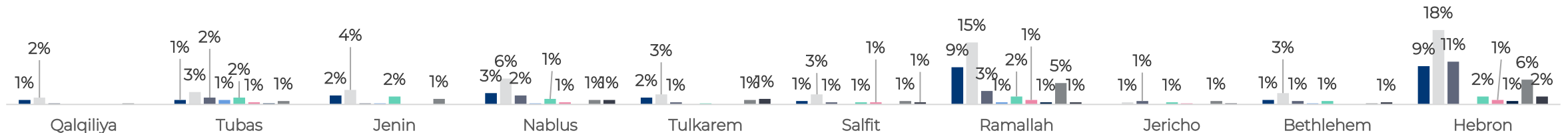
- Emergency savings dominate as the primary motivation, cited by 57% of savers. This strong emphasis on precautionary behavior reveals a prevailing sense of financial vulnerability, where short-term stability outweighs long-term financial planning goals like retirement (2%) or charitable giving (2%).
- Economic ambition is present but secondary, with 29% saving for projects and 18% for investments.
- Regions like Hebron and Ramallah show slightly more diversified motivations, suggesting pockets of entrepreneurial drive that could be nurtured with targeted financial products and incentives.

Reasons For Saving Money



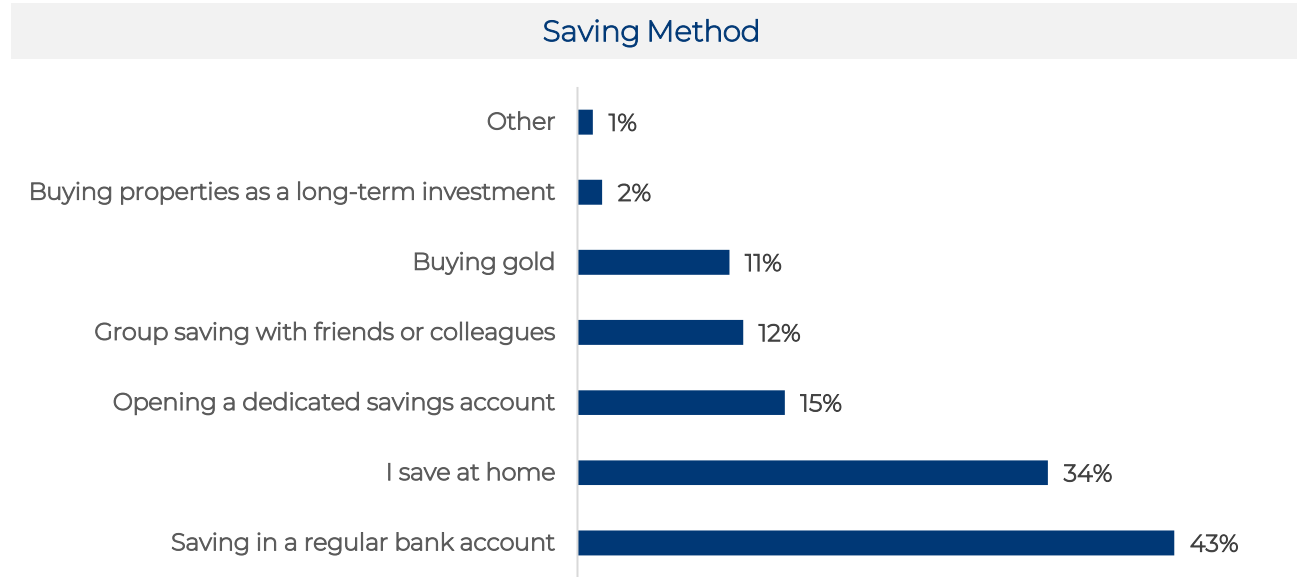
Reasons For Saving Money Based on Governorates

■ For a project ■ For emergencies ■ For travel ■ For retirement ■ For treatment ■ Saving for a relative ■ To support charitable work or donations ■ For investment ■ Other reason for saving money

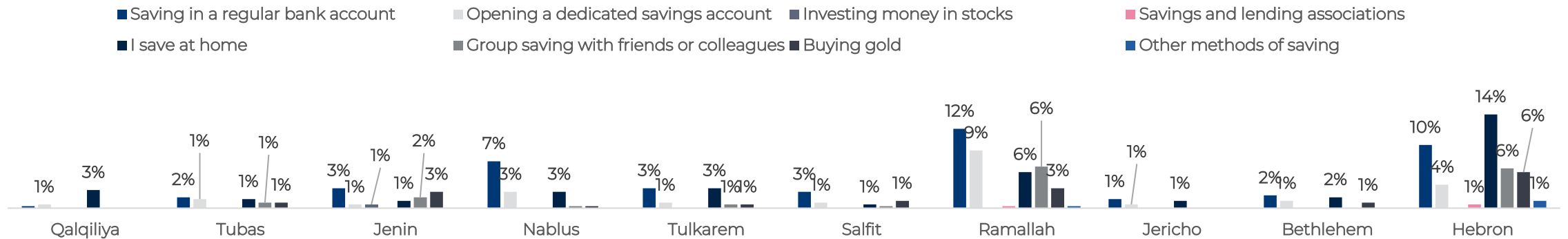


# Savings

- Formal banking is the most used saving method, with 43% saving through regular bank accounts and an additional 15% via dedicated savings accounts.
- However, 34% still save at home, reflecting ongoing hesitancy toward institutional financial tools, especially in governorates like Hebron and Bethlehem, which show a strong reliance on informal saving practices.
- Alternative and group-based saving approaches are gaining modest traction, with 12% participating in collective saving schemes and 11% choosing to buy gold.
- These figures highlight untapped potential for community-based or culturally tailored financial products, especially in areas with low individual bank engagement.



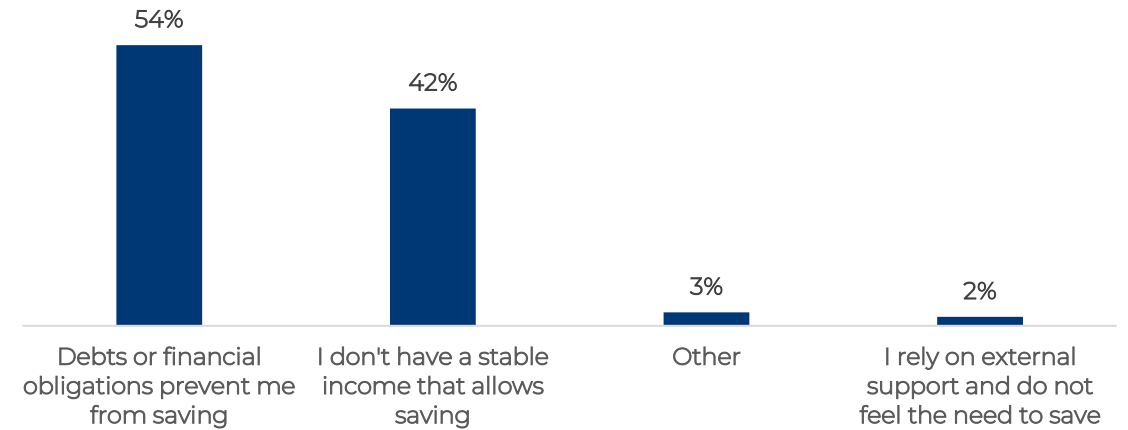
### Saving Methods Based on Governorates



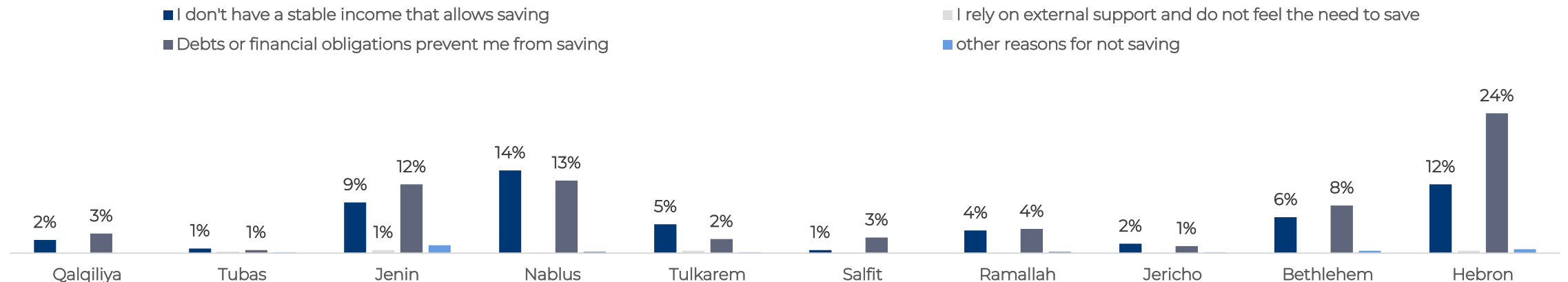
# Savings

- Debt and unstable income are the dominant barriers, with 54% citing financial obligations and 42% lacking stable income as the main reasons for not saving.
- This suggests that financial resilience is closely tied to employment security and debt management, which are critical leverage points for increasing saving capacity.
- Regional patterns highlight economic strain, especially in Hebron and Nablus, where financial obligations disproportionately hinder saving. These areas may benefit from tailored debt relief programs or targeted income stabilization initiatives to unlock savings potential.

Reasons For Not Saving Money



Reasons For Not Saving Money





**Loans**

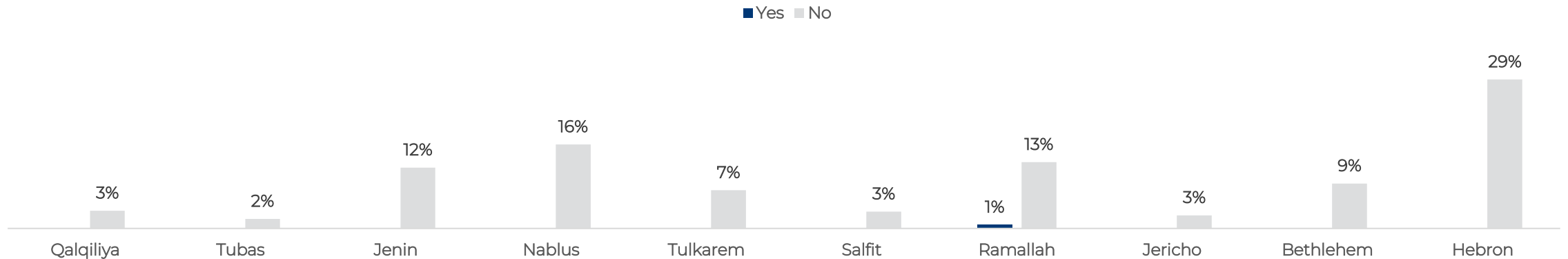
# Loans

- Extremely limited access to formal credit is evident, with only 2% of the population having taken a loan in the past year. The overwhelming 98% non-participation indicates potential barriers such as perceived inaccessibility, lack of financial literacy, or distrust in loan products—factors that pose clear obstacles to economic self-reliance and expansion opportunities.
- Geographical disparities in loan uptake further emphasize unequal access to credit across regions. Governorates like Hebron (29%), Nablus (16%), and Ramallah (13%) account for higher non-loan uptake rates, underscoring a regional mismatch between need and availability. This highlights the necessity for localized, inclusive credit mechanisms that are culturally and economically responsive.


Loan Uptake in the Past 12 Months



Loan Uptake in the Past 12 Months Across Governorates





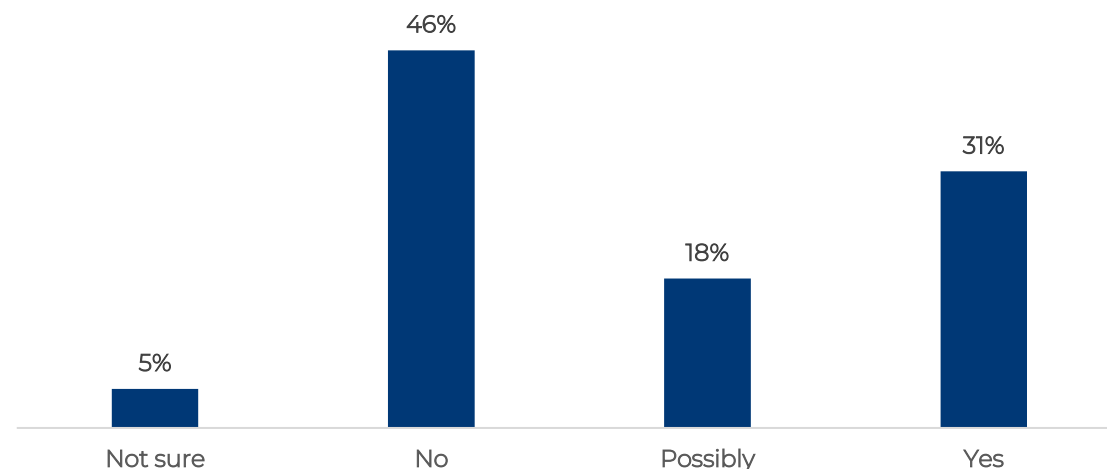


# **Financial Crisis and Emergency Funds**

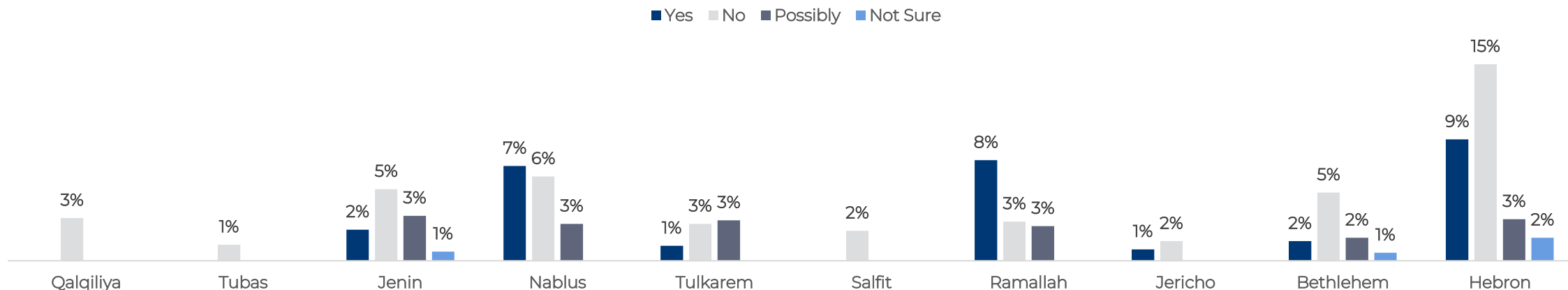
# – Financial Crisis and Emergency Funds –

- A significant vulnerability exists, with nearly half (46%) of respondents stating they would not be able to access funds during financial emergencies. This underscores a widespread financial fragility that may limit households' ability to withstand economic shocks or unexpected expenses.
- Only 31% report secure access to emergency funds, highlighting a critical gap in financial resilience infrastructure.
- Regional disparities show Hebron as relatively better prepared (9% yes), but overall, dependency on uncertain or informal sources is evident in the high number of “possibly” responses (18%).

Access to Funds During Financial Crises and Emergencies



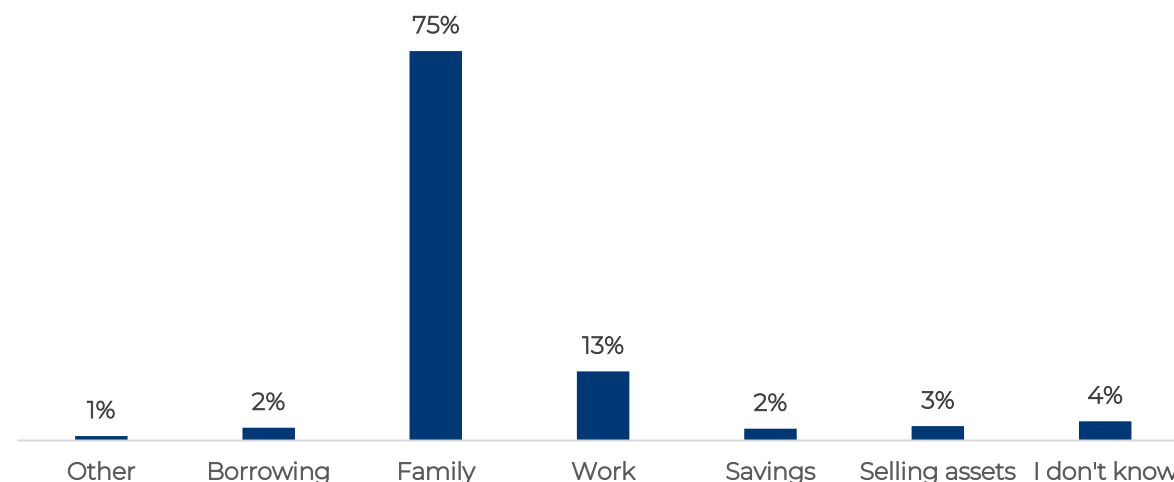
Access to Funds During Financial Crises and Emergencies Across Governorates



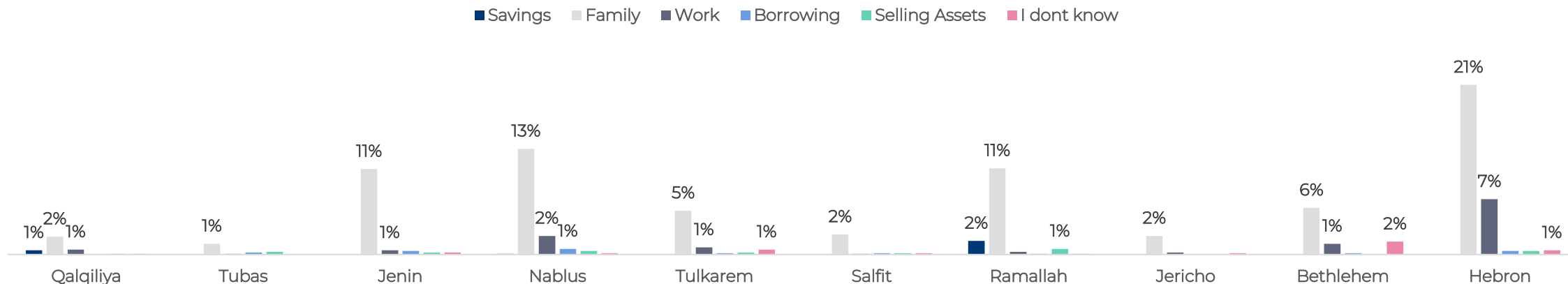
# – Financial Crisis and Emergency Funds –

- Family remains the primary safety net, with 75% of respondents relying on relatives for emergency funds.
- This overwhelming dependency highlights limited formal mechanisms for financial protection, reinforcing socioeconomic vulnerability and emphasizing the need to broaden access to structured financial safety nets.
- Formal savings are largely absent as a fallback, with only 2% of individuals turning to their own savings during crises. This indicates a lack of sufficient savings culture or capacity (seen in the savings section), pointing to structural income limitations and underutilization of financial planning tools.

Sources of Funding for Emergencies



Sources of Funding for Emergencies Across Governorates



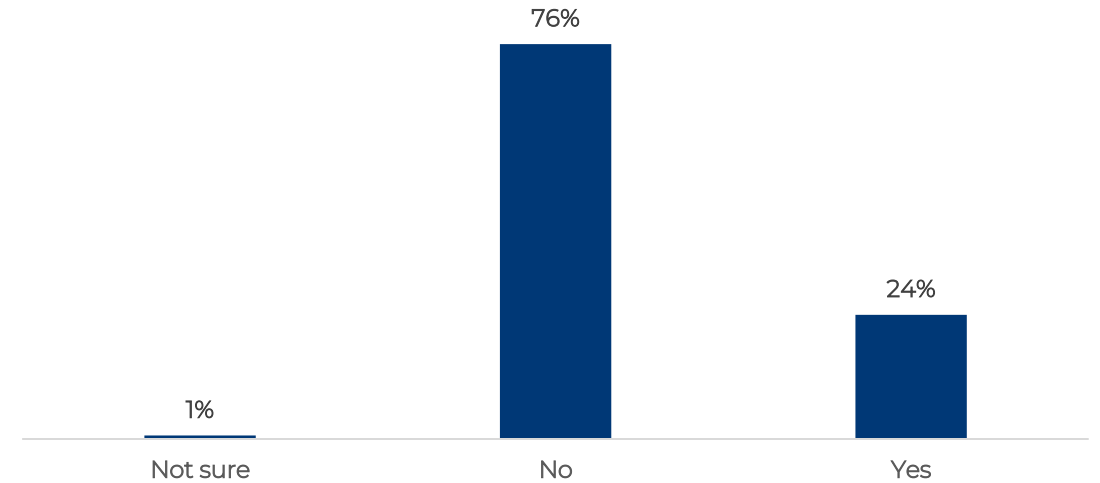


# Money Transfers

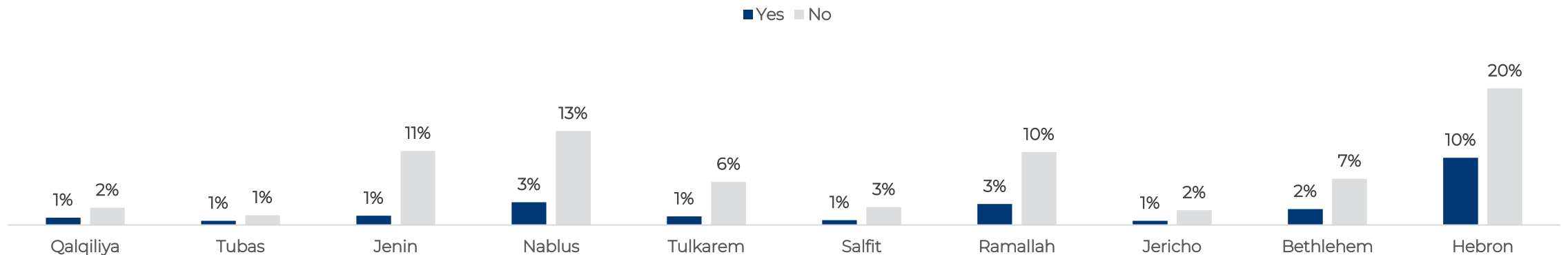
# – Money Transfers –

- Only 24% of respondents reported lending or giving money to relatives over the past year, indicating relatively low levels of intrafamilial financial support. This trend could signal constrained personal finances or a cultural inclination toward alternative forms of aid.

Money Lent or Given to Relatives Within the Country in the Past 12 Months



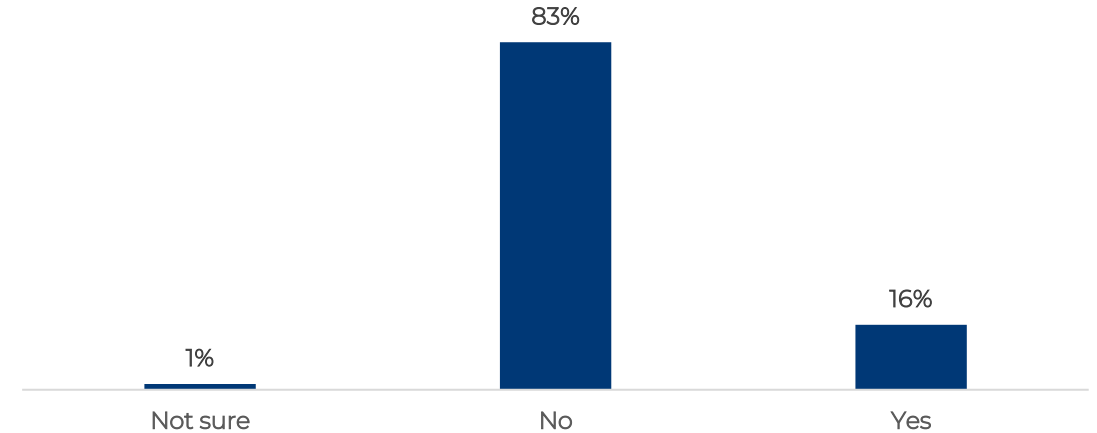
Money Lent or Given to Relatives Within the Country in the Past 12 Months Across Governorates



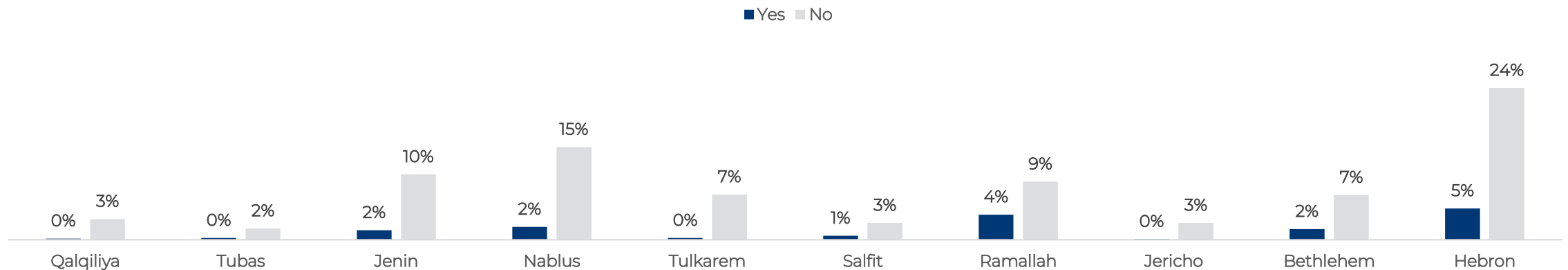
# – Money Transfers –

- Both money sent (24%) and received (also low) within the country remain modest overall, reflecting limited reliance on informal transfers for financial support.
- Regions like Hebron (5% received, 10% sent) and Ramallah (4% received, 3% sent) show relatively higher engagement, suggesting localized family-based safety nets.
- Disparities between giving and receiving in areas such as Nablus (15% not receiving, only 2% receiving) or Tulkarem (7% not receiving, 1% receiving) may indicate either unmet expectations for familial assistance or a reliance on other support mechanisms like external transfers or institutional aid.

Money Transferers in the Past 12 Months

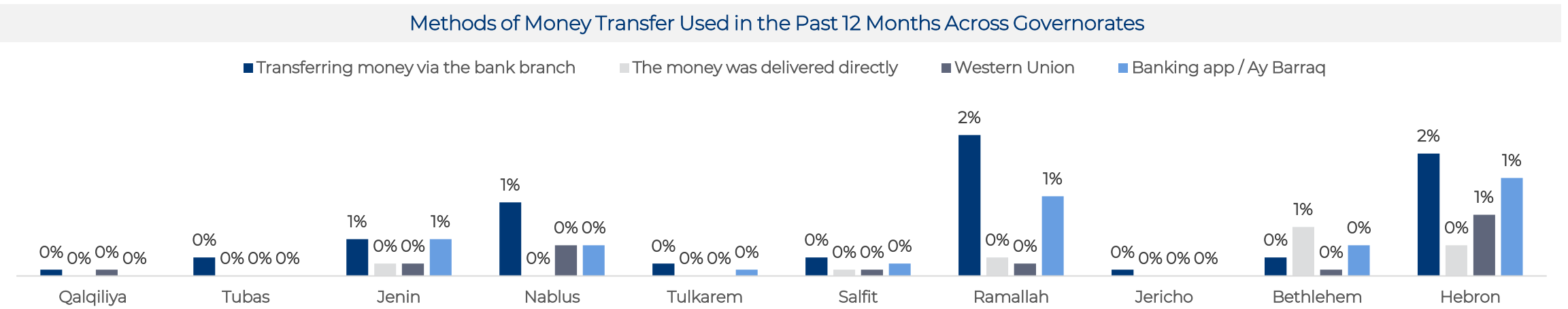
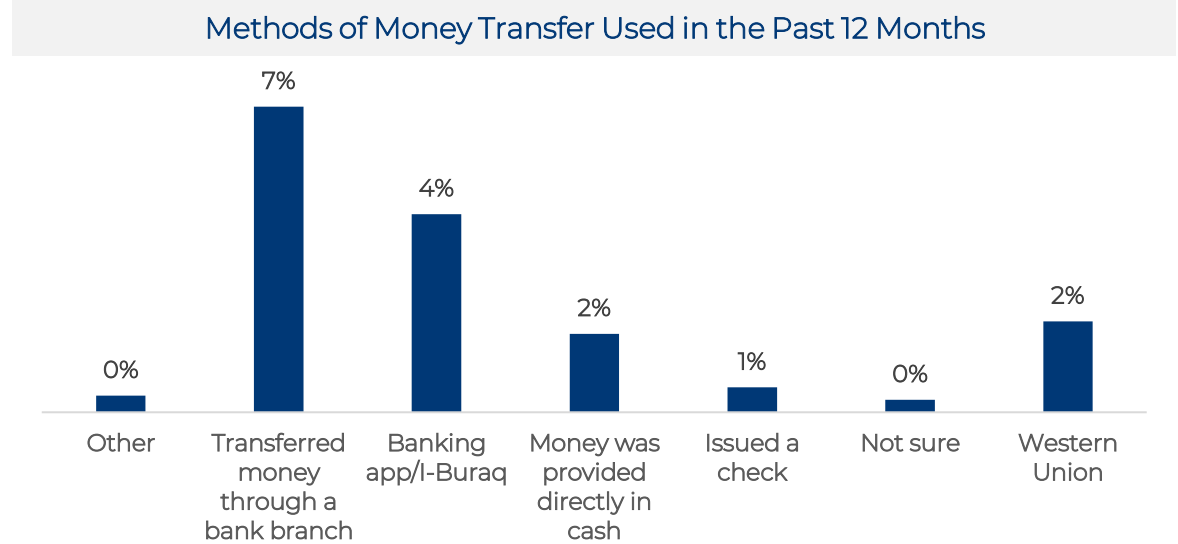


Money Transferers in the Past 12 Months Across Governorates



# – Money Transfers –

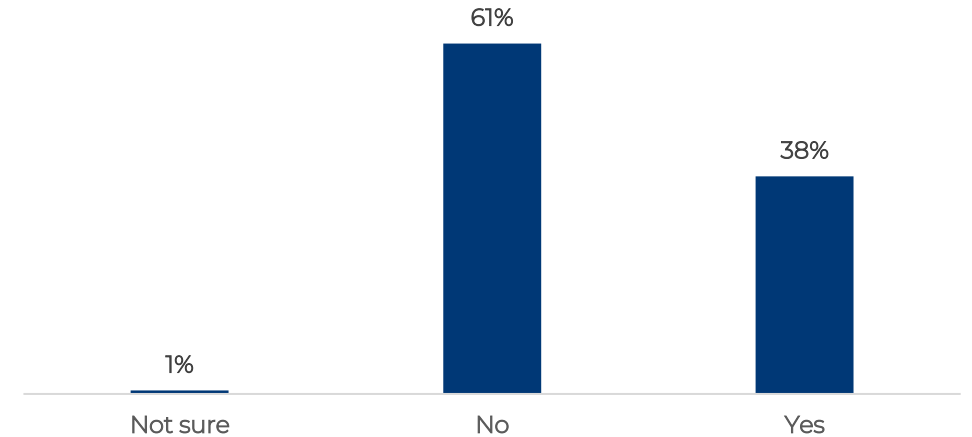
- Money transfers remain infrequent, and when they occur, most are conducted through bank branches (7%) or digital banking apps like Ay Buraq (4%).
- The limited use of Western Union (2%) and checks (1%) highlights an overall hesitancy or inaccessibility of formal remittance infrastructure, possibly due to digital literacy gaps, cost barriers, or trust issues.
- Hebron (2% bank, 1% app, 1% Western Union) and Ramallah (2% bank, 1% app) emerge as the most engaged governorates in using diverse transfer channels.
- However, across the board, the low percentages confirm the trend of informal or minimal financial exchange practices, potentially reinforcing dependence on face-to-face or familial transfers.



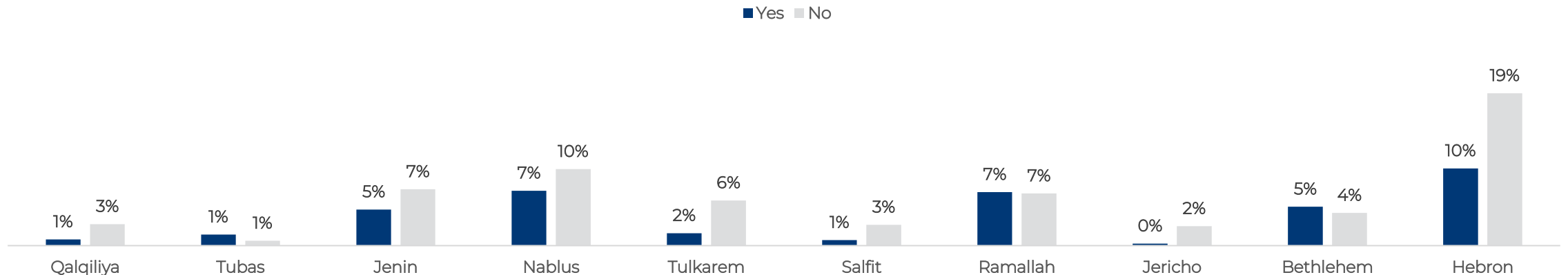
# – Money Transfers –

- While only 24% reported giving or lending money, a relatively higher 38% received funds, revealing a unidirectional flow of support. This pattern indicates economic dependency structure, especially in governorates like Hebron (10%), Nablus (7%), and Ramallah (7%), that likely serve as financial hubs or have higher outbound transfer networks.
- Despite the critical role of informal support systems, 61% of the population did not receive any transfers, and usage of formal mechanisms remains marginal.
- This underscores the need to build trust, reduce barriers, and increase awareness of secure, efficient digital transfer methods that can complement familial safety nets.

Receiving Money in the Past 12 Months



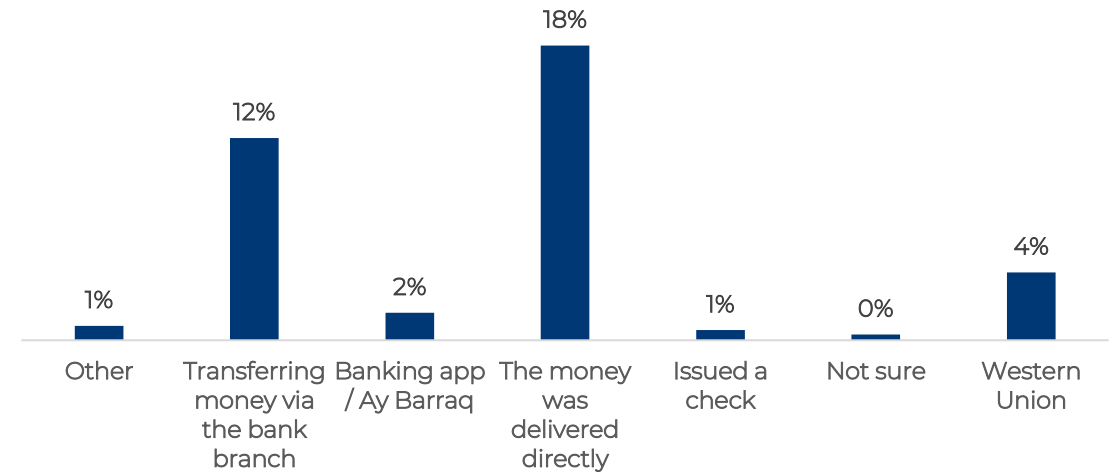
Receiving Money in the Past 12 Months Across Governorates



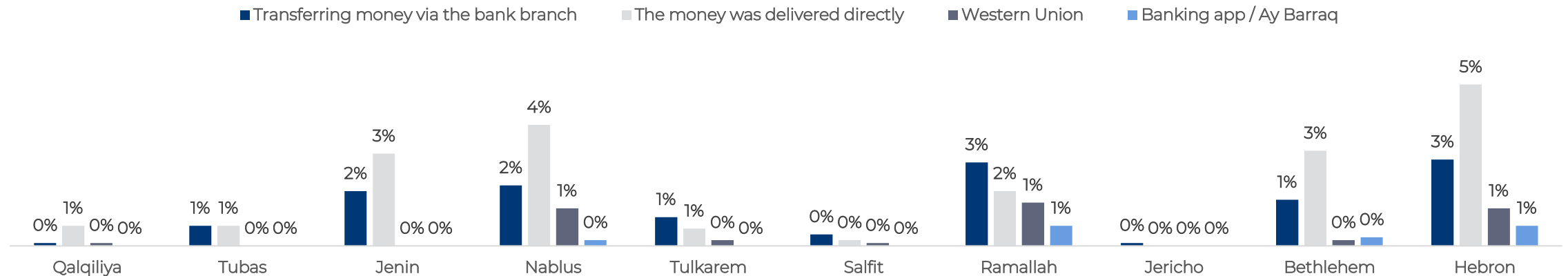
# – Money Transfers –

- The most common method for receiving money remains in-person delivery (18%), significantly surpassing formal channels like bank branches (12%) or digital platforms (2%). This reliance highlights a persistent gap in the reach or trust of institutional and digital services.
- Digital reception via apps such as Ay Barraq is minimal overall but emerges modestly in Ramallah and Hebron (1% each). This is evident since Ay Barraq has been launched recently. This suggests potential for growth in digital uptake if infrastructure, education, and trust are enhanced, especially in regions with existing familiarity.

Methods of Receiving Money in the Past 12 Months



Methods of Receiving Money in the Past 12 Months Across Governorates



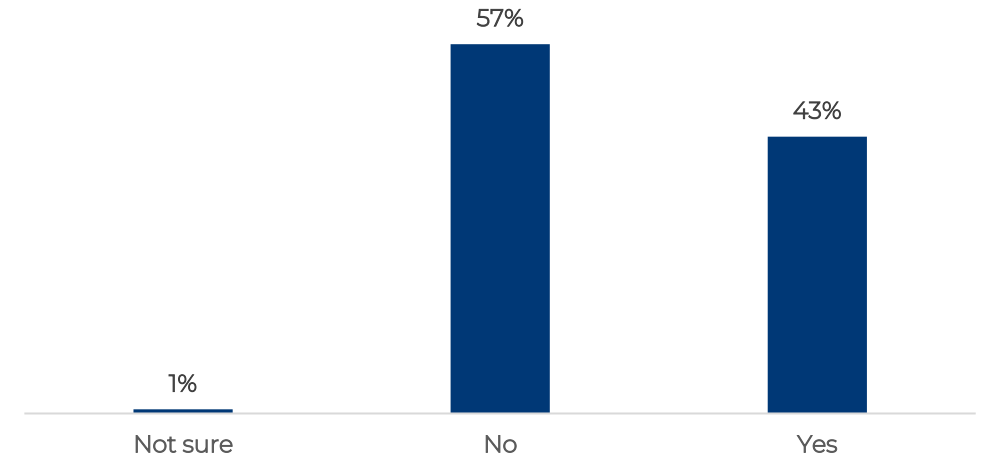


# Service Payments

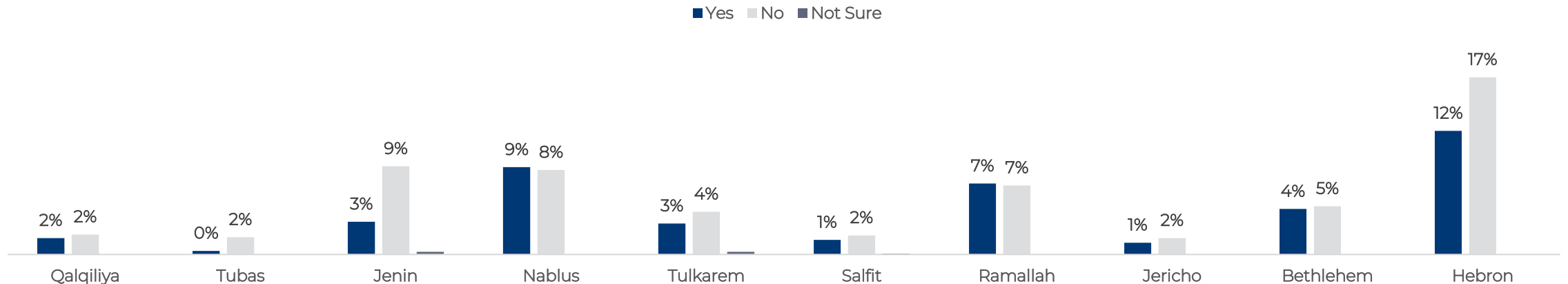
# – Service Payments –

- Less than half of the population (43%) reported making service bill payments in the past 12 months, highlighting a moderate level of financial engagement with essential utilities or service providers.
- The high non-participation rate (57%) may point to access barriers, informal service arrangements, or limited digital payment integration in some areas.
- Regional disparities show Hebron (12%), Nablus (9%), and Ramallah (7%) leading in service payments, indicating stronger infrastructure or higher awareness in these regions. Meanwhile, several governorates such as Tubas and Qalqiliya remain on the lower end, emphasizing the need for targeted financial inclusion strategies.

Service Bill Payments in the Past 12 Months



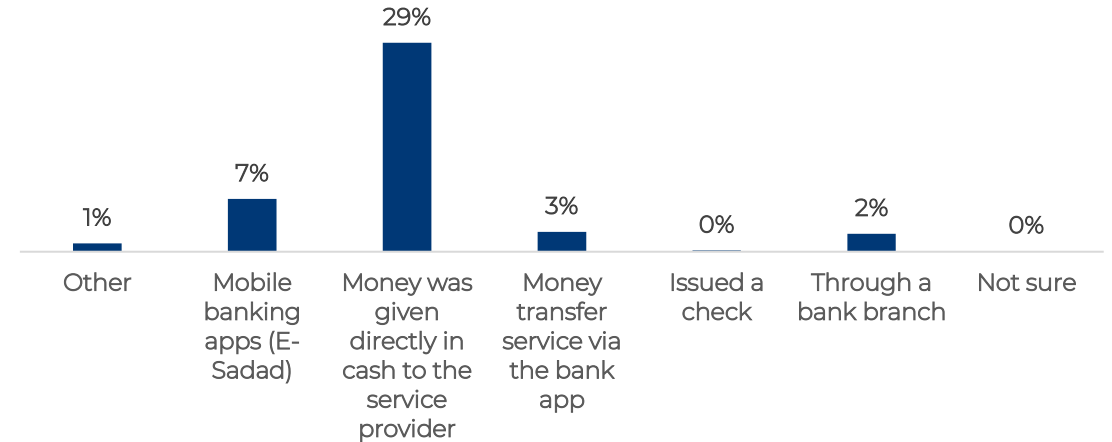
Service Bill Payments in the Past 12 Months Across Governorates



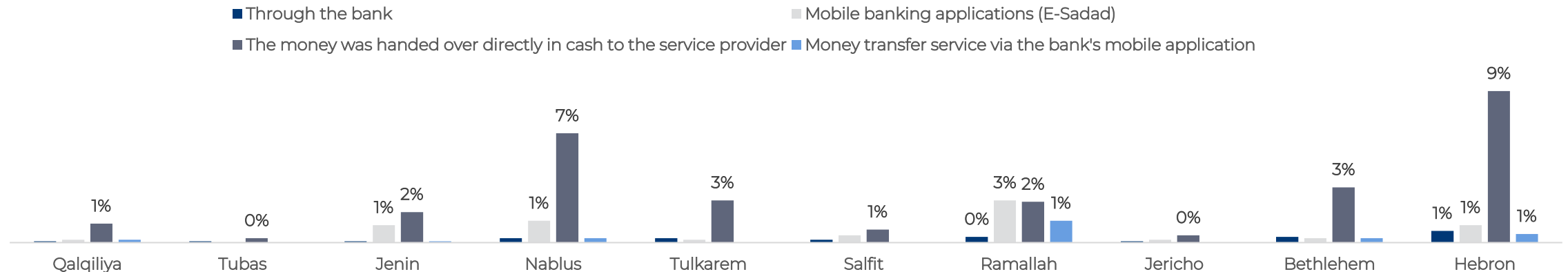
# – Service Payments –

- Direct cash payments remain the dominant method, with 29% of respondents handing money directly to service providers. In contrast, digital and banking channels like mobile apps (7%) or bank branches (2%) have limited adoption, suggesting a strong preference, or reliance, on informal or manual transactions.
- Hebron leads in cash payments (9%) and also shows modest engagement with digital methods, while most other governorates show minimal or no usage of formal banking channels.
- This underscores regional gaps in digital financial adoption and the opportunity to expand digital literacy and access.

Payment Methods for Service Bills in the Past 12 Months



Payment Methods for Service Bills in the Past 12 Months Across Governorates



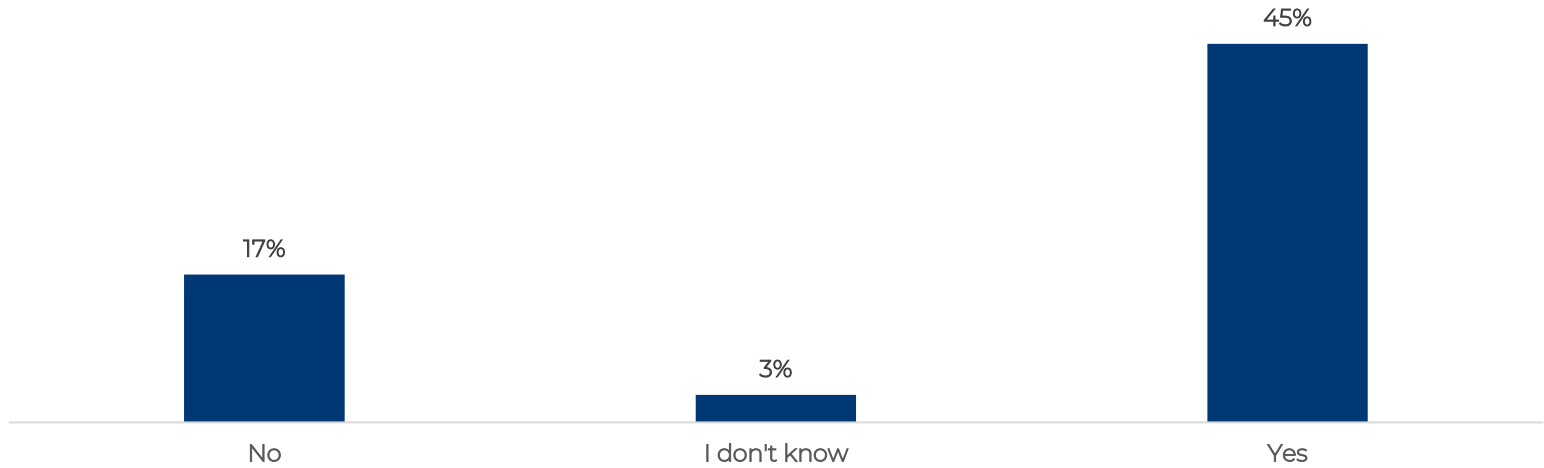
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# **Work Environment Challenges & Financial Empowerment**

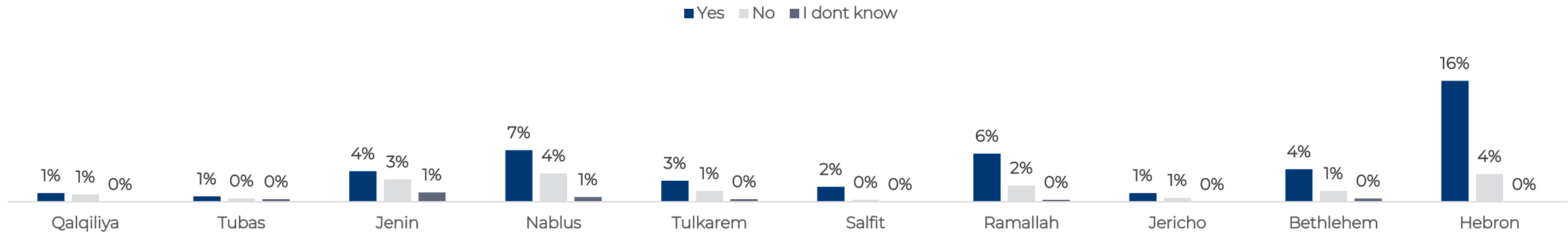
# Work Environment Challenges & Financial Empowerment

- 45% of respondents believe the current work environment supports women's entry into the labor market, with Hebron (16%) and Nablus (7%) leading in positive perception.
- In contrast, 17% feel the environment is unsupportive, particularly in Nablus, Jenin, and Ramallah, indicating regional disparities in perceived opportunities for women.

Perception of the Current Work Environment's Support for Women's Entry into the Labor Market



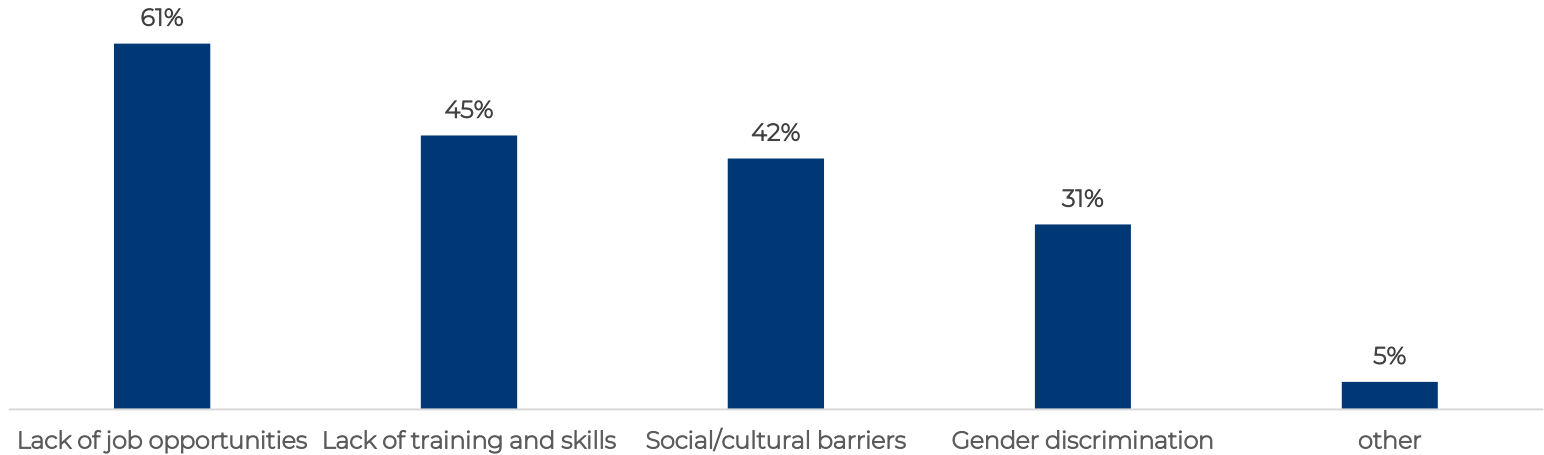
Perception of the Current Work Environment's Support for Women's Entry into the Labor Market Across Governorates



# Work Environment Challenges & Financial Empowerment

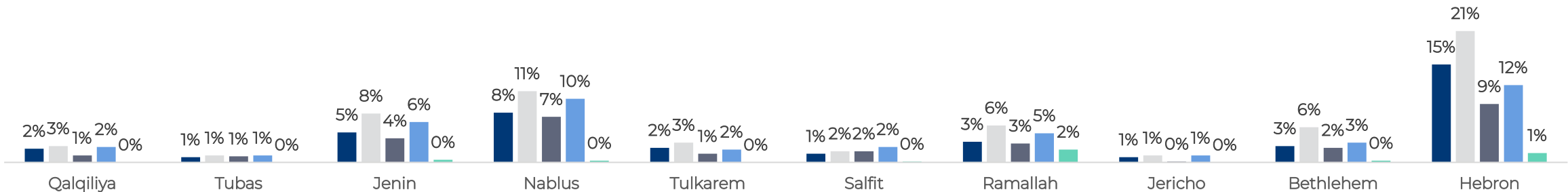
- The top barrier for women entering the labor market is a lack of job opportunities (61%), followed by lack of training and skills (45%) and social/cultural barriers (42%).
- Hebron and Nablus report the highest levels of gender discrimination (21% and 11% respectively), indicating regional hotspots for structural inequities, and also highlights the sample distribution.

Main Barriers Women Face in Entering the Labor Market



Main Barriers Women Face in Entering the Labor Market Across Governorates

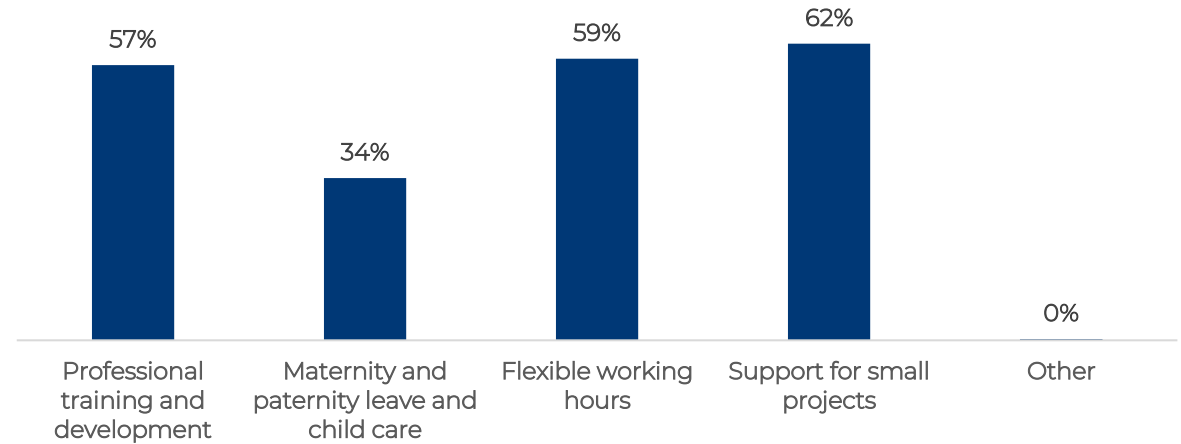
■ Social/cultural barriers ■ Lack of job opportunities ■ Gender discrimination ■ Lack of training and skills ■ other barriers



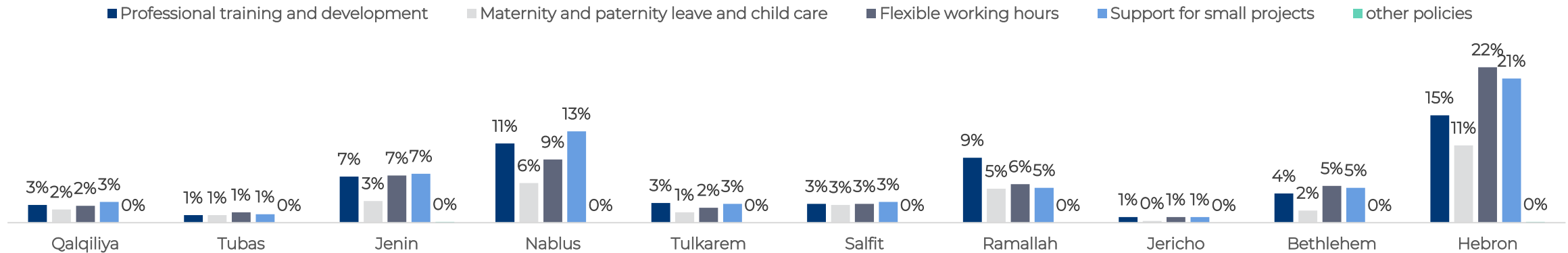
# Work Environment Challenges & Financial Empowerment

- The top strategies identified to enhance women's labor market participation are support for small projects (62%) and flexible working hours (59%), followed closely by professional training (57%).
- Hebron stands out significantly with the highest support across all programs, especially for training (15%) and small projects (22%), indicating strong perceived need or engagement in that area.

Programs or Policies to Enhance Women's Participation in the Labor Market



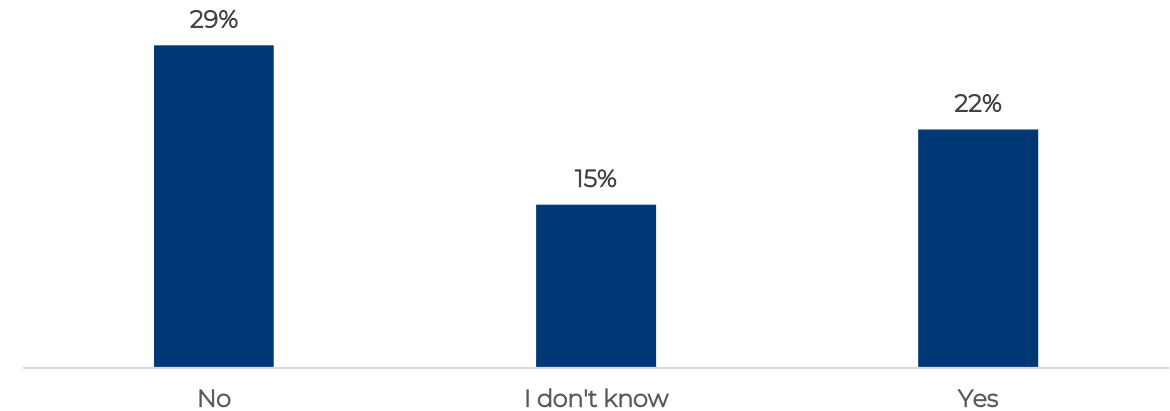
Programs or Policies to Enhance Women's Participation in the Labor Market Across Governorates



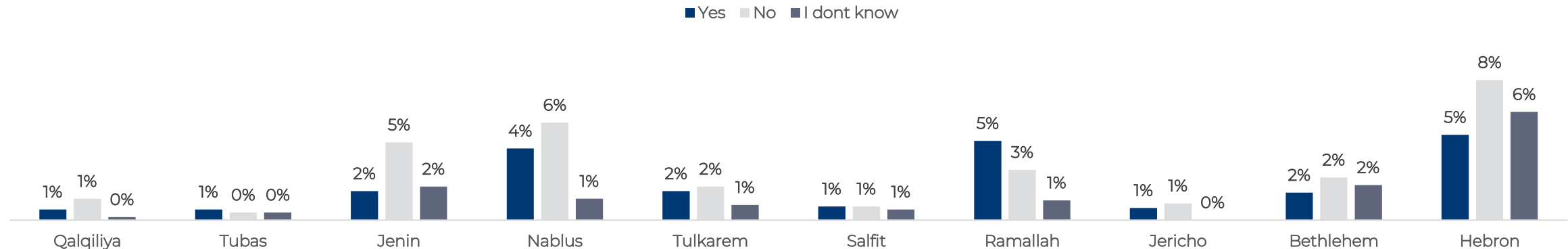
# Work Environment Challenges & Financial Empowerment

- Only 22% believe that financial institutions offer special programs tailored to women's needs, while a larger 29% say no, and 15% are uncertain, pointing to either a lack of availability or awareness of such programs.
- Hebron again stands out with 5% affirming availability, but also with the highest percentage (8%) stating programs are not offered, reflecting both high awareness and possibly dissatisfaction or unmet expectations in the region.

Perception of Financial Institutions Offering Special Programs to Meet the Needs of Women



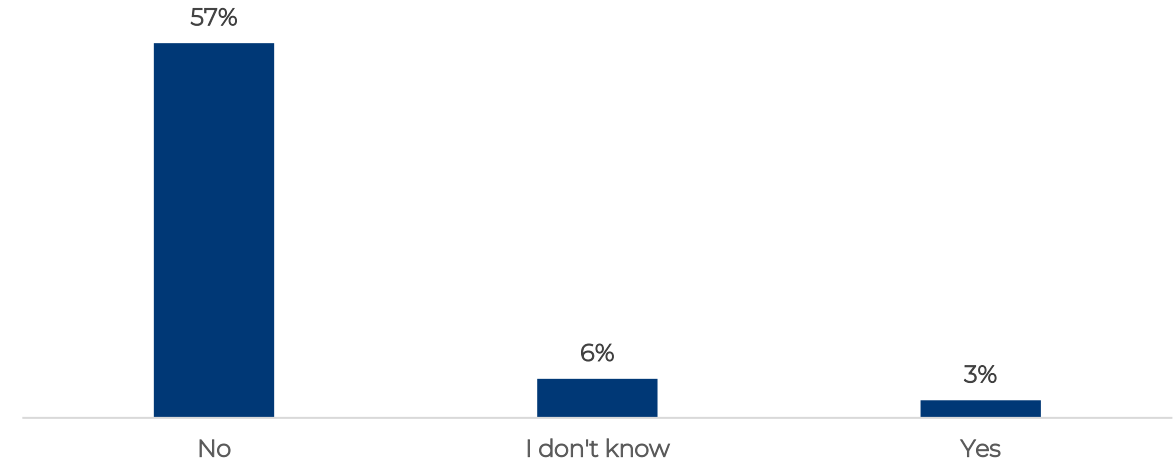
Perception of Financial Institutions Offering Special Programs to Meet the Needs of Women Across Governorates



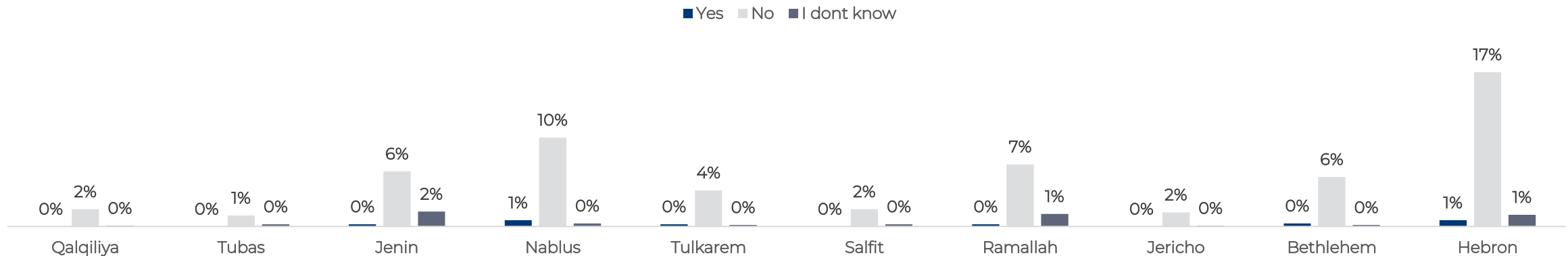
# Work Environment Challenges & Financial Empowerment

- Only 3% of respondents reported experiencing gender-based discrimination or mistreatment at banks, while 57% stated they had not, and 6% were unsure, suggesting a relatively low direct reporting rate but a possible presence of unawareness or unrecognized bias.
- Hebron again stands out with 17% indicating no discrimination, and 1% acknowledging discrimination, which, despite being a small percentage, is the highest "Yes" response across all governorates.

Experiences of Discrimination or Mistreatment at the Bank Due to Gender



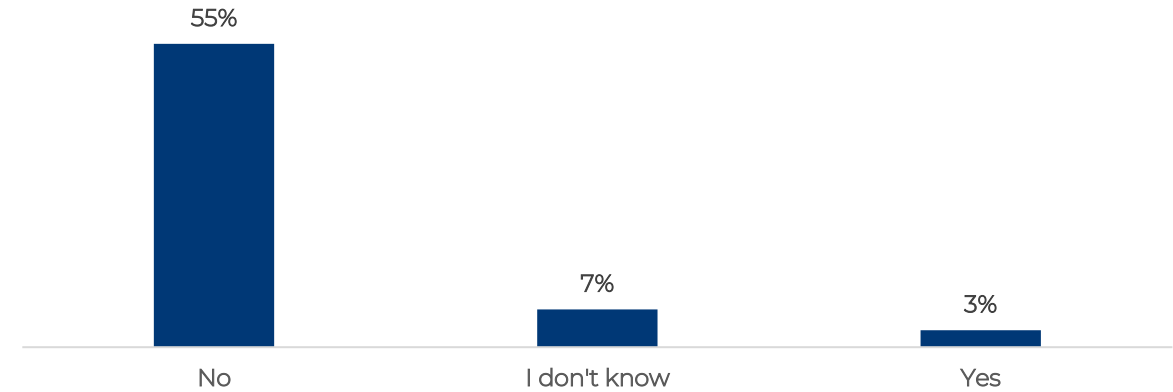
Experiences of Discrimination or Mistreatment at the Bank Due to Gender Across Governorates



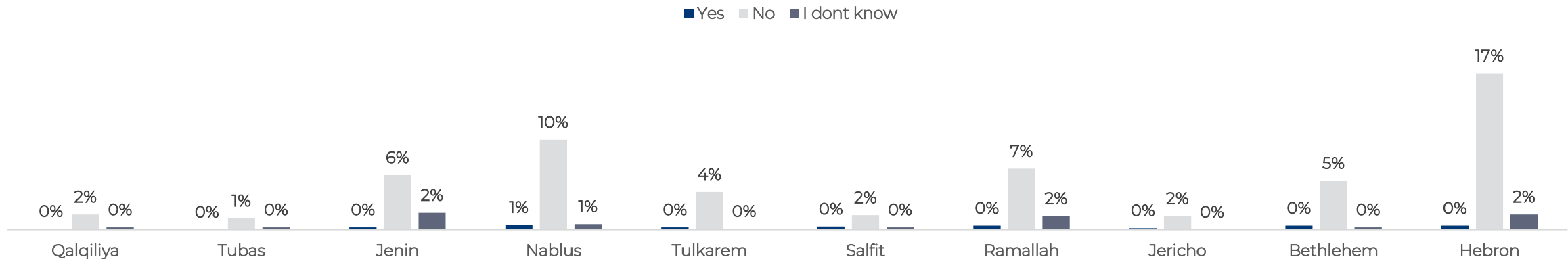
# Work Environment Challenges & Financial Empowerment

- 55% of respondents believe banks do not allocate equal time to women compared to men, suggesting a widespread perception of gender bias in customer service delivery.
- Hebron once again reports the highest disparity perception, with 17% stating banks do not allocate equal time, reinforcing a regional trend in perceived inequality.

Perception of Time Allocation by Bank Employees for Women's Needs Compared to Male Customers



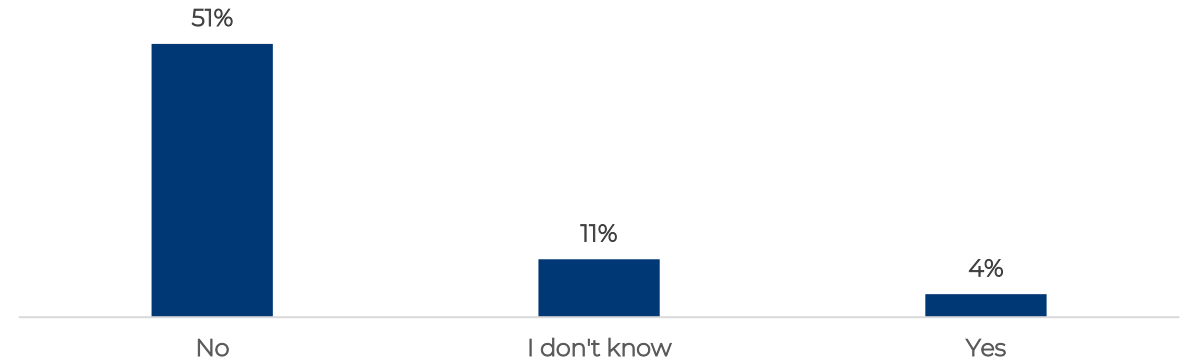
Perception of Time Allocation by Bank Employees for Women's Needs Compared to Male Customers Across Governorates



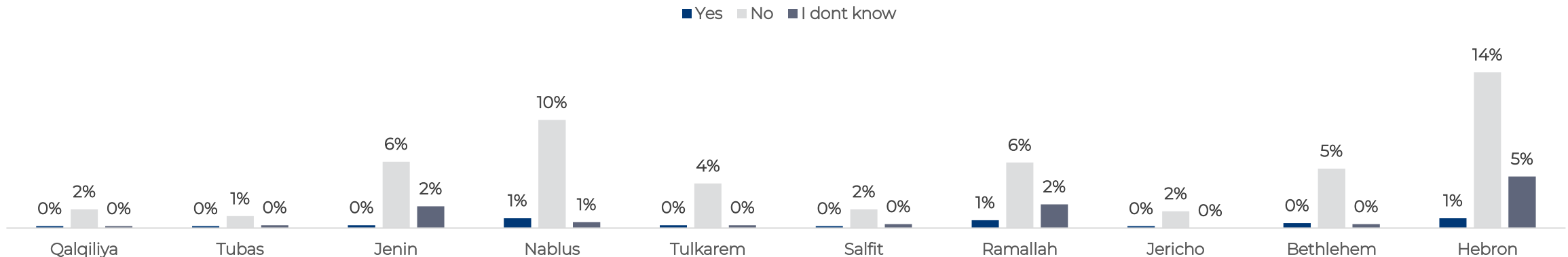
# Work Environment Challenges & Financial Empowerment

- Most respondents (51%) do not perceive discrimination in offers or services provided to women compared to men at banks, while only 4% report experiencing such discrimination.
- Hebron stands out again with the highest perception of discrimination (5%), reflecting a recurring pattern of perceived gender inequality across various banking experiences.

Perception of Discrimination in Offers or Services Provided to Women Compared to Men at the Bank



Perception of Discrimination in Offers or Services Provided to Women Compared to Men at the Bank Across Governorates



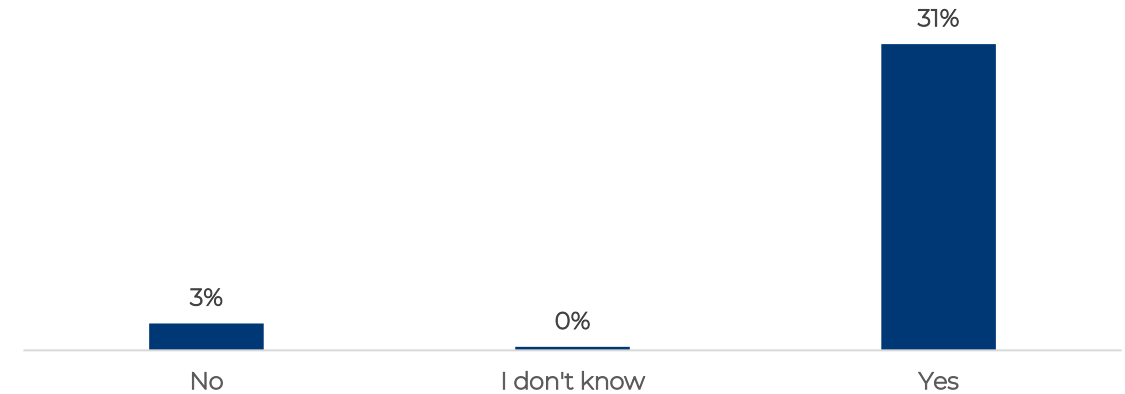
A decorative graphic consisting of a central grey cross shape on a white background. The cross is formed by a vertical blue bar and a horizontal grey bar. The text 'Salaries and Employment' is centered within the horizontal grey bar.

# **Salaries and Employment**

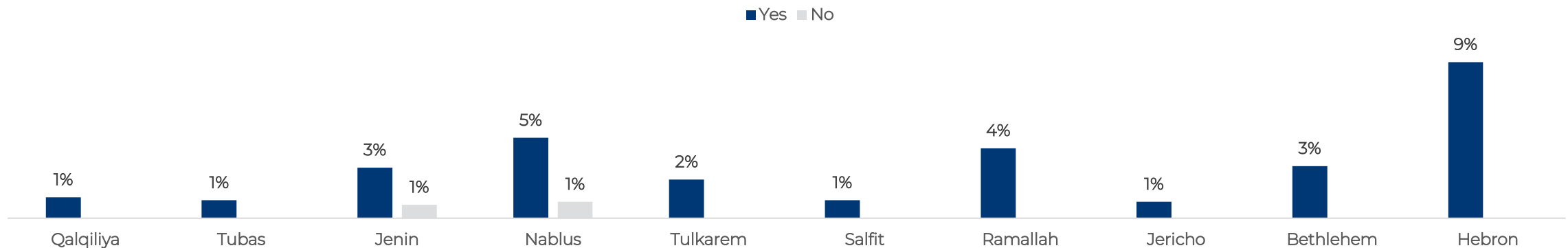
# – Salaries and Employment –

- 31% of respondents reported receiving a salary or wages from an employer in the past 12 months, while only 3% said they did not, indicating a relatively high engagement in formal employment or wage-based work.
- Hebron leads all governorates in wage receipt at 9%, followed by Nablus (5%) and Ramallah (4%), suggesting regional disparities in employment opportunities and formal income sources.

Receipt of Salary or Wages from Employer in the Past 12 Months



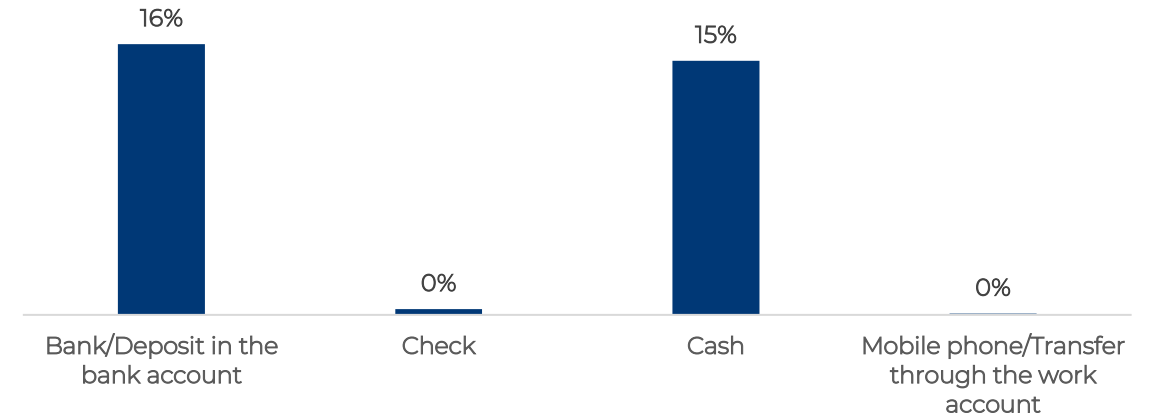
Receipt of Salary or Wages from Employer in the Past 12 Months Across Governorates



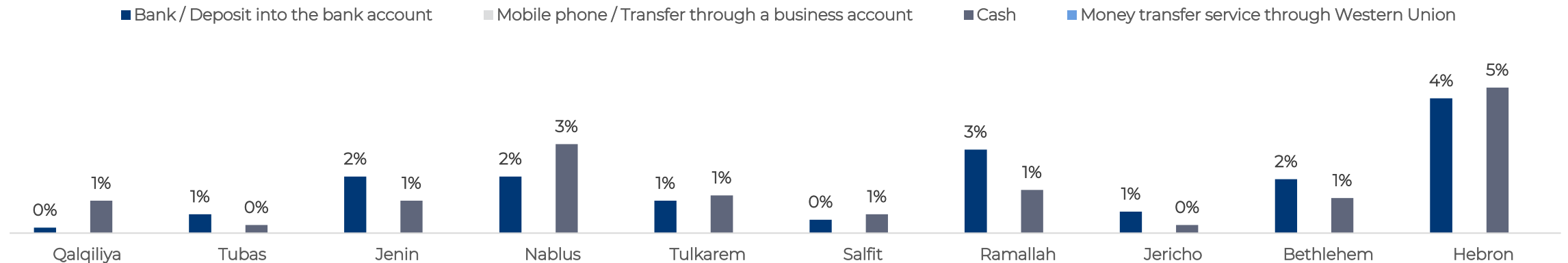
# Salaries and Employment

- Bank deposits (16%) and cash payments (15%) are nearly equally common, showing a split between formal and informal wage payment practices. Other methods like checks or mobile transfers are virtually unused.

Methods of Salary or Wage Payment by Employer



Methods of Salary or Wage Payment by Employer Across Governorates



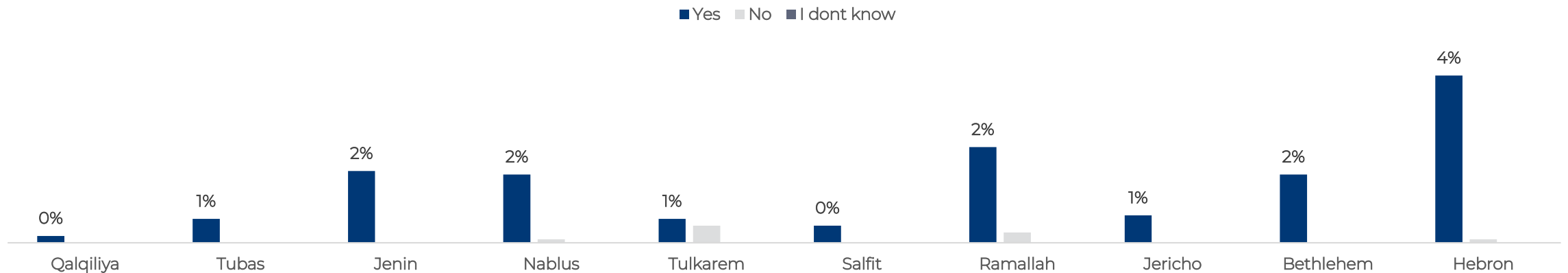
# – Salaries and Employment –

- Only 15% of respondents opened a bank account specifically for receiving salaries, indicating that most salaried workers use pre-existing accounts or receive cash.

If Bank Account Opened Specifically for Receiving Salary from Current Job



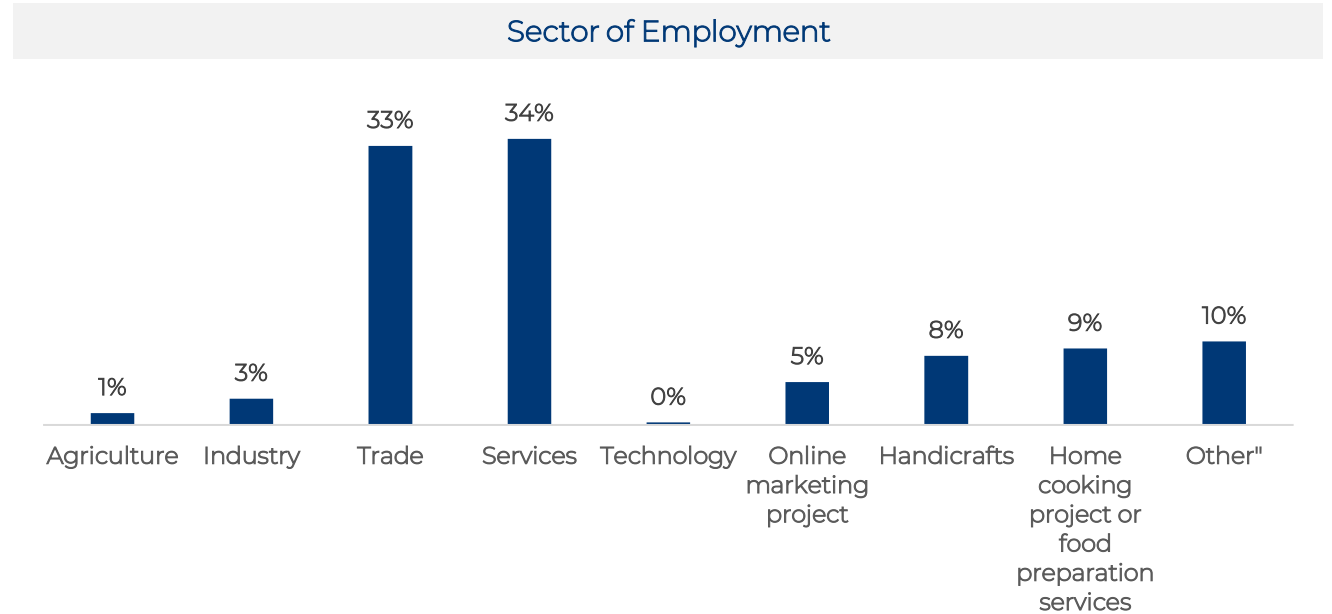
If Bank Account Opened Specifically for Receiving Salary from Current Job Based on Governorates



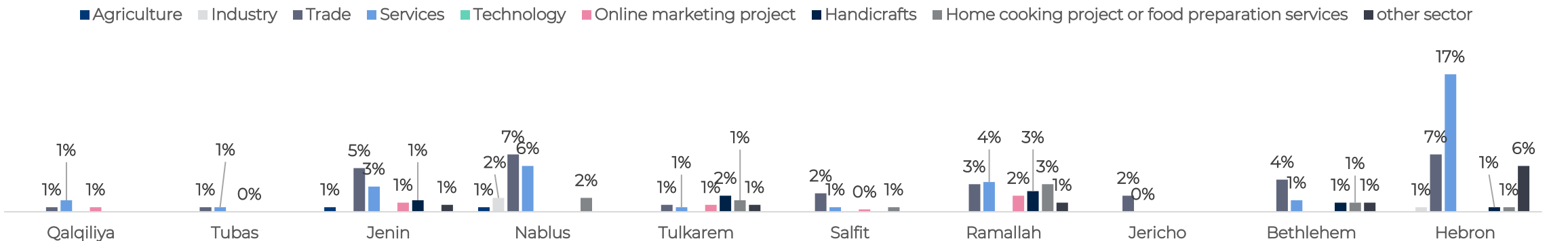
# **Business and Sales (Entrepreneurs)**

# – Business and Sales (Entrepreneurs) –

- Most of entrepreneurial activity is concentrated in the trade (33%) and services (34%) sectors, showing a clear tilt toward lower-barrier, consumer-oriented businesses.
- This likely reflects limited access to capital, infrastructure, and digital skills, highlighted by the economic situation were women had to find other sources of income.
- Hebron stands out with a significant share in services (17%) and the highest proportion in “other” sectors (6%), suggesting a more diverse entrepreneurial environment. In contrast, most other regions show minimal involvement in agriculture or industry.



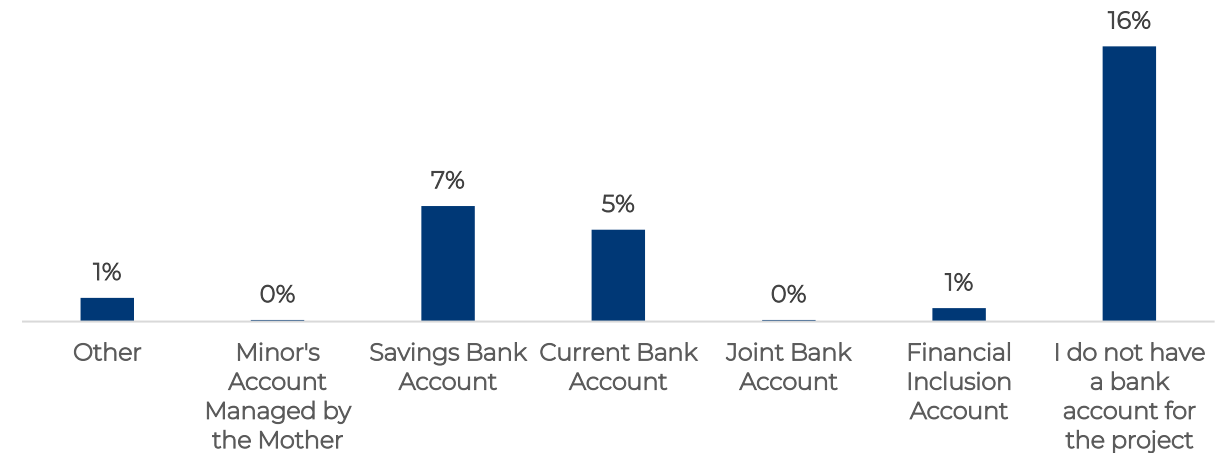
Sector of Employment Based on Governorates



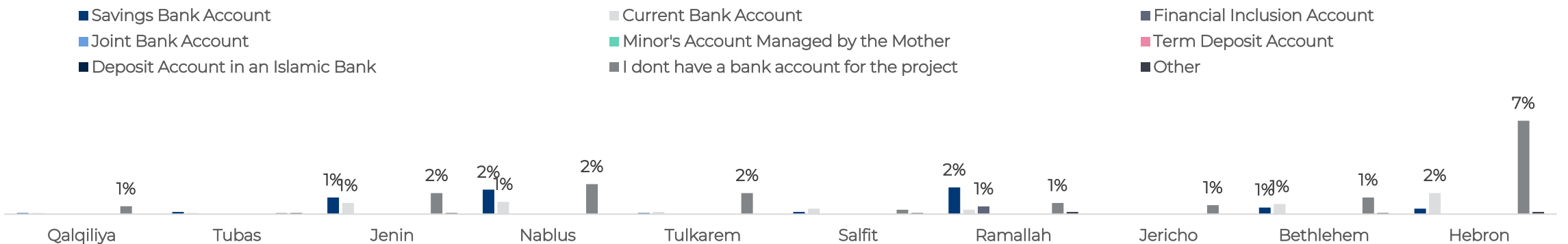
# – Business and Sales (Entrepreneurs) –

- A striking 16% of entrepreneurs report not having any bank account specifically for their business, indicating a significant gap in financial integration.
- This limits access to formal financial tools like credit, savings, and payment services that are vital for business growth and sustainability.
- The most common accounts used are savings (7%) and current (5%) bank accounts, while more tailored options like joint accounts, financial inclusion accounts, and minors' accounts are nearly nonexistent.
- This suggests a lack of financial literacy or institutional support in guiding entrepreneurs, particularly women, toward banking solutions suited to their business needs.

Type of Bank Account Used for the Project



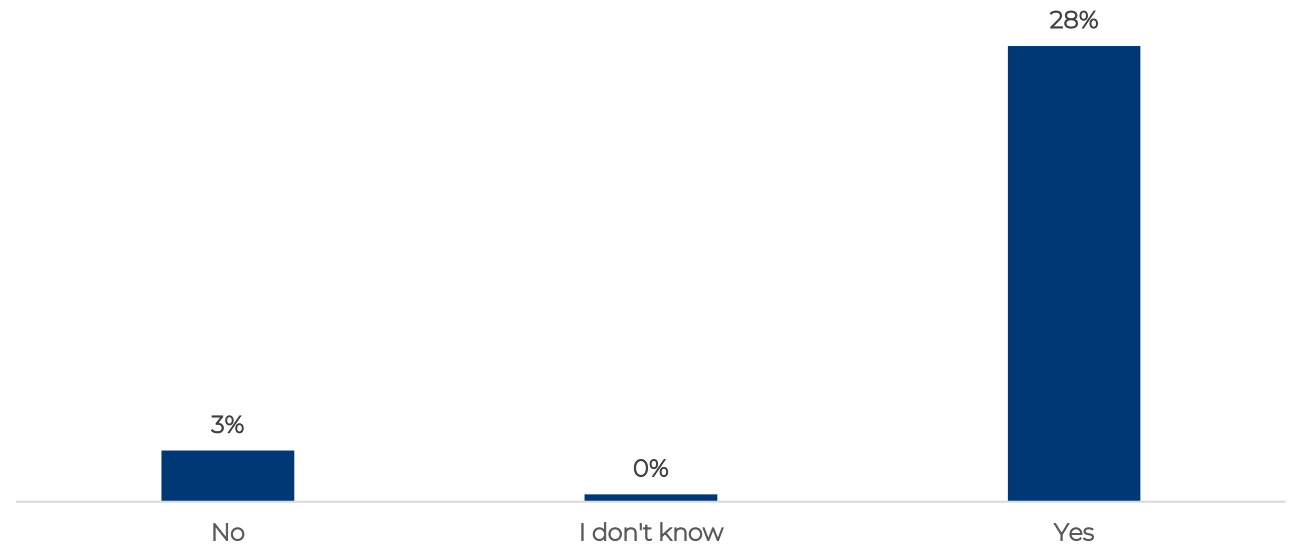
Type of Bank Account Used for the Project Based on Governorates



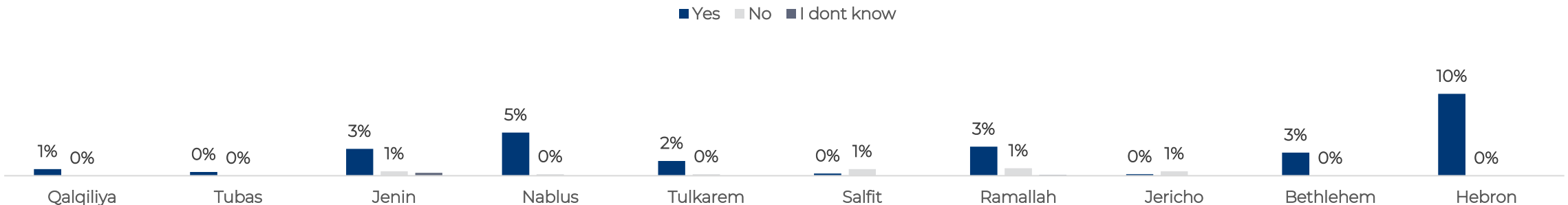
# – Business and Sales (Entrepreneurs) –

- Only 28% reported receiving money from entrepreneurial activities (selling goods, work, or services) in the past 12 months, signaling limited participation in income-generating activities, and the ongoing economic situation. This highlights the need for enhanced business support, especially in financial literacy, market access, and capacity building.
- Hebron leads with 10% of participants earning through business activities, suggesting either a more active entrepreneurial environment or better support systems.
- Other governorates show much lower engagement, pointing to uneven opportunities or barriers across regions.

Receipt of Money from Work, Selling Goods, or Providing Services in the Past 12 Months



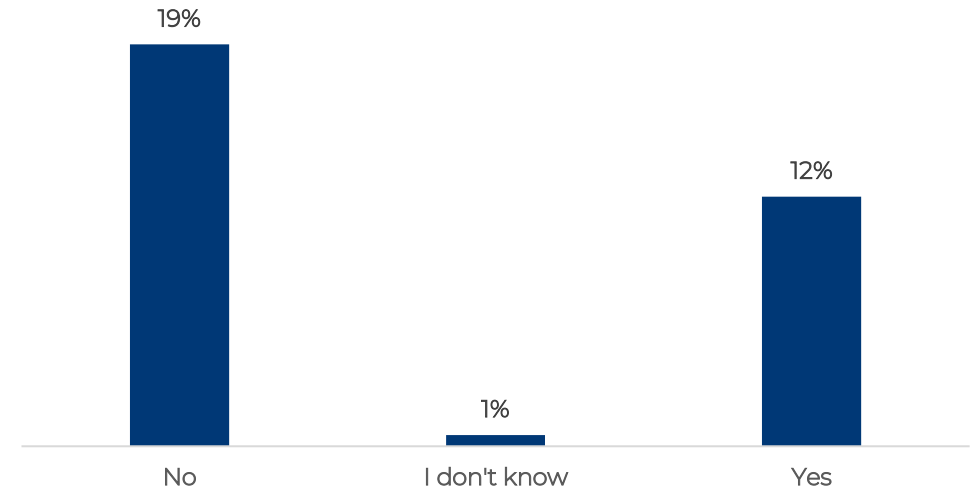
Receipt of Money from Work, Selling Goods, or Providing Services in the Past 12 Months Based on Governorates



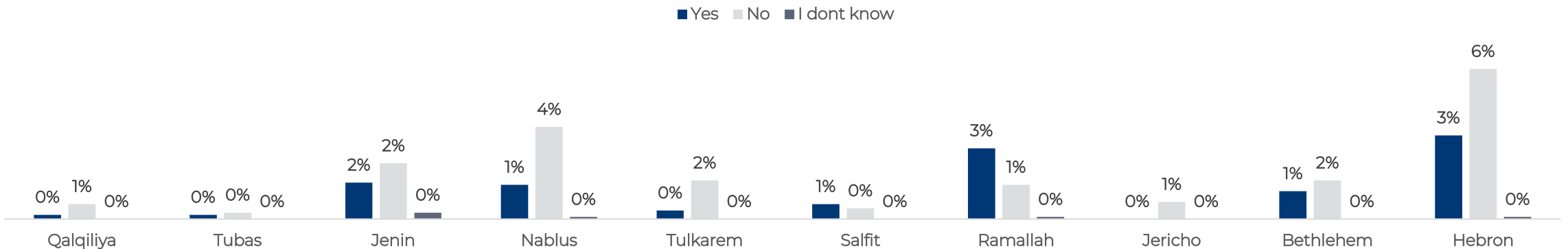
# – Business and Sales (Entrepreneurs) –

- Only 12% of participants deposit their business earnings into a bank account, while 19% do not, highlighting a gap in financial inclusion and a potential barrier to building financial history or accessing formal financial services.
- Hebron shows the highest share (3%) of entrepreneurs depositing earnings, yet it's still low overall, emphasizing a broader need to promote banking engagement for entrepreneurs across all governorates.

Deposit of Earnings from Work into a Bank Account



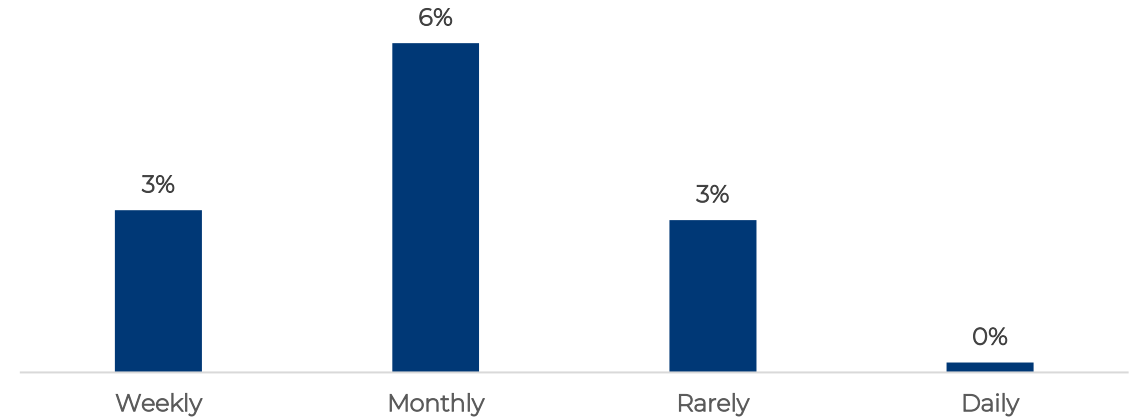
Deposit of Earnings from Work into a Bank Account Across Governorates



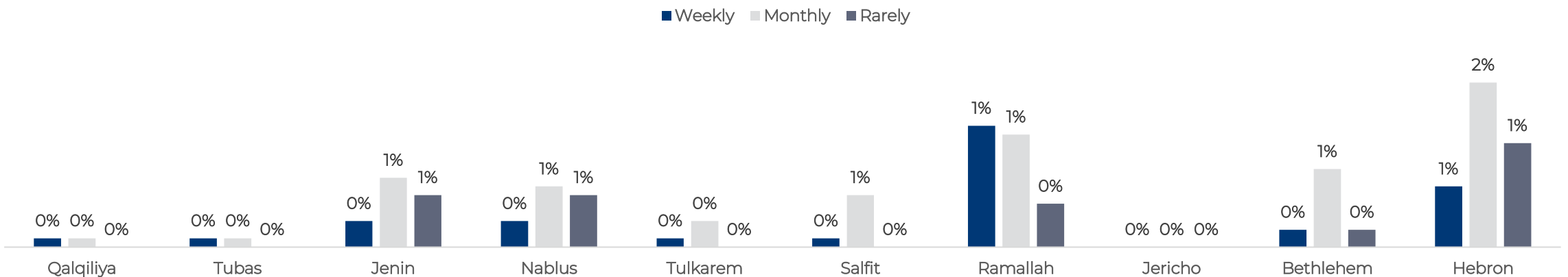
# – Business and Sales (Entrepreneurs) –

- Most entrepreneurs who deposit earnings into a bank account do so monthly (6%) or rarely (3%), indicating that business income is likely inconsistent or informal, which can limit financial planning and access to credit.

Frequency of Depositing Money into Bank Account (If Yes)



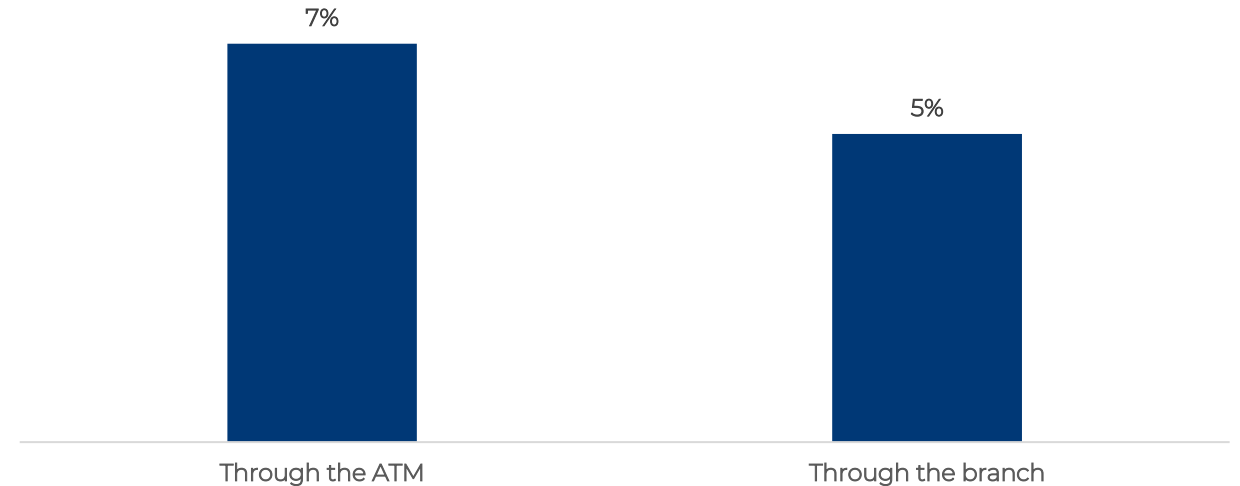
Frequency of Depositing Money into Bank Account (If Yes) Based on Governorates



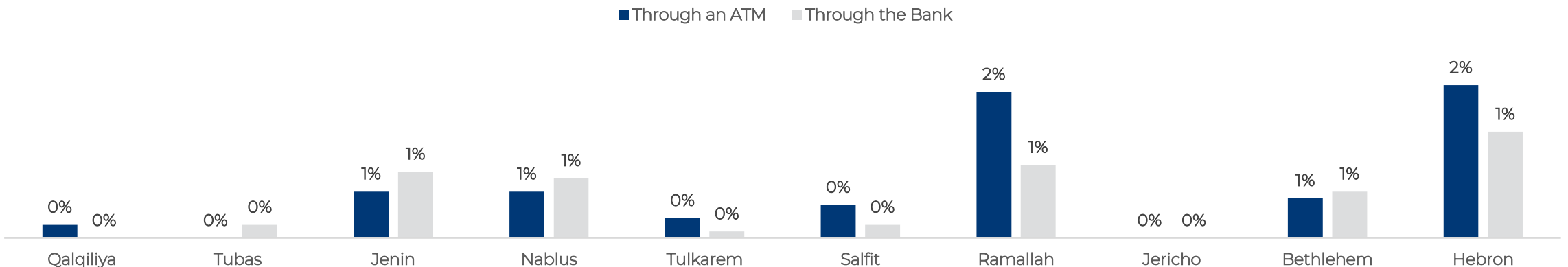
# – Business and Sales (Entrepreneurs) –

- Among entrepreneurs who deposit their earnings, 7% use ATMs compared to 5% who go through bank branches. This suggests a modest preference for self-service digital options when available, possibly due to convenience or shorter transaction times.
- The percentages across governorates are very low, highlighting that very few entrepreneurs actively deposit savings into a bank account, regardless of method.

Methods of Saving Money When Depositing Earnings into a Bank Account



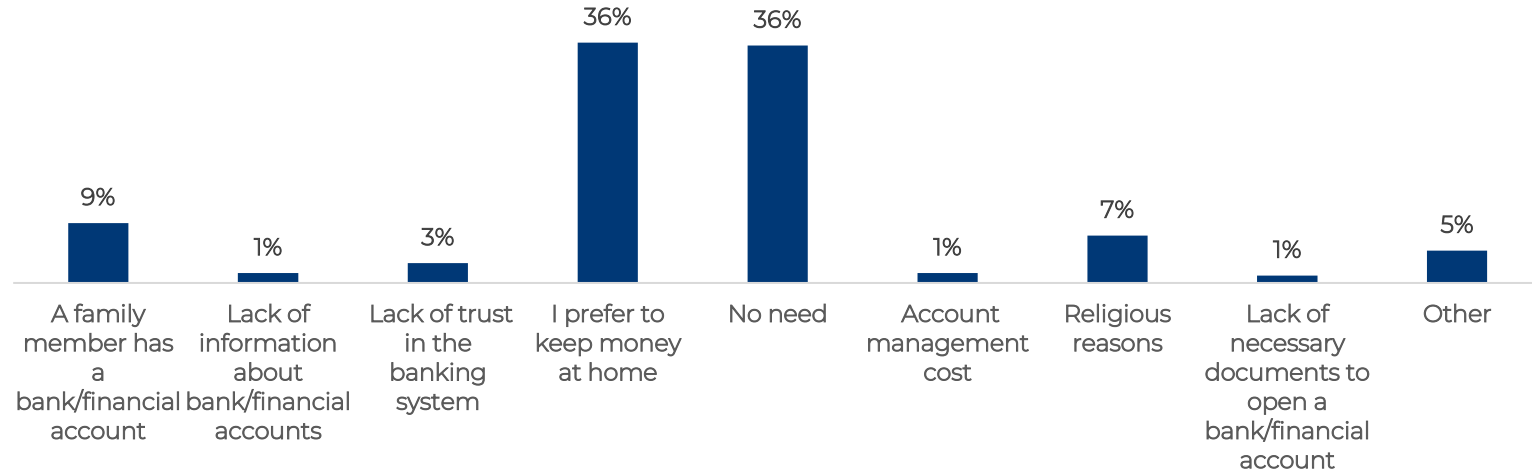
Methods of Saving Money When Depositing Earnings into a Bank Account Based on Governorates



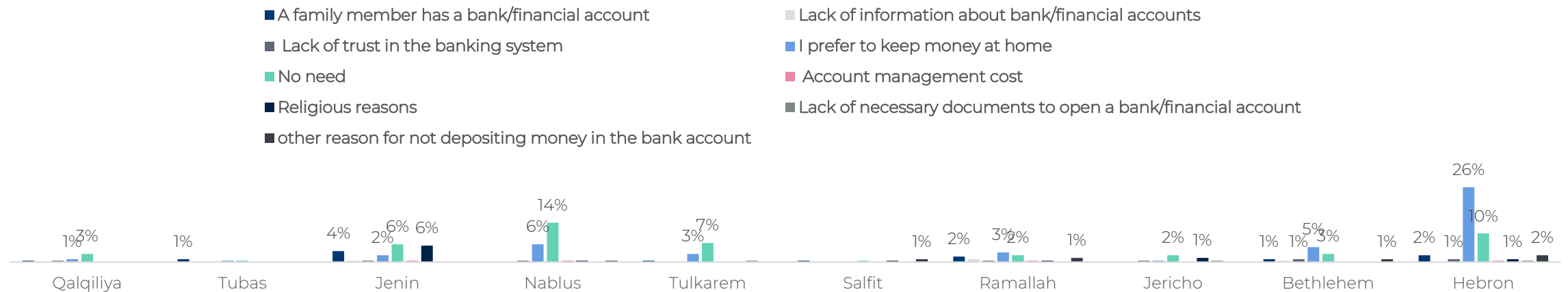
# – Business and Sales (Entrepreneurs) –

- Both “I prefer to keep money at home” and “No need” were cited by 36% of respondents, indicating that behavioral and attitudinal factors outweigh structural ones in preventing banking engagement.
- A smaller group cited reasons such as lack of trust in the banking system (3%), religious concerns (7%), and account costs (1%), with Hebron showing a significantly higher concentration (26%) of individuals preferring to keep cash at home, pointing to possible localized distrust or limited financial literacy.

Reasons for Not Depositing Earnings from Work into a Bank Account



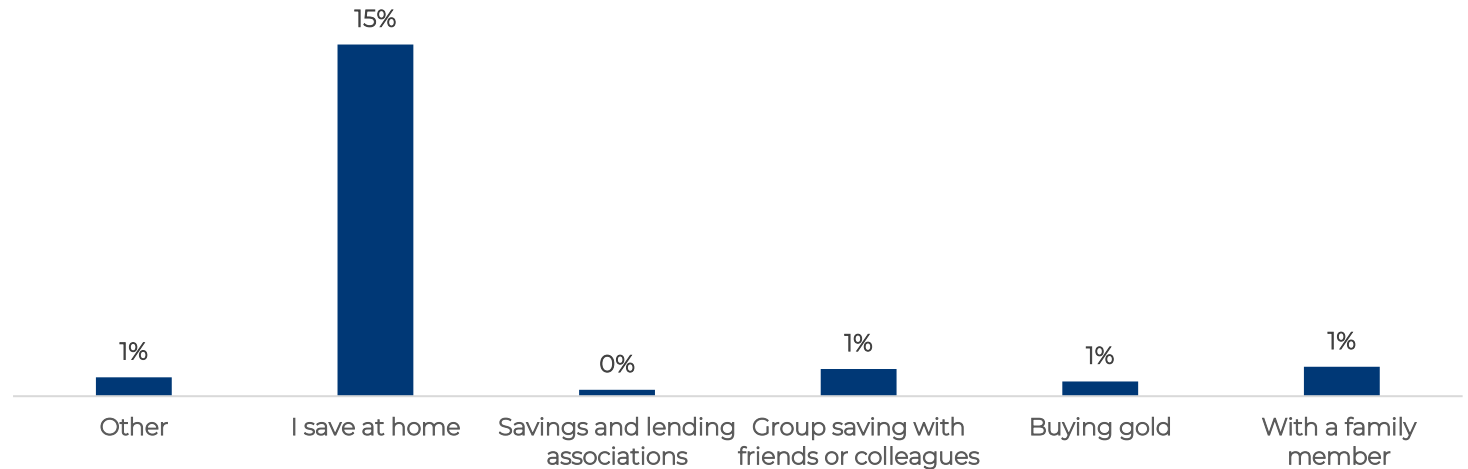
Reasons for Not Depositing Earnings from Work into a Bank Account Based on Governorates



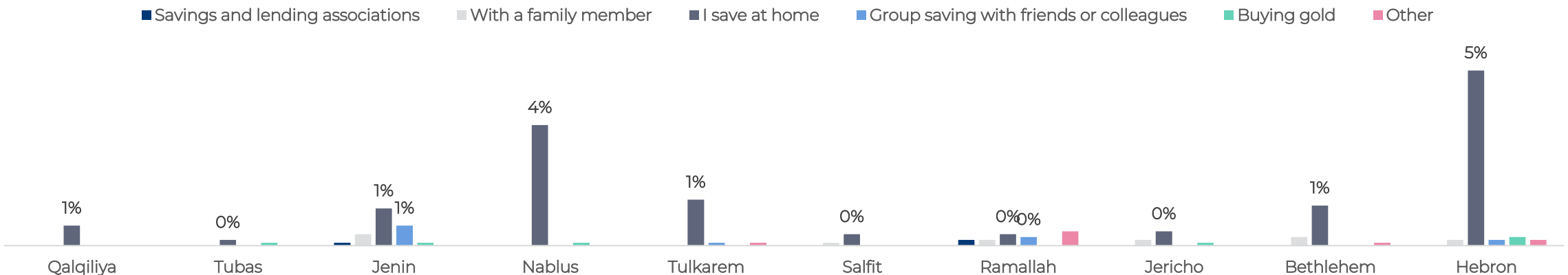
# – Business and Sales (Entrepreneurs) –

- 15% of entrepreneurs who do not use bank accounts choose to save money at home, significantly outpacing all other options like gold (1%) or group saving (1%). This reflects a strong preference for liquidity, control, or possibly distrust in formal savings systems.
- Methods like savings and lending associations, saving with family, or buying gold are barely utilized, suggesting a lack of access, awareness, or trust in communal or semi-formal saving systems.

Methods of Saving Money When Not Depositing Earnings into a Bank Account



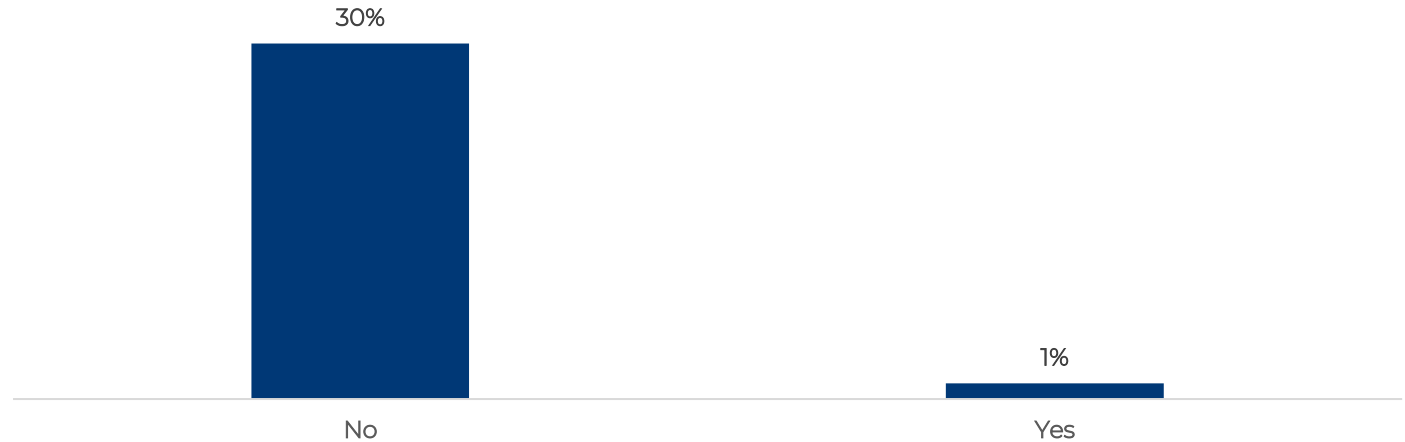
Methods of Saving Money When Not Depositing Earnings into a Bank Account Based on Governorates



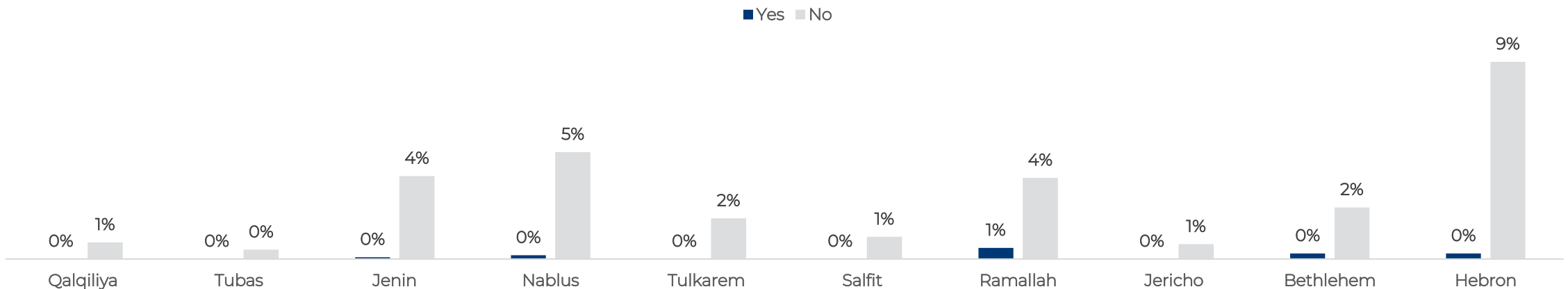
# – Business and Sales (Entrepreneurs) –

- Only 1% of respondents reported facing difficulties using online banking services. This low figure may indicate limited exposure/use of such services, especially among entrepreneurs with low digital engagement.

Challenges Encountered When Using Online Banking Services



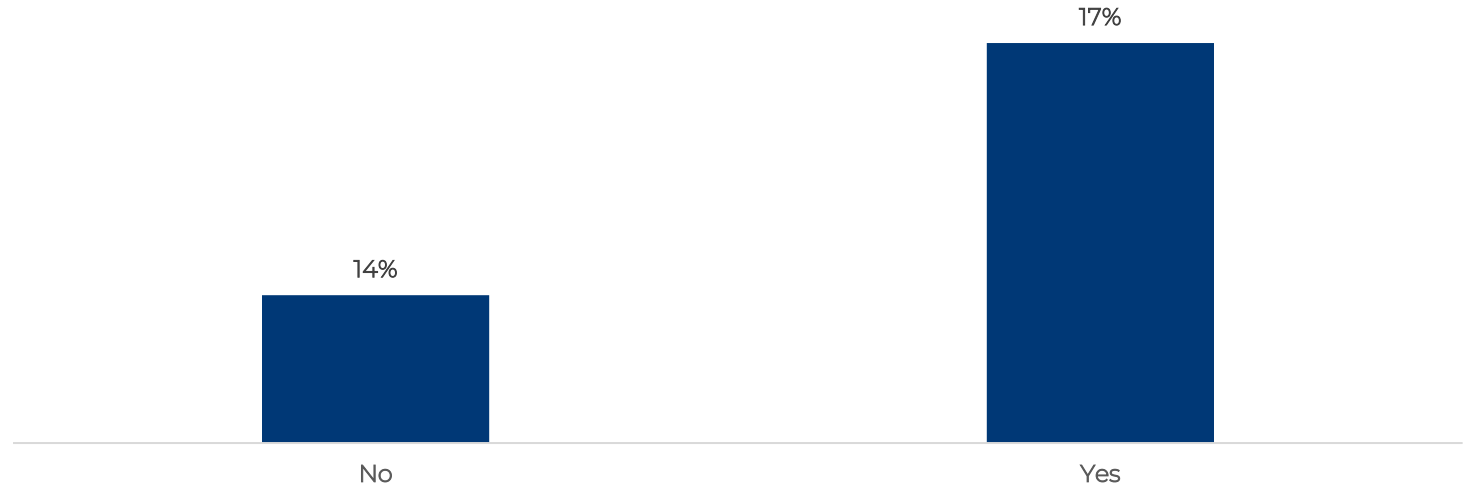
Challenges Encountered When Using Online Banking Services Across Governorates



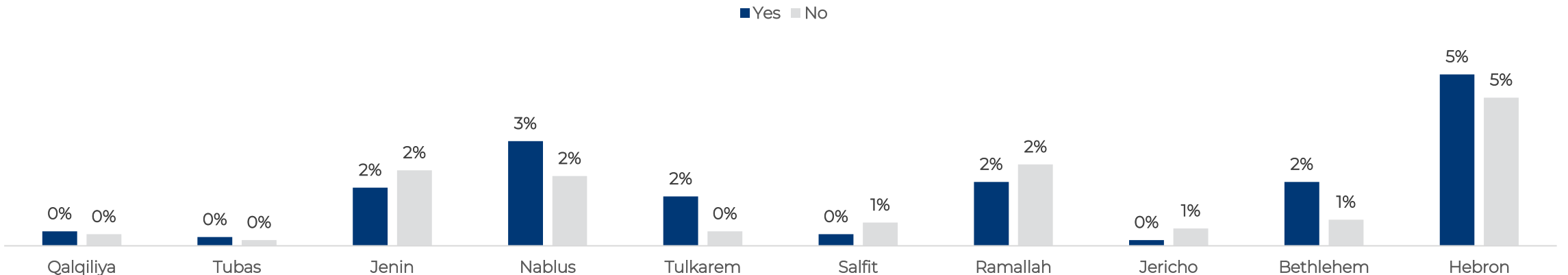
# – Business and Sales (Entrepreneurs) –

- 17% of respondents favor in-person banking over mobile or online alternatives. This suggests a continued reliance on traditional banking methods, likely due to familiarity, trust, or digital access limitations.

Preference for In-Person Banking vs. Mobile or Online Banking



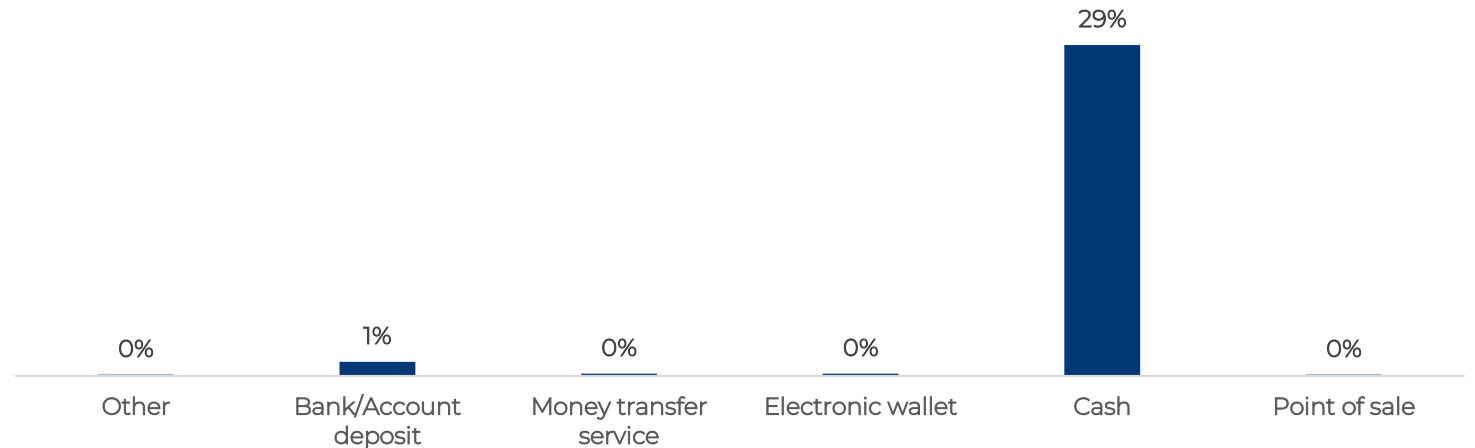
Preference for In-Person Banking vs. Mobile or Online Banking Across Governorates



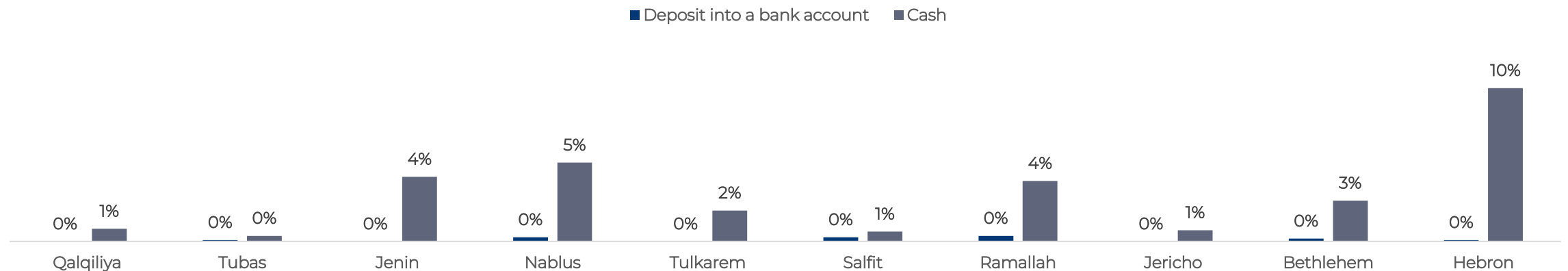
# – Business and Sales (Entrepreneurs) –

- A striking 29% of respondents receive income in cash, while only 1% receive deposits into a bank account. This indicates a heavy reliance on informal financial channels, likely due to limited banking access, trust, or digital literacy.
- With 10% of its respondents relying on cash, Hebron again highlights a regional pattern of limited financial inclusion despite earlier signs of digital engagement. This could suggest barriers in integrating banking services with everyday business transactions.

Methods of Receiving Income from Employment, Sales, or Services



Methods of Receiving Income from Employment, Sales, or Services Across Governorates



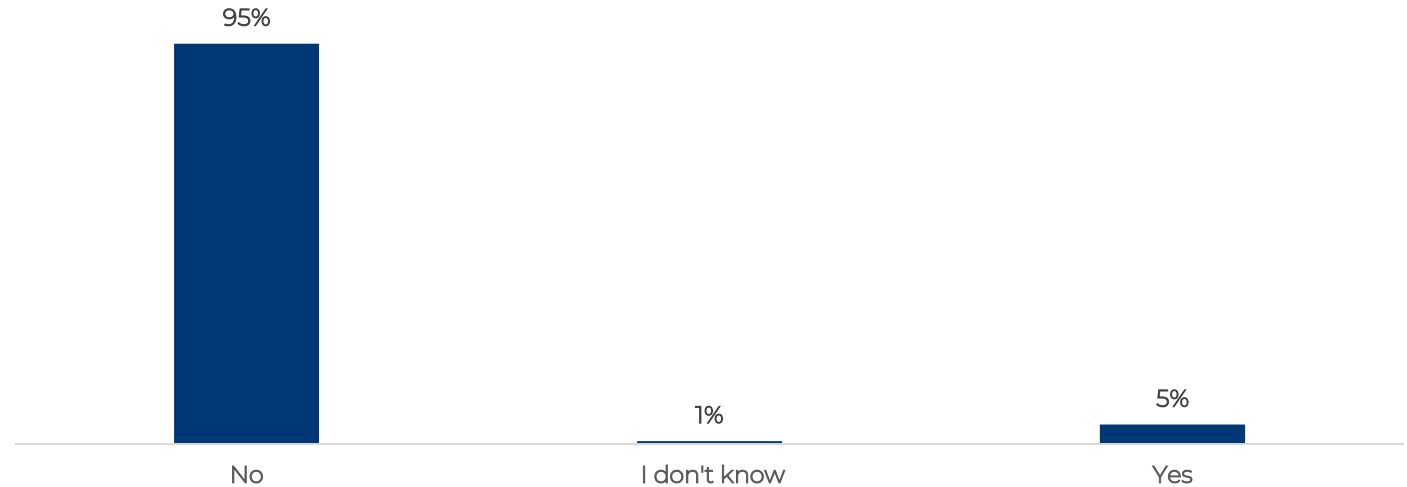


# Financial Literacy & Awareness

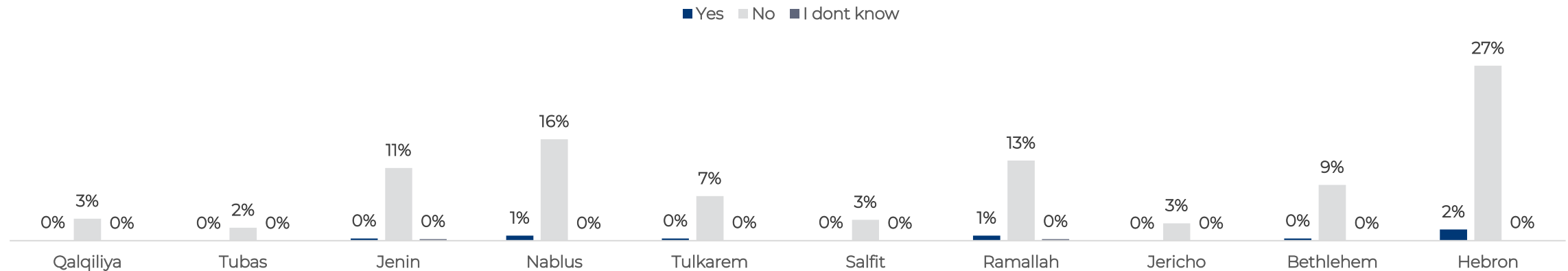
# Financial Literacy & Awareness

- Only 5% reported attending any financial literacy training, while a striking 95% said no, highlighting a significant gap in financial education access and outreach.
- Hebron (2%) and Ramallah (1%) showed the only notable engagement, while governorates like Tubas, Jericho, and Qalqiliya had zero participation, pointing to localized barriers or lack of program availability.

Participation in Financial Literacy Training Programs



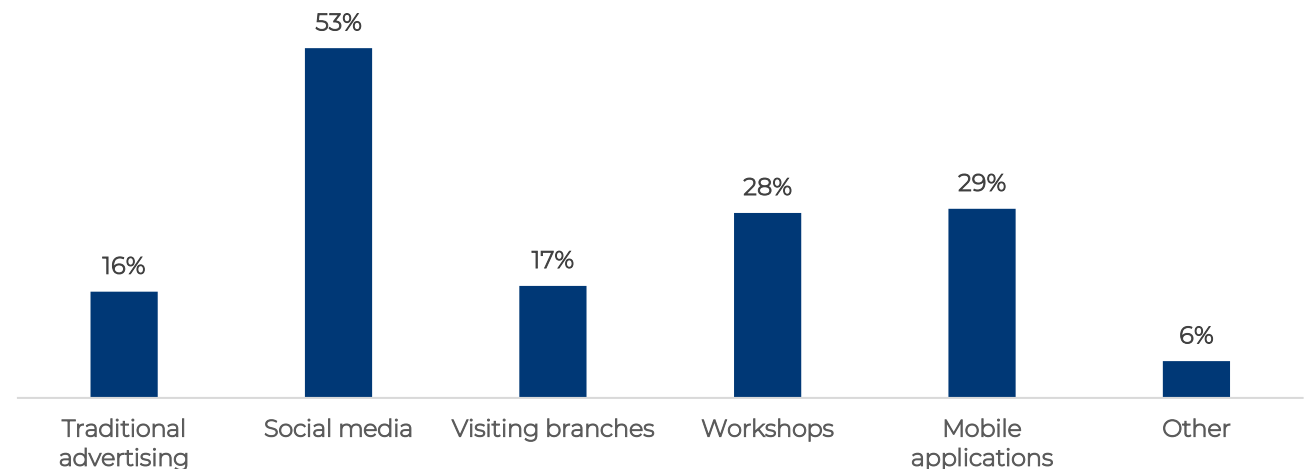
Participation in Financial Literacy Training Programs Across Governorates



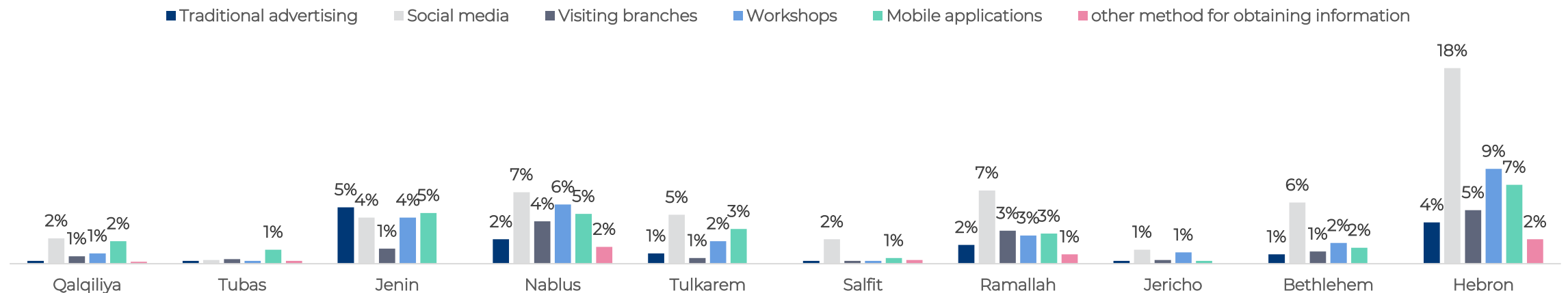
# Financial Literacy & Awareness

- With 53% selecting it as their primary source, social media far outpaces traditional channels, highlighting its central role in financial awareness, especially among younger or more tech-savvy demographics.
- Nearly 29% rely on mobile applications, and 28% on workshops, suggesting growing openness to digital tools and community-based learning. Hebron stands out, with strong engagement across nearly all channels, especially social media (18%), mobile apps (9%), and workshops (7%).

Preferred Sources for Information on Financial Services and Products



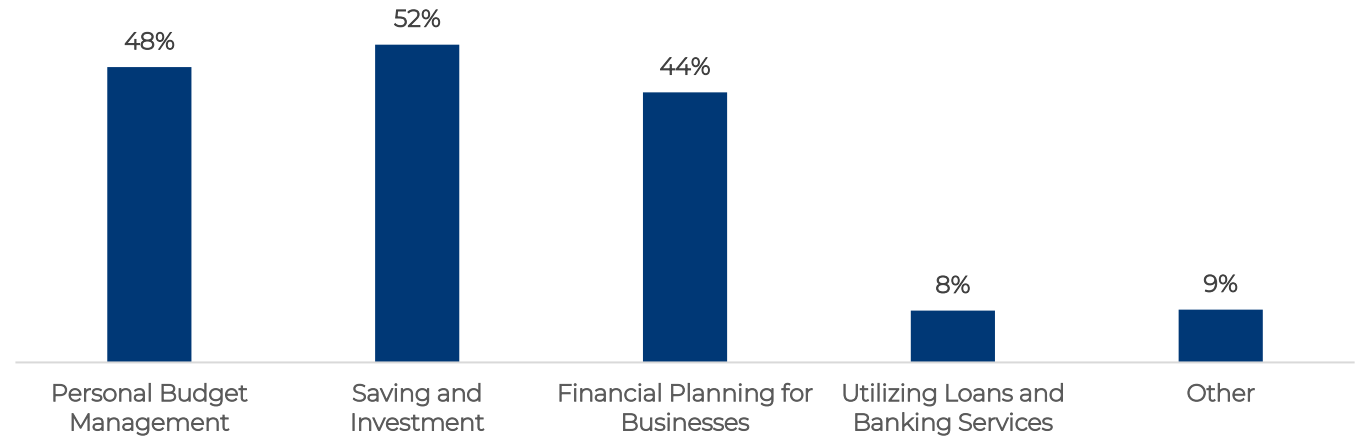
Preferred Sources for Information on Financial Services and Products Across Governorates



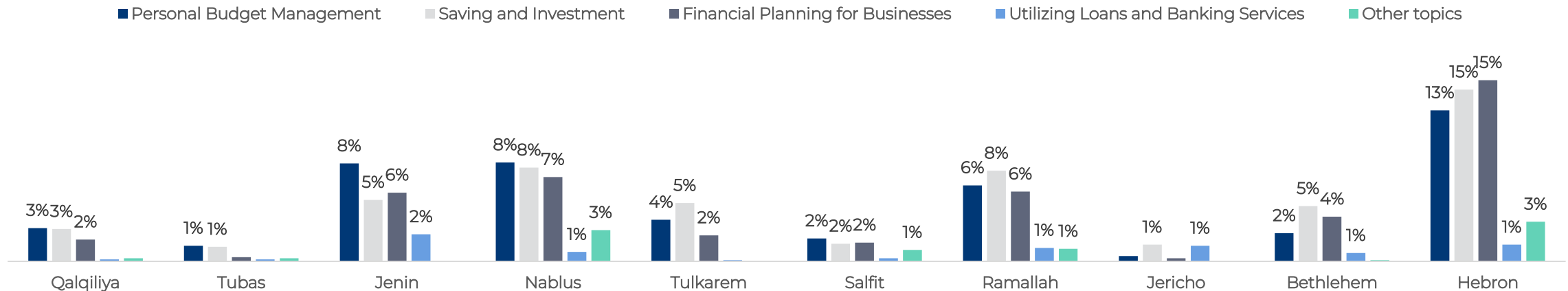
# Financial Literacy & Awareness

- The highest interest is in Saving and Investment (52%), followed closely by Personal Budget Management (48%) and Financial Planning for Businesses (44%), showing a clear desire to build foundational financial knowledge and entrepreneurial acumen.
- Hebron consistently shows high interest across all topics, with 15% each in saving/investment and business planning, suggesting a particularly engaged and aspirational population when it comes to financial education.

Topics of Interest for Future Financial Training



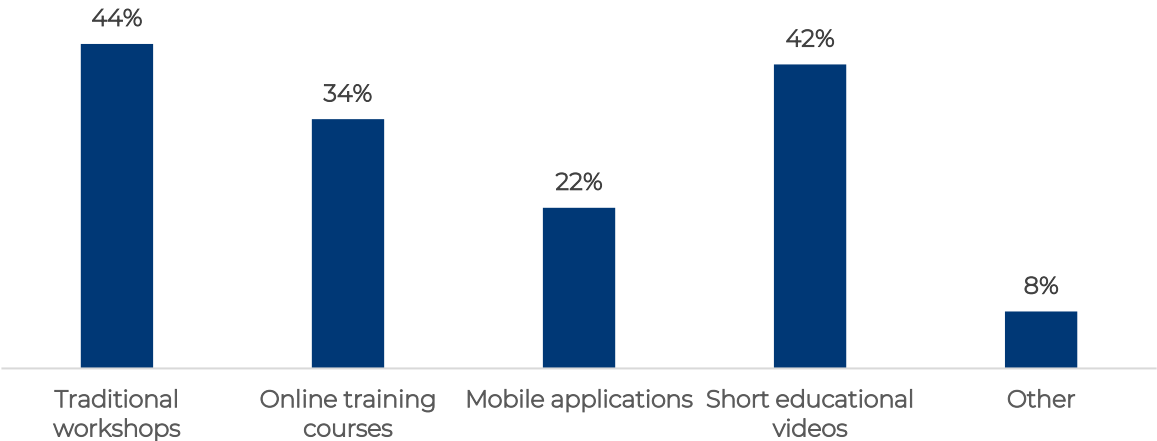
Topics of Interest for Future Financial Training Across Governorates



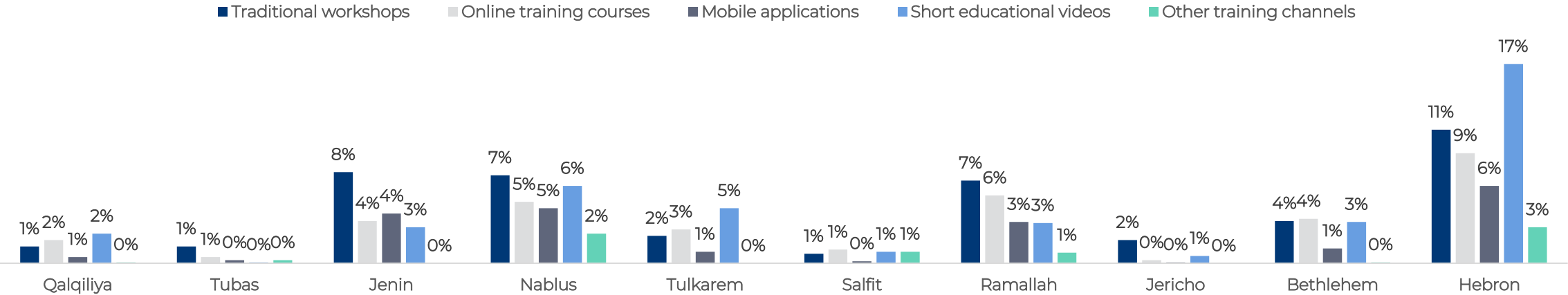
# Financial Literacy & Awareness

- Traditional workshops (44%) and short educational videos (42%) are the top two preferred formats, indicating a blend of preference for hands-on, structured learning and quick, digestible content—suggesting a need for both depth and accessibility.

Preferred Methods for Receiving Financial Training



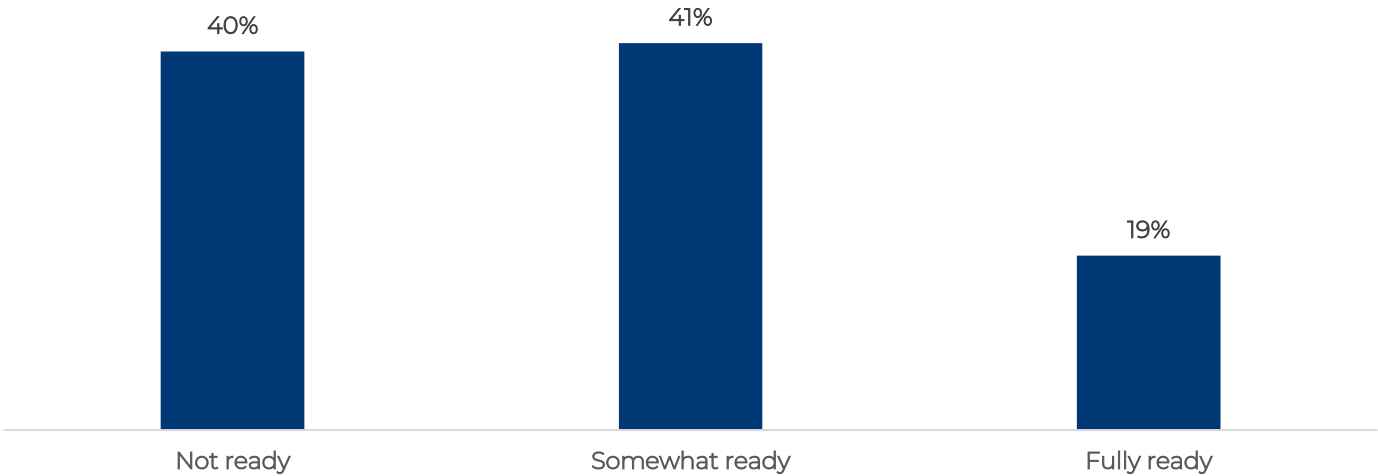
Preferred Methods for Receiving Financial Training Across Governorates



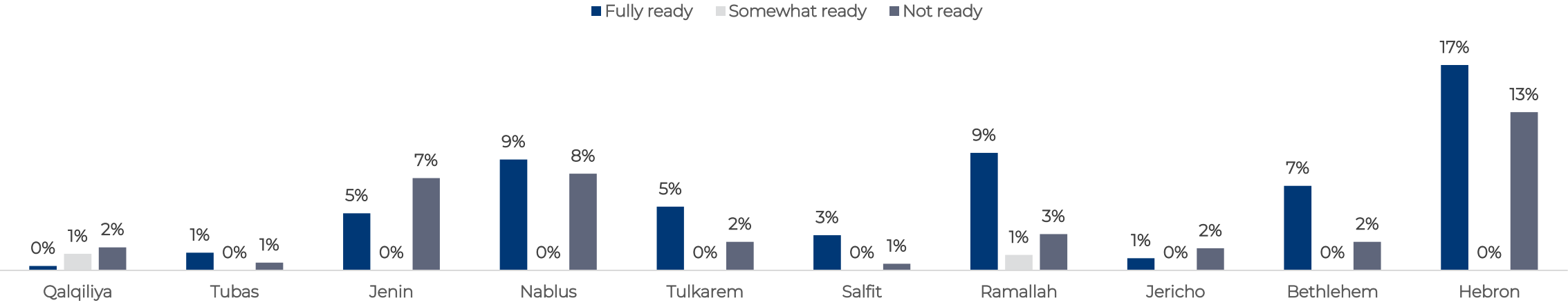
# Financial Literacy & Awareness

- A combined 81% of respondents are either not ready (40%) or only somewhat ready (41%) to use digital financial tools—highlighting a significant digital readiness gap that could hinder adoption of mobile banking and digital financial services.

Readiness to Use Digital Financial Tools



Readiness to Use Digital Financial Tools Across Governorates

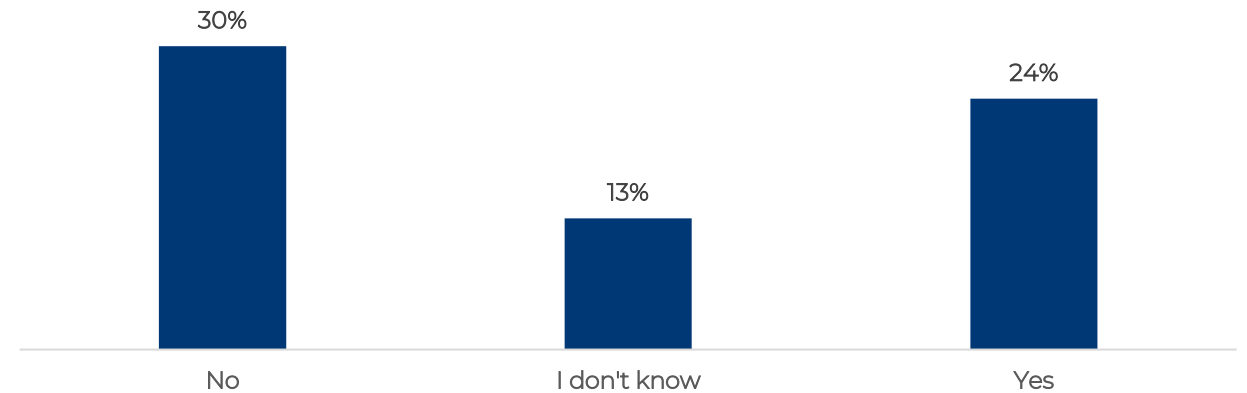


# Legal & Regulatory Gaps

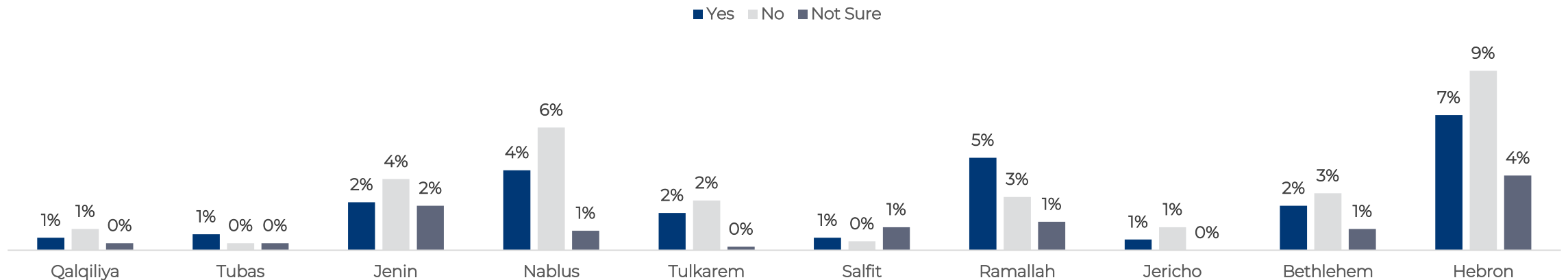
# Legal & Regulatory Gaps

- A significant portion (30%) of respondents believe that current laws are not adequate to protect women's rights in the financial sector, while only 24% believe they are sufficient. The rest (13%) are unsure, indicating a general lack of confidence or awareness around legal protections for women.

Perceptions on the Adequacy of Laws Protecting Women's Rights in the Financial Sector



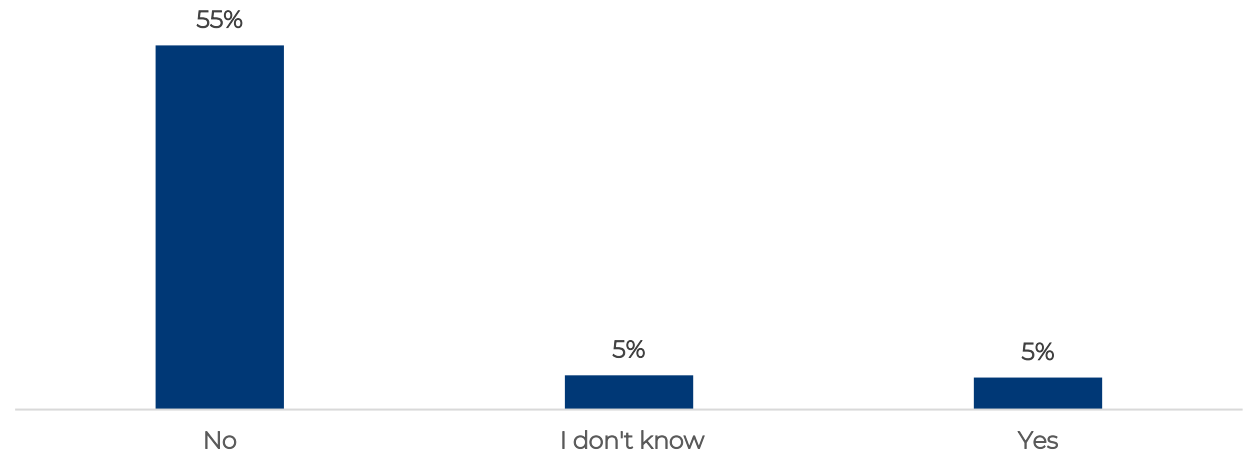
Perceptions on the Adequacy of Laws Protecting Women's Rights in the Financial Sector Across Governorates



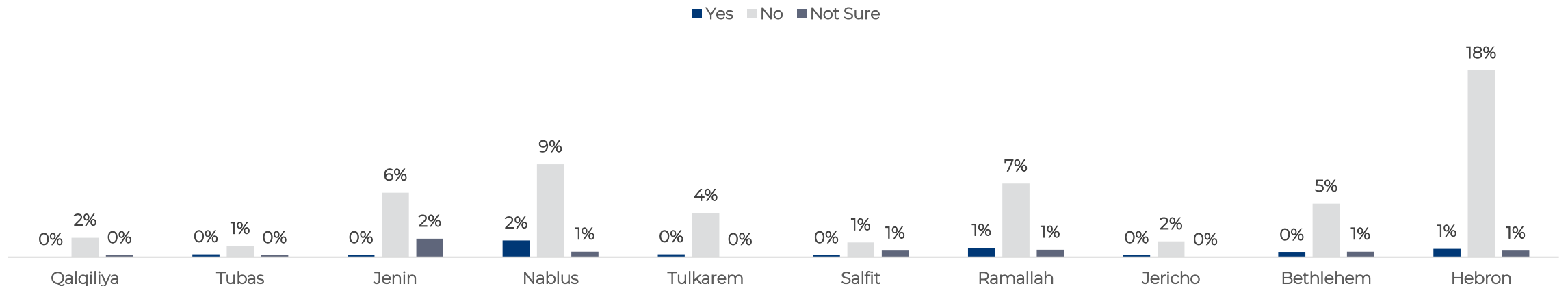
# Legal & Regulatory Gaps

- Only 5% of respondents reported experiencing discrimination, while the majority 55% said they had not. However, another 5% responded with “I don’t know,” indicating some uncertainty or potential underreporting due to lack of awareness or hesitancy to speak up.
- Nablus, Ramallah, and Hebron are the only governorates who reported discrimination when dealing with Financial Institutions.

Experiences of Discrimination When Dealing with Financial Institutions



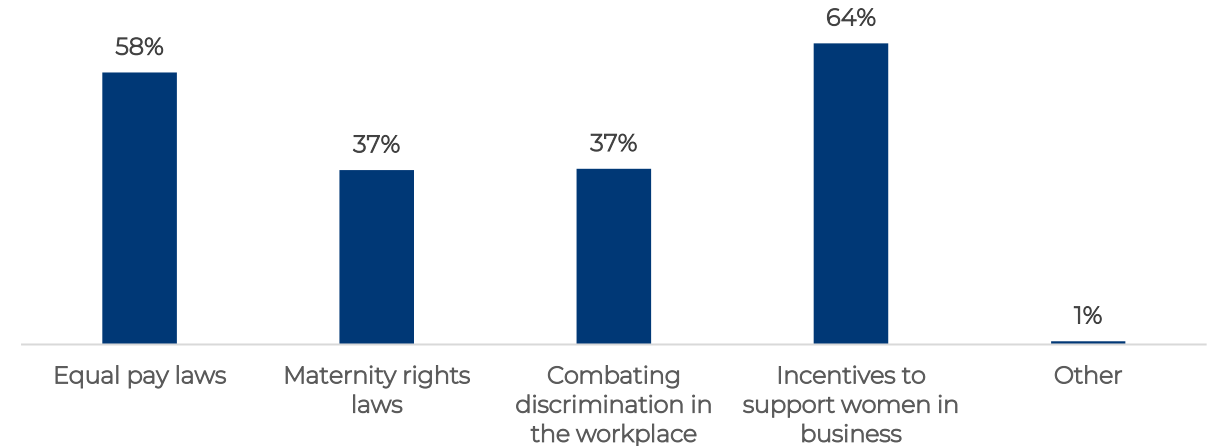
Experiences of Discrimination When Dealing with Financial Institutions Across Governorates



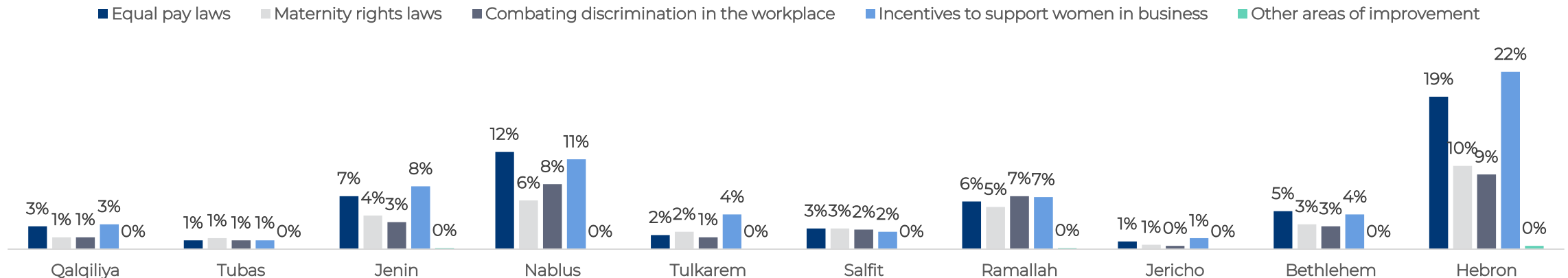
# Legal & Regulatory Gaps

- The two most frequently cited areas needing improvement are incentives to support women in business (64%) and equal pay laws (58%). This highlights a strong call for structural support and financial equity for women in the workforce.

Suggested Areas for Legal and Regulatory Improvement to Support Women's Participation in the Financial Sector



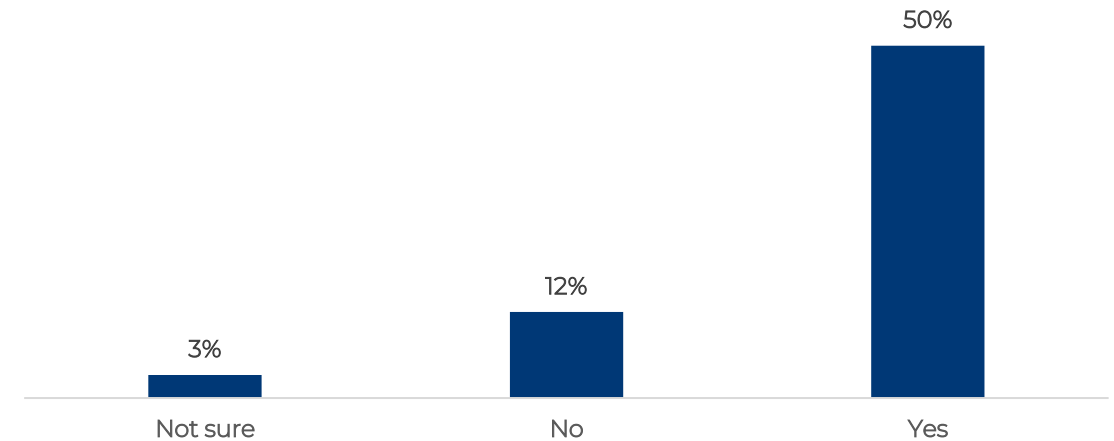
Suggested Areas for Legal and Regulatory Improvement to Support Women's Participation in the Financial Sector Across Governorates



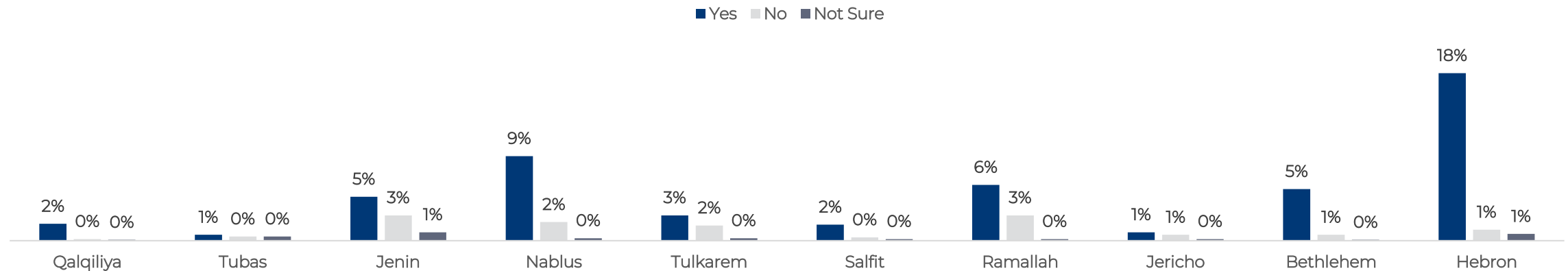
# Legal & Regulatory Gaps

- Half of the respondents (50%) believe new policies are needed to financially empower women, significantly outweighing the 12% who say there is not need.

Perceptions on the Need for New Policies to Financially Empower Women



Perceptions on the Need for New Policies to Financially Empower Women Across Governorates



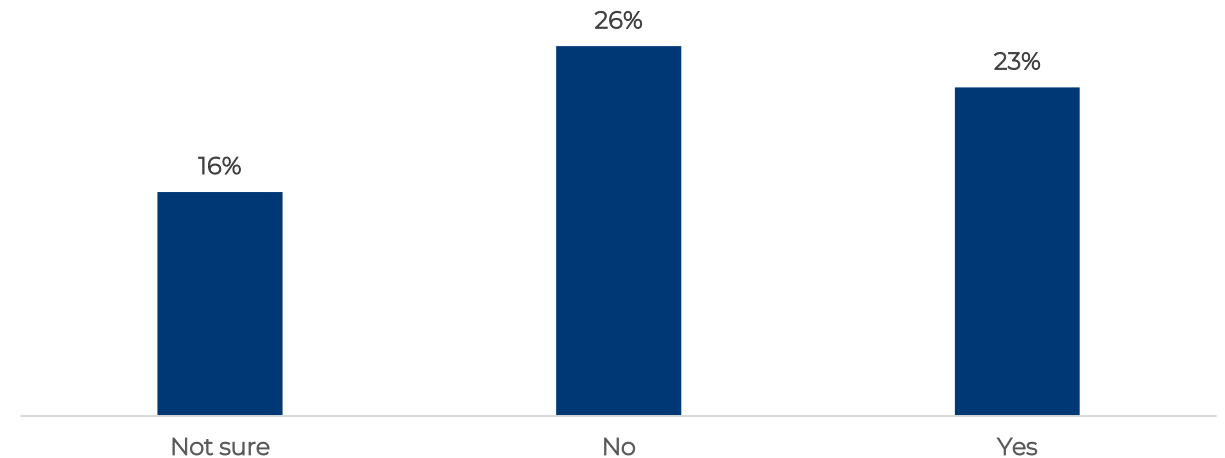


# Regulatory Environment for Supporting Women in the Financial Sector

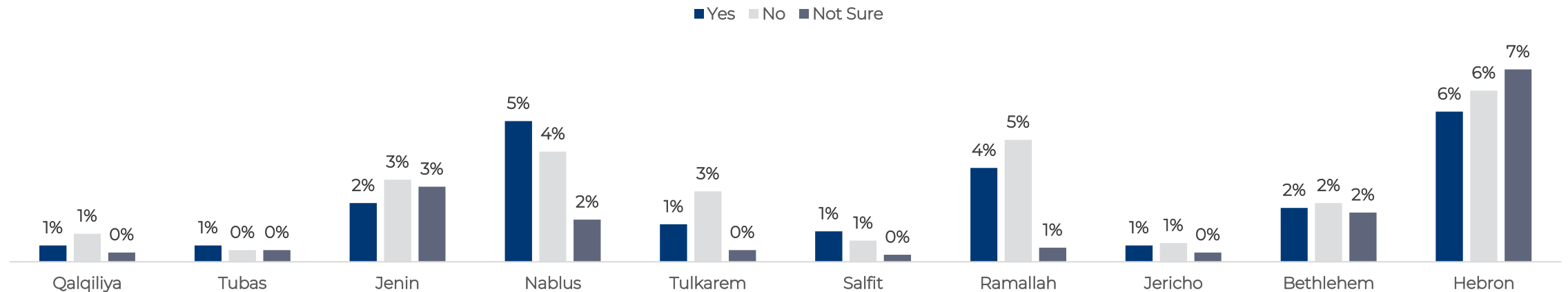
# Regulatory Environment for Supporting Women in the Financial Sector

- 26% of the working women respondents believe that financial institutions do not support women's empowerment policies, and 16% are not sure — signaling ambiguity or skepticism.
- Only 23% confirmed that financial institutions support such policies.

Perceptions of Financial Institutions' Support for Women's Empowerment Policies



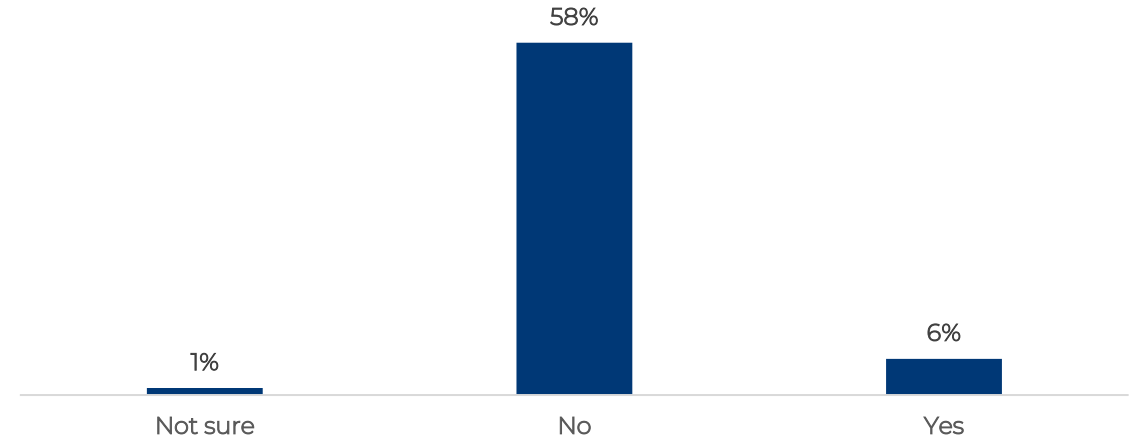
Perceptions of Financial Institutions' Support for Women's Empowerment Policies Across Governorates



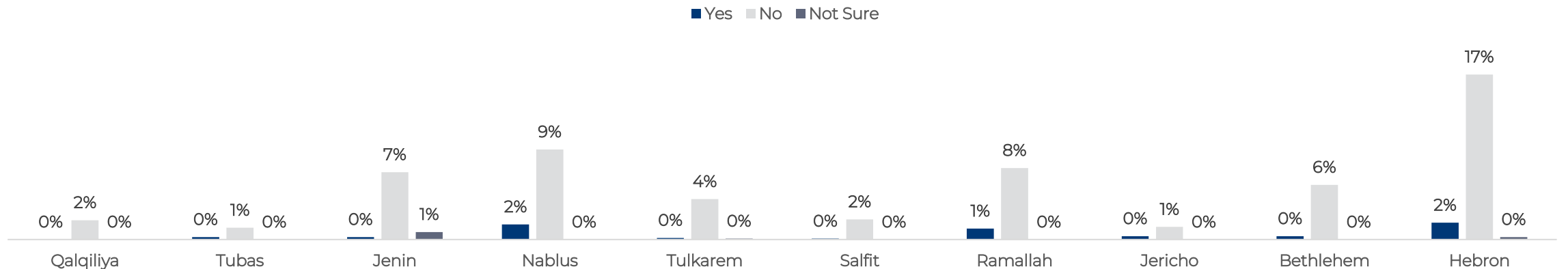
# Regulatory Environment for Supporting Women in the Financial Sector

- Only 6% of respondents reported participation in supportive work committees, while a staggering 58% stated they do not participate.
- Uncertainty remains minimal at just 1%, suggesting most respondents are clear about their lack of involvement.
- Hebron stands out with the highest “No” responses (17%), indicating a notable absence of support structures there.
- Jenin (7%), Nablus (9%), and Ramallah (8%) also show high disengagement.
- Minimal participation is recorded across all governorates, with Ramallah (1%) and Hebron (2%) reporting the only meaningful “Yes” percentages.

Participation in Work Committees that Support Women



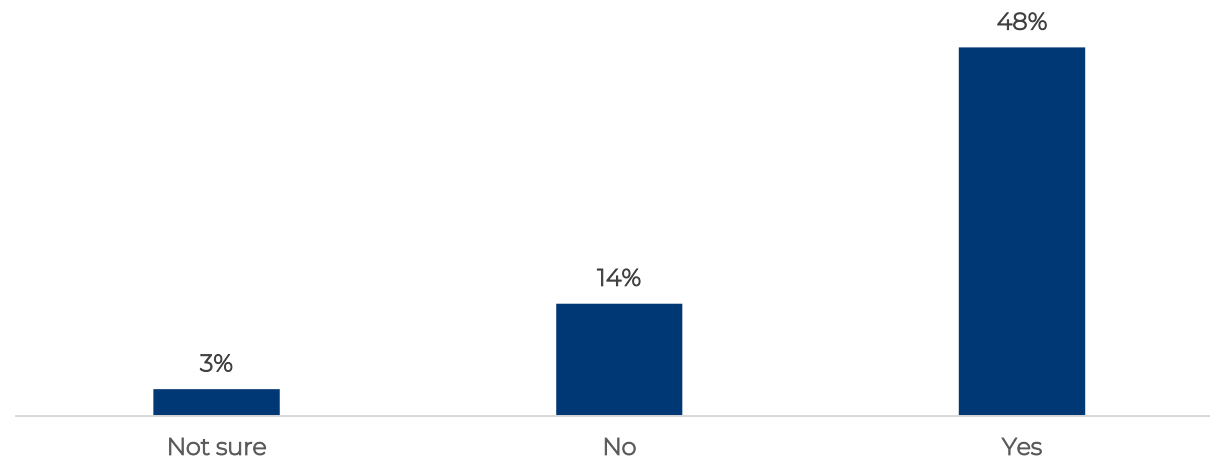
Participation in Work Committees that Support Women Across Governorates



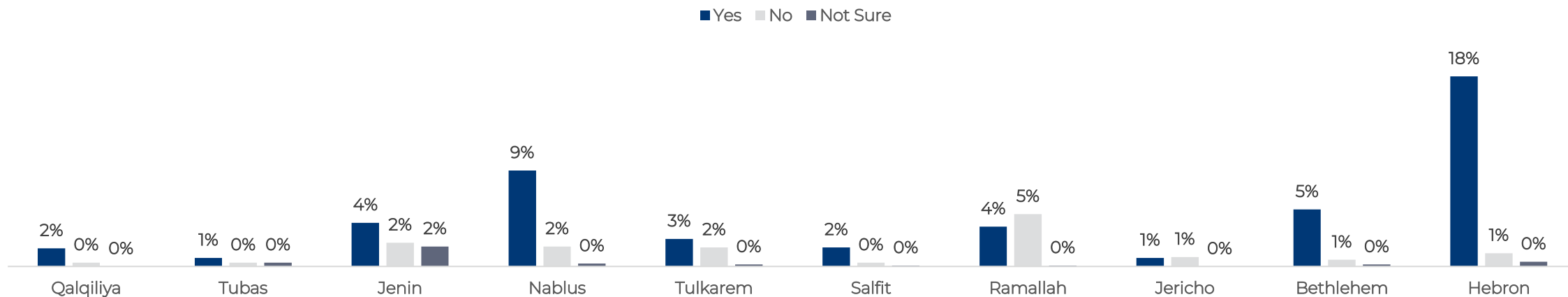
# Regulatory Environment for Supporting Women in the Financial Sector

- Nearly half (48%) of respondents support establishing networks or associations to support women in the labor market, with minimal opposition (14%) or uncertainty (3%), highlighting a strong perceived need.
- Support is most prominent in Hebron (18%), Nablus (9%), and Bethlehem (5%), suggesting regional momentum for institutional backing of women's economic participation.

Perceptions on the Need for Networks or Associations Supporting Women in the Labor Market



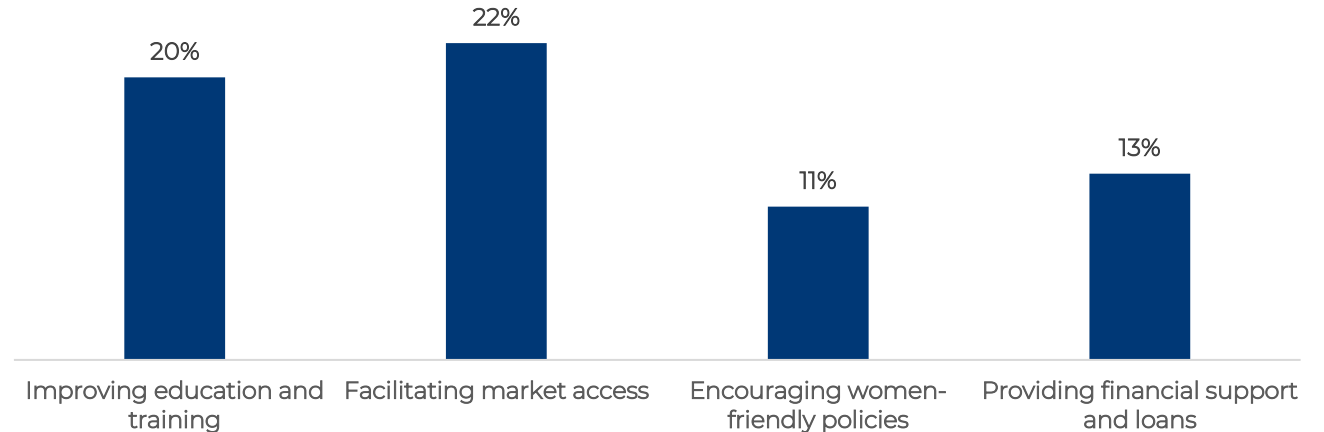
Perceptions on the Need for Networks or Associations Supporting Women in the Labor Market Across Governorates



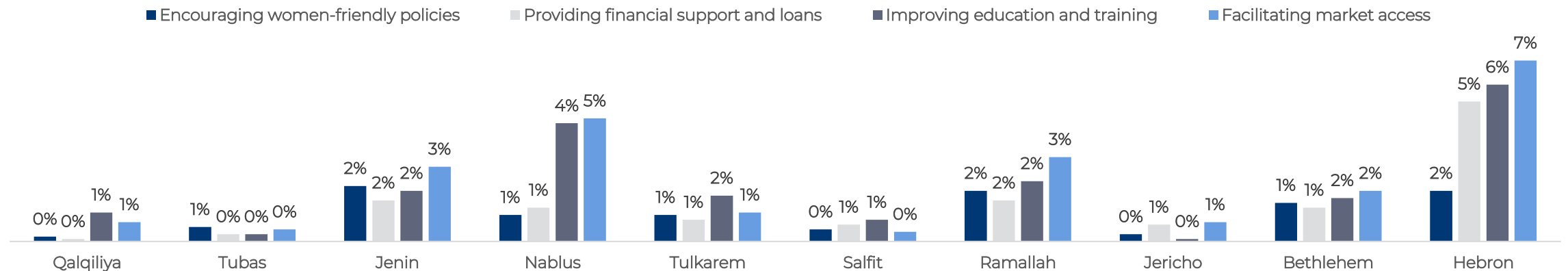
# Regulatory Environment for Supporting Women in the Financial Sector

- Facilitating market access (22%) and improving education and training (20%) are viewed as the most impactful roles government institutions can play in enhancing women's participation in the labor market.

Perceived Role of Government Institutions in Enhancing Women's Participation in the Labor Market



Perceived Role of Government Institutions in Enhancing Women's Participation in the Labor Market Across Governorates





# Engagement with Various Media, Social Media & Digital Platforms

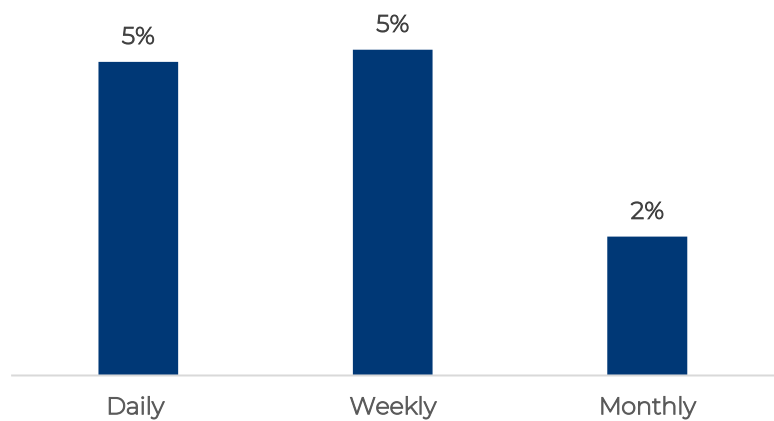
# Engagement with Various Media, Social Media & Digital Platforms

- Only 11% of respondents reported reading magazines or newspapers, with daily and weekly readership each at just 5%. This underscores a clear decline in traditional print media usage among the population.
- Hebron stands out slightly, with 5% of respondents reporting newspaper or magazine readership—significantly higher than other governorates, most of which reported 0–1%.

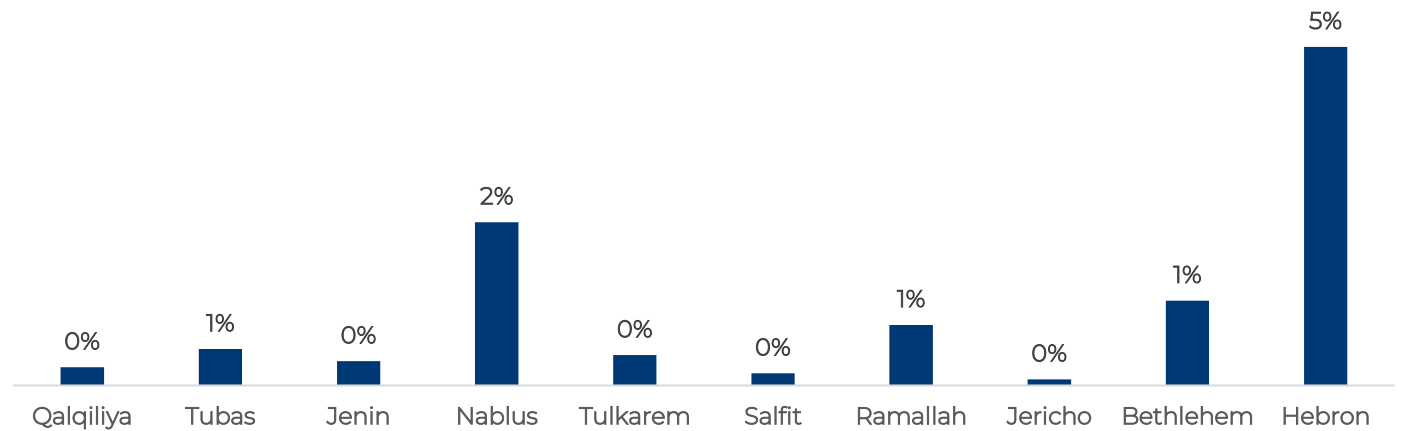
Reading Magazines and Newspaper



Frequency of Reading Magazines & Newspaper



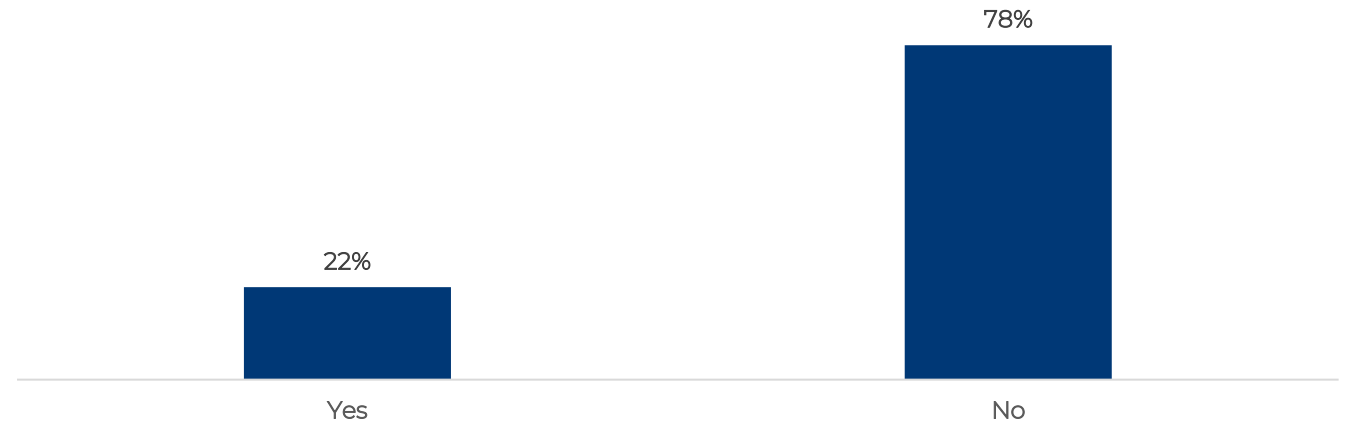
Reading Magazines and Newspaper Across Governorates



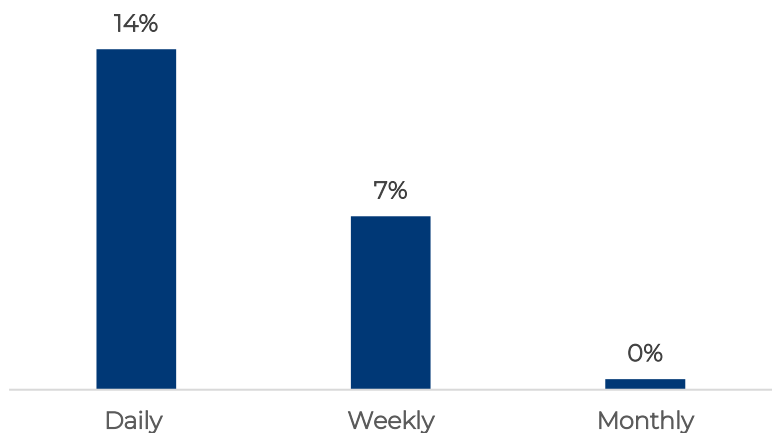
# Engagement with Various Media, Social Media & Digital Platforms

- Limited Reach of Radio: Only 22% of respondents reported listening to the radio, with 14% tuning in daily and 7% weekly. This suggests that while radio still has a small audience, its overall relevance is declining compared to other media.
- Hebron Leads in Radio Use: Hebron again stands out, with 10% of its respondents indicating they listen to the radio—by far the highest among governorates, followed by Nablus (5%). This pattern highlights potential for localized radio engagement strategies.

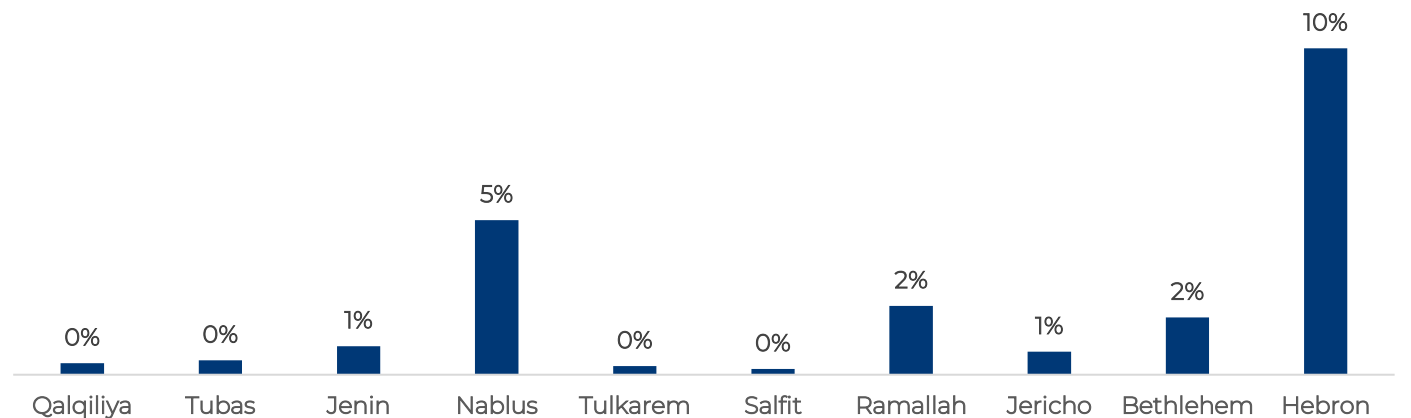
Listening to the Radio



Frequency of Listening to the Radio



Listening to the Radio Across Governorates



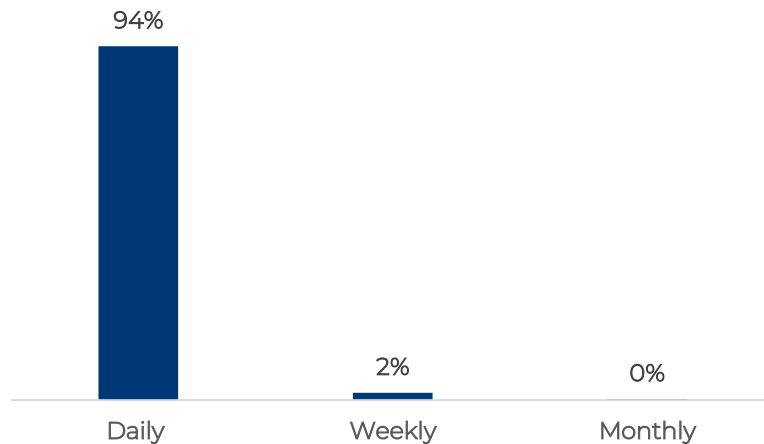
# Engagement with Various Media, Social Media & Digital Platforms

- Near-Universal Usage: A massive 96% of respondents browse social media platforms, with 94% doing so daily. This clearly establishes social media as the most dominant and consistent communication channel among the surveyed population.
- Hebron Leads in Activity: Hebron tops all governorates with 29% of respondents actively browsing social media, followed by Nablus (16%) and Ramallah (13%), only highlighting regional sample differences.

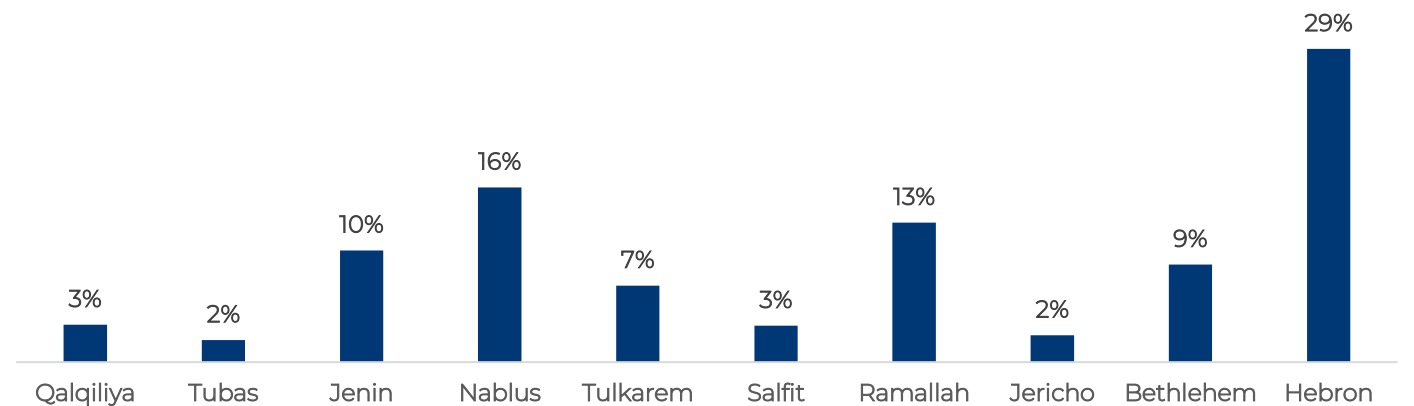
Browsing Social Media Platforms



Frequency of Browsing Social Media Platforms



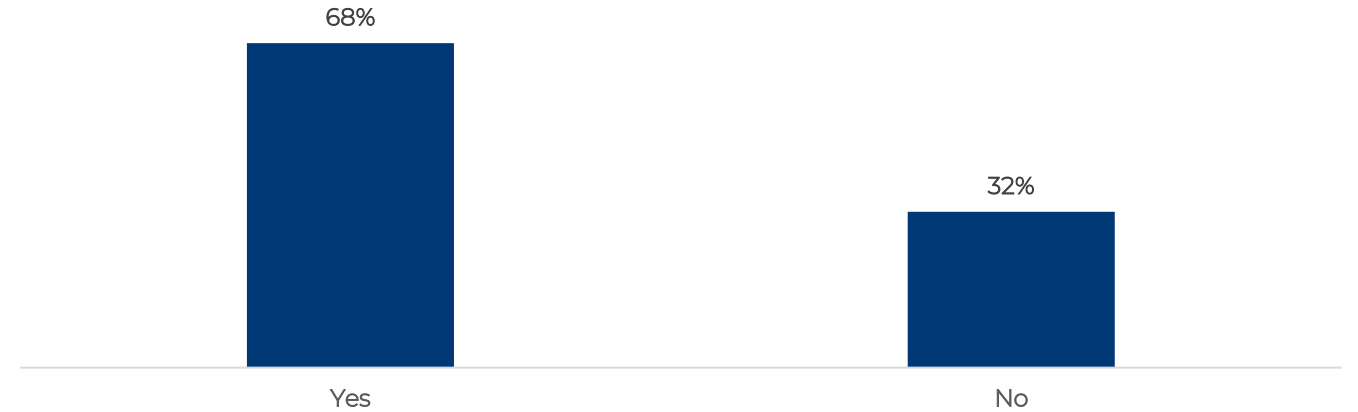
Browsing Social Media Platforms Across Governorates



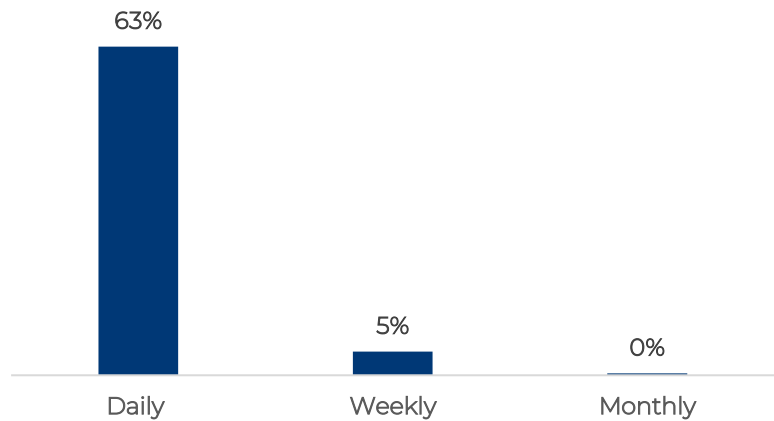
# Engagement with Various Media, Social Media & Digital Platforms

- 68% of respondents watch television, with 63% doing so daily, showing that television still holds a strong presence alongside digital platforms.

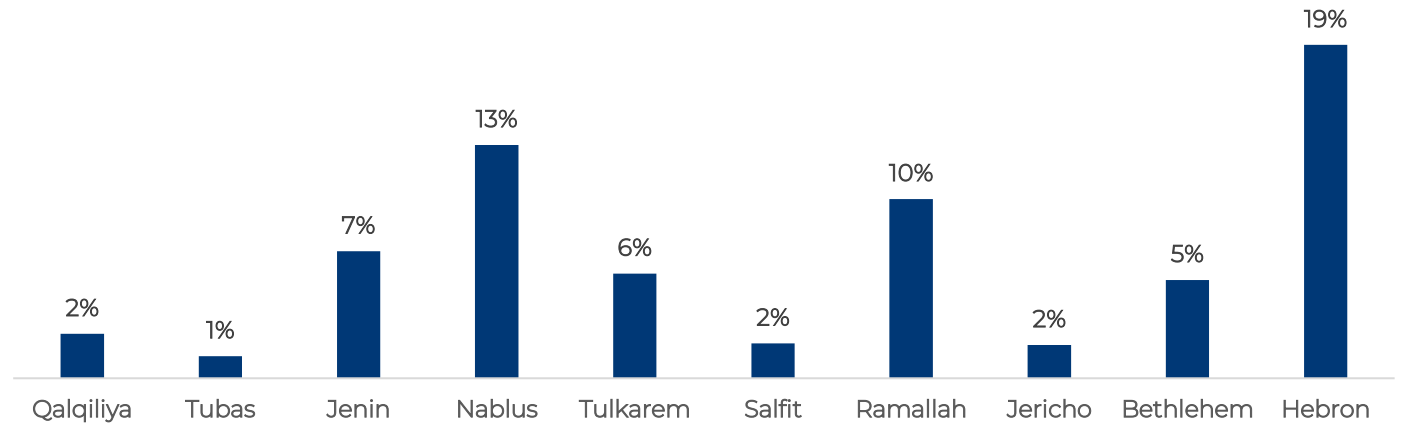
Watching Television



Frequency of Watching Television



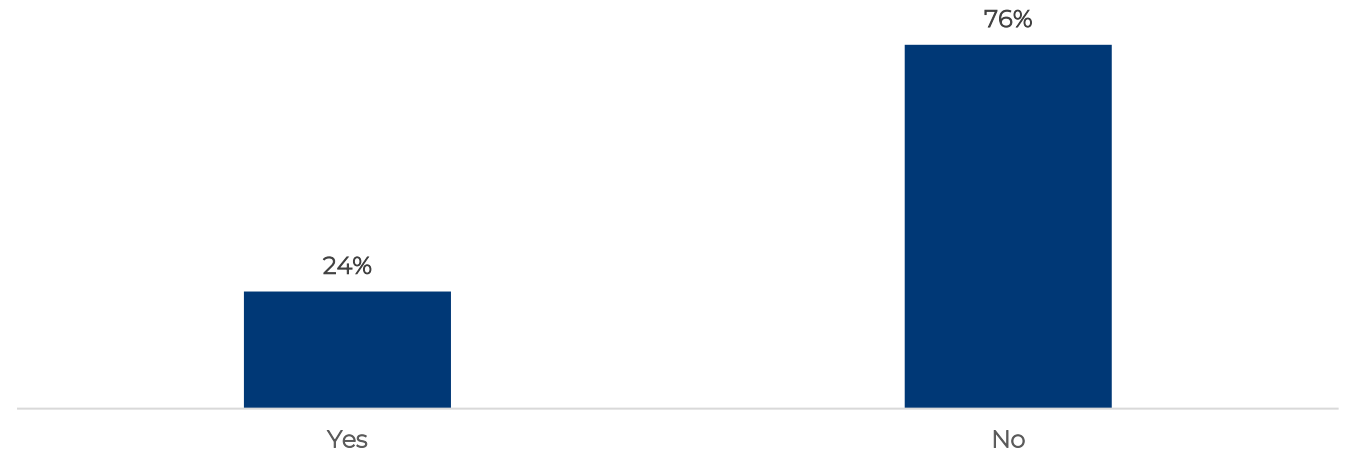
Watching Television Across Governorates



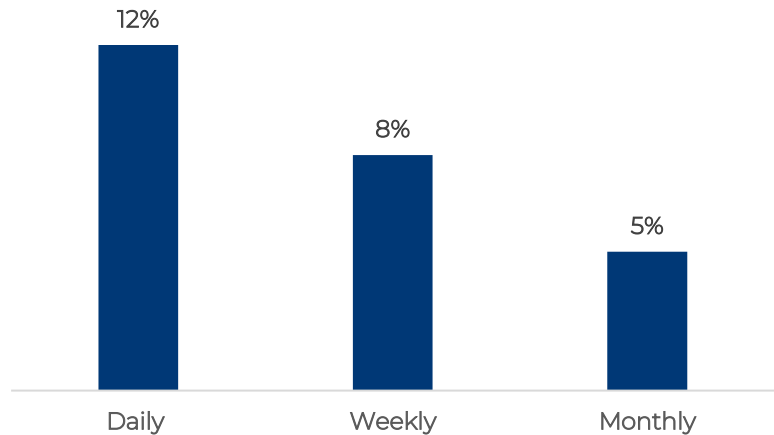
# Engagement with Various Media, Social Media & Digital Platforms

- Only 24% of respondents send or receive emails, highlighting a limited reliance on email for communication—especially compared to social media.
- Hebron shows top engagement metrics with 9% of respondents using email, followed by Nablus (4%) and Ramallah/Bethlehem (3%).

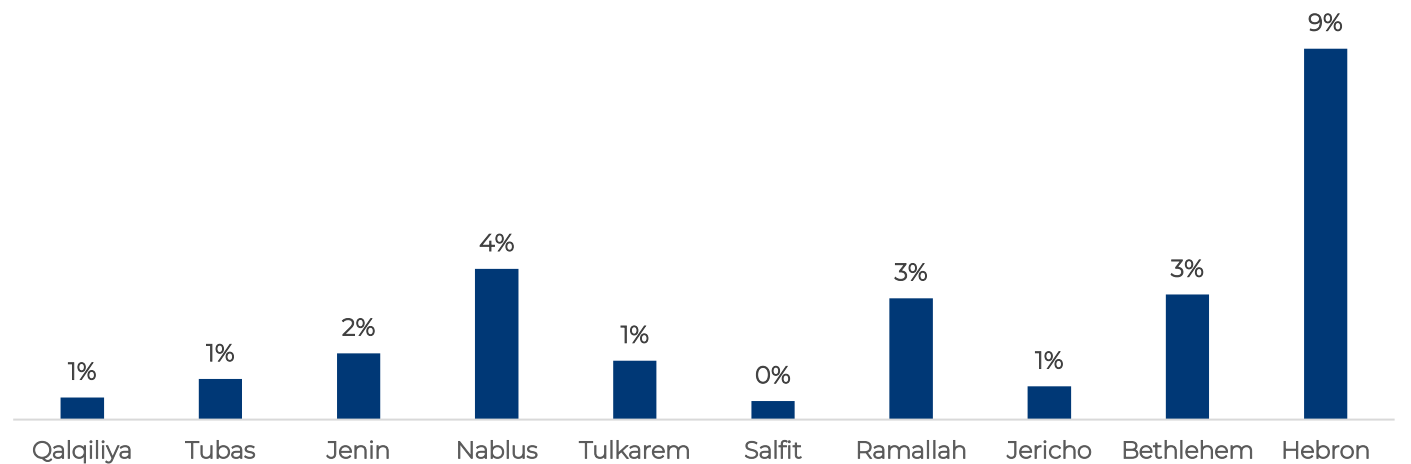
Sending & Receiving Emails



Frequency of Sending & Receiving Emails



Sending & Receiving Emails Across Governorates



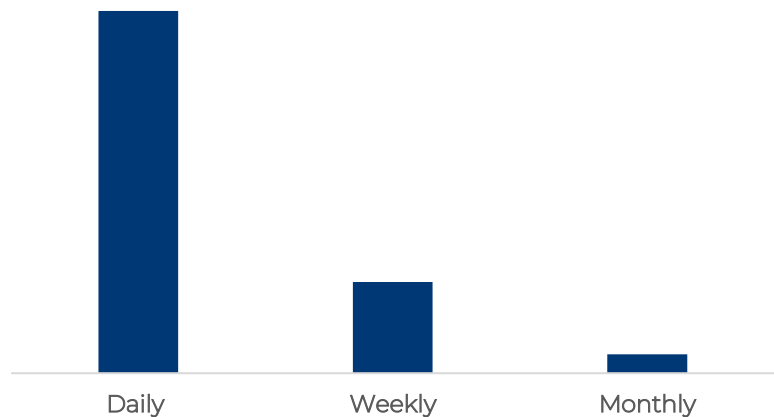
# Engagement with Various Media, Social Media & Digital Platforms

- A majority 55% reported using mobile applications, with 42% using them daily—highlighting the significance of mobile platforms in daily life beyond predefined tasks.
- Hebron shows the highest digital engagement, with 17% of respondents there using mobile apps, followed by Nablus (9%) and Ramallah (8%).

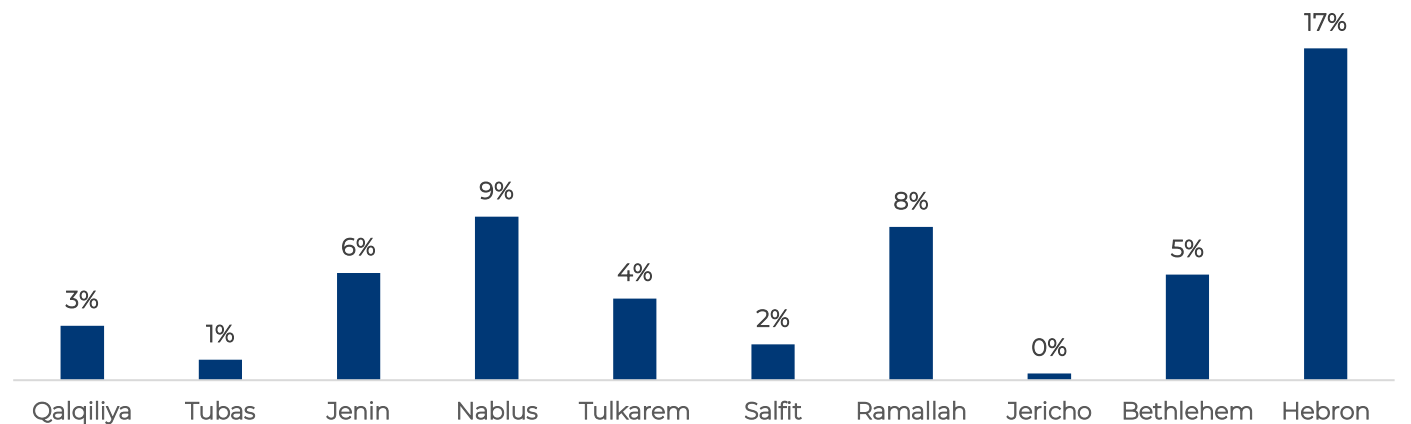
Using mobile applications (for activities not listed elsewhere)



Frequency of Using mobile applications



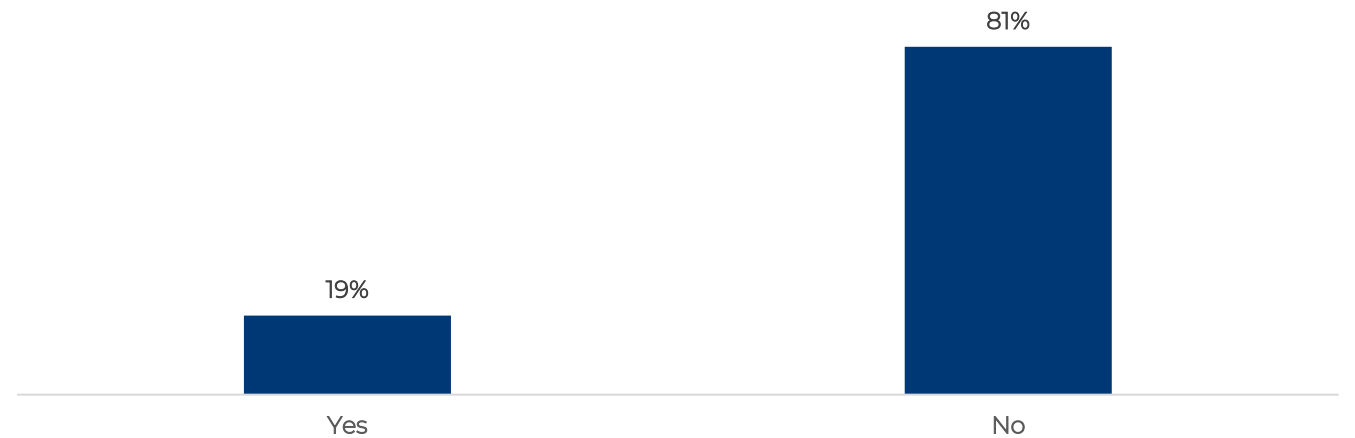
Using mobile applications (for activities not listed elsewhere) Across Governorates



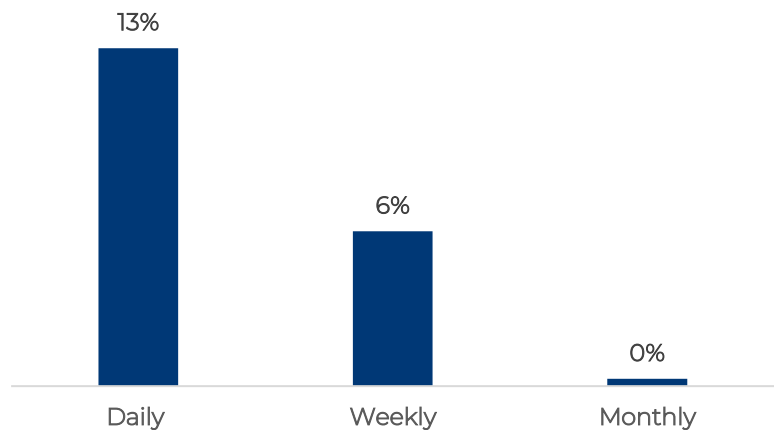
# Engagement with Various Media, Social Media & Digital Platforms

- Only 19% of respondents play electronic games, with 13% doing so daily and 6% weekly. The vast majority 81% do not engage with gaming at all.
- Hebron shows the highest participation in gaming (7%), followed by Nablus (3%) and Ramallah/Bethlehem (2% each).

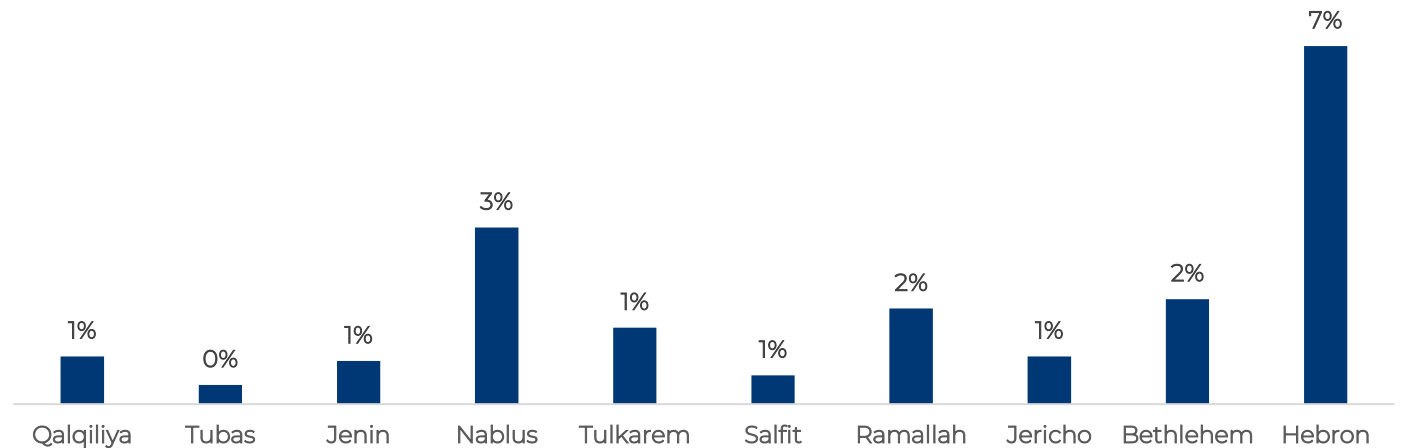
Playing Electronic Games



Frequency of Playing Electronic Games



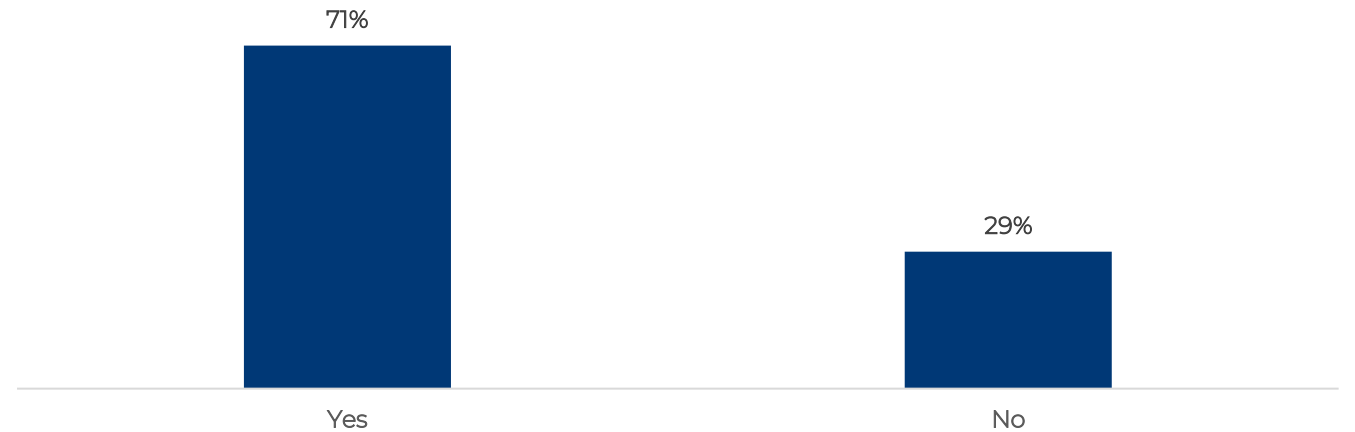
Frequency of Playing Electronic Games Across Governorates



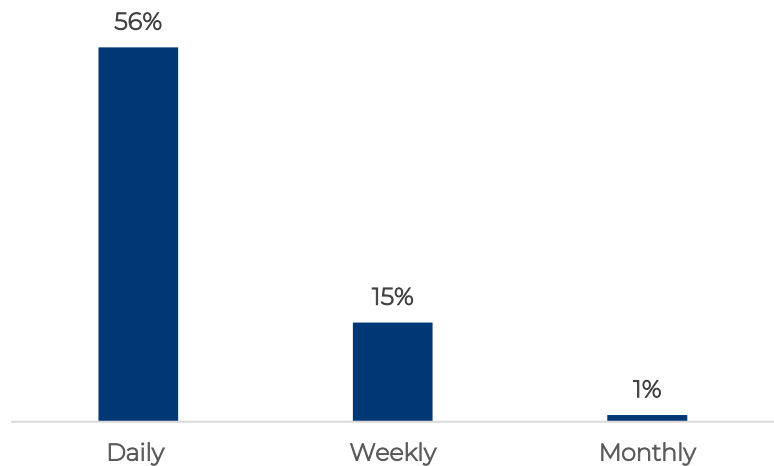
# Engagement with Various Media, Social Media & Digital Platforms

- A significant 71% of respondents reported browsing the internet for various purposes, with 56% doing so daily and 15% weekly, reflecting high digital engagement.
- Hebron stands out with the highest regional internet browsing rate at 26%, followed by Nablus 13% and Bethlehem 8%.

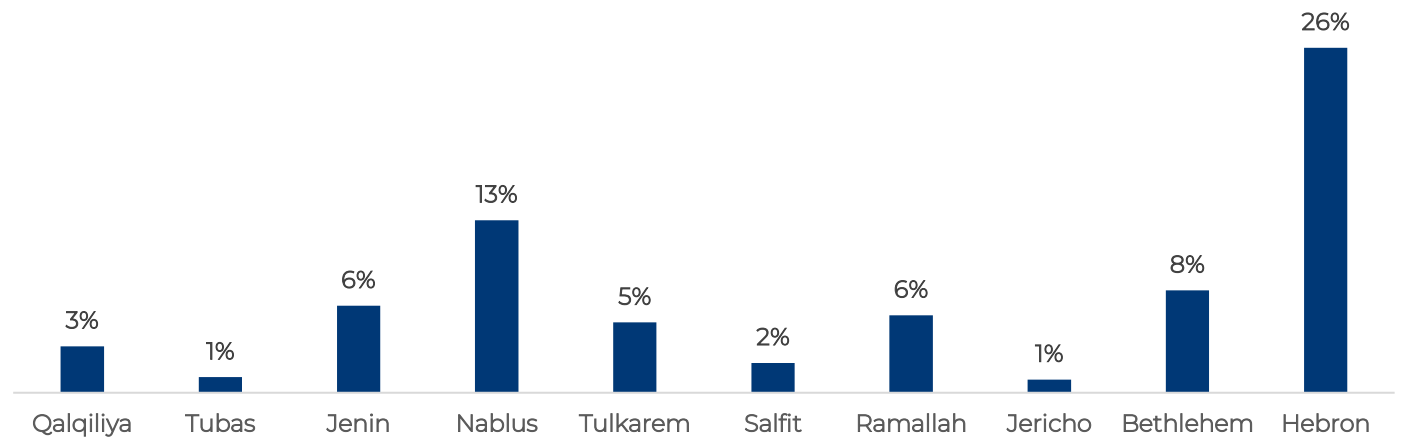
Browsing the internet (for activities not listed elsewhere)



Frequency of Browsing the internet



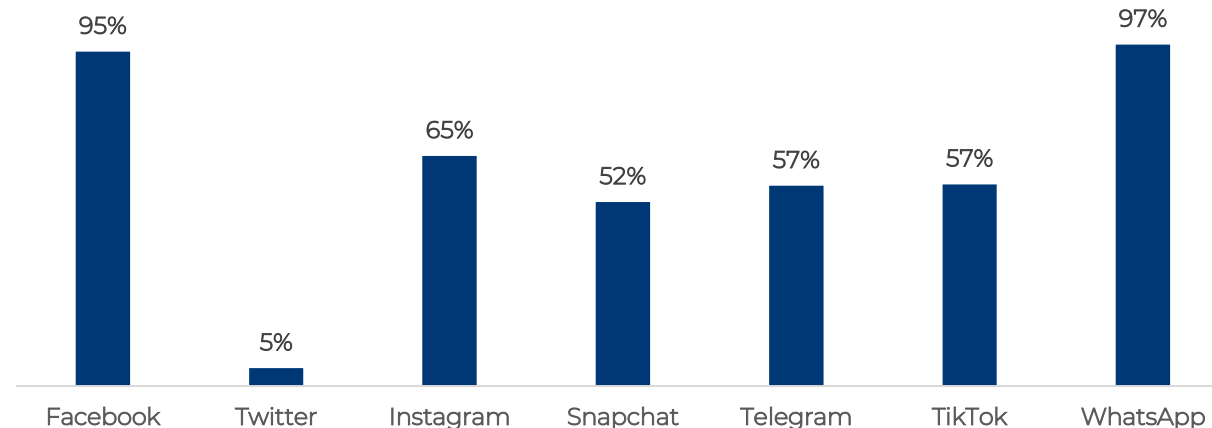
Browsing the internet (for activities not listed elsewhere) Across Governorates



# Engagement with Various Media, Social Media & Digital Platforms

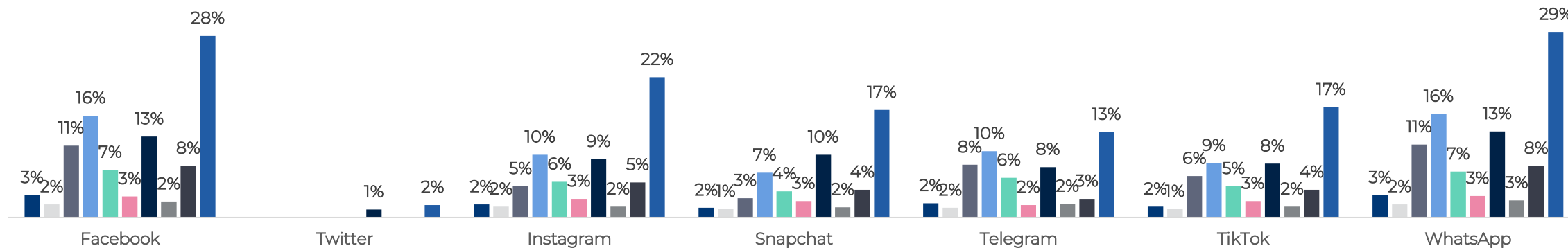
- WhatsApp (97%) and Facebook (95%) are the most widely used social media platforms, followed by Instagram (65%), TikTok and Telegram (both 57%), and Snapchat (52%), indicating strong preference for messaging and visual content platforms.
- Hebron consistently ranks highest across platforms, with 29% on WhatsApp and 28% on Facebook, showing significant digital platform usage compared to other governorates.

Engagement with Various Social Media Platforms



Engagement with Various Social Media Platforms Across Governorates

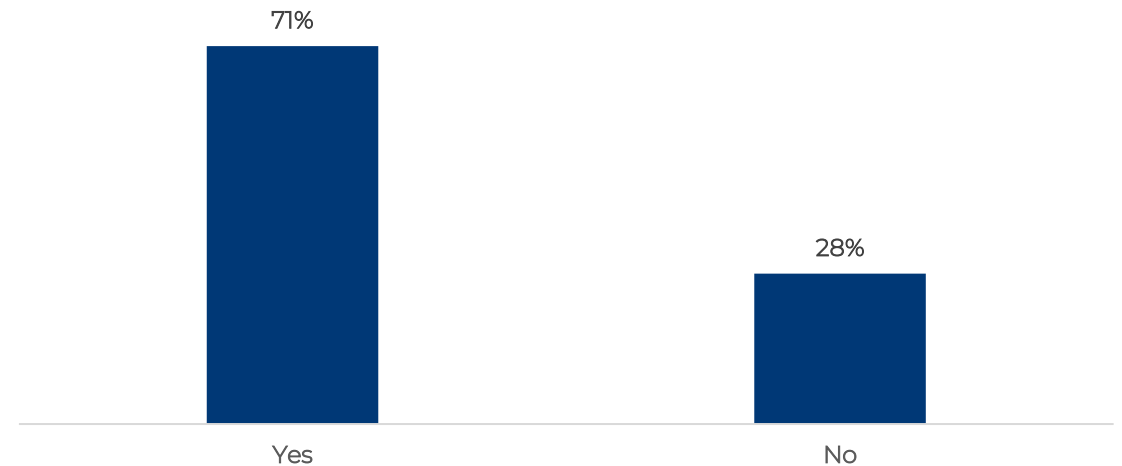
Legend: ■ Qalqiliya ■ Tubas ■ Jenin ■ Nablus ■ Tulkarem ■ Salfit ■ Ramallah ■ Jericho ■ Bethlehem ■ Hebron



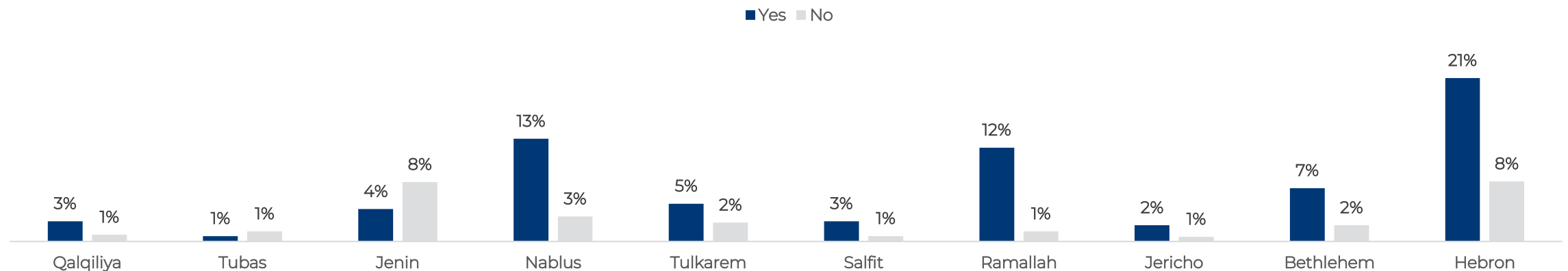
# Engagement with Various Media, Social Media & Digital Platforms

- 71% of respondents reported seeing advertisements on social media platforms, indicating high exposure to digital marketing efforts.
- Hebron has the highest regional visibility of social media ads at 21%, followed by Nablus (13%) and Ramallah (12%), reflecting a stronger digital engagement in these areas.

Visibility of Advertisements on Social Media Platforms



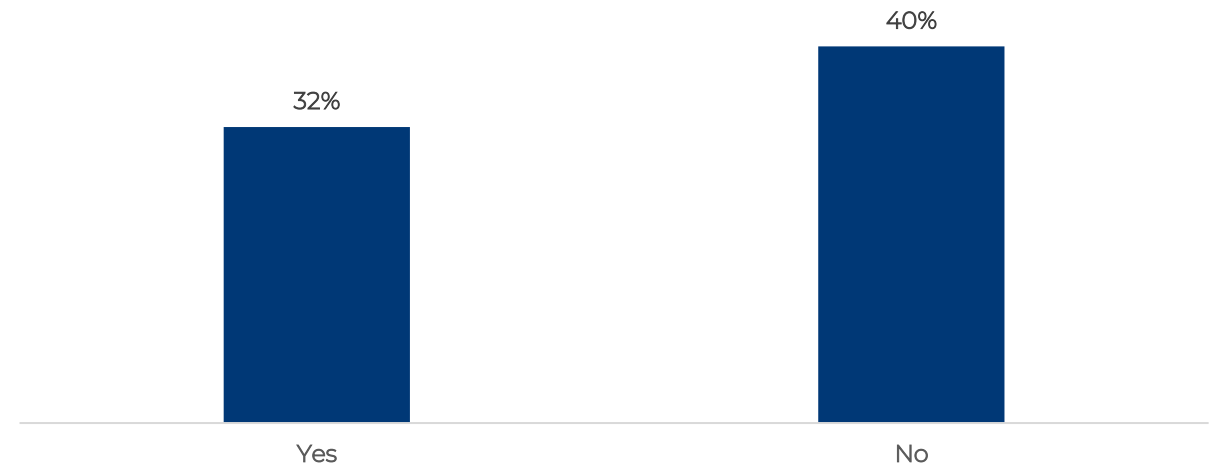
Visibility of Advertisements on Social Media Platforms Across Governorates



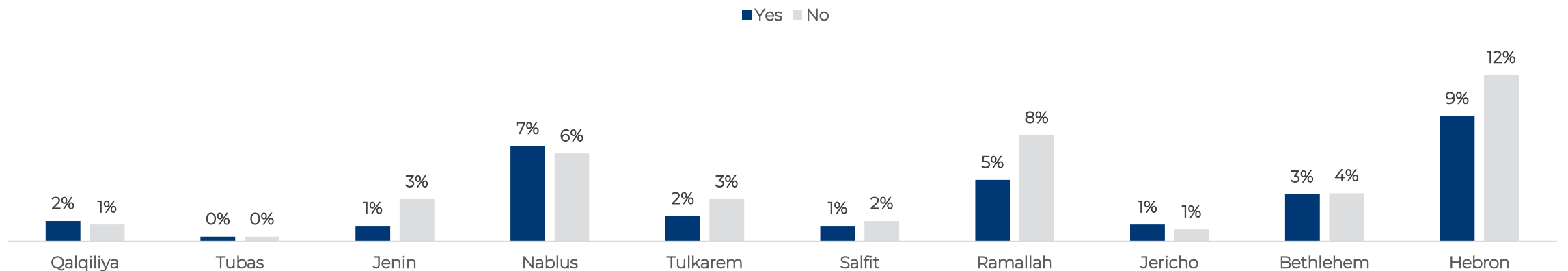
# Engagement with Various Media, Social Media & Digital Platforms

- 32% of respondents reported that social media ads have increased their awareness of financial products, while 40% said they had not, suggesting room for improvement in the effectiveness of ad content.
- Hebron (9%) and Nablus (7%) had the highest number of respondents acknowledging increased awareness, indicating stronger influence of ads in these areas.

Have Social Media Ads Increased Your Awareness of Financial Products?



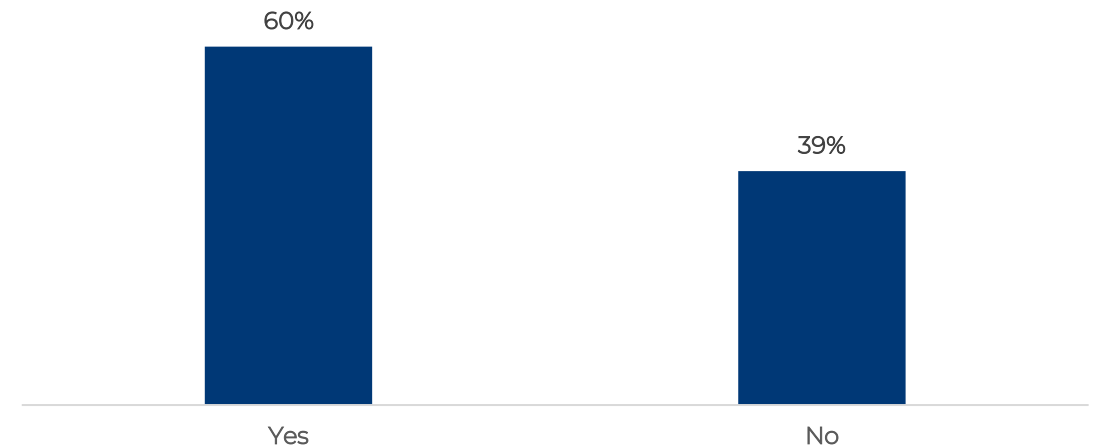
Have Social Media Ads Increased Your Awareness of Financial Products? Across Governorates



# Engagement with Various Media, Social Media & Digital Platforms

- 60% of respondents reported that social media platforms influenced their purchasing behavior, indicating a significant role of digital engagement in consumer decisions.
- Hebron, Ramallah, and Nablus had the highest percentages of respondents who do not believe that social media platforms influence their purchasing behavior. Jenin was the only governorate where the number of women who said social media does not influence their purchasing behavior was higher than the number who said it does.

Impact of Social Media Platforms on Purchasing Behavior



Impact of Social Media Platforms on Purchasing Behavior Across Governorates

