



**Report on:**

**Challenges and Obstacles Faced by Women's Rights and Women-Led Organizations Through Humanitarian Response During the War on Gaza (2023-2024)**



**مركز شؤون المرأة - غزة**  
Women's Affairs Center - Gaza





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**Under the Project**

**Enhancing the meaningful participation and decision-making  
of women in conflict prevention processes in the Gaza Strip**

**Women's Peace and Humanitarian Fund**

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## Challenges and Obstacles Faced by Women's Rights and Women-Led Organizations Through Humanitarian Response During the War on Gaza (2023-2024)

### Introduction:

This report seeks to highlight the key challenges and obstacles faced by Women's Rights and Women-Led Organizations, in the Gaza Strip, with the aim of creating an enabling environment for these organizations, enhancing their role, and supporting their participation and leadership in the humanitarian response during the war on Gaza (2023-2024).

This report was prepared by the Women's Affairs Center as part of the project "Enhancing the meaningful participation and decision-making of women in conflict prevention processes in the Gaza Strip." It serves as a reference document that sheds light on the challenges faced by Women's Rights and Women-Led organizations, in order to strengthen their leadership role and participation during wars and conflicts, and to integrate gender into humanitarian interventions, thus supporting the localization of humanitarian work. The project is supported and partnered with the Women's Peace & Humanitarian Fund (WPHF).

This report includes a brief background on Women's Rights and Women-Led organizations as one of the components of civil society. It discusses the most significant challenges these organizations face, including damages to their buildings and properties, as well as the difficulties and obstacles encountered by their staff.

The report concludes a set of recommendations aimed at strengthening the leadership role of these organizations.

In this regard, we extend our thanks and appreciation to all the Women's Rights and Women-Led organizations for their active role and fast response during the war on Gaza. Special thanks go to the representatives of the organizations who generously shared their time and insights during discussions.

### Background and Context:

UNRWA (2024) indicates that since October 7th, Israeli bombardments from the air, land, and sea have continued across most of the Gaza Strip, resulting in more civilian casualties, displacement, and the destruction of homes and civil infrastructure, leading to a humanitarian disaster. As many as 1.9 million people (over 80% of the population) have been displaced across Gaza, with many forced to relocate multiple times in search of safety.

The UN High Commissioner for Human Rights (2024) expressed deep concern over the escalating Israeli military operations in Gaza and their impact on Palestinian civil society organizations, as well as the ongoing threats and intimidation these organizations face from Israel.

Many staff members of local NGOs in Gaza have been killed, wounded, or detained, and many have been displaced multiple times, including those who fled outside the Gaza Strip since October 7, 2023. Along with the rest of Gaza's population, civil society workers have lost family members, friends, and community members. Despite these immense challenges, they continue to try and work, even as Israel destroys much of their organizational infrastructure, including offices and assets.

Civil society organizations in Gaza play a crucial role in providing essential services to the population due to high needs and the limited capacity of government organizations. They have a long history of serving the Palestinian community, dating back to the 1948 Nakba and the Israeli occupation in 1967. In the absence of an effective government, civil society organizations have stepped in to provide essential services such as healthcare, education, and social care.

Even after the establishment of the Palestinian National Authority (PNA), civil society organizations continued to play a vital role in filling service delivery gaps and complementing the efforts of the PNA. This role became even more critical following the internal Palestinian division in 2007, which effectively split Palestinian territories into the West Bank and Gaza Strip.

Women's rights organizations and led by women, contribute significantly to coordination efforts and urgent humanitarian responses in a tangible and effective manner. They provide pivotal support in areas such as legal assistance, psychosocial support, gender-based violence prevention, protection, shelter, reintegration, cash assistance, and livelihoods. These organizations work through their extensive grassroots networks and widespread communication with local communities, enabling them to reach the most marginalized groups, including women with disabilities.



Additionally, they ensure that humanitarian planning and response strategies are informed by the voices of Palestinians, particularly women and girls, and that gender perspectives are considered.

The Palestinian NGO Network has revealed the severe damage inflicted on the infrastructure, human resources, and financial capabilities of civil society organizations due to the Israeli war. Offices, facilities, and equipment were destroyed, leading to significant service disruptions and operational challenges. Many organizations lost staff, volunteers, and board members, and their financial resources were severely impacted. Several organizations are struggling to secure funding and maintain their operations.

A recent report from UN Women indicates that 89% of the women's organizations surveyed suffered damage to their offices in Gaza, affecting their operational capabilities and services in the medium to long term. Among these, 35% experienced total destruction of their offices. According to the survey, 56% of organizations were able to operate at full capacity in terms of staff, while 40% were operating at partial capacity, facing staff shortages. UN Women (2024) further reports that 83% of the women's organizations surveyed in Gaza have reprogrammed their efforts, at least partially, focusing primarily on emergency response. The study also revealed that 56% of the organizations continued to work at full capacity, despite the damage, due to reliance on large volunteer networks, while 40% were operating with reduced capacity, facing staff shortages.

All organizations expressed concerns about the physical safety of their staff, with 76% reporting high levels of concern. Additionally, 84% of them were worried about the psychological well-being and safety of their staff.

This report specifically focuses on the challenges and difficulties faced by women's rights organizations and led by women in the Gaza Strip.

### **Report Objectives:**

- 1- To understand the challenges and obstacles faced by Women's Rights and Women-Led organizations during the war on Gaza.
- 2- To identify the main difficulties faced by staff members working in Women's Rights and Women-Led organizations.
- 3- To provide recommendations to relevant stakeholders, including UN agencies and donors, on how to enhance the role and participation of Women's Rights and Women-Led organizations in the humanitarian response.

## Methodology:

The report used a qualitative approach, focusing primarily on the challenges and obstacles faced by Women's Rights and Women-Led organizations during the war on Gaza and their current capacities in responding to the crisis. Qualitative data was collected through interviews with representatives of Women's Rights and Women-Led organizations and focus group discussions with staff members. Additionally, research and reports issued by international or local organizations were reviewed.

Interviews were conducted with representatives from the following organizations, either face-to-face, via phone or WhatsApp, or through written responses or voice recordings: the Legal and Protection Research and Counseling Center for Women, Culture and Free Thought Association, Aisha Association for the Protection of Woman and Child, Wafaq Society for Woman and Child Care, Rafah Women's Programs Center, Palestinian Women's Studies Association, South Women's Media Forum, Al-Ataa Charitable Society, and Women's Affairs Center.

A focus group discussion was organized with seven female staff members from various Women's Rights and Women-Led organizations. A consultative meeting was held via Zoom to discuss the key findings of the report with representatives from Women's Rights and Women-Led organizations and gather their recommendations.

## Challenges and Obstacles:

Women's rights organizations and led by women face many challenges and obstacles that affect their operational capacity and hinder their ability to continue performing their role as they did before 7 October 2023. We contacted several Women's Rights and Women-Led organizations to hear their voices and identify the main challenges they face during the war on Gaza (2023-2024). We were able to identify a set of challenges and obstacles up to the date of this report.



### Challenges Related to Workplaces:

The headquarters of a large number of women's rights organizations and led by women were completely or partially destroyed by targeting them directly or as a result of targeting the buildings and towers in which these headquarters were located, or because of the bombing of neighboring targets. These headquarters were used by organizations as operational centers to provide their services and perform their mission in society.

There is also difficulty in reaching the headquarters of organizations that were partially damaged or even that were not damaged until the date of completing this report, as they are located in areas classified as dangerous by the occupation, and are difficult to reach, and a large number of them have been subjected to looting and theft, with the exception of organizations located in Deir al-Balah Governorate where there was no damage to them, but they are very little.

Damage to organizations' headquarters does not only include the physical spaces, but rather extends to include the loss of the organizations' legacy and history, the loss of assets, devices, equipment, papers, administrative and financial documents, reports, and other work components, the absence of which will necessarily negatively affect the organizations' operational capabilities, speed of response, and serving its target groups efficiently and effectively as before 7 October 2023.

Organizations were forced to rent alternative places (headquarters) to work from, at very high rental costs. The headquarters' rent for one month is equal to the headquarters' rent for a year in a normal situation.

The organizations bore the rental costs, the costs of furnishing the place, the costs of transportation, the costs of supplying the headquarters with energy and the Internet, the costs of providing work supplies such as devices and equipment, and any other costs.



Unfortunately, organizations were forced to leave supplies or take part of them and search for another location (headquarters) due to evacuation orders, or due to the invasion of the area itself, as happened with Rafah Governorate.

The alternative headquarters through which the organizations operate do not constitute a suitable work environment, in terms of location, independence and privacy, security, nor even in terms of their proximity to the places of residence (displacement) of employees. There are also headquarters that combine a place of work and a place for the displacement of a number of employees.

Organizations faced great challenges in accessing their data and information, especially in the first months of the war, and this had an impact on the organizations' ability to communicate with their target groups, forcing them to collect up-to-date data and information.

\* "We had prepared a new office in central Rafah earlier this year, but we were forced to evacuate under bombardment. We also left our office in Deir al-Balah due to evacuation orders. Constant displacement is exhausting, and the new offices lack privacy and are not suitable for work."<sup>1</sup>

## Challenges Related to Staff (Human Resources):

We are not exaggerating when we say that there is no women's rights organizations and led by The majority of employees of Women's Rights and Women-Led organizations have been displaced more than once, and are located in places far from their families or some of them, far from friends, unable to communicate with them continuously, even Via mobile phones or the Internet, this creates tensions in relationships and causes psychological and social pressures that affect employees and their performance. However, they continue to work because of their high sense of humanity, compassion for others, and deep commitment to serving others. Working on the front lines also provides a tangible opportunity to help and a chance to make a difference in the lives of those affected.

Many organizations have lost members of their staff, and many of them have been injured. This will certainly leave a void in the organizations, especially when we talk about the management staff responsible for implementing programs and projects, which have experience and knowledge, and it is difficult to find replacements for them, especially during the period of war.

A number of employees traveled abroad during the war to escape the death that haunts everyone here in Gaza, to stay in the Arab Republic of Egypt or any other Arab or foreign country, believing that the war would end after a few days, and they now ended up as either employees working remotely for the organization,

1. Interview with Itemad Washah, coordinator of PSS at WAC

or they left work for the organizations for special reasons or because of the organizations' decisions during the war period that prevent the continuation of their work in the previous manner (before October 7). This is certainly a loss of the competencies working in the organizations, a disruption of the organizations' work, a delay in their humanitarian response and interventions during the war, and a negative impact on their operational capabilities, especially when it comes to the core cadres of the organizations, especially the directors of these organizations.

A large number of employees have experienced loss and multiple losses (husband, father, brother, mother, friends, colleagues), and this had and still has a negative impact on their psychological and emotional status and their ability to continue working. One of the employees of the Women's Affairs Center lost 9 of her first-degree relatives, and another from the Center for Research, Legal Counseling and Protection for Women lost 60 members of her family, and many others.

\* "Half of the employees lost their homes completely, some of them had their homes partially damaged. Some of them lost their first-degree relatives. One employee lost 60 members of her family, and five employees were forced to leave the sector."<sup>2</sup>

The lack of nurseries and kindergartens due to the war to accommodate young children while their mothers were away from work constituted a great challenge for them, especially those who gave birth during the war. For these employed mothers, going out to work was a challenge in itself. They were required, on the one hand, to convince those around them of the necessity of working in these conditions and leaving the children behind. On the other hand, they search for someone to provide care for their children during working hours. All of this put employed mothers in a state of constant worry for their children and family in light of the continuing bombing and the lack of a safe place. It also puts their families in a state of constant worry for them until they return from work.



2. Interview with Ms Zainab Al Ghonaim, director of Center for Women's Legal Research, Counseling and Protection (CWLRCP).

The frequent displacement of employees and their families, and their preoccupation with managing difficult life matters and details, causes them stress and fatigue, drains their energy, and affects their performance. The organization's headquarters is often not located in the same governorate to which the majority of employees have been displaced, which costs the employee effort and money to reach it daily, especially in light of the lack of means of transportation, the resort to traditional means, and the congestion of roads and streets.

During the war, employees go through difficult life experiences and carry out many different tasks and responsibilities than before, and also with simple tools and capabilities that cost them time and effort, affect their psychological state, leave them in a state of fatigue and exhaustion, as one employee says, and affect their abilities.

\* "I am separated from my husband and male children due to displacement. They are in the north and I am in the south. I am in a constant state of fear and anxiety. My heart is beating around the clock."<sup>3</sup>

The international organizations that began working in the Gaza Strip during the war and other existing international organizations expanded their work, and many of them took up implementation directly and not through local partners, which required attracting a large number of employees, including employees of Women's Rights and Women-Led organizations, and offering them attractive financial offers. This contributed to the leave of qualified and experienced people at a time when Women's Rights and Women-Led organizations are in dire need of them, and their exit leaves a gap that is difficult to bridge quickly.

Many of these international organizations have made no significant change in the salaries of employees of the projects they support, and when we compare the salaries they pay to the employees of local organizations, we find a big difference that makes local organizations unable to retain employees, especially during war.



3. Female staff participating in the focus group

\* "There are a number of employees who have left because international organizations have begun implementing their projects directly in the field themselves, and paying very high salaries to highly qualified individuals. Frankly, we lost many of our competencies, whether administrative or technical. All organizations suffer from this, because it is not logical that international organizations work on their own. These organizations do not know what people's circumstances are or the nature of interventions, and therefore they take our cadres to work."<sup>4</sup>

Employing new employees is not an easy process, both in terms of the recruitment and employment process, the difficulty of adhering to all necessary procedures, and the lack of qualified applicants for jobs on the other hand. Organizations also face difficulty in finding or retaining qualified and specialized employees in the fields required in times of war and crises (psychosocial support, law, and human rights), especially in areas suffering from long-term conflicts.

There are a number of boards of directors of women's organizations and women-led organizations outside the Gaza Strip, which hinders the decision-making process at the senior management level, and the matter becomes more difficult when it comes to the chairperson of the board of directors, the treasurer, and the persons authorized to sign.



4. Interview with Mrs Bothaina Soboh, director of Wefaq Association for Woman and Child Care

The absence of a Board of Directors represents a major loss for these organizations in leadership and experience, where Board members play a crucial role in setting directions and supervising the operations of civil society organizations. The absence of a Board of Directors represents a major loss for these organizations in leadership and experience, where Board members play a crucial role in setting directions and supervising the operations of civil society organizations.<sup>5</sup> The truth is, despite this challenge, organizations were able to find alternatives to facilitate their work

The payment of employee salaries was also disrupted due to the security tensions and financial turmoil that accompanied the war on Gaza. Banks and financial organizations were often closed or operating at limited capacity, making it difficult for civil society organizations to access funds and pay their employees on time. This disruption in the payment of salaries has caused financial hardship for many employees and their families.

### Challenges Related to Mobility and Movement:

Mobility is one of the challenges facing the work of Women's Rights and Women-Led organizations. Very few of these organizations were able to obtain fuel through their partners from international and international organizations.

Organizations find it difficult to secure the transportation needs of their employees and also to facilitate the provision of services to beneficiaries. This is mainly due to lack of fuel supplies, damage to roads and infrastructure, and damage to transportation. Being forced to use old means of transportation, such as animal-drawn carts, trucks, and other traditional methods.

The available means of transportation are not suitable, and most of them are not accustomed to being used by employees, but they are forced to do so due to the lack of regular means of transportation and also to avoid walking long distances, which may take more than two hours. The clothes worn by the majority of female employees prevent easy use of these means, and these means, especially animal-drawn carts, also cause damage and tearing of clothes, exposing women to embarrassment in front of others.

\* "During the war, we were forced to ride on a cart (a cart pulled by a donkey or a horse). More than once, my robe was torn. We got used to that. There are no cars, and walking exhausts us and costs us a lot of time. "The journey to go to work and return home is a journey of suffering."<sup>6</sup>

5. Initial Rapid Assessment of CSOS in Gaza Strip. (2024). PNGO, May, 2024

6. A staff participating in Focus group

The shortage of fuel and its high prices have increased transportation costs, especially between governorates, and even within the same governorate. Attending one meeting in another governorate may cost the organization more than \$100. Also, transporting and distributing food and non-food goods or parcels may cost you more than the price of the goods themselves.

The lack of transportation and its high cost limit the freedom of movement of employees, cost them a lot of time to reach their workplaces, and limit the ability of organizations to reach their beneficiaries and provide humanitarian services easily.



\* "Our employees suffer a lot from moving between displacement camps. We were not supplied with fuel by UN agencies because they require that the organizations provide life-saving services. We provide transportation at a minimum in proportion to what is allocated for transportation in the projects. High fuel prices make working with taxi offices very expensive, and traffic jam and heavy congestion increases travel hours and costs."<sup>7</sup>

### Challenges Related to Communication:

The Gaza Strip is witnessing a power outage, after the occupation's cut off electricity supplies and the depletion of fuel reserves from the only power plant in the Strip. Communications outages and the depletion of industrial fuel continue to hamper the efforts of those working in the field of providing humanitarian aid, in addition to the weakness of the Internet networks and their lack of access to many organizations.

Women's Rights and Women-Led organizations face difficulty in communicating with their employees due to weak communications networks, especially the mobile network, and also due to the interruption of Internet networks, especially in the first months of the war. The interruption of communication networks and the Internet affects the organizations' ability to reach and communicate with their employees, as well as with their target groups.

7. Interview with Sahar Yaghi, director of Women's Studies Center

The lack of safety and security and the continuation of bombing and demolition operations everywhere makes it difficult for organizations to reach places where interventions are being implemented and displacement shelters that need support and assistance, in addition to the ongoing infrastructure damage that hinders the process of communication and coordination between organizations.

### **Challenges Related to Official Organizations:**

Women's Rights and Women-Led organizations are registered with official bodies as Ottoman associations or non-profit companies.

The expiration of bank signature approvals due to the prolonged war disrupts their financial operations and registration processes. Renewing signature approvals from the Ministry of Interior in Ramallah involves lengthy procedures that may take one to two weeks, further complicating financial transactions and supplier payments.

Additionally, some organizations face challenges in renewing their boards of directors due to their absence from Gaza, which hinders decision-making processes and affects the organizations' leadership and expertise.

### **Funding Challenges:**

Eight months after the escalation of the war, 56% of women-led organizations surveyed by UN Women reported a reduction in funding since October 2023, and 88% reported facing significant funding challenges affecting their ability to deliver saving lives services for those who need it most, despite the widespread trust they enjoy in society, in addition to the unique reach, especially to women and girls.<sup>8</sup> 56% of the organizations surveyed experienced a decrease in funding.

Some organizations have received notices that funding payments have been suspended or funding commitments have been canceled entirely. Some donors have also suspended payments over concerns about organizations' ability to access funds amid bank closures, a cash crunch and difficult banking procedures.

Funding has also been stopped by some governments of donor countries for political reasons. More than one organization has indicated the cessation of funding projects that were funded by donors before 7 October 2023.

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8. UN WOMEN (2024). Gender Alert. June 2024.

\* "Projects funded by the German, Swedish and French governments, which adopted a political cessation of funding, have been stopped. On the other hand, there are new funders."<sup>9</sup>

Funding for humanitarian interventions is funding based on short-term projects, which at best last up to 6 months, which is not compatible with the Palestinian situation in that it lives in a state of crisis and long conflict, and also because the war continues for nearly a year.

No fundamental changes have been made to the funding procedures and requirements of many funders, including grant application forms, as well as accompanying documents, required reports, etc., in line with the state of war and the ongoing displacement of organizations and their staff, and also as a result of the lack of electricity and the Internet. There has been no change in the share of funding provided to organizations by some donors despite the significant change in the situation and needs of the target groups.

The women organizations also mentioned that there is a slow pace in completing the procedures for obtaining funding with some funders, and that they are dealing with the matter as if the situation is normal.

The majority of the women organizations interviewed do not have sustainable and Core Fund, which allows these organizations to retain employees and provide rapid humanitarian response, which contributes to increasing the quality of the humanitarian response and expanding the scope of programmatic interventions.

Analysis of funding to 2023 Flash Appeal reveals that only 0.09% of funding went directly to national or local women's rights organizations.<sup>10</sup>

In the same context, there was a quick and positive response from a number of funders, who continued to provide support to their partners, including those who opened partnerships with new organizations that they had not supported before October 7, and others who increased the funding share for partners compared to before October 7, in response to the emergencies. There was also flexibility among a number of them to allow the necessary modifications to be made to activities and interventions to be more responsive to the emergency.

9. Interview with Mrs Feryal Thabet, director of Women's Health Center CFTA.

10. UN WOMEN (2024). Gender Alert. June 2024.

### **Limited participation in cluster groups:**

The participation of local women's organizations working in Palestine is often concentrated in the Protection group and the GBV sub-group, and this makes the prospects for the participation of women's organizations in humanitarian work limited, including participation, decision-making, and setting priorities. This reduces competition for available funding within humanitarian funding in clusters such as health, education, food security, shelter and other sectoral working clusters that represent the structures, processes, principles and commitments of humanitarian coordination and comprehensive humanitarian response.

In the normal situation, the participation of women's human rights organizations led by women was not at the required level. The representation of the organizations and their representatives is insufficient and does not exist in all sectors. International actors rarely acknowledge the importance of their participation in local WLOs and WROs in all groups and clusters, and that there is not enough mass or space. The number of women in coordination and consultation structures leads to unequal gender outcomes in humanitarian needs assessments and other decision-making processes. Attending and maintaining meetings related to cluster groups still constitutes a major challenge for many organizations, especially when it is necessary to allocate an employee to attend each group.

### **Security and safety challenges:**

Women's Rights and Women-Led organizations are unable to provide security and safety for themselves and their employees. They are themselves targeted and exposed to occupation attacks, and they do not have sufficient capacity to help their employees deal with the security situation and move with less risk. The overall situation in the Gaza Strip is extremely precarious, and all people on the ground, including aid workers (local and international) are equally vulnerable to this risk.

Organizations are also unable to protect their property, resources, and facilities, due to the continuing state of insecurity, bombing, and random and systematic targeting.

The organizations left their headquarters under bombardment and took with them that they could take due to the short time and the lack of suitable means of transportation. What remained, which as many mentioned, was the largest amount, was looted, stolen and destroyed.

Organizations are unable to provide any form of protection to their target audience. Like other civil society organizations, they work in dangerous and unsafe conditions, moving and providing assistance without any protection.

### Challenges related to organizations' interventions:

Women's Rights and Women-Led organizations have shown great flexibility and the ability to respond quickly and adapt their interventions to meet the immediate and urgent needs of their target groups. It has played and continues to play a vital role in providing humanitarian aid and protecting affected and vulnerable groups, and its efforts contribute significantly to alleviating suffering and building resilience among the groups it targets.

Since October 7, civil society organizations, including Women's Rights and Women-Led organizations, have been working to provide basic life-saving services such as the distribution of food and non-food parcels, the provision of cash assistance, and protection-related services, such as multi-sectoral face-to-face or remote counseling services, including psychosocial support, case management, dignity kits and other humanitarian interventions. In addition, a number of these organizations continue to implement some activities of a non-relief nature, but in the spirit of humanitarian relief work, such as conducting rapid assessment reports, research papers, documenting stories during the war, preparing data, exporting data, position papers, and other advocacy activities.

It was not difficult for organizations to play their role in the humanitarian response, as the organizations indicated. For more than 17 years, the Gaza Strip has been under a strict siege and has been subjected to more than one aggression.

The organizations have experience and are prepared, and although this war cannot be compared to any previous war or aggression, they are already engaged in emergency response work.

There are a number of development interventions or those that are not classified as humanitarian interventions, especially at the beginning of the war, such as training and capacity building activities, especially for workers in the formal sector and law enforcement authorities, which have become difficult to carry out during the war. Also, free court representation services for women stopped with the withdrawal of the courts and justice organizations from service, and many cases are being resolved through mediation methods. Also, among the interventions that were completely stopped since the beginning of the war and were resumed in the tenth month of the war is the shelter service for abused women whose lives are in danger.



The biggest challenge faced by Women's Rights and Women-Led organizations is the challenge related to the double increase in demand for humanitarian services versus the insufficiency of humanitarian interventions, meaning that the size of the intervention does not equal the size of the needs. Organizations also face difficulties in providing the materials, goods, and supplies necessary to carry out their role, whether at the organization's operational level or at the level of the services it provides to the public, as the contents of food and non-food packages may not be available in the local markets.

### **Liquidity challenges:**

The Monetary Authority indicated, in a statement issued on 3/24/2024, that there was an unprecedented crisis in the abundance of cash liquidity in the hands of citizens and in the markets in the Gaza Strip, and the crisis worsened with most ATMs being out of service and it was not possible to open the remaining branches to carry out withdrawals and deposits in all governorates, due to the bombing, harsh field conditions, power outages, and the security reality.

Employees of organizations, like other citizens in the Gaza Strip, resort to other ways to obtain cash after difficulty obtaining it from ATMs or banks, as some are forced to receive their salaries with their bank cards in exchange for a "commission" from money changers, or from some merchants. For citizens, this exposes them to exploitation and a significant loss of salary or money when receiving cash.

The shortage of cash and the high commission rate also constitute an obstacle to organizations and to providing assistance to affected groups of the population, and to alleviating the burden of living conditions. Despite the very high prices and limited options, the organizations carried out many activities, such as distributing food parcels or cash assistance despite the difficulties in bank transfers and withdrawing amounts in exchange for a high commission that may reach 20% to 30%.

Women's Rights and Women-Led organizations, like all other organizations, face administrative and organizational difficulties and financial obstacles, mainly represented by the lack of cash liquidity and the resulting change in the exchange rate. The lack of liquidity has caused economic activities to falter, hindering buying and selling operations, which ultimately leads to an increase in debt repayment delays in a way that increases the risk of financial crises.

### **Recommendations:**

- Stop the genocidal war in the Gaza Strip and allow the entry of aid, open crossings, and opening humanitarian corridors so that organizations can respond to the urgent needs of their target groups during and after the war.
- Provide core funding to Women's Rights and Women-Led organizations in Gaza to help them restore their operational capacities and services, covering office rent, damage repairs, and office equipment. Also, provide psychological support for their teams, including trauma therapy.

- Strengthen coordination and networking between cluster groups as well as civil society and women's organizations to avoid duplication, prevent conflict, and ensure access to humanitarian aid and services provided to all.
- Ensure gender mainstreaming in humanitarian efforts and ensure women's meaningful access to humanitarian aid.
- Ensure the participation of Women's Rights and Women-Led organizations in emergency committees and official humanitarian management efforts.
- Strengthen the institutional capacities of Women's Rights and Women-Led organizations in the field of preparedness, response and coordination of organizations, especially during wars and conflicts. Besides, work to strengthen the resilience of workers in Women's Rights and Women-Led organizations.
- Remove barriers that limit partnership between Women's Rights and Women-Led organizations with other humanitarian actors, including donors and coordination bodies.
- Make greater use of financing instruments that increase and improve assistance provided by local and national responders, such as the Humanitarian Response Plan (HRP) and Humanitarian Pooled Funds (HPF).
- Expand advocacy by UN agencies, international NGOs and donors to increase financial and technical support for humanitarian work and crisis response interventions.
- Promote core funding that enable Women's Rights and Women-Led organizations to retain staff and build technical capacity, improving the quality of humanitarian response and expanding programmatic interventions.
- Determine funding quotas for Women's Rights and Women-Led organizations, or establish specific funding mechanisms with the aim of providing direct funding to them.
- Encouraging donors and international NGOs to adopt more flexible and simple procedures and requests for funding for local organizations, taking into account the circumstances and challenges facing these organizations, especially during war, and also simplify the preparation of reports (more flexible deadlines, and simplifying the language in proposals and report forms).
- Pressure on the occupation to bring cash liquidity into the Gaza Strip, and to keep the liquidity situation intact so that organizations can fulfill their obligations towards staff, target groups and suppliers.

